



The Den of the Wolf.—p. 97.

THE
CITY MERCHANT;
OR,
THE MYSTERIOUS FAILURE.

BY
J. B. JONES,

AUTHOR OF "WILD WESTERN SCENES," "THE WESTERN MERCHANT," &c.

ILLUSTRATED WITH TEN ENGRAVINGS.

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P R E F A C E.

IN regard to the principal events of this story, and upon which most of its details are made to depend, it can hardly be necessary to say they were real occurrences, and actually transpired in the order in which they are related. Matters of so recent occurrence, and of such startling notoriety, cannot have been forgotten by any one of mature age.

Public characters have been introduced, or referred to, by their proper names; but this has been done in such manner and for such purpose as will not incur, it may be hoped, the condemnation of any one.

If private individuals have furnished the models for some of the characters, they have been so thoroughly concealed, under various disguises and appellations, as to defy the slightest approach towards identification.

The matters discussed during the progress of the narrative were the prevailing topics of the time; and of the diversity of sentiment uttered by the actors in the drama, that which may seem to have the preponderance did then, and does still, in the opinion of many, actually prevail.

THE AUTHOR.

PHILADELPHIA, *January*, 1851.

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CHAPTER I.

FEBRUARY 1st, Anno Domini 1836. The snow still covered, in high imbankments, that side of the street which was not reached by the rays of the sun. On the opposite side there was not a vestige of frost; and draymen and porters were basking in the genial warmth of the bright morning—the brilliant sky canopying the beautiful city of Philadelphia never being obscured by the fumes of bituminous coal—habitually observing the entrances and exits of the merchants as they moved to and fro along the principal business squares. The scene was in Market Street, between Second and Sixth. It was the time when the spring business usually begins. Already the innumerable agents of the manufacturers, both foreign and domestic, and salesmen from the commission houses in Front Street, were briskly traversing the pavements with voluminous sample cards in their hands or under their arms, actively supplying the jobbers with every variety

of merchandise by the case or bale, which the latter were soon to distribute, by means of the country merchants, throughout the vast extent of the distant western States. And even at the date of the opening of this eventful narrative, scores of resolute tradesmen from Missouri, Illinois, and Indiana, had bravely performed the journey through snow-covered prairies, and over ice-bound mountains to this great commercial mart, the scene of so many fortunes and failures, blessings and miseries.

It will be recollected that at the time we are speaking of, Market Street presented a more sombre appearance, with its heavy-columned market-houses of massive brick masonry, than it does at present with its structures supported by light fluted pillars of cast iron, and surmounted with semi-conical oblong roofs of painted tin, resembling the fantastic hurricane decks of the western steamers. But many a cheerful face of male and female, which then greeted the observer in the sumptuously supplied stalls, have disappeared; and the life and light of rosy cheeks and laughing eyes, there and elsewhere, have since been dimmed by misfortune or death. And what a revolution has taken place among the princely merchants, whose names garnished the lofty buildings on either side of that spacious thoroughfare! Yet the benches and stalls are still bountifully supplied, and crowds are thronging the avenues as in former times. And the lofty stores are likewise tenanted as densely as ever, with here and there the identical time-honored names which graced them a half century ago. Perhaps, after all, Time treads as lightly and mows as tenderly here as elsewhere. We shall see.

Although the draymen and porters seemed to be mostly congregated on the sunny side of the street, it did not

follow that the merchants on the opposite side were later than their neighbors over the way in getting up their stocks preparatory for the early spring business. The indications were that a very large business would be done. The banks had been discounting freely. Cotton had advanced enormously in Europe. Stocks and real estate—in short, every disposable thing, every species of property—commanded a full, if not an exorbitant, price. Hence, notwithstanding the war of the government against the banks, and the retaliatory measures of the latter; notwithstanding the failure in the attempt to obtain a renewal of the charter of the old United States Bank, and the removal of the deposits; yet the mercantile community, the planters, manufacturers, and stock-brokers seemed to be determined, with the aid of the new bank of the United States, and the multitudinous minor discounting institutions scattered over the country, to take matters into their own hands, and to prosper and flourish in despite of meddling politicians, and in defiance of the rules regulating the real value of commodities in accordance with the amount of money in circulation. How unreal were many of the fortunes they made!

Still there was cheering hope in the animated operations of the Market Street merchants. They were eager to transact a very liberal business that spring, and there were plentiful arrivals of purchasers at the hotels. The pavements were cumbered with boxes, bales, and cases of all shapes and dimensions, just brought thither from the mammoth ware-rooms in Front Street, or from the capacious hulls of the dark ships daily arriving from Europe. They were marked with various letters, figures, and devices, unintelligible to the uninitiated. Some were hooped with iron, and stamped with seals of molten lead; and

others were inclosed in canvas, covered with pitch, to shield the fair contents from the injurious effects of salt water or humid atmosphere. There they were in promiscuous confusion, rolling and tumbling. Some were thrust upon small hand-wagons and thundered over the floors to the dim recesses in the utmost extremities of the long rooms; others were hoisted aloft by the creaking windlass, and distributed in the second, third, fourth, fifth and sixth stories; and some, taking a different direction, dived down into the basements, where certain textures can be most advantageously displayed by gas-light.

But, in the very midst of this busy scene, there was a space of some twenty feet of the pavement unincumbered; there was one house which did not partake of the prevailing animation. The window-shutters had been thrown open as usual, and the panels had been taken down from the sash in the door. The house, and even the pavement, had been daily swept as usual by Paddy Cork, the special porter of the establishment; but still there was an ominous absence of the customary business indications about the premises. Occasionally, one of the young gentlemen from Front Street would pause, and pass in, with his parcel of sample cards under his arm; but soon, very soon, he would pass out again with a most remarkable expression of astonishment on his face. After halting once or twice abruptly and half-unconsciously in the midst of his brisk pace, as if intensely conjecturing what could be the cause of the strange conduct of his old customer and patron, Mr. Edgar Saxon, the eminent merchant of undoubted means and unsullied reputation, he would pass on his way, not rejoicing, but pondering in his fit of abstraction.

But let us enter the store. Near the front door, and

sheltered from observation in the rear by a pile of goods on the counter, were assembled several of the salesmen, boys, and Paddy the porter. Their countenances exhibited the same marks of wonder, mingled with mortification, which left their traces on the brow of the young gentleman with the sample cards. Paddy was standing deferentially with his face towards the street, observing the mountains of packages of new goods which the houses were receiving on either hand, while the young gentlemen and boys were either seated or reclining on the counter or empty boxes which had been divested of their contents during the preceding season.

"Every soul seems to be as busy as bees but us," remarked Paddy, without turning his face from the glass, and addressing no one in particular.

"Well, Paddy, I suppose you can hardly be very anxious to be tumbling the heavy boxes and bales about the store, provided your salary is paid as regularly when you are doing nothing as when your soul is as busy as a bee." This remark was made by Mr. Pickering, one of the salesmen who had been transported from the south-west. His father was an opulent merchant in Tennessee, and an old customer of the house in which he had placed his son several years previously to the time of which we are speaking. The young man had profited by the instructions of his employer, and had become an accomplished and valuable assistant in the establishment. He was one of those free-spoken off-handed young men of good education and pleasing address, but fond of innocent humor, which are to be found in many of the leading city mercantile establishments. The bewildered porter understood his manner, and perceived neither sarcasm nor ill-nature in the words he had just uttered. For, indeed, the smile which now

played over the lip of Mr. Pickering had but just overcome the severity of a very grave visage, which denoted that his thoughts had been running in the same channel where Paddy's flowed.

"But I am anxious, Mr. Pickering, very anxious to be clearing the decks for action"—(Paddy had once served on board a British seventy-four)—"for I do not fancy eating the bread of idleness; nor do I like to see the commander hang his head in port, when he should be flying before the wind with all sails set. I am sure I hope our hull is all sound and right, and that there is ballast——." Paddy grew silent abruptly, without venturing to complete the sentence.

All the young men exchanged mysterious glances; one or two of them grew pale, and turned their heads aside to conceal their feelings.

"No," said Mr. Pickering, "I am pretty certain there can be nothing of that sort the matter. I have never heard the first insinuation about pecuniary difficulties in connection with this house. It is true none but Mr. Saxon himself, and Mr. Calton, the book-keeper, can have any certain knowledge of the resources of the concern: but we have always paid our notes promptly and without difficulty. This I know. And do we not daily see the Front Street men urging us to buy—to buy without limit? No, no, it is not that. But it is something. Something unusual is the matter. We should have been getting up our stock ten days ago. Several of our customers have been in the city a week waiting to buy goods of us. They have paid their debts; and if we design to keep our best friends we must soon be prepared to furnish them with seasonable goods. Mr. Saxon cannot expect me to sell my acquaintances as large bills of goods out of this broken remnant of

a stock as I did last spring, when we had the best assortment in the street. But, cheer up, Paddy," he continued, again smiling; "Mr. Saxon is number one in intellect; he never acts without accomplishing his design, and never remains quiet without a good reason for it. He knows everything. He is fully aware of our mortification at being idle, while our neighbors are going ahead. I saw him smile this morning as he passed into his counting-room when he beheld us staring at each other."

"He's as close as an oyster," said Paddy, shaking his head.

"And quite as delicious," replied Mr. Pickering.

This was succeeded by a general smile, and all remained silent a few minutes. The first one that aroused himself sufficiently to continue the subject was one of the apprentices, Master Jabez Woster, an orphan, of Quaker descent, and, what was unusual, without patrimony.

"I'm afeard," said Jabez, shaking his head, "that our commander is in trouble. Every time, for the last week, I have gone back into the counting-room to hand him letters and papers, I've found him in a brown study, with books, notes, parchments, and I don't know what beside, spread out before him on his table. Sometimes he would snatch a pen and cast up a column of figures; then he would throw himself back in his arm-chair, and remain motionless with his eyes shut——"

"And let me finish it," interposed Mr. Pickering. "When he opened his eyes and saw you gaping at him you fled away, and his face was convulsed, for a moment, with hearty laughter. I saw it, for I had occasion to enter the counting-room once when it occurred."

CHAPTER II.

THE office or counting-room of Mr. Saxon differed in no way from those then and now generally in use. It was located in the extreme rear of the building, and partitioned from the main room by lattice work of wood, within which curtains were hung to screen the proprietor of the establishment and his confidential clerk from observation.

Within this little office, its dimensions not exceeding ten by eighteen feet, was a capacious desk, with one or two high stools in front of it, and a little beyond a table covered with blue cloth, surmounted on the side against the wall by a walnut framework containing as many pigeon-holes as there are letters in the alphabet. The merchant was seated in a revolving arm-chair at the table, while the book-keeper or confidential clerk occupied a high seat at the lofty desk. Both were apparently deeply engaged—the first perusing numerous letters just received from the post-office, and the latter casting up several columns of figures on a loose sheet of paper.

Mr. Saxon was between thirty-five and forty years of age; but his constitution was so perfect, and his habits so temperate and regular, that he might have easily passed for a much younger man. His height was something over the medium standard, his form was erect, and his movements indicated both activity of limbs and decision of purpose. But his dark hazel eye, the index of the spirit within, was his most remarkable feature. It seemed that it had the faculty of totally changing the expression of his countenance, without an accompanying muscular movement in the face. In his presence, it was impossible to



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avoid marking every glance and quiver of this organ, as it seemed to express his thoughts and intentions as fully as his words. And so great was its fascination and power over the beholder that acquiescence in his wishes was the usual result. His forehead was lofty and commanding; pale, but yet unwrinkled by his habitual indulgence of profound thought; his face was smooth and quite regular in its proportions, his rather prominent chin being counterbalanced by as prominent a nose. His lips were perhaps too heavy, and his mouth too wide for the present fashion of beauty, but this is deemed by many as the sign of a benevolent heart and the absence of an evil disposition. Thin pale lips, and faultless mouths, have pretty generally accompanied the savage dispositions which scourged the world in different countries and ages; whereas the greatest benefactors, from Epaminondas to Washington, possessed rather remarkably heavy lips and wide mouths.

Mr. Saxon's grandfather and father had been merchants in Market Street, and both had died bankrupts. The former, like the unrequited Salomon (who has so long and so vainly petitioned the Government for justice), advanced all the money he possessed to supply the pressing necessities of the Continental Congress, and being reimbursed only in Continental rags and worthless promises, departed this life with the comfortable reflection that he had served his country. His son (and fortunately he left but one) found sympathizers and friends, who furnished him the necessary means to continue the business at the "old stand" on a small scale. He was successful, for he too was one of those men of extraordinary energy and impregnable probity, who must as certainly succeed as the world revolves. But it seemed to be destined that as one war had ruined the father, another war was to destroy the son. The sus-

pension of specie payments, and general bankruptcy throughout the country, succeeding the war of 1812, involved him, like others, in difficulties, from which after many struggles he found it impossible to extricate himself. He was possessed of only two thousand dollars after his affairs were finally settled, in 1818. But his children (two in number, Edgar and Edith) had nearly completed their education. And so he died, leaving his son and daughter but little else than his precepts having carefully written them down to be observed by them through life. They were left truly to rely upon their own exertions, as their mother had died many years before their father.

Edgar had exhibited at an early day the same capacity for business which had distinguished his father and grandfather; and hence he was not dispirited, although an orphan, and more than an orphan, for superadded to his cares was the reflection that his sister had no one but himself to look to for protection and support. But he was equal to the emergency. Edith found him capable and assiduous in anticipating and supplying every want. He converted the furniture and other household goods into money, and gave up the lease on the dwelling. The latter brought him more than his father had contracted to pay the owner. The sum thus realized, together with the two thousand dollars his father left invested in stocks, and the proceeds of the sale of the household furniture, amounted to seven thousand dollars. Edgar had also saved fifteen hundred dollars from his salary during the two last years of his service in a large mercantile house. He was now twenty-one years of age. He placed his sister (then just fifteen) at a respectable boarding-school to complete her education; and, renting the identical house

which had been occupied by his ancestors, bravely began business on his own account.

But if Edgar had relied upon the same kind assistance which had been extended to his father by the banks and the capitalists, he soon experienced the grave consciousness of being doomed to disappointment. It was known his grandfather and father had both failed in business. It was true no one who had rendered either of them any aid had ultimately met with pecuniary loss in consequence, but the *prestige* of success was not with him. The banks had taken his father kindly by the hand, and sustained him in his efforts to acquire fortune; but nevertheless he had plunged into inextricable difficulties, and there was no guarantee that the son would do better. They doubted not, they could not doubt, his business qualifications, or his honesty of purpose. Yet it has ever been the case, and it may be presumed it always will be the case, that a reluctance exists to extend pecuniary encouragement to those who can produce no reasonable grounds to suppose that such obligations will be handsomely repaid at some future period. Edgar did not urgently press any of the old friends of his family to assist him. He had an instinctive perception of the absence of an inclination on their part to co-operate in his views. Some thought him too young; others that it was an inauspicious time for the commencement of business, and so he turned away from them all in disappointment, but not in despair. He had resolved, in accordance with the written instructions of his father, to depend upon himself. By these memoirs, which he daily perused with deliberate care, he had been made acquainted with the business operations of his father and grandfather. Every minute incident in their lives which could possibly have any bearing on his own career had

been recorded in the pages of the ponderous journal which he kept constantly lying at his elbow. In this manuscript, he learned the names of the individuals who had ever acted justly and generously, and likewise of those whose conduct had been the reverse. Every particular in these transactions had been preserved and faithfully handed down for his guidance. So thoroughly had he become imbued with the various incidents in the eventful lives of his two immediate progenitors, that he realized a perfect identification with them, and felt the same resentful impulses against those who had injured them, and the same kindly disposition towards those whose conduct had been different, as they might naturally feel were they still living. And the great absorbing purpose of his heart was to live for them, and to consummate the things which they would have accomplished.

When Edgar commenced his career upon his own responsibility, it was at the opening of the spring business, at the same season of the year in which he is introduced to the reader in maturer years and in the fullness of independence. With the limited means he possessed, he purchased at auction a moderate stock of goods, and began by selling them, almost exclusively, for cash and at a small advance, to such of the old customers of his father as he could induce to favor his noble endeavors to resuscitate the credit and means of his house. Among these, he met truer friends than he had done among his city acquaintances. They seemed to take an interest in him; and he contrived to make it their interest to patronize his establishment. His expenses were comparatively small, and he was content with smaller profits than were ordinarily exacted along the street. But the system he had adopted produced a most gratifying result. With a capital of less

than \$10,000, he ascertained at the expiration of the first year that his sales amounted to upwards of \$100,000, and that not exceeding \$10,000 remained charged and unpaid on his books. Not having credit, of course he owed nothing. But there were \$9,000 in money in his little iron treasury, being the net profits of his first year's business.

It may seem strange to the man of business that any one should keep such a sum in ready money at his store, instead of depositing it in the banks. But we should never condemn too hastily. Edgar had been deeply offended at one of the banks several months previously. He had not asked any accommodation in the usual meaning of the term. He had merely taken to the counter of the — Bank a sum of money which he desired might be placed to his credit. The receiving teller had referred him to the cashier, and the cashier declined opening a new account, under the supposition, no doubt, that the young merchant who began by making deposits would end by soliciting discounts. Edgar, by consulting his manuscript, discovered that this bank, and particularly the cashier of it, had often received benefits at the hands of both his father and grandfather. And he concluded that if such was the treatment he was to receive from this institution, it could hardly be worth his while to make application to any of the rest.

But now his circumstances had materially changed, and he had actually received an urgent solicitation from the identical cashier referred to to open an account both of deposit and discount with him. Edgar declined, somewhat haughtily; but still the sum he had was too considerable to keep in his own custody, and he sent it to the Bank of the United States. This much we have deemed

it necessary to say in relation to Mr. Saxon's history up to the expiration of the first year of his business. So much was known by his friends and neighbors. But from that time to the date of this history (Feb. 1836), neither his friends nor neighbors were permitted to know the extent and result of his transactions. That his business had increased in magnitude, and that his credit was established beyond even the conjecture of a contingency, was obvious to all; but whether he was rich, or what amount of money he had made, no one could say from any well-founded information proceeding from himself or from his mysteriously close confidential clerk. It was *supposed*, however, at the date of the opening of this narrative, he was worth \$100,000. Indeed, for ten years previously, many had said he must be worth that sum. But the sayings of "many" are very vague, and by no means to be always relied upon. One hundred thousand dollars is a round handsome sum; and it is a convenient figure for rich men, and some that are not quite rich. "They say" some men are worth that amount who are really worth ten times as much; and others again having the reputation of being worth that sum are perhaps insolvent, or nearly so. It is a good rule to suppose those are worth the most who avoid referring directly or indirectly to the amount of their wealth. And such, now, was the case with Mr. Saxon. And his book-keeper, Mr. Calton, was as silent on that subject, even among those in the employ of the house, as the grave.

Mr. Calton was a Scotchman by birth, but had been in the U. S. some twenty years. He was about as old as his employer, whom he had served faithfully and honestly—indeed, too assiduously for his health. He was very pale and thin, and his habit of bending over the desk for so

many years had marred the original perpendicularity of his form. But he had married when very young, as many very young men do, and now had a wife and seven children to provide for. This he found it difficult to do, in this expensive city, with a salary of \$1500. But his employer watched over the welfare of him and his, as he had watched over the interests of his employer.

Mr. Calton, when he had completed his task of adding up the columns of figures, remained silent and motionless, his head still bent over the paper before him, and occasionally casting a timid look at the proprietor, as if awaiting his further instructions. When Mr. Saxon had perused the last letter and thrown it aside, he turned his eagle eyes full upon his faithful clerk, in a semi-fit of abstraction, as if undecided whether to pursue his own meditations, or to address his subordinate in relation to the business before them. Calton did not venture to utter the first word, but merely responded by a slight smile, which expressed his proud satisfaction at the exhibit of the formidable sum total at the foot of the columns, which he was sure had been added up with infallible correctness.

"Well, Calton," at length observed Mr. Saxon, with a responsive smile illuminating his features, mingled with a slight compression of the lip, which always evinced with him a fixed determination; "what is the result? Read the list of investments to me; the original value, and the present prices of the stocks."

"I have framed a tabular statement," said Calton, "embracing columns of the prices originally paid, and the prices now current, and at the bottom have made an estimate of the sum realized as profit."

"If it *were* realized," said Mr. Saxon. "But read on."

Mr. Calton read as follows, without further reply:—

	Original value.	—		Present value.
"1000 shares U. S. Bank stock at \$100,	\$100,000,	\$128 per share		\$128,000
100 ditto Girard Bank stock at \$50,	5,000,	\$68	"	6,800
100 ditto Camden and Amboy R. R., \$100,	10,000,	\$123	"	12,300
500 Schuylkill Navigation stock, \$100,	50,000,	\$175	"	87,500
100 State 5s, \$100,	10,000,	\$101	"	10,100
100 Philadelphia Bank, \$100,	10,000,	\$101	"	10,100
100 Northern Bank of Kentucky, \$30,	3,000,	\$34	"	3,400
100 Planters' Bank Tenn., \$65,	6,500,	\$77	"	7,700
Estimated value of merchandise in the store,				80,000
Amount due and falling due to the establishment,				190,000
" less (for bad debts and cost of collection),				10,000
" of cash deposited in sundry banks,				180,000
				78,168
Total assets,				\$604,068
Deduct bills payable,				54,000
Total amount of the effects of Edgar Saxon, Esq.,				\$550,068"

When Mr. Calton had read thus far he paused, and turned towards his proprietor with unwonted boldness, and in an attitude of unmingled triumph. If he had been himself the possessor of the fortune he had just described, he could not have evinced a greater manifestation of delight than he did on that occasion.

"Calton," said Mr. Saxon, with cold emphasis, and closely scrutinizing the livid features of his confidential clerk; "Calton, are you quite certain that you never have, on any occasion, communicated to any one, by an unguarded expression, or innuendo, the true condition of my affairs?"

"Never, never!" replied the startled clerk, his countenance expressing pain and mortification that his principal should deem it necessary thus to assure himself on a point on which, above all others, he was firm and immovable. "There is not one in your employ, sir," he continued, "besides myself, who has been permitted to see either cash book, journal or ledger, since the day, now just ten years ago, you intimated to me your desire that none but our two selves should thenceforth possess any knowledge of your affairs, and particularly in reference to the means and profits of this establishment. I have never been absent a moment without locking up the books; and never have alluded to these matters, even to you, sir, without first ascertaining that no one could overhear me!" As Mr. Calton concluded, he threw round a habitual glance, to be assured that no one but the person addressed could hear the words he was then uttering, in a tone but little above a whisper.

"It is well, Mr. Calton; I know you are discreet, and will rely upon your co-operation in future. But you must not be thrown off your guard by any strange action of mine, or by any remark you may hear from others. You are the only person, besides myself, who has any correct knowledge of my condition. You will be true, as you have ever been. Your labor will not be so incessant as it has been; yet there will be no diminution of your salary. On the contrary, it will be increased. From this date you will draw two hundred dollars per month."

"Thank you, thank you; I was satisfied before," responded the grateful clerk, in half audible tones.

"Yes, you were satisfied and happy," continued Mr. Saxon, somewhat mournfully; "and happiness is the aim of all, whatever may be their pursuits. I have realized

a considerable fortune; but I have not been happy. I have accumulated it in a lawful and honorable manner; and yet I have never been quite contented. I have never knowingly perpetrated any act of injustice to reproach myself with; but have found abundant injustice in others to render me often sufficiently discontented. Yet I hope soon to enjoy an exquisite satisfaction, if there be such virtue in the wealth I have acquired. It may afford me the means, if not of retaliating upon those who have wronged me, and the honored ones who have gone before me (you know what I allude to, Calton), at least of shielding others from injury, and of vindicating the right. Calton, you know I have been in the habit daily of consulting the pages of this manuscript volume, the legacy of my father. I have implicitly obeyed its precepts, and we behold the result. But there is one maxim in it, hitherto inapplicable, which, I am convinced, now demands my serious consideration. Listen; I will read it to you: *Whenever there shall be serious hostility between the federal government and the institutions which supply a circulating medium in paper; and superadded to which the importations shall vastly exceed the amount exported, while specie at the same time accumulates in the treasury; no matter what the nominal or current value of property may be, or apparently prosperous the business of the country—then, my son, lose no time in realizing whatever amount of profits you have gained. Be not tempted to delay for one moment the conversion of your means into gold and silver, or other equally secure and imperishable substance. You may be told that you will gain by a postponement of action; and there may be flattering prospects to inspire such supposition: but do thou follow my counsel, and lose not a moment in hesitation.*

There, Calton, what is your opinion of that?" asked Mr. Saxon, on beholding the awe-struck countenance of his reverential clerk.

Calton started precipitately from his seat, and with difficulty could find utterance. "Why, sir, that is a prophecy—a true prophecy—and is now in the very act of fulfillment."

"You say truly, Calton; at least I am resolved to lose no time in fulfilling that portion of it relating to myself. And, truly, the country seems to be precisely in the condition described. The importations amounting to \$200,000,000, and the exports not half that much; upwards of \$30,000,000 of specie in the United States treasury, and deadly hostility between the government and the banks. There are only about \$60,000,000 of specie in the whole country. If the balance against us, due abroad, shall be demanded in specie, what must be the result? Why, a suspension of specie payments, depreciation in the value of real estate and stocks, followed, perhaps, by general bankruptcy. This last result must be inevitable, if there should prevail, as I apprehend will be the case, a want of confidence between creditor and debtor. Among these letters I find one from a friend at Washington, who is in the secrets of the government. He says Congress will not pass any resolution this session appointing a committee to investigate the land speculations of certain high officials; but that those functionaries, and others having in charge the conduct of the press, will, as an act of vengeance, incite the president to cause to be issued from the Treasury Department a circular letter of instructions to all the receivers of the government money, forbidding them to take anything but gold and silver in future. And, furthermore, it is the in-

tention of these official gentlemen, at the instigation of a certain senator, who is proud of being designated the chief advocate of a metallic currency, to decry every species of paper money, and to wage a war against the whole credit system. It is not difficult, Calton, to see what the end must be. Credit once destroyed, and paper money depreciated or banished, the inflated fortunes of thousands become like so many punctured balloons, shrunken into diminished and unsightly proportions. I will be told in this warfare the banks may be the victors; that the administration of Jackson may be superseded by another of different principles and better policy. Such may be the case. Yet it is only the chance of war. I do not deem it incumbent upon me to run any risk. If the government sets the example of converting its wealth into imperishable funds, one commits no wrong in following its example. I am aware that if it were known to my neighbors that I designed to pursue such a course, it would be stigmatized as a virtual co-operation with the hostile powers at Washington, and an abandonment of the cause in which it is said all men of business should unite in upholding. But, Calton, my true cause is my own interest, so I pursue it in a legal and justifiable manner. Too many sacrifices are made by the merchants for the mere benefit of politicians. The whole mercantile community of a vast city often yields abject obedience to the mandates of an egotistical and shallow political scribbler, who is altogether incapable of comprehending their wants; and, indeed, while his whole subsistence is drawn from their pockets, he affects in his own exclusive circle a sovereign contempt alike for the opinions and the occupation of the merchant. Calton, in our country, under our form of government, the merchants are des-

tined to become what the patricians were in Venice. There must be inequalities and distinctions; and the American merchants, when they cease to be the instruments of presumptuous politicians, must assume at once the exalted rank in society to which their intelligence and wealth will entitle them. At all events, I for one am unwilling to become a bankrupt to illustrate a principle of political economy, or to offer my neck to any political Tom, Dick, or Harry, as one of his steps to power."

When Mr. Saxton ceased speaking, his faithful clerk, if he did not comprehend all that had been said, at least signified a hearty concurrence by several emphatic nods of the head.

"Calton," continued Mr. Saxton, his pallor assuming a more livid hue, and with a decisive stamp of his foot, "all these stocks must be immediately sold; *immediately* is the word. They must be sold for what they will bring. We must manage it, so that I will not be the subject of remark. I desire to keep every one—but you—in profound ignorance of the amount of my wealth. I would rather be considered the victim of pecuniary embarrassment than the rich man. What if they should make a run on us? We have that, Calton, you know, which will satisfy all demands as they fall due. But in regard to these securities; they must be disposed of in Boston and New York, as well as in this city, so that the market may be as little affected as possible by such an amount being offered for sale. How much would they bring ten years hence, Calton?"

Calton started up as suddenly as if a torpedo had burst at his feet. Such a question was utterly unlooked for; and if it had been anticipated, he would, of course, have been unable to answer it. What, then, was he to say,

under existing circumstances? He could only shake his head and endeavor to look very wise, which he did, and the pencil which he had seized, as was his usual custom, when directed by the proprietor to make any kind of an estimate, fell from his fingers.

"You cannot tell," continued the merchant; "nor can Mr. Biddle, himself. But we can tell very nearly the amount they will bring at this time. It is a very large amount. It is a fortune, CERTAIN. The future is uncertain. I embrace the certainty. Now, Calton, call in Mr. Pickering; and I wish you to remain in the office while I speak to him. I shall test your ability to keep my secret." When the book-keeper returned, accompanied by the principal salesman, the merchant continued: "Well, Mr. Pickering, what are the prospects this spring?"

"I think they are better than usual, sir; quite a number of the western merchants are in already, and they report that business throughout the west is in a flourishing condition."

"That is, they mean they are selling a great many goods?"

"Yes, sir; and they say their stocks are very light, and that more goods than usual will be purchased here this season."

"That is, provided we have good stocks for them to select from."

"Of course, sir; and I learn many of the houses are going to buy larger stocks than usual. Wumble & Waferly, who have been so timid for so many years, I understand, have now full confidence in the future, and design doing double their usual amount of business."

"And what do you think E. Saxon ought to do?" demanded the merchant, with a slight smile of pleasantry.

"It is not for me, sir, to say what I think he ought to do. I can only say, desire what he may, I will endeavor, to the utmost of my ability, to execute his wishes."

"Right, right, Mr. Pickering; you have always discharged your duty faithfully and promptly. Hereafter your salary will be \$1500 instead of \$1200. No thanks, no expressions of gratitude. You but get what is justly yours. You repay me tenfold by your zeal and discretion. But, Mr. Pickering, we have not bought any goods yet for the spring business; and what is more, we don't intend to buy any."

"Don't intend to buy any, sir?"

"Not a dollar's worth. I wish you to have placed on the doors, and in other conspicuous places about the store, small signs, with these words painted plainly on them—'*Selling at cost, for cash.*' Sell no one a bill on credit. And when any of our old friends or others ask you what is the matter, nothing in the world will be easier than for you to tell them you don't know."

"And truly, sir, I will then but tell them the truth," said the salesman, departing, for he observed Mr. Saxon take up a document and fix his attention on it.

During this interview, Mr. Calton had frequent occasion to assume the appearance of being deeply engaged with his ledger. Mr. Pickering observed him several times twisting in his seat, and supposed he was striving to conceal his tearful emotions, inasmuch as he, doubtless, knew the full extent of Mr. Saxon's difficulties.

CHAPTER III.

It will be remembered that in the rapid sketch of Mr. Saxon's life previous to his introduction as an actor in the scenes we are narrating, mention was made of Edith, his sister. At the time referred to she was a beautiful young girl; and, as was quite natural, she attracted the attention of several of the young gentlemen who happened "accidentally, as it were," to be passing opposite the door of the boarding-school, when the young ladies, unaccompanied by the older maidens, their instructresses and matrons, were passing out to enjoy their customary promenade. It was well known by the principal and subordinates of the "Seminary" that Edith was without fortune; and it so happened, whether by accident or not, of course it would be impossible to say at this distant period, that she and certain others of her schoolmates, similarly destitute of fortune, generally consorted together in those healthful strolls, in the public squares and through the fashionable thoroughfares, without the wholesome restraints and prudent guidance imposed by the personal attendance of the watchful guardians of the "Institution." On the other hand, a close observer might easily perceive that the young heiresses were most tenderly protected and scrupulously cared for. They were guarded against the evil effects of the night air, when permitted to attend the concerts, not for the enjoyment of light amusement, for the institution was under clerical superintendence, but for useful instruction; and when it was adjudged necessary for them to indulge in a morning walk for the benefit of fresh air, and the expansion of the lungs, their feet were effectually

shielded from the dampness of the pavements. None of the male kind were ever permitted to penetrate the boudoirs of the establishment, with the exception perhaps of brothers, and cousins in the first degree, and *occasionally* the brothers and cousins of the teachers and "professors," who might be considered as belonging to the family of the principal. These few favored young gentlemen were beneficial visitors, and contributed much in preparing the young ladies to appear in society with ease and grace. Indeed, everything was turned to their advantage. They were instructed in every minutia of their duty in the reception of the visits of these brothers, cousins, and "members of the family;" and they were generally pretty apt pupils in acquiring the important art of entertaining and fascinating their sample guests. So rapid and effectual was their progress in this most interesting portion of their education, that the richest of them frequently graduated at the altar, being conducted thither by some "one of the family."

Such was not the doom of poor Edith. She was not a prize worth plotting for, and yet she was decidedly the most beautiful and accomplished young lady in the school. But we have said she had chanced to attract the notice of several young gentlemen in the street, and among them was one who wore a naval cap and the anchor button. This young officer had recently won distinction and promotion in one of the gallant actions which then made our little navy the theme of admiration throughout the world. Lieut. Sandys was not one of those milliner's manikins, who can be annihilated by a duenna's captious frown, or utterly discouraged by the mere turn of the head of the one adored. He loved Edith at first sight, and resolved to become acquainted with her. The third time he saw her he deliberately followed her home, keeping at

a respectful distance. Some five minutes after she had disappeared within the door, he ascended the steps and rang the bell. He desired to see the lady proprietress, and was ushered into the parlor. The lady entered, bowing stiffly, and scrutinizing him with an unquailing eye. The gallant officer rose, and bluntly informed her that for certain reasons he desired to know the name of the young lady with light hair who had just entered the house, and where her parents resided. He was immediately informed in a very sharp voice that such inquiries were not permitted in that institution. But—and the lady reflected that Edith's last quarter would expire in a few weeks—he was finally told that the information desired might be had of Mr. Edgar Saxon, her brother. Instead of being intimidated at the mention of a brother, the young officer bowed with an air of satisfaction, and retired without uttering another word. He called without delay upon the brother, and in a few weeks was permitted to become an acquaintance of Edith, which soon ripened into mutual friendship, love, and was ultimately crowned by marriage.

Five years from the date of the marriage of Edith, she became a widow. Her husband fell a victim to the malignant fever which prevailed to such a fearful extent on the coast of Brazil. His remains were brought home and deposited in one of the lovely cemeteries on the romantic banks of the Schuylkill. He was followed to his final resting-place by his weeping spouse, and two infant daughters, Alice and Eda.

Lieut. Sandys had inherited no fortune; and as his pay in the service was his only income, it followed that his family would have been left in a truly deplorable condition had it not been for the assisting hand of Mr.

Saxon, who was then rapidly accumulating wealth, and whose affections seemed to be concentrated within the circle of his sister's little family. He at once abandoned his apartments at the hotel, and took up his abode with Edith. He became the head of the house, and the widow's family was his family, and all their wants were abundantly provided for by him. His affections were the more centered in his home, in consequence of a slight disappointment of his own a few years previously. He had sought the hand of Miss Lofts, a daughter of one of his father's old friends; and if he had not been repulsed, his suit had at least been postponed, as the tall and dignified young lady alleged, by the advice of her father (then a retired gentleman of fortune), until the young merchant's capacity for business should be tested a few years longer. Such was the prudent young lady's allegation; yet she had previously received a legacy from an uncle of \$25,000, which was invested in the stocks in her own name, and the semi-annual dividends were even then at her own disposal. Of course, the haughty young merchant did not combat such objections. On the contrary, he resolved in his own breast that it should be a postponement without limit or termination. And at the time Miss Lofts is to be introduced to the reader, although some twelve or fifteen years had elapsed, still that fatal postponement had not reached its end.

The house occupied by the merchant and his sister's family was situated on the south side of Walnut Street, and was one of those stately and spacious old brick mansions (we call them old in this country) erected towards the close of the last century. There were high marble steps and iron railings in front, precisely as they remain at this day. The hall was wide; and the ample parlors were

divided by massive mahogany folding-doors, which still remain in despite of the frequent costly caprices of fashion. It is needless, perhaps, for the reader to have a catalogue containing in minute detail the various articles of furniture, or objects of taste and ornament, in a dwelling furnished but slightly different from the manner of the present time. The mirrors were somewhat more numerous and extensive than we find them now; and the fire-places more cheerful, as the pernicious atmosphere of iron furnaces had not quite extinguished the light of hickory wood on the hearth.

Within the back parlor, the folding-doors being nearly closed, were seated Edith and her daughters. The mother's face betokened resignation without angular severity, and exhibited but few marks of the rude hand of Time. She was now some three-and-thirty years of age, and might, with the aid of a little art, and not much affectation (which she was a stranger to), have passed for three-and-twenty. But her daughters were almost of sufficient age and size to be considered young ladies. Alice was in her fifteenth and Eda in her thirteenth year. There was a striking resemblance between the daughters and their mother. All were tall, and though delicate, not too fragile. The cast of features (oval and symmetrical faces) was the same; but neither of the girls partook of the pallor of the mother. Alice was more womanly in her attitude and conversation, as well as something taller and larger than Eda; but this difference was attributable alone to her being in advance of her sister both in years and experience.

The girls had completed the music lesson, and the teacher had just departed, when their mother joined them in the parlor. A beautiful Etruscan vase had been sent

in that morning by Edgar, and was now the subject of conversation.

"Oh, how beautiful! how kind our uncle is!" exclaimed Eda, as she regarded the elaborately carved specimen.

"He purchased it, no doubt, at the sale of Count Lamballe, the unfortunate exile," remarked Edith; "indeed, I now remember having heard it spoken of as a gift from the Empress Josephine to the count."

"Surely," said Alice, with marks of pity, "his circumstances must have been desperate, indeed, or else he would not have parted with it."

"He is old, without kindred, and I believe he is making preparations to return and die in his native land," said the mother; "and I presume this bauble brought him a handsome sum. Edgar does not spare his purse when intent upon the procurement of any object for our comfort or pleasure."

The bell rang; the ponderous folding-doors were thrown apart, and Miss Lofts stood towering before the trio. Of course, they were rejoiced as usual to see Miss L., a pleasure they had enjoyed at least once a-week for the preceding five years.

"Oh! what is that? it is—it really is my exquisite bijou!" screamed Miss Lofts, rushing to the vase on the table; "indeed, it is a jewel, a precious gem, that I would prize above all price. Do not say a word, my dear Edith; I know all about it. What other brother would have thought of bestowing such an inestimable present on his sister and nieces? Kind, considerate, affectionate brother—the best of men!" Miss Lofts paused for the want of breath. Indeed, the last word expired on her lips like the last note of the dying swan, only it was too faint and feeble for music; and, crossing her hands on her

breast, she sat down in a cushioned chair opposite the object of her admiration, and gazed at it in silence.

Alice took her hat and feathers, and Eda disencumbered her of her shawl.

"How kind!" was the response of the enraptured visitor. "I have come to spend an hour with you, Edith, and told my coachman to call for me. Tell me how you have been, and what is the news."

"We have been quite well, Julia, I believe. Edgar has seemed to be troubled a little by one of his old fits of abstraction. But that is nothing, since we have become accustomed to it. I presume, though, it has passed away now, since he has bestowed a thought upon us this morning," was the reply of Edith, as she drew the attention of her visitor again to the vase, which had suddenly ceased to be the absorbing subject of her contemplation.

But Miss Lofts had completed her devotion in that direction, and her eyes did not follow the speaker's to the vase.

"My dear Edith, you distress me when you speak of a return of those fits of gloom. Mr. Saxon does not go enough into society to promote cheerfulness. And he should ride more. Why don't he keep a carriage? Mine is at his service at any time. Make him take you and the girls an airing every day. It is capacious and easy, and the horses are absolutely spoiled for the want of exercise. I will accompany you, and show you the best drives. Do, my dear Edith, persuade your good brother not to be so incessantly engaged at his business. It is ruinous both to health and spirits."

Undoubtedly this was very kind in Miss Julia Lofts, and Edith could regard it in no other light; for she was ig-

norant of the fact of Miss Lofts' postponement of her brother's suit many years before. And as Edith and Julia had been schoolmates, there could be nothing strange in the familiar and endearing appellations so bountifully bestowed on her. It was the friendship naturally growing out of so long an acquaintance.

"I will mention it to him, Julia; but I am quite convinced neither his health nor spirits suffer. He merely indulges in thought more profoundly at such times than at others. He may be meditating on his business operations; and he may possibly be thinking on another subject. Be that as it may, I have not remarked any symptoms of failure of health, or diminution of spirits. For when he rouses himself there is always a sweet smile on his face, and he utters none but kind and joyful words."

A servant announced that the French teacher was waiting in the library. As the young girls withdrew, they were met at the door by Miss Abigail Williams, usually called Miss Abby, although she was then just forty-six years of age. This lady was a sojourner for an indefinite length of time in the family of Mr. Saxon. She was one of that useful wandering class of old maids who are happy without home or fortune, who live at more than twenty different houses in the course of a year, and partake of all the luxuries that wealth can command. She was received with pleasure wherever she went, and was welcome to remain as long as she pleased. She could do anything—anything we suppose that another such woman could do—and was never idle. And she knew the wants of the families she stayed with, and contrived to anticipate them. Whatever sewing or knitting the family intended to "put out," that is, hire some one to do, Miss Abby would appropriate to herself by saying "Give it to me—let me do it—

I must not be idle." And whatever she did was well done.

Miss Abby Williams was welcome wherever she called on other grounds. She was really descended from a most respectable family, whose fortunes had been gradually decaying for several generations, until the final production of Miss Abby, the last withered branch of a once proud tree, "the lady in reduced circumstances." Thus, Miss Abby, although in reduced circumstances, was not quite devoid of the pride of birth—as few are, if there be anything in it to be proud of—and not unfrequently took occasion to administer rebukes to the "families of yesterday," if, to-day, they happened to be, in her estimation, too vain of their suddenly acquired wealth, or of their recent associations in fashionable circles. She knew the history of a great number of families in several States, for her mother was from the South. And as she "moved" about so much and changed her residence so often, she was a perfect dictionary (the folio edition) of the current news of the day; not that kind of news which finds its way into the papers, and which any one may read, but the private occurrences and events in families, which is merely whispered from one to another all round, and that generally confidentially. Now, although it may be said by one that such items of intelligence should not be circulated from house to house, and the impropriety of it be admitted by every one else, still it is believed that the first one has yet to be discovered who would decline to listen to such news under the solemn injunction of inviolable secrecy. And so Miss Abby enjoined every one. It behooved her to do so. At least, it was necessary for her to guard effectually her own reputation as the friend and defender of every family with whom it was her habit of taking up a temporary abode.

Besides, Miss Abby was very fond of literature, and when not engaged with her needle, or in making fancy pastry, was always to be found in the library. She had just been dislodged from her favorite resort by the French teacher, whose grizzly beard she held in utter abomination.

"Well, here I am; turned out of office by Monsieur Crapeaud. How d'ye do, Miss Lofts?" said she, gliding forward and taking that lady's extended hand. Miss Abby was on a footing of familiar equality with the best of them.

"Miss Abby," said Mrs. Sandys, "Julia has been lecturing Edgar behind his back. She says he does not take sufficient care of his health, nor the health of any of us; that he ought to keep a coach, and take a stately airing every pretty day; and she has been kind enough to tender the use of her own for his benefit."

"And yours, Edith, and Alice's, and Eda's, and Miss Abby's," stammered Miss Lofts, with her head slightly turned to hide her blushes.

"I wonder how she could pack us all in one carriage?" observed Miss Abby, in her blunt manner. "Let me see," she continued; "I have it; Edith, the girls, and Mr. Saxon can go in the morning, and Miss Lofts and I can *postpone* our ride till the afternoon, and go with such beaux as we may chance to pick up to occupy the vacant seats."

Miss Lofts made a blundering acquiescence in the arrangement, and sought another topic; for she suspected that Miss Abby, who knew everything else, must have some knowledge of the attachment once professed for her by Mr. Saxon. She had always suspected it; and to conciliate Miss Abby, and to guard against any temptation she might have to divulge the secret to Edith, she had

bestowed upon her several costly presents, laughed at her sallies of wit, and complimented her grave opinions on the consequences of the extravagancies and follies of the age. She never intimated her desires or fears to Miss Abby; that was unnecessary; Miss Abby knew well enough that to divulge such a secret would be to treat a dear friend in the most cruel manner, and to forfeit her esteem forever. And, moreover, she was herself in possession of one of Miss Abby's secrets. She knew that Miss Abby had once, in the almost forgotten past, endeavored to captivate the heart of Mr. Wumble, of the firm of Wumble & Waferly, referred to by Mr. Saxon's principal salesman, in the preceding chapter. But the possession of this secret did not serve as a check to prevent Miss Abby's playful hints and innocent innuendoes. She had advanced too far in the scale of years to be over-sensitive on such subjects. Her blood had ebbed too far from the surface to enable her to blush visibly at the mention of her youthful penchants. In truth, she never hesitated to speak freely of them herself, and to laugh as heartily as any one else at the arts she vainly brought in requisition to "catch" Mr. Wumble, who had a passion for catching fish.

"Miss Abby," said Miss Julia, "perhaps we can persuade Mr. Wumble to go with us. He is a great angler, and can teach us the gentle art of catching trout." Edith smiled, and looked up into Miss Abby's face. But there was not a speck of crimson on it as large as the smallest one on the most tiny specimen of the *salmo fontinalis*.

"Suppose we try—I agree to it," responded Miss Abby, quickly. "And if he is unsuccessful in killing trout, and will offer me his hook, I will take it greedily. The old maids, Miss Julia, must not mince matters at this late day. Instead of nibbling timidly as we once did,

we must bite boldly the first chance that presents itself, before we lose our teeth."

"Not so, either," replied Miss Lofts, slightly indignant at being so unceremoniously classed with the old maids; "if we bite too boldly we may be served like the unwelcome eels and catfish, thrown rudely back in the water again."

"I care not," said Miss Abby, with defiant ingenuousness, "whether I am caught or not. My girlish days are past, I know it; and I don't care who else knows it. My heart is without wound or scar. I would have married any time since I was seventeen, if the right one had proposed. And what is more, I would marry yet, if a good match could be made. But there is not much likelihood of that at my time of life. Yet I tell the truth. I would marry if a good man were to present himself. If no one comes, I will live in the state of single blessedness, and not pine in hopeless misery."

"That's right, Miss Abby," said Edith, "and bravely said. It is well to be proof against the jokes of our tormentors. But I have heard there was once a little gallant sparring between Mr. Wumble and yourself. I had it not from her"—added Mrs. Sandys, quickly, perceiving something resembling the faint glimmer of a red line shooting across Miss Williams' brow as she fixed a marble look upon poor Miss Lofts, who seemed to be almost annihilated with terror—"but from my brother. And he did it in retaliation for some of your reminiscences, in which he was made to play the despondent suitor to some one never designated by either of you."

"Oh yes; he was one of my beaux," said the appeased lady, now smiling indifferently, "or rather one I desired to be a beau. Every one who knows me at all, knows I

am candid. Mr. Wumble was always an amiable man, and is yet. And if he had proposed to me, I don't think I should have *postponed* his suit." Here she glanced at Miss Lofts, whose head was turned towards the grate, and the reflection of the flames glowed upon her face. Mrs. Sandys could not avoid observing the pause, but suspected nothing. "And what is more," continued Miss Williams, "if he should be silly enough to make an offer of himself at this late day, I would take the hook as greedily as ever." Here again Miss Lofts turned, as if she had been fixed upon a pivot, towards the fire. "I am not ashamed to speak the truth. I hate above all things to hear any one say she despises this or that man, or that she never intends to marry, when she knows within her heart she would jump at any good proposition; and nine times in ten she would snatch first at the hand of the very man she affects to despise. I will tell you, girls, one of my encounters with that dreadful savage man Mr. Wumble, who always was and always will be wedded to the 'gentle art' of angling, as he calls it. It was in the year 1822—why that was fourteen years ago—when I was in my thirty-second year, which makes me now forty-six! I abominate lying about one's age. I never conceal mine. Mrs. R—— and myself were riding over in Jersey beyond the White Horse Inn, and as we were crossing a bridge which spanned a small brook not six feet wide, who should we discover, a few paces on the left, but the object of my thoughts, Mr. Wumble, in a creeping attitude, noiselessly dipping a line, not eighteen inches long, suspended from a rod four feet in length, in the little vein of water, not more in volume than we frequently see in the gutters before our doors. But I might as well correct myself (as I abhor deceit), and say Mr. Wumble was not only the ob-

ject of my thoughts, but of my pursuit. For in proposing the drive to Mrs. R., I had it in contemplation to surprise my trout-stricken disciple of Walton. I had heard him describe the scene of his sports, and treasured in my memory every item of the description. That morning I was beautifully dressed—and, ladies, although you both may not be old enough to remember it, I can tell you I was not far from handsome once—and above all was surmounted by a most exquisite bonnet, a feature in a lady's dress always particularly admired by Mr. W. The carriage halted, and I descended without being noticed by the absorbed angler. I approached him gently, keeping all the while obscured by the bushes, until I found myself at the brink of the sparkling water. Just then he had a bite, and missed his victim, and as the line flew round to me I seized it and held it fast. What, think you, was his surprise, on ascertaining that some one had joined him in such a mysterious manner, and had seized upon his line? You shall hear. He did not, at first, look round; but kept his eyes steadily upon the fish which had taken refuge under the moss-covered bank. At length, after one or two ineffectual attempts to withdraw the line from my grasp, he slowly turned his head, his eyes still following the water, and not looking higher than my feet. But this was enough for him to distinguish that I was a woman. The words he uttered—the first words—were, '*Be quick; bait my hook; and I'll catch him yet!*' Mrs. R—— screamed with laughter, and I was really fearful she would alarm the neighborhood. I sprang away and ran to the carriage. He had not even looked at my bonnet! By the time I had quieted Mrs. R——, Mr. Wumble emerged from the bushes, smiling and voluble with abject apologies. The spell was broken.

He would fish no more that day. He seemed to be really mortified and hurt at his conduct; and endeavored in the gravest manner to convince us that there was a mystical fascination in angling for those who were born to appreciate the gentle art; that even the explosion of a magazine had failed on one occasion to break the deep abstraction of an angler intent on the pursuit of a large trout."

At this juncture, Miss Lofts' carriage was announced, and she departed, with many kind adieus and graceful undulations of her profusion of plumes.

CHAPTER IV.

MR. WAFERLY, the junior partner in the firm of Wumble & Waferly, was nevertheless the oldest man. He was of medium height, but very slim, and with a fox-shaped face, wrinkled very much, and in such projecting lines as to create an impression in the beholder that he must be gifted with a more than ordinary faculty of cunning penetration. His eyes were generally half closed, as if peeping into the motives and affairs of others. How he became associated with Mr. Wumble, who was his opposite in every respect, could only be accounted for by the fact that Mr. Waferly's brother was cashier of the — Bank, and that he had a bachelor uncle, a very rich Quaker, who seemed to take considerable interest in his welfare, and had, indeed, loaned him \$10,000, but the payment of the interest on which had hitherto been punctually demanded at the expiration of every six months.

Mr. Waferly was sitting in his counting-room the morning after the interview between Mr. Saxon and his chief salesman, holding in his hand the morning's paper, but in conversation with Master Jabez Woster, Mr. Saxon's Quaker store-boy, whom he had just called in as he was passing the door with several tin signs under his arm, upon which were the letters "SELLING AT COST, FOR CASH."

"Jabez, what is the matter with Mr. Saxon? Does thee"—(Mr. Waferly, too, was a Friend)—"know what all this means?"

"Indeed, sir, I don't know. That's what he told Mr. Pickering to say."

"That's what thee's been told to say, Jabez?" This was accompanied by one of Mr. Waferly's habitual smiles, which might be either designated as a cunning laugh or a carnivorous grin. "But, Jabez, what would thee say thyself, if thee had not been told to say that?"

"I don't know."

"Thee don't know! But why canst thee not say something thyself?"

"Because I don't know."

"Don't thee know something?"

"Nothing about Mr. Saxon's business; nor nobody else knows anything; and that isn't all, nobody can know, till he pleases to let 'em." Saying this, Jabez withdrew briskly, and Mr. Waferly twitched round towards the grate, and readjusted his spectacles to reperuse a paragraph in the paper. In a moment, the habitual half-sneering smite appeared upon his face, and his wrinkles folded themselves up in their accustomed lines. Thus he sat reading but one brief item, pondering, and smiling all the time, until he was joined by Mr. Wumble.

Mr. Wumble was of a robust stature, but by no means disfigured or too much encumbered with a superabundance of flesh. He was what is denominated a portly gentleman of a benevolent heart. His features indicated as much. No one in a crowd would have failed to address a question for information to Mr. Wumble in preference to any other stranger. He was also a handsome man; for goodness and pureness of heart must always make one's features handsome, or agreeable to look upon, however far they may depart from the severe standard of beauty.

"Did thee see this?" asked Mr. Waferly, pointing to the paragraph in the Gazette, while his squinting eyes sparkled with something resembling delight. "I'll read it to you: *'Yesterday we were pained to hear a rumor of one of our most respectable dry goods merchants being in a critical condition. Thus, there are to be yet more victims to satiate the vengeance of our rulers at Washington. We hope the end of this war of the people's government against the people themselves will be found this fall at the ballot-box.'*"

"Yes, I believe I did see that at my lodgings; but I paid no attention to it. I threw it aside, supposing it to be a mere trick of the editor to excite us to greater zeal against the administration. I presume no one has failed. I believe all the merchants have been cautious and timid in their operations for the last few years."

"Thee thinks, William"—(Quaker-like, he called him William)—"because *we* have hitherto done a careful and restricted business, others have done likewise; or rather thou hast never taken any trouble to ascertain what others were doing. But thou art mistaken. The merchant here

referred to has been gradually, and in fact rapidly, enlarging his business for the last ten years."

"Then you think the rumor has some foundation?"

"Thou mayst be certain I do. And the one referred to is close by us."

"Who is it?"

"Our next door neighbor."

"What, Pike & Co.?"

"No; Edgar."

"Edgar Saxon?"

"Edgar Saxon."

"No. It can't be; it can't be!" Mr. Wumble rose from his chair, and paced the small counting-room backwards and forwards for the space of five minutes, repeating the words, "No; it can't be."

"But it can be; and it is so," repeated Mr. Waferly, turning his penetrating and twinkling eyes full upon the troubled forehead of his partner.

Mr. Wumble resumed his chair, twirling his ponderous watch seals with much energy and animation, while great drops of perspiration protruded out over his face and hands. He strove manfully but vainly to conceal his emotion. He made violent efforts to trim his finger nails with a penknife which lay open before him on the desk, and in the endeavor several times penetrated the flesh, and the blood flowed profusely from the wounds. He then took snuff unconsciously, administering a pinch every half minute, until his face and bosom ruffles became soiled and disfigured with mingled perspiration, snuff, and blood. He was so greatly agitated that he could not remain still a moment.

"Are you *sure* of it," at length he ejaculated, in hoarse tones, and puffing like one who had just been engaged in

a violent pugilistic struggle, and turning his large round eyes (they were very large, and the pupils much dilated) full upon his astonished partner.

"Yes; I tell thee it is so. And his assignees, I suppose, are going to sell his stock for what it will bring. At all events, there are signs nailed up over the doors with these words, 'SELLING AT COST, FOR CASH.'"

"Poor man! poor man! This snuff has got into my eyes!" said Mr. Wumble, who was really weeping like a child. Mr. Waferly brought him a basin of water; but Mr. Wumble upset it in his hasty endeavors to lave his face, and the consequence was that his bosom and whole physiognomy became more deplorably soiled and disfigured than ever. But suddenly he grew calmer, and desired his partner to let the prostrate basin remain where it was.

"Mr. Waferly," said he, at length, in an unwonted distinctness of tone, "Mr. Saxon is a man I love. I loved his father. His father saved me from ruin, although he could not save himself, nor could I aid him, for I was powerless. But now—what amount of money have we in bank?"

Mr. Waferly now became agitated. But his features seemed to contract and to dry up. He paused. But there was an earnestness and decision in the steady orbs of Mr. Wumble that required a response; and so, very stiffly and reluctantly, he opened the desk and looked into the bank book. "We have some fifteen thousand dollars on deposit in the — Bank; but we will have twice that amount to pay in sixty days."

"Sixty days!" iterated Mr. Wumble; "six days saved me. Within six days from the time that Mr. Saxon's father helped me pay my note in this same remorseless

— Bank, I had remittances sufficient to return him the money, and my credit remained untarnished. Fifteen thousand dollars may rescue his son from destruction."

"But, William, I tell thee this fifteen thousand may be lost; and besides I must inform thee that this Mr. Saxon never rendered *me* any pecuniary assistance."

"So. Ha! True! What!" thundered Mr. Wumble, again in an ague of agitation. "Mr. Waferly! don't William me! Curse your William! I am a man, sir. I feel that there is the heart of a *man* within my bosom—and I will obey its impulses. I am moved, sir, by the inward spirit. It is the voice of God. If you oppose it, tremble!" Mr. Wumble unconsciously doubled up both his hands into the shape of awkward fists, but instead of menacing his partner they were spread asunder horizontally from his shoulders. "You told me, sir, that our profits amounted to eighty thousand dollars. I had twenty thousand dollars capital, you but ten thousand; and yours was borrowed. Now, sir, have I no right to aid the man I love above all others to the extent of fifteen thousand dollars? What is our money good for? Mine could do me no greater service than to make an honest man happy. I am an old bachelor without kin; and if you object to my doing what I please with my own, I care not, sir, how soon we too have up a sign 'Selling at cost, for cash.' Mr. Waferly, you have one minute and three-quarters in which to decide whether you will fill me a check for the money or sign an article of dissolution!" Mr. Wumble threw his watch down on the table so violently that the crystal flew out.

"Oh, if thee wants the amount charged to thyself, I'll sign the check."

"Of course I do!" exclaimed Mr. Wumble, seizing the check and rushing precipitately from the store.

When Mr. Wumble stepped into the street, with his hair disheveled, his face, ruffles and hands stained with blood and snuff, he could not avoid attracting the attention of the people who happened to be passing at the time. Nor was it strange that several were inquisitive enough to enter the door he had just left and ask what was the matter; nor that they should suppose he was either mad or intoxicated when informed that he had merely wounded his fingers accidentally in endeavoring to cut his nails. But no one followed him into the store of Mr. Saxon. The clerks in that establishment were surprised, as was natural; but they were too well bred to intrude upon the privacy of their principal, who was a strict disciplinarian.

When Mr. Wumble entered Mr. Saxon's office, he found his friend in high spirits. He had just been reading to Calton the extraordinary prices his stocks were bringing.

"Why, who is this?" he exclaimed, when Mr. Wumble entered.

"Don't mind this blood, Saxon," said Mr. Wumble, sitting down; "I cut my finger by accident and took snuff several times without observing the blood. I perceive some of it has got on my ruffles, and perhaps a little on my face," he added, seeing both Saxon and Calton staring at his face. They laughed heartily, for it was impossible to restrain themselves; and Mr. Wumble smiled momentarily himself on turning to a glass and perceiving his condition. Pouring out some water, he succeeded in washing away the stains.

"Now, friend Wumble," said Mr. Saxon, when the

ablution was completed, "tell me what I can do for you. Be it what it may, it shall be done!"

"The very words of your lamented father on the 6th day of October, A. D. 1814, when it wanted but thirteen minutes of three o'clock P. M.," said Mr. Wumble, in tones slightly incoherent.

"But now it is fifteen minutes before nine A. M."

"Mr. Saxon, do you know that your lamented father once interposed his kind offices in my behalf, and saved me from a protest—a protest, sir, and ruin, sir; for I could never have held up a protested head again?"

"Let me see; I think there is something in relation to that subject in his diary. Yes; listen: *Of those whom I could rely upon with confidence, and perhaps the purest and most steadfast friend I possessed, was Mr. William Wumble. If it should ever be in your power, my son, to render him a service, rely upon it it will not be repaid with ingratitude. He never forgets a kindness to himself, but is perfectly oblivious of the favors bestowed by himself upon others.*"

"It's not so—I tell you it is not so. Your father has made a mistake; it is the only error I ever heard of in his accounts. He does me injustice—I mean I was never half so good as he describes me!" and Mr. Wumble sobbed audibly.

"You only forget, my dear friend; my father must be right, for don't he say he 'is oblivious?' I am sure, now, if I should demand a favor at your hands I would not be disappointed."

"No!" uttered Mr. Wumble, snatching the crumpled check from his vest pocket.

"But I will ask none."

"No? Can't something be done?"

"What do you mean, my friend?"

"What is the meaning of that?" asked Mr. Wumble, taking up the paper and pointing to the ominous paragraph.

"I don't trouble myself with such rumors," replied Mr. Saxon, playfully. "No name is mentioned. How did you happen to imagine the allusion was to me? Have I not been doing a flourishing business?"

Mr. Wumble was embarrassed. He did not choose to repeat what Mr. Waferly had told him; he was not in the habit of repeating conversations, particularly on disagreeable subjects, and when his author might be brought into trouble, for he was altogether an inoffensive man.

"I saw those words," he said, at length, pointing to one of the little signs.

"That is a sign, sure enough," said Mr. Saxon. "The times are getting out of joint. The huge proportions of the commercial world are becoming too ponderous to be sustained. There will be a crash; and what if I seek a harbor of safety before the calamity happens?"

"Do you really think so?" asked Mr. Wumble, very gravely.

"I do, indeed; and I am almost tempted to advise you to follow my example, instead of extending your business. But you are my senior, and it would be presumption in me to do it. For my part, I intend to keep my little craft near the shore. What little there may be left me as a recompense for my labors, I design guarding against the perils of the stormy times we will soon have to pass through."

"It won't do, Mr. Saxon!" said Mr. Wumble, with sudden emotion. "It won't do. You cannot deceive

me! Why, why do you attempt it? You are in trouble now. Here, take this, and return it just whenever you please; that is, when it is perfectly convenient for you to do so," and, so saying, he threw the check down on the table before the son of his old friend and withdrew immediately.

Mr. Saxon slowly unfolded the crumpled paper, and gazed upon it long and silently. Although he smiled, his eyes were suffused, and his handkerchief was frequently drawn across his face. Finally, he handed the check to Calton, and directed him to return it to Mr. Waferly, with thanks, stating that he had just received remittances of sufficient sums to subserve his immediate necessities.

Mr. Calton performed this duty immediately, and reported the effect his mission had upon the partners, Wumble & Waferly. The first was overwhelmed with astonishment, and profuse with apologies, if he had really been in error respecting his friend's necessities. He charged Mr. Calton to assure Mr. Saxon that his intentions were good, and that he was incapable of a shallow mockery, or a design to pry into the secrets of a neighbor, and above all, of such a neighbor and esteemed friend as Mr. Saxon.

Mr. Waferly, on the other hand, seized the check with convulsive eagerness, without bestowing word or look upon its bearer.

Mr. Saxon listened to Mr. Calton's report of the ludicrous scene he had just witnessed, and without comment at its conclusion, opened his journal for 1821, and regarded, for some moments, the date at the top of the first page.

"Calton," said he, "this day is an anniversary with me. It was this month, and this day, fifteen years ago,

that I commenced business. On that day, I completed my twenty-first year. Now, as it is not to be doubted we will have many visits on such an occasion, I think it would be proper to make some little preparation for the entertainment of our friends. What say you?"

"It is for you to decide, sir," was the reply of the faithful book-keeper, who was himself, in consequence of his ignorance of the meaning of his principal, altogether in a state of indecision.

"I wish, then, you would call at Brown's, and order a dozen of champagne, and other refreshments. Tell him to have them brought in precisely at noon, and at the front entrance."

To hear was to obey; and Mr. Calton departed without uttering a word.

During these events, in which the principals were actors, there was a congress of the subordinates at the front end of the store-room. Jabez had been relating to the assembled salesmen, boys, and Paddy, his conversation with Mr. Waferly, and was enjoying the commendations bestowed upon him for the prudence and discretion he displayed on that occasion.

"Now," said Paddy, "by your lave, young gentlemen," addressing the junior portion of his auditory, particularly, "suppose we take another lesson in our duty to the commander. We cannot be drilled too well, if we wish to parry the many irrivrent questions that will be fired off at us upon both sides, larboard and starboard. Form a line here, and let me pass in front, giving you such a raking fire as the inquisitive divils along the street will be assaulting us with."

Mr. Pickering and the junior salesmen set the boys an example, and fell into Paddy's line. Paddy then put a

sample card under his arm, and approaching briskly, paused, with the question:

"How is business, gintlemen?"

"I don't know," replied Mr. Pickering.

"I don't know," repeated the rest.

"Ask the commodore," said the second store-boy.

"Ask yourself," said the third junior boy.

"That won't do," said Paddy to the last two; "that is irrivrent, and contrary to the discipline in this sarvice. Be more respictful, young gintlemen, and answer me as you would raally answer the one I ripresint. I will ripresint one of the salesmen across the street, who jist pops in by way of a frindly visit. How are you, Pickering; is it true you are going to wind up your business?"

"I don't know," said Pickering, and the whole line repeated the same words, with the exception of the junior boy at the foot, who said that the questioner might go to the — for an answer.

"Wrong! you varmint!" said Paddy. "You must be dacent, and obey orders. Mr. Saxon has said we must know nothing; but if you make such an angry reply as that, they'll sit you down as knowing everything about it, and that it puts you in a divil of a passion to think of it. Remimber, sir, that you are here to larn how to be a gintleman and a marchant."

"But, Paddy," replied the boy, "how can I learn anything when I am to know nothing?"

"Irrivrent-spalpeen! let your seniors call me Paddy. Do you address me as Mr. Patrick. And how are you to larn anything when you are to know nothing? Was not Solomon a wiser man than you? And hasn't it been said that the wisest thing is to know one's own ignorance? The saying is grown into an axis. Never forgit it. I

will try again. I will now be a porter. The top o' the morning to ye. And are there inny rats a-laving this ship?"

"Don't know," and "Can't say," they responded, all with the exception of the incorrigible urchin at the foot; and he replied in the negative, but added that there were some terriers watching the doors.

"That will do," said Paddy; "there was some wit in it. But you should not have said it with a spiteful look."

Just then they were interrupted by the entrance of Mr. Wumble, in the disorder and perturbation already described.

"What do you think of that, Paddy?" asked Mr. Pickering, as the gentleman passed on out of hearing.

"I don't know," was the response, and the same was echoed by the whole company, with the exception of the junior boy.

"He's been fishing, I suppose," said he, "and caught a trout seven inches long, which is one inch longer than those he generally gets. I went with him once over to the head of Timber Creek to hold the worms, and when he caught a fish larger than the rest, which weighed perhaps three or four ounces, he puffed and blowed and perspired just as he does now."

"But this is not the season for trout," said Mr. Pickering.

"Then I don't know, too," said the boy.

"There is one thing I do know, boys," said Mr. Pickering; "I know that Mr. Saxon has directed Mr. Calton to increase our salaries as much this year as he did last. This don't look like failing."

There was a solitary "I don't know" responded to this; and it was uttered by Mr. S. Barrens Buting, which was generally abbreviated to Baron Buttons, the second

salesman. He was a fashionable young gentleman, who was dressed in the latest cut, and was conspicuous at the leading places of amusement. He had not been notified of any increase of salary. But it was a matter of indifference to him. His account was usually overdrawn at the end of the year, and he had never been censured for it. This announcement, however, caused some sensation and significant glances, which was as much as to say, "Mr. Saxon finds something wrong in the Baron, and we must be on our guard with him, for he might blab." But of course there could be no difficulty in being thus guarded. The danger was not imminent that Mr. Buting, or Mr. Anybody else, would derive much information from Mr. Saxon's discreet and faithful clerks.

At this juncture, Mr. Brown arrived with a basket of champagne under his arm, followed by a servant bearing a waiter surmounted with divers delicacies and jingling wine-glasses.

"I don't know," was now the unanimous response to Paddy's "And what is that nixt?"

They were all summoned to appear in Mr. Saxon's office, and were informed by him, with imperturbable gravity, that the day being the anniversary of his commencement of business on his own account, he desired them to participate in its celebration, in a quiet and genteel manner. He had on former occasions observed the day at his dwelling, and then it was in the evening. But he thought it more appropriate, upon reflection, that it should be in the daytime, and on the identical floor where his first operations transpired. "Drink, young gentlemen," said he, "and then consider the rest of the day, if you desire it, a holiday." There was something so novel and mysterious in the manner of Mr. Saxon, and the ceremony enacting before them

was so very unusual, that they drank very sparingly and in silence. As they withdrew, Mr. Saxon, observing their embarrassed condition, told them to endeavor to be gay, and to improve their spirits; cautioned them against listening to and crediting whatever others might say in disparagement of him; and assure them that however strange and incomprehensible certain things appeared to them, they might rely, as heretofore, upon his confidence and protection, and should never doubt either his ability or inclination to forward their interests.

Mr. Saxon could not be ignorant of the effects certain to ensue from the spreading rumor of his failure, and he had accordingly provided for them. As the hours passed, the calls upon him increased both in frequency and numbers. Many were impelled by mere idle curiosity, under some frivolous pretence; some from alarm and interest; and others from sincere friendship, to manifest their regret and sympathy. He met them all with such a lively flow of spirits, and urged each one so heartily to sip the wine in honor of the day he celebrated, that none could find an opportunity to make any reference to the rumors current in the street and hinted at in the Gazette.

Thus affairs progressed up to the hour of noon, when there was a change in the scene. The current which now set in in that direction was composed of small creditors. There was an undeniable run upon Mr. Calton's bank. Every shopkeeper who had a running account against Mr. Saxon's or Mr. Calton's family, dating back only so far as the beginning of the year, and every mechanic, box-maker or drayman, having claims against the store, came forward and presented his bill. They were met with a smile, and paid off in specie; and, as each one departed, a glass of wine was tendered him. They were not

to blame; they had done nothing wrong. They drank his health, and hoped he would still patronize them, which he promised to do. Several of them referred directly to the current rumor, in reply to which Mr. Saxon merely intimated that he was aware of its prevalence, but said nothing that might be construed either as an admission or a denial of its truth.

Thus another hour elapsed. Next came a committee or deputation from his principal creditors in Front Street. These gentlemen had been looked for before three o'clock, and they were punctual in their attendance. Neither were they to be censured for attending to their interests. It was natural, and looked for with perfect equanimity by Mr. Saxon. He anticipated their purpose, and at once broached the subject which had doubtless startled them that morning. But the fact was, it appeared, upon reference to his books, that the notes he had given them were not due; and, upon their own confession, the majority of them had been discounted and were then in the custody of the Bank of the United States. And yet Mr. Saxon most provokingly forbore to admit or deny the truth of the rumor of his embarrassment, or insolvency, as most people had it. Although his creditors had no right to demand payment of notes not yet arrived at maturity, still they entertained, and had a right to entertain, a reasonable expectation that Mr. Saxon would make an exhibition of the true condition of his affairs. Mr. Saxon seemed to think differently, inasmuch as he did not propose to create any new liabilities.

During the pause, and while they were thus seriously engaged with their own reflections and silent conjectures, a messenger from the Bank of the United States came in and presented Mr. Saxon a letter, which was seen by all

to bear the seal of Mr. Biddle. This was truly an important event; and Mr. Saxon, perceiving their eagerness to know something in relation to its contents, supposing it might have some bearing on their present business, after reperusing it, placed it in their hands. It was read with avidity by them all; and was nothing more than an invitation from Mr. B., expressed in terms of kindness, for Mr. S. to call and spend the evening with him alone at his mansion in Spruce Street. But it was not without effect. It produced the impression that Mr. Saxon's affairs were not in so desperate a condition as they had apprehended; or even if they were, it was evident there was a potential friend at his back, whose fiat was sufficient to reinstate them; and one who had been known to rescue many a deserving merchant from the abyss of destruction.

They made a simultaneous movement to withdraw. One of them, however, informed Mr. Saxon that one of his creditors in ——— Alley, Mr. Abraham Ulmar, a cunning Jew, had that morning disposed of a note he held against him at a discount of thirty-three per cent.

"Who purchased it?" asked Mr. Saxon.

"Mr. G——, in Third Street."

"Mr. Calton," said the now indignant merchant, turning to his book-keeper "make a calculation of the net amount of that note, deducting the interest at the rate of six per cent. per annum for the three months it has to run before it becomes due, and inform Mr. G—— that he shall have the money if he will send round for it in the morning. And I desire Mr. Ulmar to be informed of what has been done."

Mr. Saxon's joyful creditors then took leave of him with demonstrations of friendly regard.

CHAPTER V.

MR. SAXON met his family at the dinner-table with no traces of his recent fits of grave abstraction remaining on his face. He was cheerful and even vivacious in his attentions to his sister and nieces, and indulged in several passes of bantering gallantry with Miss Abby Williams.

"Oh, I am too old for such nonsense with you," was her candid retort (and she loved candor); "but if my old flame Mr. Wumble could be ignited in your stead, I would answer for the match."

"I saw him this morning in a flame," said Mr. Saxon; but he paused abruptly, not wishing to describe the scene he had thus accidentally alluded to.

"Ah!" cried Miss Abby; "pray what was the matter with him?"

"Not in love. Only ignited with a throe of sympathy for a friend in distress."

"And as sure as fate the good man's glow did not subside before he administered relief."

"True; he handed his friend a check for fifteen thousand dollars."

"The simpleton! I shall live to see him a beggar; and he will starve in the street. No one will remember his goodness. Poor creature; he should have some guardian angel to take care of him."

"He is an angel himself," said Mrs. Sandys, "to offer such munificent relief; and surely angels are never sent hither to suffer from destitution. He who sends such instruments of good will surely guard them from evil."

Perhaps one we wot of, Miss Abby, may be destined to be his guardian angel."

"Now, I'll tell you frankly; you know I speak my mind candidly. If Mr. Wumble, or Mr. Anybodyelse, has a mind to throw all his wealth away upon others, and merely himself upon me, he will find himself mistaken. I shall veto the decree of fate, like General Jackson did the bank. I shall be a rebellious angel, and refuse to perform my mission. Our handsome young pastor, Mr. Mainchancing, does not teach us such duties. For instance, I have been persecuting him for the last six months, I who have nothing but the proceeds of my needle"—(and she always expected to receive payment, very justly, for her labor)—"but he permits me to wander on, a lonely sheep among wolves, while he incessantly persecutes Miss Lofts, who has a golden fleece."

"Edgar," said Mrs. Sandys, "the mention of Julia reminds me of my interview with her this morning, and the particular interest she professed to take in your welfare."

"Yes, this was her morning to call. And she seemed to be as much my friend as ever?"

"More than ever, if possible. The vase threw her into ecstasies, and she bestowed as many endearing epithets on you as a sister could and should have done."

"Or as a wife might do," added Miss Abby.

"But what I particularly alluded to was her tender of the use of her carriage. She says you are rich enough to keep one yourself; but if you will not do so, you must, or rather all of us must, make use of hers. She enjoins it earnestly and seriously, as a measure indispensable for health and spirits."

"And to show she was perfectly disinterested, and not

actuated by the shadow even of a selfish motive," said Miss Williams, "the invitation embraced your humble servant also, and likewise that monster of fire and water, Mr. Wumble."

"But I am sorry we are all to be disappointed," said Mrs. Sandys, gravely.

"How, mother?" exclaimed both Alice and Eda, who really anticipated much enjoyment from the pleasant rides in prospect.

"Why, Miss Lofts had not been gone an hour before I received this note. 'I will read it: 'My dear Edith: I am pained to have to state that since I saw you, one of my horses has become very lame. The farrier thinks he will not be fit for use for a month. But still, my dear Edith, do beg your poor brother to ride. The cabs and omnibuses are said to be good for low spirits. Respectfully,' &c. &c.'"

Mr. Saxon laughed very heartily, while Alice and Eda, instead of manifesting any disappointment at the alleged accident, expressed a very natural indignation at the idea of their uncle riding in cabs and omnibuses.

"Why, Edith," said the merchant, putting down his knife and fork, and still laughing, "it has not been fifteen minutes since I saw Miss Lofts' carriage gliding gracefully up Chestnut Street. I am quite sure every hoof of the horses was sound."

"Then excuse me," said Miss Williams, rising. "I am off for Mr. Mainchancing's house. I predict that Lofts has come to the conclusion to bestow her whole team on the young spectacled near-sighted and far-sighted parson. Something of the sort is in the wind. I smell it. I will see what it is, and let you know." Miss Abby Williams rose hastily, for one of her age, and withdrew.

"Now that she is gone, Edith, I will tell you what it is. I have been endeavoring to contrive something that would procure Miss Abby's absence for a short space while I could have a few moments' speech with you alone; and fortune, or my guardian angel, has favored me. Stay, girls; you need not retire. You will be prudent, and do as I bid you. Know, then, that since Miss Lofts left you this morning, she has heard the prevailing rumor."

"What rumor, Edgar?"

"The rumor of my failure in business."

"Is there such a rumor, brother?" asked Mrs. Sandys, with much concern.

"There is. But it is false. Be composed."

"But, uncle," said Alice, "how could a false rumor make Miss Lofts' horse lame?"

"Very easily," replied Mr. Saxon, jocosely; "just as easily as it can make Miss Lofts herself, and about one half our friends, seriously indisposed. You will hear of a general indisposition among them soon; a sort of epidemic, which has been known to attack whole neighborhoods, in similar cases, from the time of Timon of Athens down to our own degenerate days. But, Edith, and girls, as the rumor is false—remember, I say to you *it is false*—you must not be affected by it. It was my intention, at first, to keep my secret even from you. But I have since determined otherwise. Know, then, that I have resolved to suspend my business operations in a great measure for one season, perhaps for several seasons, in consequence of the bad prospects a-head which I see, or think I see, and which amounts to the same thing. I have not replenished my store, which is unusual; and I have advertised that the contents of it will be sold at cost, for cash, which is a very remarkable thing indeed. Of

course, remarks have been made; and, as was to be expected, my affairs have been thoroughly discussed by those who can know nothing about them. The result is unfounded rumors, exaggerated accounts of my liabilities and losses, and a universal belief that I am bankrupt. Now, for certain reasons, I do not contradict anything, and do not mean to make an exhibition of my true condition. And I desire you to refrain from any allusion to the subject. If it shall be referred to by others in your presence, be guarded in your observations, and throw no light upon the matter. Rely upon me. Believe I have ample wealth for us all. You are all I have to bestow it upon. Be assured, none of my creditors have been or will be wronged by me. My honor will remain untarnished, in despite of the exaggerated reports. Let us amuse ourselves at the conduct of our true and false friends, if we will; but never be cast down by any reproaches or neglects, which will be all corrected in time."

At the hour appointed, Mr. Saxon was in the presence of Mr. Biddle. The mansion of "the Money King," as he had been called, needs no elaborate description. It still remains, and may be viewed by any one. It is enough to say it was capacious and convenient, having a hall of ample dimensions with parlors on either side. Neither its exterior decorations nor its furniture within surpassed in grandeur or costliness those of the mansions of the opulent merchants at that day or this. On the contrary, there was a correct taste displayed in the combination of ornament with comfort and utility.

Nor, perhaps, is it necessary to dwell upon the personal appearance of the celebrated individual into whose presence the merchant had been ushered. All who will see these pages will have either seen him face to face or

have probably looked upon some one of the correct portraiture of his features which have circulated in every portion of the country. He was then of middle age, and at the culminating point of both intellectual and physical vigor. His portly dimensions, fair face, and flowing auburn hair, were indications of perfect health. His forehead was majestic, and his *coup d'œil* splendid and imposing in the extreme. His nose and mouth and chin were all classically moulded, and exhibited a countenance which could not fail to convince the beholder that the individual before him had been gifted by nature with faculties to influence the minds of men to a most astonishing extent. It is the custom to attribute certain exaltations to accidental combinations of circumstances, rather than to the extraordinary innate or acquired powers of distinguished personages; and such suggestive explanations or reasons are often most current in the immediate communities where such conspicuous individuals reside. It was so with the prophets themselves. The gigantic proportions of the lion cease to attract notice when daily viewed by the natives of its country. It is so with great men. They must follow the example of Harry IV. and withdraw from the public gaze, if they desire to maintain a high place in the public estimation. Be that as it may, even Mr. Biddle's enemies conceded him the possession of great intellectual faculties and of extraordinary moral firmness. That he failed in the attainment of his greatest objects was owing perhaps altogether to a "combination of circumstances," which no human being in his situation might have averted.

The eagle-eyed merchant was not a suppliant before the great dispenser of millions; and hence he looked him boldly in the face with a feeling of perfect equanimity, though with profound respect.

"Mr. Saxon," said Mr. Biddle, with seriousness and gravity, "I presume you are not aware of the reason why I desired to see you."

"I presume I am, sir. And yet, upon reflection, it strikes me that in taking into estimation the amount of my paper which you have discounted, it might be supposed you could hardly overlook the amount of funds now belonging to me on deposit in the bank."

"Mr. Saxon," continued Mr. Biddle, "I was right. You have not conjectured correctly. Let us make no reference to the current rumors. Sir, I would rather discount a quarter of a million for you to-morrow than to see you decline business and convert your means into specie."

Mr. Saxon was surprised. Did Mr. Biddle know the real condition of his finances? He resolved to await further developments.

"I feel," said he, "deeply obliged, sir, for the kind disposition expressed in your words; but my determination to adjust my affairs is irrevocable. I have reflected long and deliberately on the subject; and be assured that no facilities which the generosity of my friends might induce them to offer would cause me to reconsider it."

"Facilities! Let us understand each other, Mr. Saxon. I am no spy. I would, I hope, be incapable of employing emissaries to pry into and divulge the private transactions of individuals. But nevertheless the vast institution over which I preside must necessarily have its ramifications in every place where financial operations are carried on to any considerable extent; and I am made the recipient of a great deal of information without soliciting it, and often without desiring it, when the interests of the bank are not affected. But when transactions of a vast magni-

tude are consummated, our interests must necessarily be involved, and it is impossible that we should be ignorant of the source whence the disturbance arises. For instance, when an individual throws upon the market a thousand shares of our stock to be sold for whatever price they will bring, it is impossible that we should not know who the individual is, no matter who may have been the original possessor of the shares."

"Now I think I understand," said the merchant, his brow slightly reddened with rising displeasure. "I have not only disposed of that amount of the stock of the Bank of the U. S., but also of divers other securities, amounting to nearly a half million of dollars. Surely, sir, I am not to be told this is wrong and unjustifiable."

"By no means. You will not so understand me. But you can easily perceive how such a procedure might affect the credit of an institution which was not prepared to anticipate hostility from you. If it had not been for the interposition of one of our agents, there might have been some injurious suspicion aroused, and at your expense, as well as ours. Our agents were the purchasers. If the bids of the speculators had been taken, the proceeds would have been ten thousand dollars less."

"I was not aware of this."

"Well, then, let me persuade you to take the shares again."

"I cannot do it, sir. My grandfather and father lost their fortunes in such a crisis as this, stimulated by ambition and a patriotic desire to uphold systems they believed to be just, or to sustain a policy which they deemed to be advantageous to the country. The only legacy they left me was the lesson of wisdom derived from the loss of their estates. I am pursuing the path they marked for

my guidance. I am now what most men would call rich. I have it in my power to secure my wealth against the possibility of serious diminution, and it is my unalterable determination to do so."

"Then I will not attempt to shake your resolution," said Mr. Biddle. "You may be right; you cannot be far wrong. But you will, I trust, forbear to mention the fact of having disposed of such an amount of our stock at auction. Your example and influence would not be without an injurious effect."

"Sir, what I have done I supposed was fully known only to my confidential clerk. I desired it, for certain reasons, to be strictly a secret."

"I know nothing of him. No information came from that source. Doubtless your clerk's fidelity is unimpeachable. And you may rest assured that whatever may be the motive (I hope it is truly a desire to avoid injuring us) which impels you to secrecy, I will not be the one to balk your intentions. Putting the sale of these securities out of the question, it would not be to our interest to cause to be made known the fact that a merchant of your sagacity and means had voluntarily withdrawn from business. And now," he continued, ringing a bell, which was immediately answered by a servant, bearing refreshments, "business being disposed of, let us regale ourselves a little, and then have a dish of politics. I trust you will give me your views of the present state of things and of the prospect before us."

"I think, then," said Mr. Saxon, "that everything is tending to destruction; that is, everything connected with trade and finance, which must include most of the interests in the country. I believed you were right in your contest with the government; and I very cheerfully

shared the odium of defeat with you. I believe you are right now, and would willingly share defeat with you again; but the next overthrow will involve the loss of fortune as well as credit. I am convinced you will be defeated. Rely upon it, the second contest will be a more fatal one than the first, but will eventuate in the triumph of the same party. The *prestige* of success is against you. Van Buren will be elected, and Jackson's policy will be adhered to, and persisted in throughout the term of the next administration. They can and will break you down; and in doing so they will destroy the credit of the country, and a loss of confidence will involve the destruction of fortunes depending always so much upon its maintenance."

"Such is the foreboding of one in your condition," said the great man; "and it is not to be wondered at. But, Mr. Saxon, there is a higher consideration to inspire us to action than the mere salvation or loss of fortunes, or elevation or overthrow of certain candidates. It is the just vindication of a class of men who should, and may, and ultimately will, exercise a predominant influence in the affairs of our government, and over the destinies of the world. I mean the men engaged in commerce, and those connected with them throughout all the avenues of trade. These are the men who wield the greatest amount of capital; and if they assert their rights with unanimity they must become in reality, what they have been termed in mockery, 'Merchant Princes.' They will become the possessors of the greater portion of the wealth of the country. This will enable them to bestow upon their children the best education, the means of foreign travel, and the highest political intelligence. Who are the young gentlemen that now fill our colleges? Mostly the sons of

the merchants. Who are the men erecting manufactories, and constructing canals and railroads? The merchants. Who are the projectors and owners of the majestic ships gazed at in the docks of Liverpool, and the theme of admiration throughout the habitable globe? The merchants. On every gala-day, at every international entertainment in Great Britain or on the continent of Europe, who are the Americans spoken of as being present, and the proud representatives of our country? The merchants, or the sons of merchants. Who are the possessors of the finest libraries, the rarest museums, and the most costly specimens of art? Sir, the merchants. And there is a link immediately connecting the merchant with the agriculturist. The sons of farmers become merchants, and retired merchants become farmers. These are the men who must participate largely in the conduct of our government, if we are to fulfil the great mission allotted us by Providence. But who, I ask, are now controlling the destinies of the nation? Pettifoggers, not lawyers; demagogues, not statesmen; petty scribblers and retailers of offensive slang, not writers of education and experience.

"Mr. Saxon, they say a United States Bank, governed by a limited number of men (stockholders), or virtually controlled by one man (the president), is an institution dangerous to the liberties of the country. It might be so, if it possessed sufficient power to overthrow them, and if it should be its interest to do so. And so would any combination of men be dangerous, if possessed of power to do evil, and disposed to do it. An organization of a majority of the freemen of the United States would be dangerous to the existence of liberty, if they resolved themselves to be slaves. But *will* they so resolve? Then they say the bank, or the combination of capitalists and

merchants it represents, *presumes* to meddle with the politics of the country, and seeks to shape and control the policy of the government. Such is the cry of the conductors of the press at Washington, and it is echoed by the party journals throughout the confederacy. It is embodied in speeches in Congress, and sanctioned in graver documents bearing the *imprimatur* of the executive, until it becomes the watchword of party, and that party predominant for good or for evil. It is *presumption* in us to protect ourselves, or to unite in elevating to the presidency one who will respect our interests. Such is the language of hireling calumniators, and which has almost become the public voice! What right has the president or his subordinates to meddle with the politics of the country? Their duties are defined in the constitution. They are usurpers and perjured tyrants the moment they depart from the strict line of conduct prescribed in that instrument. They take a solemn oath to support it; and nowhere in it can be found, expressed or implied, any warrant for the iniquitous practices now resorted to to sow the seeds of distrust between citizen and citizen, to depreciate the value of real estate and all descriptions of property, by converting the machinery of the public treasury into an engine of destruction, and withdrawing from circulation all the specie in the land. They seek openly to control the elections in every State. This is undisguised tyranny. What sanction have they for it in the constitution they have sworn to support? Truly the danger is to be apprehended from those in the exercise of governmental power, who thus palpably forget or wantonly disregard the obligations of their solemn oaths.

"But *we* have a right, as private citizens, individually or collectively, to discuss politics, and to shape the policy

of the government in the manner the constitution prescribes; and whatever may be the result of the present contest, the time will come, if the government endures, when the important class to which I have referred, and which I am said to represent, will be the predominant one. Residing in the large cities and towns, with correspondents in every direction even to the verge of western civilization, the merchants must enjoy superior advantages in obtaining intelligence in matters pertaining to their interests, and ultimately they will become united and irresistible. Their fiat will make presidents, and they will select from among themselves their representatives in Congress. No longer will the currency, the commerce and manufactures of this mighty union of States be submitted to the decision of lawyers and mere partisans of presidential aspirants, who, even if they were disposed, would be utterly incapable of legislating in a manner to protect or promote the true welfare of the country."

"Sir," said Mr. Saxon, "my heart responds sympathetically to every word you have uttered. If we could be united, and actuated by the great idea you have conceived, success would undoubtedly crown our efforts. We have the wealth, the numbers and influence to assume and maintain a preponderance in the government. I feel the obligation resting upon me as one of the class to perform my part. But I am restrained by solemn resolves, and an inviolable pledge, uttered, I may say, in the presence of the spirits of the lamented dead, not to hazard my fortune upon the cast of this die. But whenever I shall consider myself absolved from that vow, or whenever I shall be permitted with a consenting conscience to participate in any manner in the work of constructing an organization of a class having the greatest stake in society,

and the deepest interest in the perpetuity of the Union and the general welfare of the people, I promise to be a hearty, however humble, auxiliary."

"Rely upon it, Mr. Saxon," continued the great man, "whether our federal government shall remain as it is, a charter of specific and limited powers granted by sovereign States, or by such strokes of usurpation as were perpetrated in the force bill, the removal of the deposits, and the conception of the specie circular, with which we are threatened; whether the Republic is to degenerate into a Democracy (the worst possible government, if government it can be called), or harden into an adamantine consolidation and monarchy, under the auspices of some military disciplinarian; whatever may be its destiny, there will be distinctions and classes in society, and the most powerful of these classes will exert a controlling influence in the direction of public measures. The question is which should be the most powerful class? I maintain it should be the one I represent; and I believe the country would prosper best under their auspices."

"Undoubtedly it would," said Mr. Saxon; "but it is to be feared they will long be too intent upon the attainment of their own selfish desires to move with unanimity in their own behalf. Besides, they are stigmatized as the rich, and the poor are marshaled against them, and the poor form the majority in all countries. This cry, too, emanates from the government, or rather from those executive officers of the government sworn to maintain the constitution, which provides for the general welfare!"

Mr. Saxon rose to depart.

"It is understood, then," said Mr. Biddle, smiling,

"that the city is not to be undeceived in regard to your condition?"

"It is not my purpose to undeceive those who have taken it upon themselves to make calculations and conjectures in respect to my business, and to decide my fate without consulting me. If they will have it a failure—let them have it so. If they learn better, it will not be through any instrumentality of mine."

"Nor mine, be assured."

"I will make my deposits with you—special deposits, remember."

"Send your specie in boxes or kegs, numbered and sealed, with their respective contents endorsed thereon, but without your name marked on them, and you shall have a receipt for the whole sum."

"Can I not procure," inquired Mr. Saxon, pausing as he drew near the hall door, "the paper of the pet banks of the government, and draw the specie from their vaults?"

"Come to me to-morrow, at my office. Some of the banks are as hostile towards us as their irresponsible patrons who govern our rulers at Washington. You can aid our side by aiming a blow at them. You must not be too despondent. The battle is not always to the strong—nor is it yet demonstrated where the greatest strength lies. We are getting aid from abroad. Mr. Jaudon will soon remit us many millions from Europe. The bank is in a flourishing condition, and I will keep it so as long as my counsels shall prevail."

CHAPTER VI.

IN Third Street, between Market and Chestnut, the Philadelphian will remember there is a revolving platform, where the burden-cars of Leech & Co.'s line are wheeled into the depot. Not more than a hundred paces from that platform, in the year 1836, was located a broker, who transacted a vast amount of business *not* specified by the huge signs which garnished his windows, and which were covered with an immense amount of gilt letters. "Uncurrent notes bought and sold here;" "Exchange on Liverpool and London;" "Exchange Office;" "Stocks bought and sold on Commission;" and "Premiums paid on Spanish milled dollars, and old American gold coins." Such were the labels on this establishment. But they did not indicate truly the nature of all the transactions within. They answered the purpose, however; they specified nothing but what was entirely lawful; and altogether they exhibited a visible means of obtaining a livelihood.

Yet it was remarkable that the most frequent visitors to this gilded office were mere boys. No matter. They delivered sealed papers, containing collaterals to the amounts of tens of thousands, and received checks for vast sums in exchange. Whatever previous negotiation or correspondence may have been carried on between their employers and the broker never entered their minds, or should not have entered them; it was their duty to deliver the parcels entrusted to them, and when they had received the checks in exchange, to withdraw, and return to their employers by a circuitous route, according to instructions. The difference between the amount of the notes sent to

the broker (guarantied by the collaterals) and the figures specified in the checks was the mysterious part of these transactions, which both parties were interested in concealing. It was generally believed to be such a difference as was forbidden by law; but if it was so, the law never knew it, and never will know it; and hence it is not clear wherein exists the necessity of the law. On the contrary, the fact that a law is notoriously disregarded, even if it be a bad law, or an unnecessary law, must have an injurious tendency, as it furnishes an example, if not an encouragement to others to disregard the obligation to observe other and better enactments.

Lingering at the door of the broker, as if awaiting the egress of some one, was the identical precocious or rather incorrigible urchin that Paddy found so much difficulty in training to "know nothing." William, usually called Billy, and sometimes Bill, was about fifteen years of age, low for his years, but thick-set, muscular, and active. His face was freckled, and his hair almost red. Previous to his employment in Mr. Saxon's store, he had not so much as learned his A B C's. He was an offcast, without a father to acknowledge him, and with no mother fit to be acknowledged by him. He was accidentally noticed in the street by Mr. Saxon, who took him by the hand, clad him, and during the long winter evenings sent him to school. But it was not in Billy's nature to appreciate the advantages he possessed, or to repay the kindness of his patron by always attending exclusively to his interests. It was either too late when he attracted the notice of his employer, or else he had contracted irremediably from his youthful evil associates habits of low cunning, dissimulation, and a propensity for bad company. So, of evenings, when he should repair to school, he often wandered from

street to street, and house to house, in distant parts of the city, in quest of the degraded acquaintances with whom he had lived up to the period of his entrance into one of the largest stores in Market Street. When asked by Mr. Saxon where his mother lived, his reply was evasive. She dwelt just then in a certain alley, but would remove he knew not whither in a few days. When asked if he desired to live in the family of Mrs. Sandys, he declined peremptorily, stating his intention never to leave his mother. He was rewarded for this proof of affectionate duty, and suffered to go without further interrogation, except as to his name, which he said was Billy Grittz, although his mother's name was Olivia Wann. Now, Grittz was the name of the broker in Third Street; but neither Mr. Saxon nor any one else in the store ever supposed he could be the boy's father. Nor did Billy suppose it, for there are always so many of the same name in large cities. His mother had never yet intimated to him who his father was. It was true she had on several occasions sent him with messages, unintelligible to himself, both to Mr. Grittz the broker and to others; and he had taken sealed notes containing he knew not what back in return; but this proved nothing. Indeed, he had never bestowed many inquiring thoughts on the subject of his parentage.

"Come in, Billy," cried the broker from his dark recess in the office—a recess always faintly illuminated by a very diminutive jet of gas feebly flickering and half shut off. It was about three o'clock in the afternoon; but the weather had become dark and cloudy, and rendered necessary a greater consumption of gas than comported with the economical notions of the broker. Either this extra expense, or some little message he had received from one of the merchants he had accommodated with

money at four per cent. per month, seemed to have irritated Mr. Grittz; and he remained some time silent after the entrance of Billy, without noticing him, with his eyes fixed upon a letter lying before him on the desk.

"Impudent boy!" escaped the lips of the broker, just as Billy had very familiarly sprung over the counter and seated himself in a capacious cushioned chair.

"I waited till you called me in, sir; I didn't come without an invitation; and if you don't want me, I'll go," said the boy, springing back again over the counter very indignantly, and moving towards the door.

"Come back, sir!" said Mr. Grittz, thrusting the letter aside. "Fool! I did not mean you."

"Do you mean me, now? Am I a fool? If so, good bye, sir."

"Come back, Billy; I want to see you. I did not allude to you, I tell you again."

"Then who did you mean? I must have an explanation; I'm *true Grittz*."

"I believe you are, truly," said the broker, smiling, and feeling his own hair, half red and half gray. "Well, here's my explanation, if you must be satisfied. Read it yourself, for you say you have been taught to read since you have been with Mr. Saxon."

Billy took the letter, and succeeded in comprehending its contents. It was from Mr. S. Barrens Buting, the exquisite young gentleman introduced in a preceding chapter. It demanded a month's advance on his salary, with a deduction of two dollars; that is, he required thirty-eight dollars for the draft enclosed, payable to his own order for forty. He said he must have the funds to attend the opera at the Arch Street Theatre, during the engagement of the Woods; and he threatened, in the

event of a refusal, to inform on the broker for having on various occasions taken usurious interest.

"That's a plumper!" said Billy. "That's what I, too, would call an impudent boy. I suppose there's no danger, though? Will you let him have the money?" Billy was plunged in profound thought, and uttered his questions half unconsciously.

"Never mind, Billy; that is no business of yours," said the broker, gravely, and placing the letter very carefully in the stove where it was consumed in a moment. "I wanted to see you about other matters of more importance; as for this popinjay——"

"Baron Buttons, we call him, sir," said Billy.

"Never mind; I will fix his business in good time. Never do you allude to his transactions with me. I told you to call this afternoon; I want to learn something about your employer. How is he getting on?"

"Don't know."

"You don't know! Come, Billy, that won't do; a smart fellow like you, and a 'true Grittz,' to pretend to say that great things can take place under his very nose, and his two quick eyes can't see what they are! That will never do. Try again, Billy."

"I must go. I must try and make a raise myself to go to the opera to night."

"You can't go to night, Billy; I have a letter here for you to take to Olivia, and I don't know exactly where she is; but you can find her. And here is another for Mr. Abraham Ulmar. I suspect it will be a pretty good night's work for you to find them both. But, answer me now, and you shall go to the theatre to-morrow night, when you will see Fra Diavolo. Here's the money in ad-

vance. Now I depend upon your honor to tell me what I want to know about Mr. Saxon."

"A quarter! It's not enough! I'm above the pit, sir, or the negro gallery, and they won't let me in for half price any more. They say I dress too well, and am too much of a man for that. And I *am* as much of a man as that 'impudent boy.'"

"Come to-morrow, and you shall have another quarter. Now tell me."

"That's not trusting my honor, sir; it's me depending on yours."

"And can't you depend upon mine?"

"Well, I suppose I may. It's only splitting the difference or dividing the responsibility, as I have one quarter in hand," and he placed the coin in his pocket. "But as for Mr. Saxon, indeed I don't know anything more about his business transactions than other people. Mr. Calton is as secret as the grave, and almost as pale and cold as death. So we boys can't learn anything that anybody else can't know. We can only judge from appearances."

"Pshaw! is that all you can tell me?"

"Oh! Mr. Saxon has raised all our salaries, but the Baron's. He gave me fifty dollars and clothed and schooled me last year; this year it is to be seventy-five. That is, Mr. Calton is to pay mother that sum, one-fourth quarterly."

"That *is* something, Billy; I thought you were the *true Grittz*. That *is* something."

"To be sure; seventy-five dollars ain't to be sneezed at. But Mr. Calton won't send a dollar of it home by me. My mother must come herself and get it."

"Very well. Now, what else have you to say?"

"I do remember something."

"What is it, Billy?" demanded the broker, eagerly, on perceiving an unusual expression of serious importance on the boy's speckled features.

"It's worth more than a quarter," said Billy, compressing his lips and shaking his head.

"But you will have another quarter to-morrow, and that will make a half."

"It's worth a dollar."

"What! another half dollar?"

"No. It's worth a dollar, extra."

"Well, if it is, I'll give it to you. But, I must judge of its value first."

"Honor bright, now," said Billy, pulling from his pantaloons pocket the crumpled note of invitation from Mr. Biddle to Mr. Saxon, which had fallen under the table in the office of the latter, and which Billy had taken up unperceived by Mr. Calton, after the merchant had gone home to dinner.

Mr. Grittz devoured the contents of the epistle with great avidity. His glassy eyes, resembling the hyena's, glanced rapidly over the page.

"This will do!" said he; "this is important. He's going to pay one hundred cents in the dollar to everybody, as he will to me, or this invitation would never have been written. When a merchant is past salvation, Mr. Biddle don't write him polite notes. Go, Billy; find your mother and also Ulmar, and deliver them these letters," he continued, adding a postscript to the one to the latter.

"But where's my dollar? Honor bright—remember!"

"Some other time, Billy; don't trouble me about that now. Didn't I lay the plan to get you into Mr. Saxon's employ? Remember that, you ungrateful dog you. What benefit is it to me, do you think, to know these



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things about your employer, that I should be giving you dollars for your scraps of news?"

"I tell you I'm true Grittz, and won't be imposed on. You never get news about the merchants without making or saving money by it. A bargain's a bargain. Pay me the dollar."

"Some other time. Don't trouble me now, Billy."

"Ha, ha, ha! you hain't got all yet, Mr. Broker, said the boy, retiring.

"Come back, Billy," said Mr. Grittz, quickly. "What else have you?"

"That's what you would like to know. You don't catch this child, again. Good bye."

"Stop, Billy. I will pay you the dollar; but not now. You would lose it in some of the places you will have to visit to-night. Are you not deceiving me?"

"If I lose the dollar that's my look-out, not yours. And as for trying to deceive *you*, the boot is on the other foot. But just look at that note again. It is signed by Mr. Biddle, it is true; but can you tell who it was addressed to without the envelop? I have that part of it here." And sure enough Billy held up the envelop, keeping the superscription towards himself.

"Is it not directed to Mr. Saxon?" asked the broker, vexed, and in doubt.

"That's telling," said Billy, triumphantly; "and when the dollar's paid, all's told."

"Take it, you little rascal!" cried the broker, throwing him the money and receiving the envelop in exchange.

Billy went on his way down Chestnut Street, whistling gayly. When he reached Second Street, he turned to the right and passed the old Exchange, now called the "Old Coffee House Auction Rooms," where "all sorts"

of furniture, and other "conveniences" for housekeeping are knocked down by the hammer twice a-week. We say "all sorts," and truly they may be found there. Of course it is incumbent on the discriminating bidder to judge for himself, and to be sure he gets the right sort. Billy passed on, casting a significant wink at an individual who stood upon the lofty steps apparently engaged in some abstruse calculation. Billy had doubtless officiated on the premises, on some occasion, either as buyer or seller, or else how could he have been acquainted with the person referred to? Be that as it may, he passed on without stopping or exchanging any words. When he crossed Dock St., and got among the hot-bed of the Jews, and venders of patched-up second-hand furniture, burnished andirons, grate fenders, ready-made clothing, and bunches of rusty keys, he seemed to be perfectly at home, for he was continually nodding on this hand and on that, in return for the many salutations which greeted him. In truth, Billy had been employed in one of those semi-subterranean upholstering establishments before the broker had determined to advance him to Market Street; and a boy of his wits could not avoid being acquainted with every one in such a social neighborhood.

He pursued his way, however, without lingering more than a few minutes to admire the improvements made along the street since he was last there (and what street in this neat city is not always changing its aspect?) and the new objects of attraction, for young and old, placed in the commodious windows. Once, and but once, he stopped abruptly, and remained a considerable length of time lost in conjecture. He had found something too hard for him, as he muttered to himself. This was the device over a boot factory. It was not a golden boot of

gigantic dimensions, nor an illimitable awl; nor yet the never-ending last; but a gilt *Paixhan gun*, some three feet in length, and one in diameter, fixed on wheels, surmounting the door. This device puzzled Billy amazingly, as it did others; but none ventured to inquire its meaning, for fear of being considered very ignorant in a matter that, perhaps, the most simple should know all about. And so they gazed in silence, and perused and reperused the name and business of the occupant. But the great gun remained an unexploded mystery. It was one of those secrets of trade that the Yankees excel in. Although it was in a location where the Jews were as thick as blackberries, and almost as dark, yet this was no Hebrew design. It was truly Bostonian in its origin and pedigree, and it sufficed. It answered the purpose most effectually. If no one could interpret the meaning of a gun on the wall, and especially a *Paixhan gun*, and it completely enveloped in gold leaf, still there was no one who had gazed upon it had failed to read the boot-maker's name, and that he was a maker of boots. That was the consummation desired; and that was the interpretation our precocious youth put upon it and moved on, saying "That must be the gun which shoots the balls over the pawnbrokers' doors. I suppose next the tailor will put out a mariner's compass for his sign."

He walked on now more briskly, as it was growing dark, and the watchmen were lighting the lamps. But when he reached the north-east corner of Second and Lombard Streets, he paused again, but whistled away as industriously as ever one of the airs from "*Somnambula*," which prevailed just then as an epidemic. Although his head was turned towards the market-house whenever any one was passing, yet, when he supposed no one was observing him,

his eyes wandered in the opposite direction, and scrutinized closely an old house on the south side of Lombard Street, a few doors from the corner. This was a gloomy tenement, and its dull red door and massive window-shutters were closed as securely as any prison. Above and below, all was as silent and still as a sepulchre, and nothing from exterior appearance would have indicated that it was inhabited. But there was no ticket on the door stating it was "For Rent." Billy approached quite near, and distinctly saw the number. He could not be mistaken. It was one of the identical numbers on the letter he bore addressed to Mr. Abraham Ulmar. There were several other numbers in other streets, to be sure, for him to call at, provided Mr. Ulmar did not happen to be in at this place. But this being the first place where he was to look for that gentleman, he found sufficient resolution to cross over and rap quite loudly, there being no bell to ring.

Master William waited long before he perceived any tokens of the house being inhabited; but he was accustomed to this, and had learned the virtue of patience when there was no other remedy. He had been taught the necessity of obedience from his earliest remembrance, enforced by too many arguments of a painful nature to be easily forgotten; and so he seemed to be instinctively bound to execute any commands given him by those whose mandates he was accustomed to obey in early youth. It was a duty, fixed by habit, for him to execute orders peremptorily given; but any extraordinary service merely desired, or simply solicited at his hands, was optional with him to perform or to let it alone; and in such instances it has been seen that he was no contemptible negotiator in his own behalf. But now he had his two letters to de-

liver, and he was to omit no effort in ascertaining the whereabouts of the respective persons to whom they were addressed. And hence he was not dismayed by the long silence which succeeded his boisterous rap at the door. Finally, his quick ear detected certain sounds within; and one after another, ponderous doors were heard to creak on their hinges, each one being nearer than the last, until the one against which he leaned slightly gave way and opened a few inches.

"Who are you?" demanded a young girl.

"William Grittz," replied the boy, and he was instantly admitted by Rachel, the only daughter and only child of the rich Abraham Ulmar. The active eyes of Billy could not avoid observing that the door which swung back to admit him was heavily plated with iron on the inside. In truth, its weight was so great that the pale slim girl, holding a lamp in one hand, was unable to close it with the other without the youth's assistance. Then in the hall, and separating them from the stairway, was a Venetian door painted green, which Billy likewise discovered from its weight and coldness to be iron. They passed through it, however, carefully barring it on the inside, and ascended the stairs to the third story. They entered the room in the rear, and there, too, Billy was surprised to perceive that the chamber door was also covered with sheet-iron, and painted so as to resemble wood.

The children had not been seated many moments, before the door communicating with the front chamber opened, and Mrs. Ulmar entered.

"Vell, Pilly, vat prings you here?" she demanded, in kind tones.

"I have a letter for Mr. Ulmar from Mr. Grittz," said he, "which I must place in his hands."

"He vill pe in bresently," said he, returning to the chamber from whence she came, and closing the door after her.

Billy had seen an enormous pile of trunks in the chamber as the door opened each time, for there was a very small iron lamp suspended from the ceiling in the front room, casting round a feeble ray of light. This discovery puzzled him in the extreme, for he habitually strove to comprehend all the apparent mysteries that fell under his observation. But in this instance his wits were at fault. The trunks had the appearance of being worn and defaced with much travel and hard usage; and he could not imagine why they were brought thither, or where the owners were. Mr. Ulmar was an extensive and respectable importer of rich German and French goods, and did not travel much himself, and it was known that he was not in the habit of entertaining many traveling guests. Rachel, perhaps, would tell him. She being born and bred in the city had none of the Jew-German thickness of speech, nor any of their avaricious cunning. Besides, they were old acquaintances.

"Rachel," said he, "when did you move here? I thought the old house down in Front Street, which they say the British occupied once, belonged to your father, and that you were going to continue to live there, as it was such a quiet place."

"It does belong to father," said she, "and we do keep our furniture in it, and live there most of the time. He owns this house, too, and we come here only when there are any valuable goods stored in the front room."

"There are goods, then, in the trunks."

"Yes. Hush!" she continued, in a whisper; "I am forbidden, I know not why, to speak of these things to

any one. Very costly laces, silks, jewels, &c., are imported in trunks."

The trembling girl was conscious of having disobeyed her father's injunction, and she grew very pale, and drew nearer to Billy. They were about of the same age, and a childish familiarity and mutual confidence, the result of an intimacy which had existed from their earliest recollections, might have been observed in their manner and speech from the moment they met in the hall below. A conversation in low tones, and often in whispers, was maintained between them for a considerable length of time, until the youth, who had other duties to attend to that night, grew impatient at the long delay of the coming of the importer, and knocked at the door of the chamber which contained Mrs. Ulmar and the ominous superabundance of luggage. The door was not opened this time, but he was told through the key-hole that if he could wait no longer, he might perhaps find Mr. Ulmar at Moses Wolf's, in South Street.

Billy departed immediately, Rachel attending, to fasten the doors after him. But before the ponderous street door shut in the girl from his sight, he whispered, half-jestingly and half in earnest, "Remember, Rachel, if ever you marry a Christian, I am to be the man." He glided quickly into Second Street, which he crossed, and pursued his way down on the west side until he turned into South Street on his right. A few minutes brought him to the glittering establishment of Mr. Wolf. This was a double establishment, the rents being very moderate in that quarter of the city. At the corner was a shop containing rich and valuable goods of every describable variety, new and second-hand, and all purporting to be forfeited collaterals, which were offered to purchasers for the small sums loaned

upon them. But laces and silks were vended there that had never been pledged by the unfortunate borrowers who found their way into the den of the Wolf. And many ladies of fortune, at least of comfortable circumstances, who sported the richest jewels and finest laces and satins at concerts and balls, had purchased them there, in that obscure den of apparent squalid misery. Their carriages, it was true, had never been seen standing before the door, nor had they ventured to visit the premises in person; but Mr. Wolf's agents, and often Mr. Wolf himself, had waited upon them at their residences with the tempting samples.

The house adjoining the corner was also occupied by Mr. Wolf, as intimated above. The entrance to it was dark and gloomy. There "mónëy was advanced on plate, jewels, guns," &c. &c. And hither, too, many once proud ladies and their lords had found access, first through their own agents and servants, and ultimately in person; for the destitution which follows in the footsteps of extravagance and dissipation is forced to pursue the path of bitterness through all its gradations down to its lowest depths of disgrace unto death.

At the door leading into this cavern of moral desolation, the boy knocked boldly, for he knew the manner of those who could obtain immediate access. He was not mistaken. The door opened, and he was asked his business.

"I want to see Mr. Ulmar," said he.

"Den Mr. Ulmar ton't liff at dis blace," was the grum response.

"I have a letter for him. I am Billy Grittz," added the boy, seeing he had not been recognized. It was enough. His name acted as a charm, and he was ushered

into a back parlor, which was furnished with surprising splendor, and which contrasted strikingly with the mean and repulsive exterior of the building. Here he saw seated round an oval table some four or five of the most opulent Jews of the city. They seemed to be enjoying themselves prodigiously with wine, and the ever-present cigar. There were papers, apparently invoices, and bonds spread out before them, and the scene was one of seeming triumph and hilarity.

"And so, Abraham," exclaimed one of the guests of enormous nose and mouth, in a stentorian voice—for it had been long and often heard above the hum of eager hundreds and the crash of mallets—"you slashed the renegade proker out of a whole tousand?"

"I tell you, yes. Mr. Saxon's own clerk, that spend-trift, Puting, told me there would be baid only tirty-tree cents in de tollar."

"And you cot sixty-six?"

"Yes, I tell you. I cot one tousand more den Greetz vill ket."

This was followed by laughter and congratulations.

"Oh, you've been pumping Baron Buttons, have you?" asked Billy, much interested in the conversation.

"No, prat! I bump no von," replied Mr. Ulmar.

"Yes, but you did, and you got no water. Why didn't you come to me? Then you would have got the truth. How much did the Baron pump out of you for his news?"

"Foolish poy! no von can bump me. I loant him a preastbin, which he tinks is a huntret tollar stone."

"Paste, of course; and so was his news. Perhaps this will tell you so," and Billy delivered the letter, and awaited the effect before retiring.

"Curse tem all!" ejaculated the discomfited Jew, after

being assured by the broker himself that the full amount of Mr. Saxon's note for \$3000, which he had purchased from Abraham for \$2000, would certainly be paid in the morning. Upon explaining the contents of the letter to his companions, they joined him in bitter denunciations of the broker, of Mr. Saxon, and all Christians in general. But the letter from the broker suggested a plan by which Abraham might recover the amount of his loss; which was simply to purchase the paper of Mr. Saxon in the hands of other creditors. And this suggestion was enforced by the postscript, which informed him of the note received by Mr. Saxon from Mr. Biddle. The indignation and resentment which had succeeded Mr. Ulmar's triumph now gave place to his roused cupidity, and he was rejoiced at the prospect of an opportunity of speculating upon the fears of others as he had himself been speculated upon.

The boy took his leave of the assembled capitalists, without having received a reward, or even thanks for the information contained in the letter he bore. Nor did he waste his time in endeavoring to extract any recompense from Mr. Ulmar. He knew him too well for that. He pursued his solitary way up South Street to Ninth, and up Ninth to Locust, where he turned to the left, and after walking briskly a few minutes more entered an alley running south, but terminating abruptly before reaching Spruce Street. About midway down this alley he paused, and knocked at the frail door of a narrow two-story building. It was opened instantly, contrary to his expectations, for, as was ordinarily the case, he supposed his mother would be absent at that hour, and that he would have to follow her from place to place, perhaps, through all her customary haunts. But he was mistaken. He had been

looked for, and his delays on the route had occasioned some painful apprehensions in the breast of his mother—for she was his mother still, although she had scolded and chastised him so much, and her impatience for his coming, and anger at his delay, was overcome by a slight exhibition of joy at beholding him in safety, when she reflected upon the dark and devious and even dangerous paths he had traversed, as he related all his windings and proceedings to her, in accordance with the habit she had taught him.

Olivia Wann spread before her son a scanty repast of lukewarm tea, and stale bread without butter.

"Now, William," said she, "give me the letter. You have omitted to tell me that you brought one; but I suppose you took it for granted that it would speak for itself."

The letter was delivered and read, the pale features and dark eyes of the woman betraying no emotion. Olivia was tall, very straight, somewhat dignified, and not unhandsome. Her eyes and hair were very dark, and her high forehead and narrow face very expressive. She had scarcely seen her thirtieth year; and yet sad traces of many days of bitter anguish were legible upon her features.

"Mother," said the boy, looking at her left hand pendant at her side, while she held with the other the letter she had just perused; "mother, what is that you took out of the letter?"

"Never mind, sir, it is no business of yours," was the cold reply.

"Then may I read the letter?" asked he, sitting down the plain white cup from which he had been drinking on the unpainted pine table.

"Why, no! What do you mean by asking such questions?" demanded the mother in astonishment.

"Only that I like to know everything that is going on. And I do know everything that takes place, wherever I am, but here, at home. All is dark here. But it can't remain so always, mother. For the first time, I am suddenly become anxious to know what it is you are constantly writing about to Mr. Grittz, and other rich men. I want to know who is my father, and why I am called Grittz."

"William, mark what I say. When the proper time arrives, you shall know everything that I know, provided it be right for you to learn it: but of this I must judge. You shall know one of my secrets at a time; and one to-night, for you are old enough to conduct yourself prudently now. The broker is your father. I know you have no affection for him; and hence you will not betray this secret. Neither have I any affection for him; why this is the case, you can not know at present. Be to him as you have hitherto been; and do not avow yourself his son without first consulting me, and obtaining my consent to it." All this was spoken in a cold even tone, without the slightest agitation. The boy gazed in silence at the marble features of his mother, utterly stupefied at the announcement she had just made to him. But any one else who had ever seen the broker would not have been surprised at such a confession. The son was a perfect counterpart of the father, in shape, in hair, in features, in all excepting his freckles, which had been engendered by too much exposure to the sun in the street before he obtained employment within doors.

The boy made no reply whatever to his mother, but remained sullen; and indeed exhibited signs of drowsiness

which the importance of the discovery just made seemed inadequate to overcome. His mother roused him by placing her hand on his shoulder.

"William! listen to me. I have a few words more to say to you, and then you may go to your hard couch and sleep. You tell me Mr. Grittz gave you money for one of Mr. Saxon's letters you found at the store. Why did you steal that letter?"

"Steal it!" uttered the boy, looking up wildly in his mother's face. "I didn't steal it, mother; Mr. Saxon often throws such letters as he considers of no value under his table. Sometimes I put them in the stove, and sometimes I sweep them out. But this one I put in my pocket."

I am glad it is so, William; but nevertheless the possession of that letter brought you money, and it was not yours. Beware that you be not tempted to commit a crime. Tomorrow go and demand the letter back, or else it may prove a first step to the gallows. Take it to Mr. Saxon, and tell him all you did with it; and tell him your mother bade you confess it to him. Now go to bed."

When her son had performed her bidding, the lone woman placed her elbow upon the table, and, leaning her cheek upon her hand, seemed to be lost in profound meditation. Shall we reveal her thoughts? Not yet.

CHAPTER VII.

WHEN Miss Abby Williams rose from the dinner-table at Mr. Saxon's, she lost no time in repairing to the resi-

dence of the Rev. Mr. Mainchancing. This reverend gentleman had once been a professor, and rejoiced in the appellation for a short time, until the title was assumed by all the schoolmasters, and became too common. But Professor Mainchancing was not one to retrograde; on the contrary, he was one of the advocates of the progress of the age. He delivered temperance lectures; and, on occasions, lectures against slavery in the South; and advocated the enactment of a law to suspend chains across the streets on Sundays, to prevent horses and carriages from "desecrating the Sabbath." A pope was his abomination; even a bishop was a subject of ridicule, unless the elders of his own fraternity might be called bishops. He was for tolerance of the most leveling kind, and he defended the conduct of John Knox before Queen Mary of Scotland.

But Professor Mainchancing being selected by one of the congregations as their pastor, became henceforward the Rev. Mr. Mainchancing, and he unhesitatingly sunk the title of professor. Nevertheless, he did not altogether relinquish his school. Being furnished by his congregation with a very commodious mansion, in an eligible location, which was certainly too capacious for his small family, consisting only of a widowed sister far advanced in years and himself, he advertised, of course in the name of his sister, to keep a seminary for young ladies. It was not difficult to procure names among the clergy as references, nor was it surprising that he soon had a most flourishing school of young misses.

Miss Abby arrived at the residence of the young clergyman, after the scholars had been dismissed for the day. She rang, and was admitted by the servant. She was not the one to be defeated in her object, and so she made her way into the parlor, before mentioning the name

of the one she wished to see. Her eyes and ears were open at all times, and more especially in times of intrigue and duplicity.

"Katy," said she, scanning the furniture and ornaments of the room, "has Miss Lofts been here to-day?"

"No, mam; she never comes here, only on exhilaration days, and sworry hevenings."

"Is the Rev. Mr. Mainchancing at home?"

"No mam; but Mrs. Smulch, his sister, is."

"I don't wish to see her. Do you know where he is?"

"Indeed I don't, mam. But I think he was to see some young ladies, who was to make up a quire of songsters for him."

"Perhaps I'll meet with him before he returns. Never mind saying when he comes home that I called, Katy; and when Mrs. Smulch asks who called, just say it was a young lady to see about the 'quire of songsters.'"

And Miss Abby rose and departed. She next called at the house of Miss Julia herself, in Arch Street, and was admitted at once by Betty, the waiting girl, without question. She had hardly been seated a moment, before Miss Lofts appeared, radiant with smiles and curiosity. As was natural, she supposed an interesting scene of thrilling interest had taken place at Mr. Saxon's, and Miss Abby, above all others, was the one she desired to hear describe it. She overwhelmed her visitor with welcomes, compliments, and cake. Was just thinking about her, and had been saying to herself how glad she should be if she would come and spend an evening, a day, a week with her. And there she was, sure enough, just as she would have her. Oh, how glad she would be always to have some such agreeable companion! Since the death of her poor papa, she was really afraid to enter the silent and

desolate rooms by herself. It was a great comfort to have kind friends to sympathize with one in her lonely condition.

"I tell you what it is now, Miss Julia, if I had your fine house and fortune, I should never be miserable for the want of company, I assure you. If anybody has a right to complain, it must be me; for I have neither fortune, fine house, nor husband."

"But you have friends, Miss Abby, and that is more than I can be sure of having. There is so much deceit in the world, and what is called *interested* affection, that one who has wealth can never be really certain who are and who are not one's friends; but with you it is different; you know when people profess to entertain esteem for you there can be no hidden selfish motive to actuate them. I envy you."

"It is true no one can expect to derive any special benefit from me; and it is likewise true I find those who profess to be my friends, and are really kind to me. Mrs. Sandys, for instance, has always treated me with the utmost tenderness; I hope she may never live to know what deceit and ingratitude are. And her daughters are perfect cherubs; gentle and yet accomplished; silent and yet learned. But it could not be otherwise. Mr. Saxon is one in a thousand. Where you will find one who is his equal in every respect, you will meet nine hundred and ninety-nine inferiors."

"It must be confessed," said Miss Lofts, with a plaintive sigh, "that he has hitherto been everything to the family that brother, uncle, father, should be. No, let it never be denied that he did all in his power to make them comfortable and happy in his days of prosperity. That should be enough to silence his worst enemies, and even those who may suffer by him in his time of misfortune."

"Now, really, I don't comprehend you," said Miss Abby, looking Miss Lofts steadily in the face.

"Why, are you still ignorant of Mr. Saxon's unhappy turn of affairs?"

"Indeed I am."

"Is it possible! Why, it is the town talk. It is even in the newspapers. I'm astonished, Miss Abby, that *you* haven't heard it. But I suppose it has been concealed from the family. Oh, yes, I remember the costly vase. That was not without an object. Mr. Saxon's great store looks just like a deserted establishment. I drove by it. They are selling him out at cost. I saw the sign. What a pity! Just the fate of his father and grandfather!"

"Well, that is news!" said Miss Abby, turning her large gray eyes upward. "And now—don't deny it, Miss Julia—that's what lamed your horse! Poor creature, how sympathetic he was! I like candor. I'll tell you what I thought lamed him. I thought it was perhaps his grief and *lamentation* at the prospect of the loss of his mistress. I supposed you had suddenly come to the conclusion to bestow your hand on the parson."

"Oh, Miss Abby! how could——." She was interrupted by Betty, who came to announce Mr. Wumble. The ladies both rose and greeted the visitor with joyful animation.

"Excuse me a moment, ladies; I am short-winded today. It has been so long since I have taken any exercise at my favorite sport in the country, that a walk of a half mile is too much for my lungs," said the rather rotund gentleman, when seated in a huge rocking-chair, and fanning his face with his handkerchief.

"Speaking of the country, Mr. Wumble," said Miss Lofts, "reminds me of a nice little stratagem contrived

by Miss Abby and I. We desire to see you catch a trout; and we have resolved to drive you in my carriage to any brook you may name for that purpose, on the first fair day."

"You forget one of the horses is lame," said Miss Abby.

"He is better, and will be quite well," said Miss Lofts.

"Tell me how it occurred," said Mr. Wumble; "everybody admires your beautiful bays, and I should be sorry for them to be missed."

"Oh, it was a mere nothing; coked, I believe, the coachman called it," said Miss Lofts, looking significantly at Miss Williams.

"Well, ladies," said Mr. Wumble, "as regards this trouting expedition, I tell you I like it much, provided you will be as silent as mice, and do everything I desire of you."

"And what in the world will you desire of us?" demanded Miss Lofts.

"Only that you will creep noiselessly through the bushes, and keep out of sight of the water. The trout have eyes and ears, and if you were either to talk or to expose yourselves on the margin of the brook, the sport would be all spoiled."

"Upon my word! I think it would be exposing ourselves most incontestably to be creeping about under your directions in the bushes. But if we are not to go to the brook, how can we see you catch the trout?"

"When I have the hook in one's mouth, I will call you. But I cannot go for a month; we are too busy now. And when I do go, I am pledged to take Saxon along. Will there be room for him?"

"I suppose so, if the horse be quite well. But, poor man, I fear he will not be in a sporting mood. Mr.

Wumble, you can tell us everything in relation to Mr. Saxon. I suppose, then, there can be no doubt he has failed?"

"I do doubt it. I came this evening expressly to say I doubted it. I can't be easy anywhere. I have been to twenty places, and would go to as many more if I had them to go to, just to say I doubt it! How could Edgar Saxon fail? Is he not purely honorable and always energetic? Did any one ever doubt his qualifications? How could such a man fail? It is preposterous; it is impossible!"

"But do you know anything in regard to his embarrassments?" pursued Miss Lofts, much interested, and thinking, perhaps, after all, it might be an unfounded tale.

"This I know, but I don't want it mentioned, that a friend of Mr. Saxon's offered to loan him fifteen thousand dollars this morning, and he declined it, stating he had just received sufficient funds from the west to answer his purposes. Now, I don't say who that friend was; but I do say such is the fact."

"The horse will be well, presently," said Miss Abby, aside.

"Oh, yes," continued Mr. Wumble; "no doubt Saxon will go. Here, ladies," he continued, "you must learn to sing this song before we go;" and he took from his pocket an old edition of Walton, and read the following lines:—

"Sing, sweet thrushes, forth and sing!
Meet the morn upon the lea;
Are the emeralds of spring
On the angler's trysting tree?
Tell, sweet thrushes, tell to me,
Are there buds on our willow tree?
Buds and birds on our trysting tree?"

"Sing, sweet thrushes, forth and sing!
 Have you met the honey-bee
 Circling upon rapid wing
 Round the angler's trysting tree?
 Up, sweet thrushes, up and see,
 Are there bees at our willow tree?
 Birds and bees at the trysting tree?"

"Sing, sweet thrushes, forth and sing!
 Are the fountains gushing free?
 Is the south wind wandering
 Through the angler's trysting tree?
 Up, sweet thrushes, tell to me,
 Is there wind up our willow tree?
 Wind or calm at our trysting tree?"

"Sing, sweet thrushes, forth and sing!
 Wile us with a merry glee
 To the flowery haunts of spring,
 To the angler's trysting tree.
 Tell, sweet thrushes, tell to me,
 Are there flowers 'neath our willow tree?
 Spring and flowers at the trysting tree?"

"It is beautiful, and I will learn it," exclaimed Miss Lofts; "but what shall we do just now for our amusement? Mr. Wumble, I see, finds the rumor about his friend's difficulties a painful subject. Suppose we have whist?"

This proposition was agreed to, Mr. Wumble taking the dummy and playing against the ladies. But dummy either had very bad luck, or else his partner played badly, his thoughts being divided between his friend Mr. Saxon and his engrossing theme of "fish and fishing." The result was just what might have been expected; most of the tricks were accumulated by the ladies, although the honors were on the other side. But just as Miss Lofts was making up her book, Betty came tripping lightly into

the room, and said in a low tone to her mistress, "It's *him*, ma'am; he's at the door!"

Miss Lofts immediately snatched up the cards, uttering many apologies, and thrust them quickly in the drawer under the revolving lid of the table. This was hardly done before the door opened, and the Rev. Mr. Mainchancing was ushered in.

"Pray be seated, sir," exclaimed Miss Lofts, after the rattling shower of salutations had abated. "We have been thinking of you this evening, and desiring your counsels and consolations, in this time of misfortune and mutability. I refer, of course, to the change of fortune which has befallen our friend Saxon, and his amiable sister and family."

"When calamities which are unavoidable," replied the reverend gentleman, "befall mankind, although we may mourn with the afflicted, and sympathize with the bereaved, still, we should reflect that there may be some hidden providence in the blow, and that the apparent evil may be ultimately the best thing that could have happened for those whose present sufferings are the cause of our regret."

"And who is not aware that any calamity befalling Mr. Saxon must be unavoidable?" asked Mr. Wumble. "And if it be in this instance, as you say it is sometimes the case (but mind, I have my doubts about the truth of this failure), that something good is concealed in the dispensation, I am sure my friend will be entitled to reap the full benefit of it."

"For my part, I must say, Mr. Wumble," continued the very grave and reverend gentleman, "that I for one am not fully convinced that Mr. Saxon's embarrassments were unavoidable. Has he been as economical as he

might have been? Has he been as diligent as all should be in providing the means to meet his liabilities at maturity? These and other questions might be asked, which it would be out of his power, I fear, to answer affirmatively."

"You need not fear it, sir; I'll answer for him. I say yes. Can it be denied?"

"Oh, Mr. Wumble, be patient; you are an intimate friend of Mr. S. and a merchant, and cannot be otherwise than extremely sensitive on the subject," said Miss Lofts; "but Mr. Mainchancing is wholly disinterested. He looks down calmly from a spiritual eminence on the affairs of worldly men, and is more likely to observe their frailties and extravagancies than others."

"Pray, then," said Miss Abby, taking the side of Mr. Wumble, "tell us, Mr. Mainchancing, what it is you have remarked in Mr. Saxon's conduct which is so reprehensible."

"You will remember, Miss Lofts, that I had the pleasure, this morning, of a brief conversation with you on the subject; and that you informed me Mr. Saxon, only to-day, sent home to his sister an exquisite vase, bought at the auction of Count Lamballe, last night. That, Mr. Wumble, was something like vanity and extravagance."

"But that has occurred *since* the rumor of his failure began to spread through the town," replied Mr. Wumble.

"And if it be extravagance, and a sin to possess such an ornament, all I have to say is that I saw a cloth raised which revealed a similar one, in the parlor of a very pious clergyman, not an hour ago," said Miss Abby, looking the reverend gentleman firmly in the face.

Mr. Mainchancing had made a most unlucky blunder; for he was the possessor of a duplicate vase which was

knocked down for one hundred dollars at the same auction. He was ill at ease in his chair, and looked to Miss Lofts for assistance. But before she could come to his rescue, Mr. Wumble, who was almost furious at hearing his friend censured by one who had been proud of his acquaintance, and had shared his bounty on more than one occasion, said:

"I was present at the auction. There were two vases put up, and both bought in reality by the same individual, although the names of two purchasers were announced. Mr. Saxon's name was one; the name of the other was—Mr. Mainchancing."

"Is it possible?" cried Miss Lofts; "and have you really got one of those beautiful Josephine relics? How I envy you, Mr. Mainchancing!"

"I did not bid for it," said the gentleman addressed, very much embarrassed. "I did not desire it."

"But you accepted it, I know," continued Mr. Wumble; "for Mr. Saxon showed me your note of acceptance and thanks, written early this morning. When he bid for it last night, he told me it was for you, and designed as an experiment, to see if that too was included in your catalogue of vanities. And he won a wager on your acceptance of it."

"I wish some one would experiment on me," said Miss Abby, laughing.

Mr. Mainchancing, in his violent agitation, pushed round the lid of the table, and the cards were exposed to view. Miss Lofts affected to be astonished at such a discovery; but not so Miss Abby.

"I despise deceit," said she; "we were playing a sober game of whist when you rang, Mr. Mainchancing; and I do not think there is any harm in it."

"Harm!" said Mr. Wumble; "at least there is no vanity or extravagance in it."

"We are all weak and sinful creatures," said Mr. Mainchancing, "and perhaps too censorious of one another. You cannot suppose I would have bought such a vase myself. I accepted it, thinking at the time Mr. Saxon was rich. Now I must reflect on the subject, and consider what disposition I ought to make of it."

"You cannot think of giving it to any poor friend?" remarked Miss Lofts.

"Nor selling it for the benefit of the poor," said Miss Abby; "because you have no right to do so, as the condition of the gift, I understand to be, that you keep it as a testimony of Mr. Saxon's regard."

"He can easily return it to Mr. Saxon, if he must part with it. If the donor is really bankrupt, he can sell it for something that will fetch him bread," said Mr. Wumble.

But Mr. Mainchancing had no thought of parting with it, and so remained silent.

"Remember, sir," said Mr. Wumble, as the reverend gentleman rose to depart, "not another word about Mr. Saxon's extravagance, or I will read your letter of acceptance wherever I go."

"And remember," said Miss Abby, "not a word about the cards, or I will pursue you to the grave."

"Well, it's a compact," replied the gentleman, smiling, and taking his leave. And these matters being disposed of, the party resumed their game.

CHAPTER VIII.

MR. SAXON'S store was opened at seven o'clock every morning, and swept out as usual. The cessation of business made no manner of difference in the regular habits of the personnel of the establishment. Mr. Calton was at his desk, and Mr. Saxon at his table, invariably at the hours appointed for them to be there. Paddy Cork, the boys, and the junior salesmen were likewise at their respective posts. If their duties were light, they were at all events in readiness to perform them. And they were truly very light, as was to be supposed, the first few months succeeding Mr. Saxon's determination not to replenish his stock, and to sell no more goods, for the time being, on a credit. But soon there was a gradual increase in the amount of business transacted. The Western merchants who had money to pay for their goods were not remiss in ascertaining where the articles they wanted could be had on the best terms. Many new customers found their way to Mr. Saxon's establishment. And upon the whole, if there were not quite so many boxes going out of the store as in former times, at least there were none yet seen to go into it to increase its liabilities.

The scheme devised by Mr. Gritz and his coadjutor Ulmar, to speculate in Mr. Saxon's paper yet in the hands of his creditors, was unavailing. They could nowhere find his paper in the market.

Whether those who had claims against him had been informed at the bank that there were ample funds to his credit on deposit in its vaults to meet his liabilities, or whether the notes had been paid before arriving at maturity, as was

done in one instance, remained a question for unprofitable conjecture. At least it could not be solved satisfactorily by the broker and his Hebrew victim. Still the prevailing impression in the business circles was that Mr. Saxon was either insolvent or else so much embarrassed as to be unable to resume his business in the manner in which it had previously been conducted.

Mr. Pickering, the chief salesman, had been dispatched to the west with instructions to collect the amounts due from the old customers of the house, and to inform them of the nature of the change in Mr. Saxon's business. Such of them as could pay the money for their goods continued to send their orders to Mr. Saxon, while most of those who were not prepared to pay the ready money bought elsewhere. And so it was not long before the system adopted by the merchant began to work admirably. Almost every mail brought him large amounts of funds, which were converted into specie and placed as special deposits in the vaults of the Bank of the U. S. And when the value of goods began to depreciate materially, his stock was greatly reduced.

The practice of his neighbors that season was quite different. There was a large increase of their business; and they sold their goods mostly on a credit of six months, with the privilege of twelve, with interest added. And so confident were they that the approaching presidential election would result in the ascendancy of the candidate favorably disposed to foster the interests of commerce and trade, that the few young men they sent to the western States were more particularly instructed to extend their acquaintance, and secure an additional increase of custom, than to urge the payment of debts already due. Such being the case, it was not to be wondered at that Mr. Pick-

erings should meet with decided success in having his demands promptly satisfied. Indeed, a few months sufficed for him to close most of the outstanding claims of the concern. The loss from insolvent and dishonest debtors did not amount to five per cent., a result which was highly gratifying to his principal, and proved that his estimation of Mr. Pickering's capacities was fully deserved and warranted by the event.

But no sooner had Mr. Saxon consummated these things so much to his satisfaction, than the threatened specie circular was issued from the treasury department by command of the president, but as was supposed at the instigation of irresponsible advisers, men who controlled the party press, but had no constitutional right to direct the affairs of the government. Yet so long as they governed the predominant party, it amounted to the same thing as if they had been *bona fide* officers under the constitution. They held the fate of those who were to be elected or defeated, as they saw proper, in their hands. And this is what is meant in this country by the "power behind the throne." All power and might seemed to be arrayed in hostility to the interests of commerce and trade. No effort was omitted which might contribute to destroy confidence between man and man, and annihilate credit. And this was not difficult to accomplish, when the indebtedness of the country abroad amounted to hundreds of millions, and there were no more than fifty or sixty millions of specie with which to meet the demand. It was true speculation had run to an extreme limit. The banks had discounted largely, and there was an immense amount of their paper in circulation. Real estate, and in fact almost all descriptions of property, had reached exorbitant figures. These were the things in actual existence, and in anticipation, which had alarmed

Mr. Saxon, and inspired him with the determination to begin in time to prepare for the reaction which he deemed to be inevitable.

Nor was the clear-sighted merchant mistaken. As the time for holding the elections approached, and it became more and more apparent that the party machinery put in motion under the auspices of General Jackson could not be broken up while that brave and popular veteran still sojourned at Washington, men of business began to be alarmed at the aspect of the future, and hastened to put their affairs in order to meet the revulsion which it could no longer be denied by sagacious men was imminent, if not unavoidable. Then it was that many firms, like the house of Wumble & Waferly, were convinced of their error in increasing their liabilities that spring. The banks themselves became alarmed. They dared not loan so much of their paper as they had hitherto been doing, for fear it would be presented again immediately and specie be demanded. And in the absence of timely and ample payments from the west, the banks were relied upon by the merchants to help them out of their difficulties. The panic had not yet fully come. But the fortunes of thousands were beginning to tremble in the balance. The Bank of the U. S. did all it could, perhaps, to sustain itself and the credit of the mercantile classes; and doubtless it did contribute to postpone the advent of the dark and evil day: but the fiat had gone forth, and no human agency could be sufficiently potential to stay it.

Yet if business declined, politics flourished most wonderfully. Paddy Cork himself became greatly excited. He was a democrat, of course, and how could he be anything else? He had abjured a monarchy, and what else was there for him to be but a democrat? Republicans, Whigs,

and National Republicans, he had been told at the political meetings he attended, were all monarchists, and in league with the British. As for the measures proposed by the different parties, or their principles, he had not taken the trouble to understand them, nor was he quite sure he possessed the capacity of comprehending them all. But he knew he was a democrat, and a Jackson man; and he was informed all the Jackson men were to vote for Martin Van Buren, the candidate of the Democratic party. He was also told that all the Irishmen would be taken care of and provided for with comfortable offices.

These things made an impression on Paddy's mind. He saw many of his countrymen snugly domiciliated in the custom-house, the post-office, and in offices under the State government; and as he had voted year after year with the dominant party, and thus contributed his quota in elevating the democratic candidates to the positions they aspired to, he bethought him of aspiring somewhat himself. It was not that he supposed his services as a public functionary would or could command a larger salary than he had been receiving from his employer in private life, or that he was too proud to continue in the service of an individual in a private station. Nothing of the sort. If he had been satisfied of Mr. Saxon's ability to pay him for nothing, for his employment had been the next thing to a sinecure for months, he would have scorned to abandon him, even for higher wages. Nor was he the humble office-seeker, who puts in a plea of destitution. On the contrary, he had made up his mind to demand office as a right, or at least as the fulfilment of promises made him without number, and without any particular solicitation on his part. He had attended the ward and county meetings several evenings in succession, when this idea struck him,

superinduced probably by his oft-repeated remark that he was never the one to "eat the bread of idleness." And he had revolved the matter in his mind for several days before he could venture to broach the subject to Mr. Saxon. At length, however, he found courage to approach his employer, hat in hand.

"Plase your honor," said he, "I have been thinking that it is too much for you to be paying me a salary for doing little or nothing."

"I believe, Paddy, you do all that is required of you, and I am satisfied."

"But, plase your honor, *I* am not satisfied. I cannot be happy if I resave something for nothing. And maybe the something I resave might do another more sarvice than myself."

"Paddy, you have been thinking about my business."

"True, your honor; but I have been spaking nothing. As for thinking, I can't help that. And so I just thought, with your permission, I would get another birth, and relave your honor of the useless expense of an idle porter. And if you will consint to it, I want your honor to keep for me the little sum I have saved up during the last ten years, until I call for it." And Paddy placed in Mr. Saxon's hand ten one-hundred dollar notes of the — Bank.

This little incident affected the merchant almost to tears. He could not but admire his faithful porter's delicacy of manner, and goodness of heart, in the tender of assistance, for it could be nothing else, to his patron, whom he now supposed to be in distress.

"Paddy," said he, "let me tell you what to do with this money. Take it to the bank and draw the specie; and then make a special deposit of it in the Bank of the United States. All the bank-notes will either be good

for nothing or else much below par some of these days, and then your specie will be serviceable to you. That is my advice. I will have nothing to do with it. But if you leave me, where will you find employment?"

"Under the government, plase your honor. Col. Guerdon has promised me a letter of ricommendation to the collector for a night-inspector's birth; and the colonel is a man of mighty influence both with the collector and the powers at Washington."

"What, are you a politician, Paddy? and a democrat? I did not know this before."

"Plase your honor, I have niver been a politician only at night. By day I owed my sarvice to you, and you niver asked my opinions on political matters."

"If Colonel Guerdon is your friend, you are a democrat."

"Yes, sir."

"And I am a whig."

"No, no! your honor; niver say that ugly word. You are a dimocrat, believe me, and take my word for it. Why, the colonel says all whigs are aristocrats, and make those in their employ vote just like themselves; and I'm sure your honor can't be a whig, for you niver so much as asked me my politics before."

"Well, Paddy, I will not dispute that point with the colonel. I have only this to say—as long as you see fit to remain in my employment, your present salary shall be punctually paid you. But if you are resolved to leave me and try your fortune in the employment of the government, I will throw no obstacle in your way. However, if you should be disappointed in obtaining the office you aspire to, or, having obtained it, should become dissatisfied with the duties imposed on you, remember that

no one will be appointed by me to fill your place in this establishment for six months, and that so long as it remains vacant you have only to return and occupy it."

Paddy withdrew, walking out of the office backwards, and bowing at every step. He proceeded down Third to Chestnut Street, resolved to seek out the colonel at once, and have his letter of recommendation written. But his intention was momentarily forgotten in the exciting scene which was enacting down at the wharf. Thousands and tens of thousands of the sovereign people were rushing tumultuously thither, and he impetuously followed the crowd. As he drew near the wharf, he perceived the banner of stars and stripes floating on the breeze, and the air was rent with the repeated shouts of the densely congregated spectators. Paddy, from very sympathy, huzzaed with the rest, before he knew precisely what it was for. But did he not see the flag of his adopted country? It was certainly quite right for him to hail the stars and stripes, and so he repeated his huzzas.

It was not long before he learned a great general was landing, and then the stentorian lungs of Paddy could not be excelled. Impelled by excitement, he forced his way through the mass of human beings until he stood in the immediate presence of the grave and dignified old warrior himself. Yet he did not know exactly what general it was. No matter; he had fought his country's battles, as Jackson had done, and he could be nothing else than a democrat. So Paddy had the honor, with a great many others, of taking the hero by the hand, and he huzzaed more vociferously than ever. The general smiled, and ascended the barouche which had been provided for him. Yet Paddy was not thus to be left behind. He clung to the horses, and finally succeeded



Reception of the "General."—p. 120.

with others, as insane with wild excitement as himself, in arresting them. A minute sufficed to extricate them from the traces, and the next moment a team of men occupied their places, and dragged the vehicle up Chestnut Street as far as the State House, in front of which they halted, to let the old general make his speech.

Paddy had been the leader in the general's team of bipeds, and was not made conscious of the blunder he had committed until they paused before the State House, when he was pulled aside by Colonel Guerdon, and informed that the general was a whig, and the opponent of Mr. Van Buren, General Jackson's candidate.

"I beg your honor ten thousand pardons," cried Paddy, panting; "I thought it might be General Jackson himself. Sure your honor don't suppose I'm going to turn whig! Niver in this life. Huzza for General Jackson!" cried he. Here it was necessary for the colonel to interpose again to save Paddy from getting a broken head.

"That will do, Paddy," said the colonel; "it was only a slight mistake. But be sure and not make such a blunder at the polls."

"That I won't; your honor may depend on me. And now I remimber I was looking for your honor, to ask the favor of you to write me that letter of ricommendation, you promised, to the collector."

"I will do it. Come with me over to head-quarters. Upon reflection, Paddy," continued the colonel, when they were seated in the democratic reading-room, "I think it would be best for you to try the post-office. I believe there is no vacancy among the day or night inspectors; and I am certain you would not wish to see a good democrat removed to make a place for you. You have no family; now all the inspectors are poor men with

large families. Some of them have twelve children, and you are not the man to take their bread away from them."

"No, your honor, I am not the man to do that. I thank you for saving me from the like sin of that."

"But there are still some whigs retaining their places in the post-office, and I hope they will be removed."

"I hope, your honor, none of them have large families. I hate the whigs; but I wouldn't hurt a hair on the heads of their women and childer."

"I don't know anything about their families, Paddy. I suppose you know where most of the stores of the business men are to be found, and would be as efficient as any one in delivering letters and papers?"

"That I do. I have been porter in Market Street fifteen years. I'm at home, there, your honor. A letter-carrier's berth is the very thing."

"Say no more. You shall have it."

The colonel wrote as strong a letter of recommendation for Paddy as he was capable of doing. But before they parted, he enjoined the office-seeker not to deliver it at the office, but to go in the evening to the postmaster's dwelling.

Paddy went according to instructions, his breast swelling with honest pride, and his head giddy with lofty exultation, as he repeated to himself the high encomiums in the letter. He was almost reluctant to part with it. At all events, he determined to have a copy of it, and he employed Billy Gritz, whose chirography was something better than his own, to make a fair transcript of it for him. It was done on a pine box in the cellar, that they might not be annoyed by the idle curiosity of others. And Billy was bound by solemn adjuration to keep the secret.

At the time appointed, Paddy found himself in the presence of the public functionary. He had experienced no excruciating delay in gaining admission; for the girl who answered his ring was a Corkonian, and a word and a wink was sufficient. Paddy found the postmaster seated in his little private office, surrounded with books and papers, many of the latter bearing the broad seal of the Department at Washington. He was reading another letter from the colonel, and smiling maliciously as Paddy entered.

"Your honor, I have a letter for you from his honor, Colonel Guerdon; I hope it will be no trouble for your honor to read it, and to say 'Yes' to the little request contained inside of it."

The functionary opened the letter, and continued to smile.

"I see that your honor is plased with its contints," said Paddy, who was still standing, notwithstanding he had been repeatedly invited to sit.

"Fair play's a jewel, Paddy," said the postmaster, at length, putting on a very grave and serious aspect; "and while I am reading your letter, it's only fair that you should read mine."

He handed the letter he had been reading before the entrance of his visitor, to Paddy, and then threw himself back in his chair to peruse Paddy's recommendation, and to watch the effect of the other letter. Paddy could read sufficiently well to perceive in an instant that the letter in his hand related to himself, and his application for office; and furthermore, that the writer advised the postmaster to decline appointing him, or at least to put him off till after the election.

"Why, your honor, how the divil did this spalpeen of

an intermeddler know I wanted an appointment? I never told anybody I was going to be an office-holder but Mr. Saxon and Colonel Guerdon."

"Well; who wrote it? Look at the signature," said the postmaster, who was really annoyed at the circumstance, and began to reflect upon what might be the consequence of such duplicity being known among the Irish voters.

"This is another Mr. Guerdon!" said Paddy. "A divil of a botheration it is. Sure it can't be the colonel. Didn't he write that letter in your hand before the face of me? And could such a high individual as him, have the impudence to give his ownself the lie? And if he has writ himself down a false-hearted craven desaver, I'll tell him so, and I'll tell every man, woman and child in the city."

"Stop, Paddy; listen to me," said the functionary; "we'll outwit the colonel yet. He is a scaly politician, and is always committing blunders. At least he is always annoying me, and I am weary of his persecutions. The collector has broken with him outright, and I suppose I shall have to do the same soon. You see the game he attempted to play on you. Now suppose we pay him back in his own coin. At least we can astonish him a little. You shall have the place, and when I meet him I will say his last letter came too late. When you meet him you can thank him or not, as you may see proper."

"I'd better not see him, your honor. I might get too much excited. I know the respect due to my superiors; but I am not inferior to any the likes of him. When I mate him I'll just pass him by as I would Sathan himself; I'll jist turn my head the ither way."

Paddy got the appointment; but he could not get over

the pain of having been so wantonly deceived, and he sighed to think of the tricks and degradations in politics.

CHAPTER IX.

MR. CALTON'S dwelling was situated in Chestnut St., beyond Broad. In that part of the city rents were not so high as at the present day, nor were the streets half so extensively improved. There were only three or four houses at that time in the block where Mr. Calton resided. But these were capacious and substantial tenements, erected by a far-seeing speculator, who perceived that the fashionable and wealthy classes would some day seek a refuge in that direction from the dust and noise in the eastern quarter of the city. At the time we are speaking of, the houses referred to could be rented for some two hundred and fifty dollars. Now they bring more than double that amount.

For several weeks Mrs. Calton had been alarmingly ill, and the poor book-keeper had been at the store only a few minutes at a time each day during her illness. Mr. Saxon had sympathized with him, and comforted him in every way he could. He had even insisted on his remaining at home altogether until his wife should be convalescent. But to this proposition, the pale book-keeper shook his head negatively, and said it was so much a habit for him to unlock the iron door of the fire-proof vault every morning that he would be very unhappy to omit that practice even for one day. And so he continued to come to the

counting-room, and to have the letters spread out on the table, and the books open on his desk, all in readiness by the time Mr. Saxon arrived. When the letters were read, and the proper entries duly made, then, and not till then, would he consent to hasten home to his afflicted family.

It was not strange that Mr. Calton should be so pale and care-worn in moments of domestic affliction, although he was quite contented and cheerful at all other times. It was different with Mrs. Calton. She was happy at all times, even in illness. When the doctor said it was necessary for her to be cupped on the right side of the chest to relieve the inflammation and pain (proceeding from enlargement of the liver, and irritation of all the principal viscera), it inspired only gladness in her heart, from the joyful expectation of an abatement of pain, and the consequent happy effect it would have on the spirits of her watchful and anxious husband. And she submitted without a murmur to the operation; though little relief was experienced. It was then said to be necessary for her to submit to the application of an immense blister of Spanish flies. This announcement, so appalling to her husband and children, had no terror for the invalid. She applied it herself, and in a few minutes declared she was much relieved. While those who watched round her bed betrayed by their countenances the most painful emotions, she did nothing but encourage them by her smiles, until she sank into a peaceful slumber.

It is said that angels guard the slumbers of the good. Alice and Eda were the angels who watched over the slumbers of Mrs. Calton. They administered the medicines at the hours appointed by the physician, and anticipated all the wants of their languishing patient. Mr. Calton himself was only permitted to come in softly once every

hour, and make inquiries in a whisper; and then he withdrew with a cautious tread, and closed the door noiselessly after him. It was his special province to keep the children in a distant part of the house, and prevent them from disturbing their poor mother. And as he did so, he described to them the nature of the sufferings of the one which all of them loved so well, until tears bedewed their faces, and they participated in his anxieties and fears.

For many days and nights Alice and Eda had kept their faithful vigils in the chamber of the sick one. They were nieces and heirs of the rich man, the employer of the book-keeper. In the same block, and next door to the house occupied by Mr. Calton, dwelt Mrs. Rustle, who had been a schoolmate of Mrs. Calton when they were girls. Their circumstances were similar then, and they seemed to be inseparable companions until they were married. Mr. Rustle had some fortune, and became a great merchant. Mr. Calton had none, and remained a book-keeper. And for this reason apparently the acquaintance was dropped by Mrs. R., and even in the extreme illness of her old friend she had not so much as visited her once. Such is sometimes, perhaps quite often, the way of the world. But it is not always so. Alice and Eda, so the physician said, were sufficient; indeed, he took the precaution to interdict other visitors. It was injurious to the patient to be compelled to talk much. But she would smile every time Alice, or Eda, or Mr. Calton approached her bedside. Once, when the physician shook his head ominously, as much as to say he feared the result, Mr. Calton withdrew unperceived and called at the Rev. Mr. Mainchancing's, where he left a message for him to come and afford his sinking spouse the consolations of religion. Although she was a member of his congregation, he did not call be-

fore she was convalescent. It would be wrong to be so uncharitable as to impute intentional neglect to him; or to premise that he declined the office because Mr. Calton was merely the book-keeper of a reputed bankrupt. On the contrary, he might perhaps have been engaged at other scenes of suffering, where the poverty was more palpable and the necessity more apparent. As for Mrs. Calton, she was strictly pious, and as pure in thought and deed as any one could be. Besides, her faith really needed no stimulation. It might not be so with other subjects; and the discriminating pastor might have been engaged in rescuing those in peril of eternal torment from the jaws of destruction.

Alice and Eda were in the habit of going home to see their mother every day after Mr. Calton returned from the store. It was on one of these occasions that they were rudely approached, and subjected to much alarm and mortification. For several days the abolitionists had been engaged in an unwonted jubilation in the city. They had been addressed by Mr. Thompson, the British emissary—not the emissary of the government, but of a class of English and Scottish fanatico-philanthropists—they had been feasted by Mr. Sempax, an aged and opulent Quaker, and edified by sundry eloquent and impassioned orations by Miss Lucretia Mott, Abby Kelly, and divers white and black divines. All these deluded and deluding people no doubt were actuated by honest motives; but they were, without knowing it, merely instruments in the hands of politicians. It was even asserted by some, and those in the secrets of the political leaders, that in the event of Mr. Van Buren's defeat, it was the determination at that time to precipitate the fearful conflict of sectional strife between the north and the south, which

began to be seriously developed subsequently, in 1848, in New York, with Mr. Van Buren as the avowed standard-bearer, and continued more recently in various parts of the Union.

There is much bad blood engendered in the hearts of disappointed politicians. If Aaron Burr was not too exalted in character and position to be rendered subservient to the demon of mischief, how could others in similar circumstances resist the temptation? Like some great general with his map before him, who, in the solitude of his tent, can foretell what will be the effects of his movements and operations days, or weeks, or months, before they transpire—how the inhabitants in this or that town or region now in profound repose will fly to arms or flee away in terror and dismay—so the calculating politician—too often miscalled the patriot—in the recesses of his silent cabinet, can devise a question, and appoint a time for its discussion, which shall convulse society, and ultimately threaten to destroy the government itself. Such was the origin of the slavery question. The South still had the most presidents; and the constitution stipulated that three-fifths of the slave population should be represented in Congress. And so the motive for agitation and the means of carrying it into effect were ever present.

Even disunion itself was preferable to the plotters than repeated disappointment and prolonged humiliation. But it was no portion of their plan to avow a purpose of disunion themselves; it would be condemned, and its advocates consigned to unmingled odium. Hence they determined that this alternative should be proposed and advocated by the other section. They were to thrust conditions upon them; pile upon them such aggressions and wrongs as to arouse their ardent spirits to frenzy, and

force them to be the avowed advocates of secession. Thus, while the Free Soil conspirators exulted in the idea of affixing the indelible stigma of disunion on the banners of their southern brethren, they were exerting themselves in every possible way to cause it to be affixed there as a matter of necessity.

Hence the jubilee on the occasion referred to. The negroes themselves, both the free and the fugitive, credulous by nature, and utterly incapable of restraint when their passions are roused, believed a day was coming, nay, that it was at hand, when they would be on an equality in every respect with the white people of the north. And for several days great strapping negro fellows were seen promenading the streets in sociable attitudes and familiar converse with white women; while white men walked the pavements with sooty-faced African women hanging on their arms!

But if these juxtapositions were matters of principle and example, there were those among the negroes who desired to refine such liberties into matters of higher taste and more exquisite enjoyment. Having been tolerated for two days together in the new fashion of opposite hues walking together, some of the young gentlemen of color conceived the idea that there need be no further limits to the indulgence of their fancies in the walks of gallantry. It was not strange the lovely young girls who had just left the chamber of the afflicted, where they had been performing the mission of mercy, and whence they emanated with a seraphic expression on their faces, should attract the notice and challenge the admiration of two fashionable mulatto barbers, who stood at the corner of Chestnut and Broad Streets, boldly gazing into the faces of all the females who chanced to pass by them. They seemed to be struck

with the freshness and beauty of Alice and Eda, some moments before the girls came to where they were standing. When opposite them, these mulatto exquisites had the effrontery to step forward and offer their arms, which the indignant girls promptly spurned.

"Don't be so squeamish, young ladies; it is the fashion now, and you will see it done in the streets hereafter," said one of them, walking briskly and overtaking the sister.

"Begone, begone! you'll be horsewhipped for this!" exclaimed Alice, endeavoring in vain to outstrip her persecutor. The only response which came from the mulattoes was a derisive laugh, as they hurried past their victims, and along Chestnut Street to the corner of Thirteenth, where they paused. Here they saw Lucretia Mott walking by the side of Frederick Douglas, and they hoped the example might have some effect on the sisters. The girls hurried on, without venturing to look up, their faces alternately pale and crimsoned with terror and shame. Again the elbows of the negroes were protruded. The poor girls uttered no words; but Eda burst into tears, and sobbed aloud. Just then, as good fortune would have it, they met Paddy Cork, with a handful of letters, which he was distributing along the street.

"And sure it's Eda herself who is crying!" said he. "May Paddy have the boldness to ask what has been the matter?"

Alice told him, and pointed ahead, designating their persecutors. In an instant, Paddy deposited all his letters in the hands of a housemaid who stood at the door opposite, and quickly overhauled the mulatto gentry. Neither the will nor the ability was wanting to deposit them both in the gutter. But Paddy was not contented with this. And

scorning to pollute his fists again, as he expressed himself, he jumped upon them, and stamped them furiously with his heels. His blood was up; and had it not been for the interposition of several gigantic negroes who were passing in the vicinity, it is probable there would have been a twin case of manslaughter. As it was, when Paddy himself was leveled to the earth by a tremendous blow on the back of his neck, the mulattoes still lay side by side parallel with the curbstone. But Paddy was not to go unavenged; for there were as many Irishmen in the vicinity as negroes, and the one who had dealt him the blow was prostrated the moment after. Soon, as is invariably the case on such occasions, a great crowd assembled at the scene of conflict, and a mighty tumult ensued. Many blows were exchanged before the police arrived, and at one time it was apprehended an ungovernable mob would grow out of the circumstance. Such would have been the case inevitably had Paddy or the girls made known the provocation given by the still half-insensible mulattoes. But Paddy had other objects in view. In the first place, he had no predilection for courts and bonds to keep the peace; and in the next it was his duty to ascertain what had become of the young girls. He withdrew quickly from the crowd without attracting observation, and paced briskly in the direction they had been walking; but he could see nothing of them. He then retraced his steps and looked for them in the opposite direction; but in vain. He then bethought him of his letters and his official duty; and he was compelled reluctantly to forego the search for the time being. But when he repaired to the hall of the mansion where he had deposited his burden, to his great joy he found the sisters awaiting him. It is needless to say the poor trembling girls uttered a profusion of thanks to their prompt deliverer.

"Niver mind, poor innocent and insulted darlints," said Paddy; "that's jist the beginning of the ind, as Colonel Guerdon said in his spaach last year, before I quit hearing him in disgust. Chéer up, and niver mind, poor innocent and insulted angels. They'll git more of it before to-morrow morning, or I'm no prophet. Come, darlints, I will deliver you to your own mither before I touch the government's business, if there was a million of dollars in each letter. Take care of them for me, Cathleen," said he, to the girl of the house.

"Never fear me, my brave lad," said she; "if all the nagers in the city were to storm the house, not a seal should be broken, nor a letter be missed from my bosom, without being stained with the heart's blood of me."

Paddy did not offer his arms to the girls; they seized them, and were thus conducted home.

It would be in vain to attempt a description of the tumultuous emotions of Mrs. Sandys on learning the particulars of what had occurred; or the deep indignation and concern of Mr. Saxon, who was immediately sent for. They will be readily imagined by every one.

About an hour after Mr. Saxon left his sister and nieces, to return, as they supposed, to his store, a very fine coach with beautiful white horses drove up and halted in front of the door. This was seen by Mrs. Sandys from her chamber window in the second story. She likewise saw the footman descend from his place, and ring at her door. But no one got out of the coach. The servant below answered the bell, and was simply told the coach was ready.

"And what of that?" she asked, not clearly understanding the message she was to deliver to her mistress.

"Tell Mrs. Sandys her coach is waiting her orders."

After gazing at the nice equipage a moment in silence, and not yet fully resolved as to the true intent and meaning of the pleasing apparition, and recalling to mind the coach-scene in Cinderella, her favorite opera, she tripped slowly up stairs, as if determined to prolong the illusion as long as possible, and entering with a somewhat pompous air, said:

"Madam, the footman requests me to inform you that your coach awaits your orders."

"My munificent brother!" exclaimed Edith, clasping her hands in delight; for no sooner had Susan made the announcement than the whole truth flashed upon her comprehension. After a moment's hesitation, during which her breath seemed to be slightly impeded by the grateful emotions struggling tumultuously in her breast, she told Susan to summon her daughters to her presence. They came blushing and trembling, for they were not yet quite recovered from their recent affright.

"My daughters, see there," said Edith, throwing aside the curtains, and pointing down at the equipage.

"Whose carriage is that, mother? What a beautiful one it is!" exclaimed the girls.

"'Tis mine—'tis yours, my children."

"Oh, no, mother! you cannot be serious," said Eda.

"Mother never deceives us, Eda," said Alice.

"No, my daughters, I do not deceive you. That equipage has been purchased and sent hither by your affectionate uncle. It is at your disposal, and now awaits your bidding to convey you to your poor patient, Mrs. Calton. I will accompany you, and return in the coach; and in the morning I will call for you."

The joyous sisters were very soon relieved of all traces

of their morning's perturbation, and descended with their mother to the coach.

Mrs. Sandys, perhaps for the first time in many years, experienced a thrill of proud exultation, as the steps were put down by the servant in waiting and she ascended into her own glittering and luxuriously cushioned carriage. She ordered the coachman to drive first to the residence of Miss Lofts in Arch Street. The noble horses were not five minutes in conveying them thither. The footman descended and rang the bell; and, according to instructions, merely delivered the card of Mrs. Sandys, and resumed his place again just as the driver's whip startled the spirited horses.

On they rumbled, and paused no more until they reached the residence of Mr. Calton. The pale book-keeper was standing at the front window of the second-story room (which was now the sick chamber), and was much surprised to behold such a superb equipage stop before his door. He gazed in silence, not supposing it could contain visitors to his humble dwelling. But when he saw the impatient Alice and Eda, as they descended the steps, glance up at him, their faces wreathed in smiles, a thrill of joy flashed through his heart, and he could do nothing more than walk backwards and forwards, as noiselessly as possible, and rub his hands.

Whether the footman in this instance acted in accordance with the express command of Mrs. Sandys, is not clearly ascertained; but certainly there was much delay in getting open the coach-door and letting down the steps; so that several minutes were consumed between the halting of the carriage and the descent of the ladies. And during this interval, if the inactive eyes of Mr. Calton had time to wonder over the fine equipage, surely the

quick ones of Mrs. Rustle might run over it a dozen times, and doubtless they did survey it.

When the party of ladies entered the house, they went directly into the parlor and laid off their bonnets and shawls. Did they then hasten to the couch of Mrs. Calton? Not they. The tender and considerate Alice enjoined the others to remain below while she sped on tip-toe to the sick chamber. She found Mrs. Calton just awakened from a profound and refreshing slumber.

"Alice, my sweet angel," she cried, "I am better; much better; and will soon be well. Husband, the danger is past; I feel precisely as I did towards the end of my last illness, when the crisis was past. Where is Eda? Tell her to come in; I am stronger now, and may talk. I have no fever, no pain, but quite an appetite."

Eda and her mother were soon ushered in. They took each a hand of the patient, and rejoiced with her that she was so much better.

The bell below was heard again. Mr. Calton, the happy man—for how else shall we find the true condition of a man than by consulting his feelings?—still rubbing his hands, moved towards the window. There was no second carriage; but he could see the skirt of a silk dress ascending the steps. A moment after the servant announced Mrs. Rustle, with a message to know if she might come up.

"Oh yes," said Mrs. Calton; "I insist upon it," she continued, perceiving the inquiring look of her delighted husband.

Mrs. Rustle came in; and, after saluting Mrs. Sandys and her daughters familiarly (for she had maintained her intimacy with them), hastened to the side of Mrs. Calton. She seized her pale attenuated hand and pressed it to her

lips; and, uttering "Forgive me, oh, forgive me!" reclined her face on Mrs. Calton's pillow and wept like a child.

"Jane," said Mrs. Calton; "I dreamed of you last night. We were happy girls again, just as we were many, many years ago. Once I thought you were wild and giddy, and offended me; but you relented, and without a word of reproach from me, you came and begged forgiveness. Then I loved you more than ever."

The arrival of the physician imposed silence. He seemed to be astonished, if not offended, to meet so much company in the chamber. But a moment sufficed to convince him that his patient was convalescent, and that the friends around her could be no obstruction to her speedy recovery.

Mrs. Sandys departed at the hour specified for the purpose, promising to call for the girls in the morning.

CHAPTER X.

PADDY CORK lost no time in recovering and distributing his letters. He then hastened up the entire length of Market Street on one side, and down the other, haranguing every acquaintance he met. He told them all how the young girls had been insulted by the mulattoes; and as it was known throughout the city that a convention of abolitionists and freesoilers was then sitting in the city, it required no extraordinary eloquence to rouse those whom he addressed to a dangerous degree of indignation. Many of them had seen the impudent exploits of the negroes in gallanting white women through the streets;

and it was reported in the *Public Ledger* that the assemblages at the Hall in Sixth Street were composed indifferently of whites and blacks, and that the proceedings were participated in alike by all, male and female. Paddy exhibited this statement to those who had not seen it, and expatiated particularly on the rude conduct of the mulattoes, until he obtained the promise of several hundred of his acquaintances to meet him in front of the Hall that evening with as many eggs of an unsavory odor as they could procure. He likewise consulted the captains of divers fire companies, who merely said they *would do nothing*, with a significant expression of the eye.

At the appointed hour, as usual—black and white, male and female, young and old, enlisted in the cause, as they asserted, and as some of them supposed, of philanthropy—came the motley congregation up to the hall, to chant incendiary verses and utter blasphemous prayers. As they entered the vestibule of that spacious edifice, just erected by the contributions of capitalists professing “peace on earth,” and the impotent mites of haggard and superannuated females, a shower of the innocent missiles named by Paddy assailed them. One of the disciples, cooler than the rest, told them to fire away; the blood of the martyrs became the seed of the church—but not of such churches as we had in this country, which he declared should be all demolished—that he had been regaled by such incense before, and had known rotten eggs to bring twenty-five cents a dozen when fresh ones brought only twelve.

These taunts were not calculated to allay the inflamed spirit of the crowd, now made fully acquainted with the insulting rudeness the abolitionists and their imps of darkness had perpetrated in the streets. They were not

content merely to afford amusement, at least the means of rejoicing, to those whom they had resolved to rebuke and chastise. One young man, more infuriated than Paddy himself, and whose name never transpired, rushed forward, and called upon his associates to follow. Instinctively he was obeyed. And now alarm began to seize upon the spirits assembled within, the blue spirits and gray, the white and black. The stream of vociferous men continued to pour in. The women uttered screams, but none fainted, for their sable partners in iniquity no longer opened their arms to receive them. Life and limb were not endangered. There was no purpose to do personal injury. Yet the indignant crowd did not permit that organization of infernal agents long to conjecture the nature of their mission. The tumbling of desks, rolling of benches, and crash of chairs, convinced them at once that disorder and mischief already reigned in their midst. Their guilty consciences convinced them it would be useless to resist, and making a virtue of necessity, they sought the means of escape. Most of them found egress from the windows. If any of them were injured in the descent, it was not made known afterwards; on the contrary, none of the actors in that pandemonium avowed themselves as such for many days afterwards.

Every combustible material that could be found on the premises, including thousands of incendiary tracts, written and printed for the most villainous purposes, were piled in the centre on the floor. A torch, ignited by a jet of gas which flashed at the very altar of unholiness, was applied by the leader of the host of destruction to the inflammable papers. For full five minutes he stood, his head uncovered, divested of his coat, his shirt sleeves rolled up to his shoulders, holding in his right hand an axe, and gazed

upon the mounting flames with contracted brow and compressed lip. In vain his comrades called upon him to withdraw. He was deaf to every sound but the crackling of the blaze. It did not burn in unison with his eager desires; and he tore down the gas pipes from the walls, and added new combustion to the devouring element.

Soon the vast area of the commodious building was dense with smoke, and the leader of the Avengers was forced to retire. But he took a position before the door, and, with his upraised implement of destruction, bid defiance to all who dared approach for the purpose of extinguishing the flames.

Now the great alarm-bell at the State House was tolling; the jingle of approaching engines and hose carriages was heard; and the terrific clamor without announced that thousands were already assembled in the streets in the immediate vicinity.

When the fire companies arrived, they took positions on all sides of the consuming edifice, and near the endangered buildings in the immediate vicinity. Water was supplied in abundance, and the leader of the Avengers saw that it was still in the power of the firemen to arrest the flames, which had just begun to leap from the doors and windows. But, in literal fulfilment of the words uttered to Paddy, "*they would do nothing.*" Everything was in readiness, yet not one tube was pointed towards the doomed building.

The mayor and his posse arrived, and witnessed the hesitation of the firemen with astonishment. Enraged at the deliberate destruction which was thus suffered to do its work unmolested, his honor made an effort to arrest the ringleaders of the mob. But it was in vain. He was caught in the arms of several athletic individuals



Burning of the Hall.—p. 140.

and forcibly withheld. He was plainly informed that the Hall was doomed to destruction, and that no human efforts could save it; but that, if he would retire, none of the surrounding tenements should be injured. The firemen would do nothing to save the Hall.

Thousands and tens of thousands were now assembled to witness the grand spectacle. And when the roof fell in, and an immense volume of flame ascended high up in the air, the whole canopy of heaven was so brilliantly illuminated that the stars faded away, as if the sun itself had burst from the centre of the earth. The chimneys and timbers fell within the walls, as if there was some supernatural avenger co-operating with the mortals, and indicating that every vestige of the unholy edifice, and naught else, should be consumed. Not a breath of wind wafted a burning brand in the direction of other houses. The mighty shower of sparks ascended far up in the blue vault, and descended again to the place from which they emanated.

No angry reproaches were uttered by the immovable host there assembled. Men of wealth, who well knew that they would have to contribute the amount of money necessary to indemnify the owners of the property, looked on unmoved with folded arms. And the few words which were spoken indicated that the scene was no unwelcome one; and that public opinion in Philadelphia, however much it may have been relied upon by the fanatics, or misrepresented abroad by the newspapers, was heartily opposed to the wicked devices of the abolitionists to engender strife between the North and the South.

The tumult in the streets early in the evening had greatly alarmed Mrs. Sandys, and when she learned that a scene of violence was enacting in Sixth Street, she prevailed on

Mr. Saxon to take the carriage and bring home Alice and Eda. The girls were also much alarmed, for rumors of the riot had reached them in the distant part of the city where Mr. Calton dwelt. And before they arrived at their home, the red glare of the consuming Hall was perceptible around them.

Mr. Saxon himself was troubled with painful apprehensions. He did not know to what extent the lawless outbreak might go, or who would be the sufferers; and Edith successfully implored him to remain within during the remainder of the evening.

Their terrors were of short duration. The decadence of the illumination announced the termination of the uproar. But they were to be startled once more. Hardly had they separated for the night to their respective chambers, before the sound of many footsteps was heard in the street. They looked out of their windows and beheld several hundred men standing in front of the house. A moment after they heard the clear and distinct voice of Paddy, exclaiming:

"Now, boys! three hearty cheers!" and they were given with a good will. The party withdrew immediately; and when the many doors and windows in the neighborhood were opened to ascertain the meaning of this strange explosion, the street was deserted.

But the meaning was obvious to the inmates at Mr. Saxon's mansion, and they resigned themselves to sleep with feelings of assured security.

In the morning, Paddy was sent for by one of the leading politicians, high in the confidence of Mr. Van Buren.

"Mr. Cork," said he, "I am very sorry to hear that you took the trouble yesterday to persuade your acquaintances to meet at the Pennsylvania Hall last evening."

"And may such as the likes of me be so bold as to ask why you are so sorry?"

"I will tell you without asking. The abolitionists in the free States are becoming a powerful organization, and will vote with the party which seems to show them the most favor. Now, when they tell the tale in the States north of us, and say that Mr. Cork took pains to muster a strong body of Irish democrats against them, the effect will be that they will throw themselves into the hands of the whigs."

"And surely you would not have us soil our hands with them?"

"Their vote at the polls count as well as any others."

"But would you have us democrats go to the same polls with them—the dirty nagers, and their filthy lecturers?"

"We want their votes; that is all; and we must do nothing to offend them just on the eve of an election. You may rely upon what I tell you. And I tell you nothing that is not approved by Mr. Van Buren himself. The moment we give mortal offence to the abolitionists, the whigs will be identified with them, and will elect their candidate for the presidency. I tell you, Mr. Van Buren never intends to cast off the abolitionists. They are destined to hold the balance of power in all the free States, and the free States are destined to elect the presidents in future."

"Well, well," said Paddy, really at a loss what to say, for he was not sure he understood all that had been said—but yet he had comprehended enough—"are you quite sure these are Misther Van Buren's sentiments?"

"Quite sure."

"Then, by the life of me, I'll resign."

"Resign! Wherefore? Are you not a true democrat?"

"I believe I am. But the nager dimocrats are true divils. I'll lay down my office at the feet of the power that gave it. If this nager party is to be the black ball that is to be played backards and forards betwixt the dimocrats and the whigs, I'll have no hand in the dirty work. I'll belong to no party but the party of my adopted counthry. I'll go to the praist and confiss my sins, and then find private employment and attend to my own affairs. I am disgusted with this party business, where a man must demane himself to do all sorts of nasty tricks for a little bit of an office, not worth more than a porter's birth. I will be a porter again, and keep a clear conscience. How do I know that the nixt trick of party will not be to raise the hue and cry against the Catholics and Irishmen? I'll be a Constitution man. It tolerates our religion, and protects the emigrant from any part of the world. That's my party, and I'll stick to it hereafter in spite of you!"

Saying this, Paddy wheeled away, and pursued his course directly to the post-office, where he put into execution his threat of resignation. It was in vain they attempted to dissuade him; his resolution was taken, and he did not linger to enter into the particulars of his disgust, or to make explanations.

CHAPTER XI.

MR. SAXON was at his table and Mr. Calton at his high desk, as was their usual custom; the one opening and reading letters, and the other bending over and posting his books. Mr. Pickering, Mr. Buting, Paddy himself, Jabez and Billy, were all on duty, as in former times. And the *cash* sign still occupied its place; but the operations of a year and upwards had certainly diminished the stock of merchandise on hand very materially.

Mr. Van Buren had been elected to the presidency, and his friends and advisers were the same who had influenced his predecessor, whose footsteps he pledged himself to tread in. But subsequent events proved, as the Buckeye Blacksmith said, "his legs were too short."

As Mr. Saxon had foreseen, the triumph of the democratic party, and the persistency of the government, and its organs, in their endeavors to destroy the confidence of the people in the notes of the banks, and particularly in those of the Bank of the United States, resulted, to a great extent, in the destruction of credit; while the practice of the government in demanding specie for all dues, which was still rigidly adhered to, rendered most debtors unable to pay.

Failures were necessarily of daily occurrence; and Mr. Saxon was by no means the only merchant along the street who did a restricted business. Mr. Pickering had completed his collections in the west, and returned home, just about the time every house was sending its young man, and sometimes two or three of them, away in quest of funds.

Mr. Saxon had drawn \$200,000 in specie from the vaults of the — Bank the preceding year, which had so greatly alarmed, if not crippled that institution, that it did a very cautious business and diminished its discounts, in the fear of being further drained; so that, finally, when the day of disaster came, it was in the best condition of any of the institutions in the city to maintain its credit. And, thus it appeared that the act, which was considered one of hostility, and instigated by the Bank of the United States, proved to be a fortunate occurrence for this bank. But the banks generally, east and west, had not been alarmed and chastened in like manner. All, or nearly all of them, at once perceived the utter impossibility of redeeming their notes in specie, if they should be presented for that purpose; and it was already quite apparent that there was a general disposition throughout the country to demand the metallic currency; not that it was needed or preferred, but to solve the question whether or not it could be realized.

Numbers of his mercantile acquaintances who had speculated very wisely on the causes of the imputed failure of Mr. Saxon, now had ample material at home for a prolongation of their sagacious speculations. The failures then occurring were like great guns fired against a mountain, for the explosions were echoed back from Front Street, and reverberated along the valleys where the spindle and the loom were thrown out of gear. In plainer language, the inability of the country merchants to pay the jobber, rendered the jobbers unable to pay the commission merchants, and these unable to satisfy the manufacturers. Thus, like an elongated row of bricks, they all fell one way, prostrated by the same blow. Specie was so exceedingly scarce, and specie funds so

difficult of procurement, that when the agents traveling in the west were so fortunate as to collect any money at all, it was paid in the current paper of the locality, and a discount of ten and fifteen per cent. was often submitted to to convert it into funds at par in the city. But in desperate times men will submit to enormous sacrifices. So great had the panic become that the notes of the Bank of Illinois, when they were at a depreciation of fifty per cent., were taken at par in the west by the agents of the Market Street merchants. And to crown the ruin, after many large sums had been thus collected, and exchange purchased on the east, in some instances the drawees themselves failed before the drafts reached maturity.

It was in the midst of these occurrences that Mr. Biddle, to escape the persecutions of petitioners for favors whom he could not accommodate, and the conflicting asseverations of stockholders who were ignorant of the policy which should be pursued by the institution over which he presided, called upon Mr. Saxon, and sat an hour with him in his quiet office. Mr. Calton, retired immediately on perceiving who was his employer's visitor.

"Mr. Saxon," said he, "I crave shelter for a few minutes from the pitiless storm; the storm you predicted, and which was the necessary consequence of the defeat of our party."

"And I felt convinced the party would be defeated. Had it been otherwise, I admit I would have been at fault in my calculations. Credit would have been restored, and business as prosperous as ever."

"True enough; it is confidence, credit which we require. The good sense of the business community would correct the evil of overtrading, so much talked about, and

without exorbitant sacrifices, if they were not alarmed by the continual cry of approaching bankruptcy and ruin. The same causes would produce similar fluctuations in the value of property, even if there were no bank-notes in existence. Say we were confined to a metallic currency, and there were sixty millions in the country. If our indebtedness abroad amounted to thirty millions more than the proceeds of our exports, would not the value of our property be reduced fifty per cent.? According to the theory of the wise doctors at Washington, it would. Then suppose the value of our exports should exceed the importations sixty millions, there would be an *inflation* of a hundred per cent.! And who would be denounced for that? The people. Well, who shall control the private transactions of the people? No matter; if a majority of the good people decide to be controlled by the astute politicians at Washington, who shall say nay? Not I, for one. I have done my duty, and will continue to discharge it to the end of the chapter. Perhaps it is as well for the great question to be solved in this way, and at this time, as any other. I see my course, and if left to pursue it will answer for the ultimate welfare of the stockholders. And even if their clamor shall compel me to abandon the helm, still, up to the time of my leaving it, the bank will be in a prosperous condition. If they change my policy, the consequences will be with them, not me."

"I fear the worst; but let us not torture ourselves with gloomy forebodings. Yet I am satisfied if the election had terminated differently, there would not have been a U. S. Bank chartered. The sentiment of the majority is against it. However, confidence would have been maintained at all events."

"Probably so," replied the great financier; "but this

thing we call public sentiment is a very uncertain thing. A majority of a majority always advocate principles they do not understand, and oppose measures without being able to give a reason wherefore. A few demagogues, I fear, will always be the essential disposers of our fate. Had we succeeded, as you observe, credit might have been re-established. Why? simply because the community would have been impressed with an indefinable conviction that the danger was passed. But mark me. The time will come when statesmen will perceive very clearly the great error committed, when it was resolved there should be no paper money bearing upon its face the uniform impress of the responsibility of the nation, or rather of the confederacy, to redeem it. Such a paper, current and at par anywhere, and familiar to every individual in the States, would be the strongest bond for the preservation of the Union that could be devised; the bond of interest. More or less of it would be in the possession of every man, north and south; and each one would be reluctant to endanger the stability of the government upon whose preservation its value depended."

When Mr. Biddle departed, another visitor entered the sanctuary of the reputed bankrupt, in quest of relief from the vexatious trials of the time. This was his next door neighbor, Mr. Wumble.

"My dear Saxon," said he, sitting down abruptly, "don't, if you please, say a word about business; I am sick to death of it. Let me propose a subject, or rather claim the fulfilment of a promise you made me last spring. I want you to go fishing with me. I must leave the city, if it be for only a half day. I must breathe the country air or be strangled."

"I will go," said Mr. Saxon, "and this very day, if you say so."

"Agreed!" exclaimed Mr. Wumble; "I have a buggy over in Camden. After dinner, say at four o'clock, meet me at the Market Street wharf. I will provide everything. Only bring a creel or basket along to put the fish in. And tell the ladies you won't be back till to-morrow."

Mr. Saxon readily acquiesced in all the prescribed arrangements, and met Mr. Wumble at the time and place appointed.

It was high tide, and the ferry-boat made a quick passage over the river, and the two merchants were soon on the Haddington road. A few miles out they diverged to the right, and pursued the stage road leading to the White Horse Inn.

"Now I breathe the breath of heaven again, and feel more like a man!" said Mr. Wumble.

"But still this is not exactly the mode of traveling adopted by the linen draper, Isaac Walton, when he went out to the green fields to practice the gentle art," said Mr. Saxon, opening the American edition of "The Complete Angler, or the Contemplative Man's Recreation," which had been long previously presented to him by his friend.

"That's quite true, but I'm too fat to walk so far. When I am as old as Walton was, when he took those excursions up Tottenham-hill, and on to Trout-hall, perhaps I will be as lean and active as he was. Nevertheless, we can admire the scenery as well sitting here as walking along the road. And it is just the scenery which always makes my waistcoat feel too small for me. I must unbutton it. Oh, Saxon, this is glorious; it is the beneficence of God. See the clover-fields, and the fat cows

browsing in thoughtless contentment! I love to smell their breath; it makes me feel young again."

"You are not old, my friend," said Saxon.

"No, not more than forty-odd; but the green fields, and blossoming trees, and singing birds, make me feel like a boy again. I tell you, Saxon, these scenes purify the heart. There is no sin in this atmosphere. Angels might sail through it without contamination. I feel exhilarated. It is the spirit of nature, and not like the effervescence of wine, to be followed by stupidity and platitude. You should come with me often to the country for blissful rejuvenation, and the regeneration of the heart. The Redeemer inculcated his doctrines in the open air, where nothing impure could beguile the thoughts of the listeners into other channels. And who were his disciples? Fishermen of Galilee! I believe a special blessing is conferred upon all anglers. There are mysterious delights enjoyed by them utterly unknown to other men. It is a purifying recreation. The crystal water gurgling at the angler's feet, and the peaceful meadows, and the majestic woods, combine harmoniously to restrain his meditations from evil. No bad man can be a hearty angler. The mere sportsman may kill his scores of trout to win a wager, and still be the vicious man of fashion; but the true lover of the gentle art is never the man of the world. He delights to escape from the world, and, with some congenial companion, traverse the quiet scenes of nature, obscured from the observation of men. He is contemplative under the hawthorn-tree, on the margin of the sparkling brook; and what bad man could be contemplative in such a place?"

"Why, Wumble," said Mr. Saxon, "if I were not too far gone in the path of wickedness, I believe you would

make a convert of me. I partake of the exhilaration you describe, and have often sighed for a brief rural retirement such as you delight in."

"You a sinner! Saxon, I tell you to your face—here, where no one but the One above can see us, and when there can be no bad motive in my breast—that you are a good man, or else I could not desire your company in such innocence-inspiring scenes as these."

"But I fear you say this under the influence of excitement. The mystic joy vouchsafed to anglers alone, if I understand it, inspires them with kindly feelings towards every outward object; and I being in the situation of Bottom when Titania's eyes fell upon him, am made the object of your love."

"No, no; it is the same in the city. But enough of this. You laugh at my simplicity; but the simplicity of the child was commended by the Saviour."

"No, Wumble; I would be wicked to do so. I have known you all my life, and I never knew a better man, or found a truer friend. And if the cultivation of the gentle art of angling be attended with such admirable effects, it is a recreation which should be enforced by law. But I am inclined to believe this love of angling is a gift of nature, like poetry. Still, if I cannot become a proficient in the art, at least there is enjoyment in the fellowship of those who are; and I shall avail myself of your invitations more frequently."

"Do so; and I hope you will yet realize the mysterious delight I have hinted at. Why, I assure you upon my honor, although I do not angle more than ten or twelve days in the year, yet I enjoy the sport three hundred and sixty out of the three hundred and sixty-five nights, in my dreams."

Thus they continued to converse as they glided along the level road, all thoughts of business and its multiplied harassments fading entirely from their minds. As the sun was descending low in the west, and its rays were obscured by the tall groves, making the temperature of the atmosphere more pleasant, the anglers halted in front of the White Horse Inn. They were met by the agreeable landlord, who had their beast taken care of, and were welcomed by the smiling faces of his daughters, who at once commenced preparations to insure them a delicious supper.

Mr. Wumble lost no time in rigging his tackle, and in instructing Mr. Saxon how to do likewise with the piscatory implements provided for him. It was an hour till supper-time, and they strolled down to the mill pond some few hundred yards in the rear of the Inn, resolved to wet their lines among the pike. This was not the water they were to angle in the succeeding morning, nor pike the fish they were particularly in quest of; but still it might afford them a foretaste of what was in store for them.

There was great difficulty in obtaining the right sort of bait. In fact, they could catch only a few small sunfish below the dam, for minnows. But these did pretty well. Mr. Wumble, like all true anglers, was inexhaustible in expedients. So he trimmed off the spinous dorsal fins from the sunfish, and fixed them, still alive, on his pike-hook, which he flung out in the broad deep water above the dam. Thus they passed the allotted hour, sometimes casting from a stationary position, and sometimes trolling along the edge of a young orchard which was laved by the water. Nor were their assiduous efforts without reward. They landed four fish of no considerable size, it was true,

but sufficient for breakfast the next morning. Mr. Wumble killed three of them.

They returned to the inn as the lowing cows were wending homeward along the dusky lane. They found their supper in readiness, and they were quite ready for it. It is wonderful how the fresh air of the country, and abundant exercise, will sharpen the appetite. The table was set in a snug little room, with just two chairs, so that they sat down in the good old English fashion, to a repast exclusively their own. The oldest daughter of the host, a blooming lass of seventeen, poured out the tea, while her gay young sister, several years her junior, brought the snowy biscuit, and the smoking eggs just boiled the right length of time to a second.

They retired early to a capacious room on the second floor, where they found as clean sheets as those Walton delighted to praise, but not scented, like his, with lavender; that is, they were not so scented before our anglers ascended the stairs. But Mr. Wumble had provided himself with a vial of the spirits, and so the picture and the odor became complete, and was found to be not unpleasant.

They slept well, and were up before the dawn of day, while the whippowil was yet heard in the valley, and before the lark had ascended to pour forth his song of thankfulness to the sun.

Two joints only of each rod were deemed sufficient for them to take to the narrow brook in the hills, where there was an undergrowth of hazel. A lad, the son of the host of the White Horse, accompanied them to take care of the carriage. By the time it was quite light, they arrived at the place where they were to commence operations. This was a diminutive body of water, where once stood a mill, nearly every trace of which had disappeared.

But the dilapidated dam, only some ten feet broad, remained. The small remnant of what was once a considerable stream of water was now a miniature lake, thirty feet wide and one hundred and fifty paces long. In this, they cast their hooks without success. But they soon abandoned it, and ascended the small brook which fed it. This brook was really not more than three feet wide, and ten or twelve inches deep on the average. Nevertheless, it has afforded sport for many full-grown men.

Following implicitly Mr. Wumble's instructions, Mr. Saxon soon became somewhat excited with his success; for he took no less than two dozen trout in two hours, while his more experienced companion had taken twice as many.

It is true they paid the penalty of having their clothes injured by the briars and bushes, and their boots greatly marred by the many narrow marshes they were under the necessity of traversing; but still they had sport: they were performing the incredible feat of taking the real spotted brook trout, *salmo fontinalis*, within fifteen miles of the city, and in a country by no means mountainous.

The fish they caught were small; and so are the trout generally in America. Their largest specimen was eleven inches and three-quarters long; their smallest six inches.

Mr. Wumble was completely lost in his favorite pursuit. He was even inaccessible to the cravings of hunger, and made no response to the proposition of his friend to partake of a slight cold repast the maids at the inn had furnished him with in the morning.

But he was doomed to be interrupted. The host of the inn himself approached, accompanied by one of the boys in the employ of Wumble & Waferly. This apparition he would have turned away from, without so much as an

inquiry into the cause of his unexpected presence there, had he been permitted to do so. But turn whichever way he would, the boy, faithful to the instructions he had received from Mr. Waferly, who knew his partner's habits well, confronted him still, and compelled him to receive the letter of which he was the bearer.

With a sigh, and something like a snarl, the worried angler threw down his rod and tore open the letter. While he was yet reading it Mr. Saxon came up, impelled by curiosity to know if any unfortunate event had occurred.

"Why, what can I do?" exclaimed Mr. Wumble, in unmitigated vexation. "Why interrupt me? What have I got that they want? If they will take fish instead of money, I will cheerfully work for them all the days of my life." He placed the letter in the hand of Mr. Saxon, which was nothing less than the announcement of the failure of the house of Wumble & Waferly to pay their notes due in bank the day preceding, and their inability to provide for others then nearly matured.

"It is another failure. Misery loves company, they say, Wumble; but it is not so with all men. I am very sorry for you," said Mr. Saxon.

"But why couldn't he fail without troubling me? If he had only waited until I had fished up to the head of the brook, I could have borne it better. He knew I could do nothing; and he might have waited until my return to the city before announcing it to me. Now the pleasure of the ride through the shaded avenues, and along the clover fields will be spoiled. What have Wumble & Waferly done to make them fail? Surely nothing but what was honest and honorable. Then why should they annoy me with such news? I must find a brook that will be inaccessible to all but myself and the friend I may take with me."

"But this is a grave matter, my friend, and requires your serious consideration."

"I know it, Saxon, and I feared it would come to pass. That was the reason I begged you to say nothing about business, as I was sick of its horrible details. Yet where could I consider the matter more seriously than while walking along the silent brook? I have been considering our perilous condition all the morning, and would have arrived at a conclusion at the termination of the next hundred yards, if I had not been interrupted. Now all the premises laid down by me are lost. Come, let us go. Charles, bring home our rods, and see that none of the tackle be injured or lost."

After departing from the inn on their way homeward, the first two miles were traversed in silence.

"Wumble," said Mr. Saxon, at length, smiling, "what will be your deficiency? What sum would enable you to meet your engagements?"

"Really I don't know," replied the startled angler, who had been meditating profoundly. "The question I was about solving when I was interrupted, was whether it would not be better for us to suspend payments outright than to totter on as others do, making usurious sacrifices to keep up their credit. I think the first proposition would have gained the preponderance, had I not been hindered."

"That should depend upon circumstances. Before deciding that question, methinks you should possess a statement of your assets and liabilities."

"I was considering it as a matter of principle. So a man be just, and have the approbation of his own conscience, the sneers of the world ought not to annoy him. But, Saxon, it is a fearful thing for a man to offend himself. I could never forgive the insult, or recover from



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the dishonor, if I were once to permit myself to be guilty of an action that I could not meditate upon without displeasure."

"I do not see how such a contingency could ensue from either of the plans you were silently discussing."

"Could I not say I was able to pay when in truth I was not? That would be a falsehood. Might I not by deceptive practices increase my liabilities to the ultimate injury of those who trusted me? That would be a fraud."

"I am not prepared to say, without knowing the actual condition of your house."

"Oh, here it is!" said Mr. Wumble, taking a paper from his pocket. "It was handed me by Waferly as I was starting yesterday. I resolved not to read it until I had decided the other matter. Perhaps, as you say, it would be well to look at it."

Mr. Waferly, in the first place, apprised his partner of the fact that several notes, amounting in all to five thousand dollars, matured that day, and if the — Bank did not discount at least half the notes offered for that purpose, they would be protested. But he hoped the bank would help them out of the difficulty. Then he stated there were other notes that would mature in the next ensuing ninety days to a considerable amount, and the payment of which he saw no means of providing for. If the utmost amount of funds they relied upon receiving from the west and other sources should be obtained, still there would be a deficiency of nearly fifteen thousand dollars. The value of the stock on hand, and the amount of money due the concern exceeded their liabilities about a hundred thousand dollars. Still it was impossible to borrow, if the banks declined discounting, without paying a ruinous per cent. interest.

"Why, Wumble," said Mr. Saxon, "that's not so very desperate."

"Does he not speak of a 'ruinous per cent.?' I won't do it. That's my irrevocable decision, at last! We will go into liquidation. That's my plan. Sell the stock for what it will bring—collect all the debts due us that can be collected, and pay all we owe. If there is anything left, we can begin again, and that with a clear conscience."

"Now hear my opinion. Do as I did. Create no new liabilities until the storm blows over. But keep your stock now on hand, and sell only for cash. You can get the fifteen thousand dollars without paying more than six per cent. for it."

"You will furnish it! Saxon, I know you. A chip of the old block. Your father did the same. Think you Waferly will look grum the next time I go fishing? Is there not virtue in it? Has it not saved me, and that carping partner of mine, from bankruptcy? But, Saxon, have you that much at command, and to spare, without distressing yourself?"

"I have that sum just at this time unemployed. It will be twice ninety days before my next note falls due. And what is more, Wumble, I mean to hand you the amount in notes of the — Bank, and you must draw the specie. Your notes are payable at the Girard."

They drove hard, and before three o'clock had accomplished the feat of rescuing the house of Wumble & Waferly from ruin.

CHAPTER XII.

It was a tempestuous night, and the profound darkness was not even relieved by flashes of lightning. But the rain fell in torrents, and the wind howled in terrific fury.

Billy Gritz sat at the homely tea-table opposite his mother. His cup was empty. Hers had not been raised to her ashy lips, and she seemed to be more emaciated and haggard than ever. Her eyes were more lustrous than formerly, and there was a small crimson spot on her cheek, which, in conjunction with the sepulchral cough which convulsed her at intervals, were fearful indications that her days of sorrow on earth were drawing rapidly to a termination.

"How hard it rains!" said the boy, impatiently twirling round a spoon, which he had endeavored in vain to balance on the edge of his cup.

"I suppose you intended to go out to-night, as usual," said Olivia.

"Yes; Baron Buttons owes me an opera ticket for taking his last letter to Mr. Gritz, my new-found father. But it rains tremendously, and it blows great guns!" he added, starting up, as a violent gust of wind tore away a number of bricks from the chimney-tops, and scattered them with a rattling noise on the front steps of the houses, and the sidewalks of the alley.

"And when you are away at such places, do you ever think of me left here alone?" asked she, mournfully, unmoved by the crashing sounds without.

"To confess the truth, I must say not often. Since I can remember anything, I have seen more of other people

than of my parents. They never seemed to care for me; and, some how or other, I can't have the same strong feeling of affection for them that I read of in the books, or hear other boys assert they have for theirs."

"It is true," continued the mother, with a subdued voice, "you were not loved; you were an outcast, and dwelt mostly with my cousin, until I got you your first situation. Since then you have shifted pretty well for yourself, as every change has been for the better; and now you are in the employment of one who will take care of you when I am gone, provided you merit his protection."

"I lived in Queen Street with Yellow Phebe, or Mrs. Blackburn, as she calls herself, until I went to Mr. Jacobs to mind his clothing store. She was no cousin of yours, I hope."

"The truth must be told. She was and is."

"Then I am a negro, I suppose?"

"You have African blood in your veins. Listen; it is time for you to know all, as I shall soon leave you."

"Where are you going, mother?" asked the boy, seeing tears fall from the eyes of his parent.

"To Heaven, I hope. The doctor told me to-day it would not last many weeks longer. What I am going to disclose to you should be buried with me in the grave, were I the sole possessor of the secret. Many years ago I was a slave, in Norfolk, Virginia. I was white, as you see me now, but still a slave, and happy, for my mistress was rich, and very indulgent. But I was tempted to run away with your father, who brought me hither. He certainly loved me then, and expended a great deal of money in having me educated and taught many accomplishments. But as knowledge increased, my happiness diminished.

They may laud their free schools, and the dissemination of learning among the poorest or humblest classes; but I who have seen both sides of the question, condemn this 'progress' of this enlightened age, as they call it. Like the fatal tree of knowledge in Eden, it brings misery and despair to thousands who taste of its fruit. White or black, bond or free, the one who is educated, and indued with refined sentiments above his destined lot in life, is doomed to endure a thousand pangs which could have never assailed him had he been left in the state of contentment in which these utilitarian reformers found him. When nature qualifies one of low condition to ascend in the intellectual scale for some appointed purpose, Providence furnishes the means. Such has been the case, in the most aristocratic and despotic countries, as I have learned from books. But no sooner had intelligence dawned upon me, than I perceived mine was to be a life of wretchedness, or else I was to sink into an early grave. The race from which we spring, as a penalty for some awful transgression, or from some unfathomable motive of wisdom, incurred the indelible brand of the Creator, which is the signet of degradation throughout the world. Free us, educate us, it is the same thing; we are still an inferior race. And we have no more right to curse the anglo-Saxon for making us slaves than our God for making us black. It was the will, the decree, of the Ruler of the universe that we should be slaves, or we would have never been such. And the foolish abolitionists, or fanatico-philanthropists, who strive to break our bonds, are contending against the great Creator they profess to serve and adore. Remember these things, my son.

"But to continue my narrative. When I found that I had been betrayed and abandoned, after your birth, I re-

pented of the step I had taken, and wrote my mistress that I wished to return to her. But she refused to take me back. She merely informed me that I could make my betrayer support me. He was rich, and might be demanded by the Governor of Virginia for a violation of the law of that State. I became vindictive, and threatened Mr. Grittz. He agreed to give me a small weekly stipend, which has been continued ever since. It was money sent by him that you saw me take from the letter you brought home one evening.

"Shortly after receiving the letter from my mistress, she died, and emancipated all her slaves. Phebe was one of them. She was sister to my mother, but not so white. My mother died early, as most of the light mulattoes do. Phebe came here, and of course knew the pedigree of her niece. It was in vain for me to think of passing myself for a white woman. Phebe, however, for a long time threw no obstacles in my way. But her two sons, John and Henry, whom you know very well, spread the intelligence wherever I moved. They are proud themselves of being so nearly white; but they are envious of those who, like me, exhibited no traces of African blood in their features and complexion.

"I am nearly done. You, who have so little of the blood of the degraded race in your veins, may, if you choose, defy their malice. No one will believe them, if they seek to injure you by a revelation of your origin. But I would desire you to keep on good terms with them until some fitting opportunity presents itself for you to cast them off for ever. I have another motive for wishing you not to break with them yet. You may render Mr. Saxon a service; I owe him a debt of gratitude. He offered to take me in his family; and I, knowing what would be the re-

sult, declined. I say you may render him a service—or at least save him from a calamity. It was John and Henry who insulted his nieces.”

“Is it possible? The rascals!” exclaimed Billy, interrupting his mother.

“Yes; and they were dreadfully chastised for it on the spot. But they have sworn to be revenged, and they are desperate villains. And not only they, but hundreds of the same color in the southern part of the city are pledged to avenge the burning of the hall that night, on the whites, the first good opportunity! Do you seek some place of safety when they make the foolish attempt. Rely upon it, their advisers, the abolitionists, will lead them to ruin. They dwell in continual peril. They are hated by all the white laborers and menials in the city, and all of them will combine on some occasion to exterminate them. Yes, here, in the north, the time may come, perhaps must come, when the blood of enfranchised Africans will flow through the streets. At this moment, a single bold leader, upon some sudden provocation, could rally a host sufficiently strong to extirpate them.

“Do you be watchful and wise. If John and Henry should begin the next tumult by putting in execution some wicked scheme involving the welfare of the nieces of your employer, it may be in your power to render the poor girls a service. And they will stand in need of it; for the next time those villains attempt anything, it will be some horrible enterprise. They do not know where you are employed. They asked me to-day. I evaded the question. Perhaps they wish your co-operation. Learn their secret, if you can, but keep your own. And rely upon it, the surest means for you to succeed in the situation where Providence has cast your lot is to be

faithful and honest. Strive diligently to merit the favor of those who can advance you, and perhaps your fate may be a happier one than mine. I am very weak, and must rest.”

CHAPTER XIII.

MR. WAFERLY had been stricken dumb when his partner announced to him that their house would be sustained, and that their salvation would be owing to the generous aid of Mr. Saxon. The effect was irresistible when he reflected that the sum loaned them was the precise amount he had once wished to decline lending to their neighbor.

But Wumble & Waferly had failed. It was known to thousands that their paper had been protested; while but two or three were aware of the fact that the protest was canceled the next day, and all the matured demands against them fully paid. So the name of the firm, like Mr. Saxon's, remained in the swelling catalogue of failures; and, like Mr. Saxon, Wumble & Waferly put up a sign with the words “SELLING AT COST, FOR CASH,” on it.

Although it was taken for granted that Mr. Saxon had failed, yet the community in which he lived could not be disregarding of the fact that Mrs. Sandys, his sister, had purchased a very fine carriage, and that her establishment was still kept up on as expensive a scale as ever. Now it was known to everybody who knew anything about the family at all, for such matters are sure to be investigated in the best society, that Mrs. Sandys had never been the possessor of any fortune. She had never even been the

recipient of a legacy, that rumor had spoken of, and rumor is always very certain to speak without reserve in regard to such things. Hence the inference became quite general that Mr. Saxon had failed "full-handed;" that is, he had saved enough from the wreck of his fortune to make himself and his family "comfortable for life;" and had then "compromised with his creditors." The number of cents he had paid in the dollar was not ascertained; of course not. For if it had been, Madam Rumor would have been under the necessity of recalling many tales she had put in circulation, an undertaking she is always reluctant to impose upon herself.

The texture of the standard of respectability is quite elastic in the most refined circles. For no sooner was it known that Mrs. Sandys' establishment had increased in magnificence and expenditure, while one-half the families of the great merchants were under the hard necessity of adopting the most rigid rules of retrenchment and economy, amounting, as many avowed, to niggardly meanness; while many others were really obliged to see their houses sold under the auctioneer's hammer, and their household appendages broken up by unfeeling decrees emanating from the implacable courts; we say, no sooner was it known that the widow's mansion was open for the reception and entertainment of the friends of the family on a more expensive scale than ever, while all these dreadful calamities were befalling the families of a large proportion of the great merchants, than the numerous acquaintances of Mrs. Edith Sandys showed themselves to be by no means estranged or diminished in consequence of the idle gossip of Madam Rumor relative to the particulars of Mr. Saxon's failure.

Mrs. Sandys was not at all what is called a gay votary of

fashion. She could enjoy the social converse of a chosen few, while she felt a chilling restraint in the midst of large assemblies. However, she yielded to the desire of her brother, and consented to give several very large parties. The education of Alice and Eda being completed, she was fortified in her resolution by the temptation to present them in society in the most advantageous way, and under the most imposing circumstances. She never dreamed that her name was the subject of remark and reproach on the burning tongues of the secretly envious and malignant. How could she? Who was there to allude, in her presence, to the "full-handed failure" of her brother? Not one. And as Mr. Biddle and his lady were to be present at her parties, who would stay away on account of her brother's bankruptcy? None at all.

The saloons were brilliantly lighted with transparent wax candles (for what lady of fashion would soil her satin with the fumes of gas? certainly no duchess in London), and there was music and dancing, confections and wine, loud laughter and low impassioned whispers, at the resplendent mansion of Mrs. Sandys. Although it was past eleven o'clock, new guests were arriving, new names were announced, and the ceremony of introduction was repeated for the fiftieth time.

Alice and Eda were arrayed in simple white, but adorned with costly diamonds; while their mother, more stately, and less costly in her raiment, was scarcely less beautiful than they. Neither gray hairs nor odious wrinkles marred the classic beauty of Edith's fair brow; and when she was persuaded, indeed almost constrained to sing, the company were electrified with her perfect performance. In truth, there was great danger of her eclipsing her own daughters, as many a mother had done

before her. But such was not her intention. Still she could not disperse the crowd of professed admirers, male and female, constantly surrounding her.

Miss Lofts was there, towering a head, and nearly a shoulder, above the rest, attired in full costume. Her cheeks were as rosy as any in that presence, and her teeth as pearly. And after all the trouble, and care, and art, and expense she had been at to make them so, it was but natural and reasonable that she should delight to exhibit them. And Miss Abby Williams was there, at her elbow, and no ingenuity, no maidenly device, could cast her off. She had received Mrs. Sandys' note of invitation, and she made it a matter of conscience to accept all invitations; for after people had gone to the expense of providing elegant entertainments, it would be more than a pity, it would be a sin, for no guests to be there, and thus to let the things be wasted. She was conscientious and candid, and embraced the first opportunity of telling Mrs. Sandys as much, and of offering excuses for not being arrayed in jewels and satins like the rest, which were simply and frankly that she was too poor to buy them.

And the Rev. Mr. Mainchancing was there—but not in the dancing saloon. He occupied a low seat at a convenient distance from the corner where Miss Lofts presided over a knot of old bachelors and widowers; for she too had her set of admirers, as men of business, and even of letters and professions, were not ignorant that she had a considerable fortune invested in Schuylkill Navigation stock, then considered the very best security one could hold, and indeed the most profound thinkers of the day and city invested “their all” in it.

Mr. Mainchancing was reserved and dignified in the

extreme. It might have been that his feelings were sometimes grated upon, when the occasional opening of a door admitted the vibrations of the violin or the piano in his ears. But no sooner was his opinion appealed to by Miss Lofts than all his taciturnity vanished, and his frigid gravity was apparently swallowed up in his excessive zeal to sustain to the utmost the positions or fancies, whatever they might be, of the lady.

Miss Lofts had, as was her habit, been descanting on the calamities of the times, and enumerating to her listeners the new victims which she had been informed had fallen recently. Among these she named the firm of Wumble & Waferly.

One of the gentlemen present interposed, timidly observing that he had understood there was some mistake in the rumor respecting that house.

“There can be no mistake, I assure you,” replied Miss Lofts. “I appeal to Mr. Mainchancing, as my author, who would be likely to be well informed before announcing so painful an event.”

“It must be true,” said the reverend gentleman; “I had it from one of the tellers in the bank where they failed to pay their notes at maturity.”

“Then permit me to remark,” replied the one who had suggested there might be a mistake in the rumor, “that my authority was the cashier of the bank. He said that the notes were held over to the next day and then fully paid. There may have been, and I think there was, a protest; but I assure you it was canceled the next day.”

“I beg to observe,” continued the reverend gentleman, “that on the next day, when, as you say the money was paid, there was a sign put over the door of Wumble &

Waferly, signifying that the goods were to be sold for cash at cost. I saw that myself, as I happened to be passing."

"Poor Wumble," ejaculated Miss Abby; "if he had married when young, and his excessive fondness for fishing had been suppressed in time, no doubt he would have escaped this stunning blow."

"Perhaps it is not too late, yet," said Miss Lofts, piquantly. "He may have failed full-handed, and if so his family might be as comfortable as ever." This observation produced significant looks and smiles, for it was susceptible of an interpretation which applied with some force to the proprietress of the house where they were then assembled.

"If that is meant for me," said Miss Abby, reverting to the old reminiscence, "I have postponed the consummation too long ever to think of it now."

"Postponements are sometimes lucky thoughts," retorted Miss Lofts, in defiance, convinced that her tormentor would not dare to explain her meaning on such an occasion.

During the pause that ensued, Mr. Wumble himself was announced, and that gentleman, smiling and happy as ever, stood in the centre of the room between Mr. Saxon and Mrs. Sandys, gazing round for the familiar face of some one whom he might approach with assured boldness, for he was really the most timid man in the world, and was quite often very much confused in company, as old bachelors and true anglers are liable to be. At length he selected the corner occupied by Miss Lofts and her coterie, and approached that lady without hesitation. But the salutation he received was merely a distant, cold, imperious nod, which was repeated with an air of frigid decision as he drew nearer. Staggered by this species of

reception, he turned to the never-failing Abby, who took his proffered hand, but without a smile or the usual mirth-provoking remark. This completely demolished Mr. Wumble's frail equilibrium, and he sank down in a chair beside Mr. Mainchancing, his benevolent face burning with blushes. The ladies remained silent, and he could not speak to them. Finally he turned to the reverend gentleman on his left, and said, quite loud enough to be heard by all present, for he was almost unconscious of what he was speaking:

"I hope, sir, nothing disagreeable has grown out of our unfortunate game at cards. It was Miss Lofts' proposition that we should play."

This speech could not avoid producing a sensation. The subject matter of it, the person spoken of, and, above all, the person spoken to, rendered such an effect unavoidable. Several of the company drew near, and, laughing heartily, demanded an explanation. But Mr. Wumble, now comprehending the full signification of the blunder he had committed, was more embarrassed than ever.

"Oh, it was nothing," said Miss Abby, to his unspeakable relief; "I know all about it, and will tell you," which she did, without alluding to the vase, much to the gratification of the reverend gentleman, who had so long been "sitting on thorns," as he declared to her afterwards.

The gentleman who had contradicted the report of Wumble & Waferly's failure entered into conversation with Mr. Wumble on the topics of the day, during which the recently timid and confused old bachelor became the bold and indignant man of honor. A remark of his friend, in relation to the many current rumors, caused Mr. Wumble to produce a New York paper, containing a

list of bankruptcies in Philadelphia. "There," said he, "is the firm of Wumble & Waferly conspicuous in the list? What could have induced the wretched news monger to insert such a wicked falsehood?"

Mr. Mainchancing was particularly restless, and painfully annoyed by the epithets uttered, as every one knew, without the slightest purpose of offending any one present. Miss Abby again hastened to his relief.

"Then there is no truth in the rumor, after all? I am glad of it. Do you know, Mr. Wumble, that there were reports of your failure even here in Philadelphia?"

"Indeed? But that might be expected here, where every third house is involved past redemption; the question is, how did it reach New York and get in the newspapers?"

While Miss Abby was discussing that matter with Mr. Wumble, Miss Lofts was poring eagerly over the columns of the paper for other items of news; and she did not search in vain, for her eyes rested on this paragraph:—

"THE DEVIL TO PAY AMONG THE BULLS AND BEARS.—Yesterday, in Wall Street, there was a regular crashing up of prices and crushing down of fortunes. Many a retired nabob and provident old maid, who sipped their chocolate and read the *Herald* in perfect bliss in the morning, were doomed to go supperless to bed. The stock of the Bank of the U. S. fell fifteen dollars in the share, and Schuylkill Navigation *thirty dollars*. The fancies sunk out of sight. So goes the dance. Who pays the fiddler?"

The paper fell on Miss Lofts' lap, and her head sank back on her chair. She had fainted, and would have fallen had it not been for her reverend admirer. A commotion ensued, and it was long before the lady was

restored to perfect sensibility, not to say to reason; for, in contempt of the unceasing efforts of Mrs. Sandys and her daughters to soothe her, when she did revive, she railed almost vociferously against the "swindlers," as she termed the stock-brokers, whom she supposed had caused the decline in stocks, and declared she was ruined, absolutely ruined for ever.

When this communication was made, Mr. Mainchancing delicately ceased his endeavors to pacify her, and embraced the first opportunity to withdraw. And even Miss Abby deserted her in her hour of trial, and accepted Mrs. Sandys' invitation to spend another week at her house.

When the guests had departed, Mr. Saxon, his sister, Alice and Eda, promenaded the deserted saloons and halls alone, with the proud satisfaction that no one had been oppressed, or defrauded, to enable them to enjoy the benefits of the fortune which a kind Providence had been pleased to bestow upon them.

When they approached the corner which had been occupied by Miss Lofts and her courtiers, Mr. Saxon took up the paper which had been the cause of the sad scene there enacted. With a smile of derision, he pointed to his own name in the list of bankrupts.

"The time has not come, Edith, for me to contradict this except by my actions, which, they say, 'speak louder than words.' And I have no hesitation in saying the revelry held here this night will be duly chronicled in this journal. For that purpose, I invited one of the correspondents of the paper. How will it look in juxtaposition with the list of bankrupts? That is no affair of mine. The meddling and credulous world deserves to be thus rebuked. They call me bankrupt; but they do not name the creditor who has not been fully paid. A bank-

rupt! Edith, I am a millionaire! Mr. Calton, as my agent, is the highest bidder at most of the sales of real estate. Property is sacrificed. I am buying tenements for three thousand dollars which cost ten, and which will again be worth that sum. Why do not the slanderers go to the clerk's office and look at my daily accruing titles? Ay, they will do so in time; and then it will be said I amassed riches from the sacrifices of others. Am I not always the highest bidder? But for me, would not the sacrifices be still greater? But they must and will have something to talk about, and something to condemn. Well, well; at least they will have no reluctance to participate with us in the enjoyment of our wealth. Edith, do you still remain dumb on the subject of my affairs. Let them conjecture, and even impute evil if they see proper; a time will come when the mystery will be solved."

CHAPTER XIV.

THE boy Grittz was quite stunned by the revelations of his mother. He looked at himself in the glass, and found no marks by which any one could detect the African blood in his veins; and then he determined never to admit that he was descended in the maternal line, or in any way, from that race. Indeed, he was inclined to doubt the whole story of his mother; but then it was evident she was dying, and would not be likely to utter a falsehood so deliberately, and one of such a nature, when there could be no motive for doing it. Besides, she had never been known to utter an untruth.

And he was uneasy in regard to the danger threatened the family of his employer. But what could he do? He could not conjecture the mode of assault in contemplation, and knew not how to warn them against it. And if he did warn them, how could he avoid telling them the story of his origin? This he would not do; he would die first. But he ardently desired some good opportunity of ridding himself of his mulatto acquaintances and kindred; and his imagination was constantly in active exercise devising plans to that end.

Thus weeks and months passed away, and Olivia Wann, or rather Olivia Grittz, as the connection, according to the laws of Pennsylvania, was a marriage, was consigned to the tomb. The broker and his son were the only mourners; and the former would not have attended the funeral had it not been for the threats of the latter, who made known to him that he was in possession of his secret, and only stipulated to keep it inviolable in consideration of the weekly stipend which had been paid his mother being continued to himself.

Still no new attack had been made on the repose of Mr. Saxon's family. But Billy was convinced the blow was only delayed, not abandoned; for he occasionally donned his ragged clothes and mingled with his old associates in the degraded haunts of his infancy; and there he ascertained that the revengeful feelings against the white population, engendered or inflamed by the burning of their Hall, still existed in undiminished bitterness. He learned more. It was evident that in the event of another collision there would be a still greater calamity than the mere destruction of property, as knives and pistols were freely circulated among the dupes of the execrable abolitionists, with instructions to "*use them*," in the words of the Rev.

Mr. Parker, rather than submit to any indignity on the part of the white population. And such still is the advice of a few ravenous wolves in sheep's clothing, who call themselves the servants of God, when they are truly the ministers of Satan.

It was while reflecting on these things, one day, that a startling message came from Mrs. Sandys to her brother. Consternation was depicted in the face of the messenger, and his words were so incoherent that they were altogether unintelligible. Billy ran without ceremony into the presence of Mr. Saxon, who did not rebuke him for the great interest he manifested on the occasion. Mr. Saxon was surprised and alarmed; and not waiting to learn the full particulars of what had happened from the terror-stricken and confounded servant, lost no time in seeking more precise information of what had happened from his sister.

Billy was more patient. He throttled the servant in the office, after Mr. Saxon's departure, in defiance of Mr. Calton's reproving look, and literally shook the truth out of him. The blow had fallen. Alice and Eda were gone, and their mother was frantic. That was all the messenger could say, and that was enough for Billy.

"Mr. Calton," said he, with an energy and an earnestness never before exhibited by him, "Mr. Calton, go to Mr. Saxon, if you please, and tell him I will find them in two hours, or never look him in the face again. Tell him I think I know where they are, and the men who have them. In two hours, at most, I shall bring news of them to Mrs. Sandys. Paddy, for Heaven's sake muster all your friends again, and don't forget the leader of the Avengers. Go down Fifth Street below South." Saying this, he vanished without the loss of another moment.

When Mr. Saxon arrived at the mansion, he was dismayed to behold the pitiable condition of his sister. She raved almost to madness. It was in vain they sought to comfort her. She did nothing but call upon them to give her back her daughters. Several of her female acquaintances being present, Mr. Saxon resigned her into their hands, and ran down into the hall where the servants were all collected together. There he learned from the coachman that as he was returning from Mr. Calton's with the girls, and crossing Broad Street slowly where the iron rail was laid, he was told by a mulatto man, just at the side of the carriage, that there was a nail in the foot of one of the horses, and he had better get down and take it out. He descended without reflection and proceeded to look for it, when suddenly the mulatto sprang up in the seat and drove rapidly away. And as he did so, another mulatto pulled down the footman behind and occupied his place. All this was observed by several gentlemen in the vicinity, who endeavored to interpose, but they were too late, only one of them being fleet enough to overtake the carriage, and he could do nothing more than drag down the mulatto from behind, and spring into his seat. He was in that position when the carriage was seen the last time. He and the footman had followed the carriage as long as they could keep in sight of it or learn the direction it had taken. But finally, all traces of it being lost, they could do no more than return and tell what had occurred.

"What became of the mulatto the man pulled down from the seat behind?" demanded Mr. Saxon.

"He was taken in custody, sir, by an officer. The fall had injured him so much he made no attempt to escape."

By this time Mr. Calton and Mr. Pickering, accompanied by several policemen, arrived. The words of the

boy were repeated to Mr. Saxon, and sustained by the policemen, who said he was familiar with all the haunts of the wretched free negroes in the southern part of the city, and would be likely to bring them some intelligence at the time appointed. Mr. Saxon, however, could not be contented to remain idle. He hastened to the mayor's office to see the captured mulatto. From him nothing could be learned. He had but one account to give. He and his friend (he would not say brother) did it all as a joke, without premeditation, and not knowing there were any young ladies in the carriage. Whither his friend had driven the carriage he could not tell, for he said he did not know. And when questioned where they resided, he said over in Camden.

This was all Mr. Saxon could learn from the prisoner, and after being assured by the captain of the police that immediate search should be made for his nieces, he returned to the house to await the coming of Billy. In the mean time, Mr. Pickering, who then heard for the first time the nature of the former conduct of the mulattoes, which occurred when he was in the south-west, repaired without delay to the medical colleges to enlist his acquaintances among the students in the cause of the young girls.

The carriage, while the girls were yet scarcely sensible of their perilous condition, was driven furiously down Walnut Street to Thirteenth, the driver not being aware of the discomfiture of his brother, whom he supposed still occupied the footman's place behind. The young man who had supplanted him gesticulated in vain to the people on the pavement as he was whirled rapidly along. His voice could not be heard, nor his gestures clearly understood.

They rushed along Thirteenth to Spruce, down Spruce to Twelfth, along Twelfth to Pine, and so on in this

erratic manner until they came to the corner of Eighth and St. Mary's Streets, when the driver moderated the speed of the panting horses, while he surveyed the scene behind him. No one seemed to be pursuing him. He then turned into St. Mary's Street, and drew up near a hackney-coach, which seemed to have been placed there by his directions. He descended from his seat, and opened the door.

"I have stopped the runaway horses at last," said he. "Come, ladies, get in the hack now, and I will drive you home." They obeyed without resistance, supposing their own coachman had been thrown off, and this individual had met the unguided horses and stopped them. They did not recognize their conductor; and as there were quite a number of negroes whispering and laughing in the vicinity, the young gentleman behind did not interfere. He merely pulled down his cap over his brows to hide his features, and as soon as the hack containing the unresisting girls began to move away, he sprang down from the coach and again mounted the seat behind them. This was noticed by those standing around, who were evidently acquainted with the nature of Henry's proceedings, if they were not his confederates, and they strove to overtake him. It was bootless. Their cries only made the horses run the faster, and they were soon left out of sight.

Henry dashed out of St. Mary's Street into Seventh; thence into Clymer, and through it into Sixth. At length he turned into Queen Street and soon halted again. A door of one of the miserable-looking houses was thrown open by his mother, Phebe, who assisted him in thrusting the half-fainting girls into the building. Here, too, were

assembled some half-dozen confederates, who applauded Henry's success, and cheered him loudly.

"But this is not John," cried one, perceiving the stranger sitting behind.

"Seize him!" cried Henry; "kill him! or he will betray us."

The young man leaped down, and, drawing a revolver from his pocket, warned them not to approach. This was perceived by the trembling girls, while Phebe was holding them securely and roughly by the arms.

"Oh, save us, save us!" cried they, their only hope being now placed in the arm and the courage of the young man, who had evidently followed them thus far for the purpose of guarding them from evil.

"I will, or perish!" cried he, rushing into the house and shutting the door on his pursuers. He turned the key, and then confronted Phebe, who, though large and powerful, was terrified at the presentation of the pistol. She relinquished the girls without delay, and then retreated in haste out of the back door, which the young man lost no time in securing as he had done the front one. But the building was old, and the frail doors would soon prove to be but feeble impediments to the ingress of the increasing number of enemies without. The rescuer of the poor girls perceived this immediately, and then proceeded to explore the upper apartments. Here he was glad to find that the door of a chamber commanded the head of the stairway, and in this chamber he desired the girls to remain. They did his bidding, pale, and chilled with fear. But they would not lock themselves in it, and leave him alone exposed on the outside to defend the stairway. They clung to him, perfect stranger as he was, with an instinctive resolution not to be separated from him. Se-



Scene in Queen Street.—p. 181.

veral stones were violently thrown from the street, shattering the windows of the chamber they occupied, but fortunately doing them no injury. The young man pointed his pistol out in the direction of the assailants, and warned them not to repeat the offence, or he would fire in their midst. It was not repeated, at least from that direction. On the contrary, the tumult in the street seemed to subside, and the assailants suddenly disappeared in front.

It was different in the rear. There the whole force, numbering perhaps fifty, and many of them armed, had collected for the purpose of renewing the attack. Nor did they waste time in prolonged consultation; but rushed in a body to the door, which one blow with an axe shattered to pieces. Having entered the house, they paused before venturing to ascend the stairs. They had seen the pistol in the young man's possession, and distinctly perceived it to be a six-barreled revolver. They doubted not he would use it, and six of their number might fall before their victims could be reached. Besides, they were not quite sure the girls would not be traced out by their friends, and then, as in the case of the burning of the Hall, they might soon be overwhelmed by superior numbers. It was notorious that a large majority of the citizens were prejudiced against the blacks, and would be glad of an opportunity to drive them away. Hence they hesitated to perpetrate the first act of violence. It might be followed by immediate and fearful retribution. It was better to reflect. Perhaps the friends of the captives might find no clue to their place of confinement. They were like birds in a cage, completely in their power, and they might execute their designs on them at their leisure. It was concluded to do nothing more before night, except

to guard the captives, and some ten or twelve were named for that purpose, the rest withdrawing.

Billy Grittz lost no time in executing his self-imposed mission. He knew all the places of resort for such profligate mischief-brewers as John and Henry ; and at the first of them he went to he beheld Mrs. Sandys' carriage and horses. This discovery made his eyes sparkle with delight. -

The same company were standing round that had been seen by the young defender of the girls. Billy knew them all, and they regarded him almost in the light of a confederate.

"See here, folks," said the boy, assuming a swaggering manner, "who wants to make a handful of dollars?"

"I do," was answered by several.

"I'll tell you how it may be done, if you will share with me."

"Well, say on."

"Then just mount up there, any one of you that can drive, and go slowly along Walnut Street, hunting an owner. When you find him, just say you picked it up in South Street or Lombard, or anywhere else than the right place. If you don't do it, it won't be a quarter of an hour before the police will find it, and then the next thing they will find will be the girls, and their kidnappers. I just thought I would stop and give you my opinion, and tell you that there is a great stir up in town, and they are shaking their fists in this direction."

"Billy is right," said the oldest, and fattest, and blackest, known in the city as a great whitewasher.

"He's nothing else," said Billy himself, perceiving his words had not been without effect. "I tell you if that carriage remains there many minutes longer, there will be

some folks of the law after it ; and they will take the liberty of entering all these doors to search for certain young ladies hereabouts."

"They won't find them here," said the whitewasher ; "but they might find the carriage."

"Better do as I say, and give me my share," said Billy ; "you can't do anything else with it. It's too big to take to Moses Wolf's."

The whitewasher himself mounted the box and drove out one end of the street, while Billy went in the other direction. He understood, without being under the necessity of asking the question, that the girls had "changed cars" there, as he carelessly remarked, when told the police would not find them so near the carriage.

Billy went on his way, whistling an air from Somnambula, through Clymer Street, and into Queen. Phebe was standing at the front door. He was in the act of passing without looking up.

"Why, Billy," said she, seizing him by the shoulder, "are you so much captivated with your sweet music that you don't know your own blood relations?"

"Oh, I beg your pardon, Aunt Phebe. I was coming just on purpose to see you, as in duty bound ; but I was thinking of the uproarious times they have up in the city, and forgot where I was."

"Duty be hanged. You've got some news, I know. Come in and tell us, or I'll slit your tongue." When Billy entered, the company there assembled, who were smoking and drinking, turned their eyes upon him, some with doubt and suspicion, for he had too much white blood in him, as they alleged, and others with eager curiosity to hear the news.

"Well, all I've got to say is they are getting up a

rumpus in the city, and we darkies had better be on the look out."

"What are they going to do?" asked Henry, confronting the boy, and, taking the cigar from his mouth, scrutinizing his features closely.

"They are going to raise the old boy himself, if not put on the wrong scent. I did not hear them mention any particular street, or house; but they all spoke of hunting in this direction for the girls. So you had better do nothing bad till you ascertain whether you are suspected. If they find you out, and the girls ar'n't injured, it will go easier with you."

"How did you know I had the girls?"

"All the city knows they have been kidnapped."

"But, I ask, how did you know I had them?" demanded Henry, with a scowl of suppressed anger and suspicion, which threatened to burst on the head of the dissembling boy, if his next answer did not remove them.

"Because I have seen John."

"Where is he?"

"In a cell at the corner of Fifth and Chestnut."

"The d——!" exclaimed a half-dozen voices.

"I saw him there," continued the unabashed boy; "and then I knew all about what had been done. He will die before he gives them any information. But he is in a bad fix, for the fall from the seat on the carriage broke his right leg."

"Do you hear that?" exclaimed Phebe, "and that scamp up stairs was the one who did it. He shall not escape with his life. He is my share. As for the girls with him, you may do what you please to punish them."

Billy's ears were open to these words, although he seemed to pay no attention to the woman.

"How can we put them on a false scent?" inquired Henry, now not doubting but that the boy was true.

"Oh, that is easily done. Any one of you can go up in town and say you saw them taken out the Gray's Ferry road, or in any other direction than this."

"Why won't you do it for us, Billy?" asked several.

"I would, only I'm going to Moses Wolf's to redeem a silver-mounted flute I found one night in Second Street."

"Never mind the flute. Do you spy for us till the danger's over, and you shall be paid something of more value than that."

"Has the young fellow got a watch?"

"What young fellow, Billy?"

"Some one said a young fellow was caught in the trap. 'Twas Aunt Phebe."

"He wasn't caught; he ran into it himself," said she; "and he'll never walk out. Yes, he's got a watch, which shall be yours, Billy, if you do your duty like a man. Do you come back when they lose the scent, and in an hour afterwards you shall have the watch in your own pocket."

The boy still lingered, as if he did not like to engage in such business, without a better prospect of recompense than was offered in a watch he had never seen, and which was to be rifled from the pocket of he knew not whom, perhaps, indeed, a friend, or one whose friends might identify the property.

Such was the objection presented by Billy, while hesitating to depart without first seeing the girls.

"Tell me, Billy, are you going or are you not?" demanded Phebe, who wished to be resolved with as little delay as possible whether or not her son had been tracked by the police.

"If I was only sure he had a watch," said Billy, apparently balancing the matter in his mind.

"Suppose you go up stairs and see," said Henry, with a sardonic chuckle.

"Go, Billy; tell him you are a boy, and he won't shoot," said Phebe; "or you can creep up the stairs softly and peep in at the keyhole."

"Who's afeard," said the boy, going up, to the astonishment of all, without the slightest evidence of alarm. When he had ascended about half way, the door above opened, and the young man menaced him with his pistol. But Billy placed his finger significantly on his lip, and still ascended. When he reached the door, he whispered to the young man to go in and close the door, so he could whisper through the keyhole without rousing the suspicions of those below. This was done.

"Tell the young ladies that I am Billy Gritz, in the employment of Mr. Saxon, and will soon send them enough friends to protect them. Do you, sir, never leave this room alive until assistance comes. As long as you can maintain your present position, the girls are safe. Is your pistol loaded?"

"Yes."

"Are you the one who knocked the yellow rascal from the seat behind?"

"Yes."

"When they ask me who you are, what shall I say?"

"Edmund Scarboro, from Virginia, a student of medicine."

Billy saw the young girls locked in each other's arms, their hair disheveled, and the tears streaming from their eyes. He delayed no longer. Tripping lightly back, he said to those below that the young man had a gold chain,

and he supposed there must be a watch. He likewise told them their captive had two revolvers instead of one, and was putting fresh caps on them when he peeped through the keyhole. Saying this, he went into the street, and hastened back to the mansion of Mrs. Sandys.

At the door he met Mr. Saxon. He told him what he had seen, and all the particulars of the young girls' condition. Mr. Saxon lost no time in assuring his sister that her daughters were found, and would soon be restored to her.

Mr. Pickering had succeeded in enlisting quite a number of students in the cause; and when they heard it was one of their own class who was in captivity with the girls, they were exceedingly impatient to march against the audacious kidnappers.

The captain of police and his posse had assembled on the pavement in front of the mansion, waiting intelligence from divers quarters. A number of men who had been dispatched in quest of information had returned without being able to report anything of importance. The arrival of Billy changed the aspect of affairs; and his account was soon substantiated by the arrival of the coach, which he said he had found and sent home. He concealed himself from the whitewasher, and desired Mr. Saxon to have him arrested as one privy to the plot to capture the girls. This was done, and the gentleman of color was conducted to prison.

The captain of the police immediately set out with the whole of his forces, including Mr. Saxon, Mr. Calton, Mr. Pickering, and the students, in the direction pointed out by Billy. The party was divided into small companies, not more than six or eight walking together, and those companies were marched about a hundred paces

apart. Billy, remembering his mother's injunction, remained at Mr. Saxon's, and relinquished his claim on the watch.

When the first company reached the corner of Sixth and Queen Streets, they saw one of Henry's party, who had evidently been on the watch, run into the house of Phebe and give the alarm. Several signal guns had been fired, and it was apparent the civil authorities of the city and county would meet with resistance.

The captain of the police, however, hastened forward, and pushed open the door of the house. He was greeted on the threshold with a shower of stones, and one or two pistol shots, which his party promptly returned. But the party within was evidently too strong to be routed by so small a body of assailants. On the contrary, believing that this little company of policemen formed the whole attacking force, they charged them boldly, and drove them back into the street, where the battle was continued. Reinforcements arrived on both sides, and soon the narrow street was filled with combatants. Still the party of negroes remained the strongest. That part of the city at that time was inhabited chiefly by the colored people, who, in moments of excitement and passion, could be roused with great unanimity to the commission of terrible deeds. They came from every direction, and had well-nigh driven our party from the field, when a loud shout announced the arrival of Paddy and his hardy volunteers at the other end of the block, rushing in from Fifth Street.

Paddy's voice had been recognized by Alice, who threw up the window, and called upon him to rescue her. This spectacle inspired the rescuers with the resolution to succeed or perish.

Terrible indeed was the onslaught of Paddy and his

men on the sooty rabble. They took them in the rear, and belabored them most unmercifully with clubs, and stones, and their fists. This unlooked-for assistance inspired the policemen to redouble their exertions. By this time, Mr. Saxon and the students came up. They had been placed in the hindmost company by the captain, who insisted that the arrest of the guilty party and the recapture of the girls should be left exclusively to him, provided the service could be performed without violent resistance; but if it was to be met with, and not till then, force must be used to repel it.

The party of colored combatants were now between two fires. Yet they fought desperately, and as they retreated before the new accessions to the party of the police, they forced Paddy and his men to retire past the house where the prisoners were confined. But before Henry could lead his force back into the stronghold from which it had originally emanated, a sudden rush was made by Mr. Saxon and his young friends, which impelled the Africans beyond the door, precipitating them in the midst of Paddy's company, who had been disputing the ground inch by inch. A scream of joy told that the girls were in the arms of their uncle. Then a strong body of students was instantly formed to conduct Mr. Saxon and his nieces beyond the reach of danger. This was accomplished successfully, and before many more minutes elapsed, the girls were embraced by their mother.

Now the posse of the city police, acting in accordance with instructions from the mayor of the district (they had not been acting in their official capacity, because they were out of the limits of the city proper), used every endeavor to allay the disturbance. As well might they have attempted to suppress a hurricane. The conflict

increased in intensity and circumference. Many thousands contended on either side, and numbers had been borne from the scene of strife in a lifeless condition.

In vain was the sheriff of the county called upon to interpose. That functionary was alike disregarded by both the contending parties, and was finally driven with his feeble force from the ground, like chaff before the wind.

Night came, and the storm raged with redoubled fury. The field of battle extended over a space of a thousand yards in length and half that many in breadth, and the efforts of the civil authorities to separate the combatants and restore peace were wholly inefficient.

Soon the crash of axes and the glare of flames added to the horror of the scene. The doors along the street where the young girls had been confined were broken in, and the inmates precipitated into the gutters, where they met with no gentle treatment. The furniture followed, tumbling from the windows and breaking into fragments on the pavement. Next followed the smoke and the flames.

Every bell in the city and county tolled the alarm; and from distant quarters the fire companies brought with them their engines. They were not aware of the nature of the uproar, and proceeded to extinguish the flames. But before the water was thrown on the consuming buildings, a few tremendous blows with an axe opened a passage through the roof of Phebe's house, and, emerging with the column of smoke, and surrounded by many sheets of flame already curling over the eaves and from the windows, appeared the leader of the Avengers, who had taken so prominent a part at the destruction of the Hall of the abolitionists. He was without hat or coat; his shirt col-

lar was spread open, and his sleeves rolled up to his shoulders. With his arms spread apart, and his fingers stretched open to their utmost tension, he bellowed to the firemen below to desist.

"Go off," cried he, "if you are true Americans, and love your country. It is every man's duty to suppress the — negroes."

As these words were uttered, the speaker was prostrated by a missile thrown from the rear of the building. As he fell, however, one arm caught in the aperture he had made with the axe, and saved him from being precipitated into the street. It proved that he had only been stunned. Yet it had its effect. The firemen seeing what it was that had felled him, withdrew their engines from the vicinity and prepared to assist the white people in their extremity. The leader of the Avengers rose in time to see them withdraw, and without deigning to cast a look in the direction from whence the blow had come, threw up his arms, now bespattered with his own blood, and uttered three huzzas for the United States of America! This was responded to by hundreds in the street, and succeeded by the yells and thunders of the conflict.

The issue of the contest became more doubtful. The numbers seemed to be nearly equally divided, and as large bodies of recruits joined this or that side, victory alternated between the two. The pavements were torn up, and the air filled with missiles thrown from the corners of streets and the windows of houses; and at short intervals through the night the reports of pistols could be heard. But the weapon which was most fatal was the knife. Whenever there was a charge, and an actual contact of the belligerents, one or more generally sank under the murderous steel.

The white portion of the rioters labored under the disadvantage of fighting on the ground of the enemy. It was literally carrying the war into Africa, but not exactly as Scipio did. There was no Hannibal to contend against. But there were furious women. Whenever the battle remained stationary for any length of time, the invaders were assailed by every description of projectile from the windows, fluid, granite, and metallic. Then it was that the leader of the Avengers gave the signal for his peculiar mode of warfare. His company might have appropriately been termed the sappers and miners of the mob. The houses from whence their friends were assailed from above or in the rear were devoted to instantaneous destruction. The doors were broken in, the beds emptied of their feathers, and the furniture precipitated into the street, where those pieces that escaped fracture by the fall were seized and broken up to be used as instruments of offence. Then the building was either torn to pieces or burned down.

Thus the appalling work of destruction and bloodshed continued all night. In the mean time, the aid of the military had been invoked, and a number of volunteer companies were in readiness to march to the scene of conflict early in the morning to put an end to the contest. When they arrived upon the ground, it was soon apparent that their presence could produce no good result, inasmuch as they would not, of course, join either side, and thus decide the battle. On the contrary, they were pelted by both parties, and driven away. They were not permitted to fire on their assailants; and if they were to be merely spectators, they preferred a position at a convenient distance from the post of danger.

One or two of the companies, on retiring to a position

some distance from the combat, having forborne to fire upon the rioters in obedience to the instructions of their superior officers, grew indignant at the very inefficient and inglorious part it seemed they were destined to play, and sent a deputation to the chief in command to know for what purpose they were assembled. The reply was that the civil authorities were endeavoring to hold a parley with the leaders on both sides, and when the result was known, orders would be given specifying their duty. While they were awaiting the issue, the leader of the Avengers emerged from a dilapidated building near a body of mounted troops, still half denuded, and with his arms extended as before, exclaimed, "Only keep the — negroes in subjection, and we'll go home like true Americans." He was responded to by the huzzas of his concealed followers, thus evincing the inveterate hatred of the white laborers to the free colored population.

The civil authorities saw no means of arresting the sanguinary strife, the preponderance being now wholly on the side of the whites; and as the disparity in numbers was becoming more decided every hour, they had to advise the simultaneous flight of the blacks. Such was the conclusion arrived at, and orders were given the military companies to form in such manner and occupy such positions as would effectually guard all the avenues leading into certain streets, through which the colored population would have to pass. This was done; and they were commanded to keep back the white rioters at every hazard while the other party retreated northward, or fled the city by means of the ferry-boats. These orders were promptly executed and proved effectual.

For many hours, interminable columns of the motley fugitives defiled along the avenues running parallel with

the river; and many thousands of them found a refuge on the opposite side of the stream in New Jersey. Many of them were innocent of any participation in the outrages which caused the outburst of popular fury; but all partook of the danger, as an indiscriminate massacre was threatened; and they were urged to avert the catastrophe by a precipitate flight.

It was a painful scene to witness the weeping women and children thronging the streets, flying from their homes with such articles of dress and other movables as they could bear on their backs, and one which will not be soon forgotten.

CHAPTER XV.

For several days, nothing was so much talked of as the recent riot and its various incidents. It was the nine days' wonder then; although the wonder following riotous occurrences now does not, apparently, exceed half that length of time.

"Habit doth breed in us a callousness
To lawless acts and scenes of direst woe."

Henry and Phebe were identified by Billy among the slain. It is unnecessary to say the boy did not mourn their loss a single day.

The pawnbroker, Moses Wolf, was a great sufferer. His establishment was forcibly entered and converted into an armory alternately by both parties. There was neither pistol nor dagger which was not taken out of pledge; while many a costly jewel found an unpremeditated owner.

And as for satins and laces, the streets were redolent of them for many months afterwards.

There were other sufferers not immediately engaged in the disorder. They were the rich landlords of the colored tenants. These monopolists of real estate, as they were stigmatized by the rabble, in consonance with the doctrines inculcated by certain individuals, who, having nothing, are social levelers, but grown rich, become grasping monopolizers, were loud in their denunciations of the remissness of the authorities in permitting the devastation to proceed to such a ruinous extent. But few sympathized with them; and in fact they were ultimately indemnified by the county.

No one doubted now but that the lesson just taught them would have a good effect upon the colored population, and tend to keep them, as the leader of the Avengers said, "in subjection." It was a forcible solution of the question of the "equality by nature," so much urged by fanatics and evil politicians. Here the free colored man may find an asylum and not be molested, unless he presumes to assert the "equality" the vagabond lecturers seek to instil into his mind. The moment he does that, he will find both the Saxon and the Celt arrayed against him. What God has put asunder let no man attempt to join together.

In the hour of dread and consternation, the free blacks who were engaged in industrious pursuits, and discharged their duties as faithful servants, were protected by their employers, and would have been in no manner of danger had a massacre ensued.

It was only the worthless, the indolent, the impudent, and the dishonest among them, who cluster together in obscure streets and filthy alleys, against whom the prejudice exist-

ed, still exists, and must ever exist. And the time will come when legislative enactments will be invoked to drive them beyond our borders.

. Likewise the white instigators and abettors of the outrages committed against the constitution, religion and decency, in their blasphemous assemblies, should be compelled to follow them. They repudiate the laws of the country, and outrage the rules of society. The infamous expressions and proceedings prepared by these iniquitous agents are published and disseminated as the sentiments of the great body of the citizens; and are deliberately designed to provoke hatred and retaliation in other sections of the country, and ultimately to effect the dissolution of the Union itself. Whereas the real sentiment is regret that a slave should escape from a kind master, to become a miserable object of charity here, a tenant of the Alms-house, or an inmate of the Penitentiary.

CHAPTER XVI.

WHEN it became generally known that the origin of the riot was the seizure of the unoffending Alice and Eda, and that they had been restored unharmed to their mother, Mrs. Sandys was overwhelmed with visitors. Every one who had not said too much in her disparagement, when attributing her brother's bankruptcy in part to her extravagance, or felt satisfied that what they had uttered had never been communicated to her, hastened to her mansion to pour out their mingled condolences and congratulations. Among these were Miss Loft's and the

Reverend Mr. Mainchancing. Miss Loft's had ascertained she was not quite ruined, especially for ever, as the stock of the Schuylkill Navigation Co., as well as other securities, had rallied a little, and she was encouraged to believe they would ultimately rise to the price she had paid for them, when it was her firm determination to sell.

Mrs. Calton, who had recovered from her illness, was there; and if there was one present more than another, of the vast assembly gathered under Mrs. Sandys' hospitable roof on the evening succeeding the one of the restoration of the girls, who felt thankful for the escape of Alice and Eda, it was her. She expressed her unsophisticated joy in her looks and actions more than in her utterance. No doubt there were those present who attributed her excessive delight to sinister motives; her husband being the poor book-keeper and subordinate of Mr. Saxon; but they were in error. They knew not that Alice and Eda had been her guardian angels in the dark hour of suffering and danger.

Mrs. Rustle was there; but she was awed and restrained by the imperious glance of her proud husband, who remained by her side, and watched her actions. He looked on with approbation when she kissed the cheeks of the restored girls; but he interposed when her hand was extended in friendly salutation to Mrs. Calton. Mr. Rustle was a proud merchant. He was one of those thick-necked and stiff-necked fussy men of large rigid features, whose habitual expression was a contemptuous frown, and whose pompous words were uttered in a tone of command. He was a vice-president at the great political meetings, a promoter and manager of Washington Birthday balls, and master of ceremonies at Fourth of July dinners. He was one of the committee to receive distinguished stran-

gers, and one of the directors of the — Bank. Such a personage as this would not consent that his wife should be on terms of familiarity with Mr. Calton's wife, particularly in such a public place, notwithstanding they had been schoolmates and enjoyed the most perfect equality when young. In truth, he had been the main cause of their estrangement subsequent to his marriage, and had been indignant and highly offended when he learned that his wife, contrary to his desire, had visited her old acquaintance when she was so dangerously ill.

A score of students, who had participated in the attack on Phebe's house, were there, conducted thither by Mr. Pickering, at the special request of Mrs. Sandys.

But the lions of the evening were Mr. Scarboro and the veritable Billy Grittz. Billy had been attired in an extra genteel fashion, after the taste of Mr. S. Barren Buting, but wholly at the expense of Mr. Saxon.

And Paddy was there, too, with as many of his volunteers as he could persuade to come, and occupied, according to their own stipulation, a hall themselves, separate from the rest. Wine was poured out for them by the lily hands of Alice and Eda, and they made the building ring with their plaudits.

Scarboro, after being presented by Mr. Saxon to Mrs. Sandys, and receiving her thanks and the thanks of the girls, the sincerity of which being attested by grateful tears, retired to a remote corner of the saloon, and sat apart from the vivacious guests. He was followed thither by the eyes of Alice, unobserved by all but the interested and officious Mr. Buting, who quickly joined him.

Mr. Buting had been deputed to seek out Mr. Scarboro's lodgings, and bear him the note of invitation to the party that evening. It was a joyful mission for the

"Baron," as he was denominated. Although he was fond of dress, vain of his personal beauty, and somewhat inclined to dissipation, he was by no means at all times the exceeding shallow fop, destitute of the capacity for intrigue, and blind to the necessity of making provision for the future. He had long meditated the chances of realizing a fortune by a matrimonial speculation, and he was sanguine of success. A fortune was indispensable to enjoy life according to his appreciation of happiness. And in what manner could he obtain a fortune more agreeably or more speedily than by marrying one? His close observation of the transactions of his employer, and the mysterious operations of Mr. Calton during the last few months, convinced him that if all was not gold that glittered, there might be a vast deal that did not glitter. In other words, he had a shrewd suspicion that Mr. Saxon was immensely rich, the reports to the contrary notwithstanding. This discovery, unlike his discoveries in general, he locked up in his own breast, and meditated profoundly on it. The thought occurred to him that he might possess a moiety of this fortune, if he could succeed in entangling the affections of Alice.

"Scarboro," said he, "cheer up; why are you so dull? I would give my right hand to be the 'observed of all observers' as you are to-night. Why, do you know your name is in the newspapers?"

"No," said the student; "what did they put it there for?"

"Why, didn't you give your name to Billy through the keyhole?"

"I did; so that if I fell under the blows of the negroes my parents might know my fate. I deserve no special praise for what I have done. I knew not who were in

the carriage. I would do the same to-morrow to rescue a mechanic's daughter."

"Pshaw! make the most of it now. Use your notoriety to some purpose. You could marry a fortune on the strength of it."

The student turned pale, and then blushed deeply, and seemed to be confused, as if he were really in the presence of some one he loved, and feared his secret had been or might be discovered.

"I don't mean either of the girls you protected," said Buting, quickly; "they are poor, very poor, and entirely dependent on the liberality of Mr. Saxon, their uncle, who you know is said to be insolvent, or nearly so. But there are others, and in this room, of immense wealth, who admire your daring gallantry, and only regret they had not been the subjects of your rescue. They would have been more grateful than Mrs. Sandys' timid girls."

"The Misses Sandys were not wanting in gratitude. Alice, the oldest one, would have spoken more than she did, had her utterance not been——"

"Oh, I know they feel very thankful," added Buting; "but they are conscious of their inability to reward——"

"And what reward do I want?" interposed the student.

"Oh, none, I suppose, but an approving conscience. That's right. But it will be expected that you will be a frequent visitor to the family hereafter. It will give me pleasure to accompany you. Shall I call for you the next time I come?"

"I suppose so," said the student.

"But let us move out of this corner," said Buting.

"They are gazing at you from all quarters. If you

desire to be introduced to any of the rich belles, just tell me, and it shall be done. I'll manage it."

Mrs. Sandys herself stepped up and literally constrained the young man to accompany her round the saloon, and introduced him to all the guests.

The "Baron" was left alone. But as all eyes followed the student, he was convinced his neglected condition could not be observed. Besides, he was not easily dismayed; and in truth he had never been at one of Mrs. Sandys' parties before. But he resolved to improve the occasion. He knew Scarboro would be a welcome visitor, and he would manage to accompany him thither.

When the "Baron" made known to the student that Alice was dependent on her uncle even for the necessities of life, and that Mr. Saxon himself was either a bankrupt or in very straitened circumstances, the young man's excessive reserve and taciturnity vanished at once. He had supposed Mrs. Sandys to be immensely rich, and her lovely daughters to be proud heiresses; and his high sense of honor, or rather unmitigable contempt for the prevalent habit of using the advantage growing out of such accidental services rendered by his sex to opulent strangers, for ulterior and selfish purposes, caused him instinctively to withdraw as much as possible from the notice of those, who, judging him by themselves, looked for him to become at once the preferred admirer of the beautiful and accomplished Alice. From the moment that Alice had first fixed her tender blue eyes upon him beseechingly, and called upon him in a tone of irresistible pathos to save her and her sister from the rude hands of their enemies, she had never been absent from his thoughts by day or dreams by night. But yet he would have unhesitatingly relinquished the pleasure of meeting her again, rather than be exhibited in the atti-

tude of demanding that favor as a right, growing out of his impromptu interposition in her behalf when she was surrounded by perils of the most revolting description. He would have scorned her smiles as the mercenary recompense of services thus rendered; and it had been painful for him to listen to the repeated acknowledgments of Mr. Saxon and Mrs. Sandys. But now his thoughts dwelt in another extreme. Alice was not the haughty heiress he supposed her to be; and if his gloomy reserve were continued, the interpretation of his conduct, by the observers, might be that he was disappointed in finding the young lady to be destitute of fortune, and disposed, from unworthy motives, to assume an indifference and coldness which would have been the reverse had her circumstances been different. So, turning the first opportunity to Alice, he said:

"I hope, Miss Sandys, the late unpleasant event does not still prey upon your mind, and cause you at times to be unhappy."

"It does, to some extent," said she; "though the dread and suffering seemed to be but momentary. I was not fully conscious of the length of time we were in suspense; nor did I think it probable we could be injured after you bid them defiance. Yet it still makes me unhappy sometimes," she added, in a low voice.

"Why? Do you still apprehend molestation?"

"No. I have only been troubled by imaginary evils."

"And may I inquire the nature of them?"

"I will tell you; but they are merely dreams. In my sleep, those dreadful scenes are reproduced to my mental vision like a silent panorama; and methinks you, our sole defender, are overpowered by our assailants, and made the victim of their relentless fury. It awakens me, and I am

conscious it is but a dream. But when I sleep again, again the horrid picture presents itself!"

"You must not be distressed at that. You see me well and happy—happier, believe me, than ever before, from the consciousness of having performed a simple duty. And I know not whether I should be sad or gay to learn that such dreams have distressed you. I would not have you distressed at all. Yet to learn that the mere dream of a misfortune happening to me could cause you to suffer pain, almost emboldens me to presume that—that you would desire me—a mere stranger, of whose family and condition you know nothing, to live and be happy."

"Indeed I would!" said she, quickly, and with emphasis.

While this conversation was continued in earnest tones, and sometimes in half whispers, but always with seriousness and decorum, for the parties were purely ingenuous and mutually desirous of pleasing, there was another dialogue proceeding between Miss Lofts and Mr. S. Barrens Buting.

When Mrs. Sandys led away young Scarboro, to present him to her guests as the hero of the evening, Miss Lofts, having observed the "Baron" in intimate converse with the student, and seeing him now apparently abandoned to himself, boldly approached him, and without the formal ceremony of an introduction, asked if that young gentleman was the one who had been cooped up with the girls.

"Yes, madam—excuse me, Miss Lofts, I believe," responded Buting, who knew perfectly well the names and identity of all the unmarried ladies present.

"That is my name, and yours is—"

"S. Barrens Buting."

The tall lady looked pleased. Mr. Buting was a tall young man, not unhandsome, and dressed in the fashion.

"This young student, I suppose, is going to fall in love with Alice. See how pathetic he looks; and how she turns her dovelike eyes on his animated face."

"He would, perhaps, have fallen in love with her," said Buting, "had I not mentioned to him, accidentally, that she had no fortune."

"So he was sounding you on that subject?"

"I did not say exactly that, miss. I said I had mentioned the fact accidentally."

"But then you think her want of fortune will deter Mr. Scarboro, which is the same thing."

"To be candid, Miss Lofts, I think it would have its effect on almost any young man, provided he was unprovided with a fortune himself."

"And that almost any handsome young gentleman, unprovided as you say, would be strongly incited to seek the hand of one who possessed riches?"

"That is it, exactly. You comprehend me fully."

Miss Lofts again scanned the handsome Mr. Buting from head to foot, while her perfumed fan was agitated with such intensity as absolutely to lift the curls on his temples.

And he surveyed her majestic form with seeming approval. He knew she had some wealth, and the thought occurred to him that if he could do no better (and the slight of Mrs. Sandys was quite enough to convince him, he would find no encouragement in that quarter), it might not be a bad speculation for him to become her husband in name and banker in reality. He had read of such matches; and indeed he knew of instances in the city of young men marrying for convenience, and when absent

from home enjoying all the comforts of life. Miss Lofts was at least nominally a very pious person, and certainly a member of Mr. Mainchancing's congregation. She would not accompany him to the theatres to mortify him by her presence, being old enough to be his mother; but she would furnish him the means of making a fine display at all the public places of amusement. He would ride in her coach, which would really be *his* coach. He would occupy her mansion (when he pleased), invest her money, receive the dividends, &c. &c.

Such were the thoughts which filled his fertile fancy. And it was more than probable the mind of the lady was at the same time busy with speculations concerning him. She could hang upon his arm, and sport as handsome and gay a young husband in the streets and at the fashionable assemblies as any other happy dame. It would not be hard to keep one in subjection who depended upon her favor for the means of life, to say nothing of the elegancies she might at will, as his conduct proved deserving, vouchsafe him the privilege of enjoying in her company. These being the considerations which mutually attracted them, it was not strange that they should become more intimately acquainted before they separated that evening.

Mr. Wumble was engaged in a grave discussion with Mr. Mainchancing. The latter gentleman had been abruptly deserted by Miss Lofts, and the former one resolved he should not follow her. The reverend gentleman had been denouncing slavery as an "evil," as he had often done in the pulpit; but at the same time he seemed to be endeavoring to show that he was not an abolitionist in the worst sense of the word, which was merely to declare that *he* would not lift a hand to interfere with the legal rights of southern men, however sinful and abominable

it was morally for them to hold fellow human beings in bondage.

"We have no more right to call it an 'evil,'" said Mr. Wumble, "than they would have to denounce the various creeds and sects growing out of the diversity of opinion as to what is the true meaning of certain passages of Scripture. And we have no more right to seek to abolish the one than they would have to abolish the other. If they were to call you a presumptuous, self-constituted minister of God, because in pursuance of your convictions of right and duty you dispense with the necessity of apostolical succession, in the ceremony of ordination, and say that such conduct is schismatical and sinful, and is a special 'evil,' would you not consider yourself insulted and the aggressors beyond the pale of Christian fraternization? So are our southern brethren insulted by your continual designation of their institution as an 'evil,' and the result will be that you will be placed beyond the pale of civil fraternization. And if such conduct be persisted in, there must ultimately be so great an alienation between the northern and southern sections of the Union that it will terminate in a rupture more disastrous to us than to them, for our great cities and factories are built from the profits of our trade with them."

"You astonish me; you utterly astonish me, Mr. Wumble!" exclaimed the reverend gentleman, crimson with indignation. "I venture to say there is not one merchant in ten in this city who coincides with you in opinion. Is there, Mr. Saxon?"

"I agree with Mr. Wumble, sir, fully," said Mr. Saxon. "I think it is a subject we should not meddle with. Or if we do consider the subject at all, we should devise the means of ridding ourselves of the curse of a pauper,

may, a profligate and dangerous free negro population in our midst."

"It is natural for you to say so," pursued the reverend gentleman, "when we consider the late unfortunate occurrence."

"I would have said so at any time during the last ten years. And if the sentiment of the people could be fairly ascertained, a majority would say so. Yet a few malignant abolitionists in the city have contrived to represent us as being averse to the constitutional rights of the South. There never was a greater imposition practiced upon the public credulity than the groundless assertion, so generally believed, that the commercial class, or indeed any considerable class with us, looked with favor or approbation upon the insane projects of those wolves in sheep's clothing, the over-righteous abolitionists. Sir, if these projects be persisted in, and be participated in by the clergy, it will cause the downfall of the church in this country, and the congregations over which the preachers preside will cast them off forever, and perhaps cast them into the flames; for when persecutions once begin, they rarely cease until they return and consume their originators. What better evidence would you desire of the almost universal prejudice at this moment existing in this community against the fugitive slaves and their leaders, the abolitionists, than the scenes of violence we have witnessed on two occasions, viz., the burning of Pennsylvania Hall, and the recent flight of the negroes to escape extermination?"

When Mr. Saxon ceased to speak, he was beckoned aside by Billy, who occupied a seat behind Mr. Mainchancing, and had contrived to avoid the reverend gentleman's notice all the evening. Mr. Saxon arched his brows, and

with a condescending smile complied with the mysterious request.

"He's one of them, sir," said the boy.

"One of whom?"

"One of them himself, sir—one of the abolition lecturers."

"How do you know?" asked Mr. Saxon.

"I've heard him lecture, sir; they made him up a purse of twenty dollars a-month for his services. When he didn't lecture, he earned the money, they said, by converting the rich merchants of his congregation to abolitionism, and by writing tracts, which were sent to the people in the Southern States. He was to have lectured in the Pennsylvania Hall the evening it was burned."

"Are you sure of this, Billy?"

"I could prove it to you, if I wasn't afraid he'd make the negroes kill me."

"I will protect you; rely upon me. How can you prove it?"

"Why, sir, before I was in your employ I used to go of errands for the abolitionists. I did not know it was wrong then. I have taken the money to Mr. Mainchancing from the treasurer of the society. And many a night have I folded and enveloped the circulars and tracts for Mr. M. in his own house, and then dropped them in the post-office for him after he had directed them to the south with his own hand. Now, this is the way I can prove it. He has not seen me to-night. If I appear before him knowing him to be an abolitionist, in such company as this, it will make him turn pale, or at least blush."

"Suppose you try it, Billy," said Mr. Saxon; "I will answer for it that you do not suffer in consequence."

Mr. Saxon resumed his chair beside the reverend gen-

tleman, who was then in an animated dispute on a controverted point of church doctrine with Mr. Wumble.

"I am fully aware, sir, that our convictions are often the result of accidental circumstances. The child who is baptized and bred in any of the prelatical churches is apt to be a Catholic, English or Romish. And even in riper years, the man who is piously inclined, if he conceives an extraordinary veneration for any particular distinguished individual, he is very apt to believe that all the opinions of such an individual are infallibly correct. It is so, I presume, with you. You are an angler from habit and inclination, and have a veneration for Izaak Walton, and for all his opinions. Now, he was a churchman, an episcopalian, and the biographer of one of the church dignitaries——"

Here the reverend gentleman paused abruptly. Several of the guests had drawn near to listen to his learned remarks, and among them Billy Grittz, who occupied such a position as unavoidably to fall under the observation of the spectacled speaker.

"Well, sir; go on," said Mr. Wumble, after the pause had lasted several moments.

"The biographer——"

"Yes, Walton," said Mr. Wumble.

"Walton——Did any one send you for me?" continued the confused lecturer, addressing Billy.

"Send *me* for *you*," exclaimed Mr. Wumble; "no, no more than you were sent for me. I claim no such mission, sir!"

"I was sent for him," said Billy.

The reverend gentleman instantly rose, and endeavored to get Billy to withdraw to the hall with him.

"No; I will speak it out, sir," said the boy.

"Be careful; we are not among friends here," said the reverend gentleman, in a low tone.

"You say we ain't among friends here?"

"Did he say that?" asked Mr. Saxon.

"He did, sir; but I'm sure he must be mistaken."

"You misunderstood me, Billy," said the clergyman, in helpless confusion.

"Yes, I must have misunderstood him; since they are all abolitionists, and of course his friends."

"All what?" demanded several.

"Abolitionists. Yes, I misunderstood you," continued the boy, turning to Mr. Mainchancing.

"Provoking fool! I tell you these are our enemies. Be cautious." If the abolitionist had the presence of mind to urge caution on others, he certainly forgot to observe it himself, for his words were distinctly heard by several, and by Mr. Saxon particularly.

"This lad has no enemies here," said Mr. Saxon. "And if, sir, you deem us to be your enemies, it is a most extraordinary fact that you should voluntarily come among us. Know, sir, that none of my guests are abolitionists; at least they would not be my guests if I knew them to be abolitionists. I am not the friend of the abolitionists, and if you be one, as I am credibly assured you are, you will oblige me by never advocating your doctrines in my presence. You are under my roof, sir, and I cannot say more." Mr. Saxon bowed and turned away. The reverend gentleman sauntered about among the numerous guests for a few moments, endeavoring to escape observation, and then disappeared.



Mr. Mainchancing Reproved.—p 210.

CHAPTER XVII.

THE improvement in the stock market was delusive. The prices had been temporarily advanced by those having the control in such matters, so that they might "hedge," or escape from their dilemma, by selling out at the advance. Some escaped in time to bear their moderate losses with tolerable equanimity; while others refused to sell, and were nearly ruined.

To the universal distrust succeeded as wide spread a panic; and this was followed by a double decimation of fortunes. Men reputed rich but a few months previously were suddenly plunged into hopeless poverty. And many a generous employer was under the sad necessity of seeking employment from others for a daily subsistence.

But while the storm raged in its greatest fury, and the wrecks of many noble fortunes were driven upon the fatal breakers, Mr. Saxon remained at ease in his harbor of safety. He had foreseen the calamities impending over the commercial world, and possessed the decision of character and firmness of nerve to turn aside, and cast anchor in a secure port, while others spread wide all their canvas, and sailed directly into the jaws of destruction.

In effect, an indiscriminate depreciation ensued. Real estate, stocks, and merchandise, all were sold at ruinously low prices. Mr. Saxon, possessing the means, and that in specie, could scarcely avoid reaping immense profits from his investments. The panic and distress even pervaded Europe, and the foreign manufacturers sent hither many valuable cargoes to be sold for what they would bring in specie, or its equivalent. They were necessarily

sacrificed. Those who, like Mr. Saxon, had the means available, made their purchases at nearly nominal prices. Indeed, they only had to bide their time, and take the goods at their own figures. In this manner, Mr. Saxon's store began again to be the scene of an enlarged business. But he still operated with prudence and circumspection, and long hesitated to remove the sign "selling for cash," although the letters "at cost" were long since erased.

Mr. Rustle, the proud, the haughty Mr. Rustle, was one of the victims of the time. The first blow he received was being dropped as one of the directors of the — Bank. The next was having his notes "thrown out," or not discounted; then followed protest and bankruptcy. He was sued, and his effects were sold at auction.

Mrs. Rustle fortunately had no children. It would have been lamentable for them to have witnessed the savage fury of their father, and his brutality towards their mother. She took refuge finally with a relative at Burlington. And so she escaped being a witness of the heart-rending scene enacted in the dwelling she had so handsomely furnished by the direction of her proud lord.

The house, as has been stated, adjoined the one occupied by Mr. Calton. This at one time was a source of constant displeasure to Mr. Rustle. It was annoying for him to be the next-door neighbor of a mere clerk; but he had bound himself in the lease to occupy the house.

He determined at all events to mortify his humble neighbor by the costly elegance of his furniture. While poor Mr. Calton was obliged to content himself with common ingrain carpets on his parlors, his magnificent neighbor trod upon royal Wilton.

This was the beginning; the day of sale was the end;

and the bidder to whom the fine carpets fell was Mr. Calton. The houses being precisely of the same dimensions, of course the carpets would answer exactly.

"Whose bid was that?" demanded Mr. Rustle, when the hammer fell.

"Mr. Calton's," said Mr. Thomas.

"Mr. Calton!" iterated Mr. Rustle; "and pray how can *Mr. Calton* buy such carpets?"

"They were very low; but no one would give more," said Mr. Thomas.

Next the great mirrors were put up, and knocked down for one-eighth part of their original cost.

"Who's the bidder?" asked Mr. Rustle.

"Mr. Calton," replied Mr. Thomas.

"Mr. Calton!" thundered Mr. Rustle.

"Everything here will suit his house precisely, as it is exactly the size of this," said Mr. Thomas.

Next the piano and several fine paintings were sold.

"Who got them?" demanded Mr. Rustle.

"Mr. Calton," was the response.

Mr. Rustle tore his hair in vexation, and ran out of the house.

CHAPTER XVIII.

IN those days, when the banks could no longer pay specie in redemption of their notes, when the government would receive nothing but gold and silver for duties, and when two-thirds of the "hard" money in the country lay hidden in the vaults of the treasury, it was no easy

matter to obtain the requisite amount of the right sort of money, to get the heavy consignments of foreign merchandise through the custom-house.

The New York banks had restricted their circulation, and still had specie enough to redeem their notes. But who had their notes? Specie drafts on New York commanded a premium of ten per cent.!

Somehow or other the leading commercial men had traced divers large operations, involving immense amounts of gold and silver, to Mr. Saxon; and it began to be whispered about that the man who, a year or so before was believed to be insane, and then a bankrupt, was one of the FIRST MERCHANTS in the country. They now admired his penetration and genius, and applauded him for what he had done. Close upon the heels of their compliments followed propositions mutually advantageous. Mr. Saxon was paid the premium which specie commanded, and allowed to have the custody of the merchandise as security for the sums advanced, until sufficient funds should be realized to indemnify him.

Billy Grittz, who enjoyed the favor and confidence of his principal, was often employed in these operations between the bank and the custom-house. The boy could not but feel exceedingly proud when accompanying a dray load of gold and silver. His eyes never wandered for a moment from the boxes and kegs containing the precious charge. But when his mission was fulfilled; when the bullion was safely delivered into the hands of the functionaries of the government; then, as if by instinct, which seemed to be innate, his eyes and ears were open to observe and hear everything which passed among the revenue officers. He was but a lad, and often words were spoken in his presence which would not have been uttered

within the hearing of one of mature years and manly lineaments.

On one occasion, as Billy lingered in the office of the collector, he heard several mysterious remarks concerning smugglers, and among other names implicated or suspected, that of Mr. Ulmar was mentioned. He likewise understood that a seizure was in contemplation, and preparations were in progress to arrest the parties.

Now Billy, whatever might be his opinion of Mr. Ulmar, felt quite a decided predilection for Rachel, his old playmate; and he was the last person in the world to hesitate to avert from her any calamity which might, in any manner, seriously affect her future interests. He was not (how could he be?) fully conversant with the obligations of importers to conform strictly to the letter of the law; nor had he a full conception of the moral wrong and legal criminality involved in an evasion of its provisions. On the contrary, the brimstone romances and piratical fictions he had read inclined him to the belief that it was something akin to a chivalrous adventure to succeed in smuggling valuable goods into the city in defiance of the Argus eyes of the agents of the treasury. Actuated by such feelings and convictions, he hastened in the afternoon, when released from duty at the store, to the old house in Lombard Street, and rapped boldly at the door.

Rachel was once more destined to draw the ponderous bolts, loosen the bars and chains, and turn the keys, a ceremony requiring all her strength, and taxing all the patience of the visitor.

"It is you, Billy!" said the panting girl.

"It is nobody else just yet, Rachel," said he, kissing her, which she resented partly in anger and partly in

good nature, the latter, perhaps, predominating. "Is your father in?" continued Billy, after assisting her in making all fast again.

"Yes," said she; "but he is busy, and will see no one. If it is him you come to see, there is no use in going up stairs. He will send you down again and scold me for admitting you."

"I know better than that. He will thank me for coming, and praise you for having such a beau as myself. Are the trunks still up there?"

"Some of them; but they are to be removed to-morrow, and then we return to our house in Front Street."

"Rachel, go up and tell your father Mr. William Gritz is below, and desires him to come down to him."

"Why, Billy, are you mad? or are you drunk? I thought your breath——"

"Try it again," said Billy, suiting the action to the word. "Now am I drunk?"

"Something's the matter with you. Surely you are not in earnest?"

"Indeed I am; and, what is more, your father will lay down the invoice he is making and come to me in an instant. When you have announced me, as I said, then just whisper to him that I have been at the custom-house to-day."

Rachel departed with some misgiving, and did as she was requested to do; and sure enough, in a moment the step of Mr. Ulmar was heard crossing the room above, very briskly, and the next instant he was seen descending the stairway with alarm depicted in his face."

"Vell, Pilly!" said he; "vat is it you vant vith me?"

"I was at the custom-house to-day, and heard them say they were going to search certain houses and seize

some smuggled goods; and I heard your name mentioned; and to-night was proposed as the time to make the seizure. And so, Rachel and I being old acquaintances, I made bold to come and let you know."

"Thank you, Pilly, thank you, Pilly," said the Jew, in great perturbation. "It vas not me dey meant. I smuggle no goots. I smuggle no goots. But dey might come and frighten de family. I must remove dem. I must go. Pilly, you vill help?"

"Yes; I will do anything I can to serve you."

"Goot poy, goot poy. Here, Rachel," he continued, screaming to his daughter; "pring down yer ponnet and shawl. Pilly, go get a hack. Make a pargain; don't bay but fifty cent for you poth and *your* *paggage*. Go, quick!"

Billy hastened away delighted with the prospect of a ride at the Jew's expense, and with Rachel. He got the hack, but was obliged to agree to give seventy-five cents, if the distance should be great. Unluckily, in his eagerness to depart, he had neglected to ascertain his destination.

When the hack stopped before the house, the door flew open and Rachel appeared. Behind her in the passage were no less than four trunks.

"I must have a dollar, if all these trunks are to go," said the driver.

"Fifty cent is blenty."

"I must have a dollar, or I can't take them."

"Take dem away—take dem away," said the impatient Jew; "you shall have vat you vant, only pe in a hurry."

"Where are they to go?" now demanded the driver, placing one on his shoulder.

"To number dwo huntret — Streed."

"What! that distance? I can't do it for less than a

dollar and a half," said the driver, putting down the trunk on the pavement.

"You rop me! It is extortion. Who ever heart of such a brice? But go on! in de tevil's name! I'll bay it."

After exacting his pay in advance, the driver cracked his whip, and the delighted couple rolled away with their baggage. It was fully a half hour before they reached the house where they were to deposit the trunks. It was a store of considerable height, with granite pillars in front. Giving the signal according to the instructions of Mr. Ulmar, Billy and his companion were quickly admitted by an English Jew, with protruding eyes like those of a mouse, which seemed to be designed for distinguishing objects in the dark. There was no light within that Billy could perceive, except that which was thrown in the door from the lamp in the street. The man in attendance, however, lost no time, by means of a rope and hook, in hurling the trunks aloft through the hatchway far out of sight.

Billy's instructions were to return with as little delay as possible to the house in Lombard Street for the rest of the luggage. But he was to leave Rachel with the trunks; and, from the appearance of the premises, he did not fancy a compliance with this portion of his orders. Rachel, though, seemed to be familiar with her duties. She had evidently been there before; and no sooner had the trunks begun to mount upward than she ascended after them by means of a stairway at the west side of the room, and disappeared from the sight of her companion.

Billy then resumed his seat in the hack, and was driven back to Mr. Ulmar, whom he found at the door with Mrs. Ulmar, in readiness to depart. The remaining trunks were placed on behind and in front, and Mr. and Mrs. Ulmar

hastened to take their seats, and then ordered the driver to depart, while Billy was left standing on the pavement.

"What's to become of me?" asked the offended boy, looking in at the window of the closed door of the carriage.

"Dat's all, Pilly," said the Jew.

"No it ain't. I'm not to be slighted in this manner, unless you wish me to remain and tell the next visitor where you have removed to."

"No, no, Pilly!" cried Mr. Ulmar; "nopödy vill vant to see us. Stob, driver! Come in, Pilly; dere's blenty room."

The boy sprang in and they were driven to the store in ——— Street. The trunks were disposed of as the others had been, and then the whole party, the driver and the attendant in the store excepted, ascended to the fourth story, where they found Rachel in a snug little chamber in the rear of the building. This apartment was furnished with the appurtenances necessary to housekeeping on a contracted scale. It contained two beds, two chairs, and a small cooking stove; besides sundry small articles, indispensable, though "too numerous to mention."

The old couple occupied the chairs, while Billy and Rachel remained standing.

"Pilly," said Mr. Ulmar, in an earnest manner, "you are a smart poy, and vill make a man, maybe a rich man. Pe brudent. Brudence is a goot ting. You are boor now; but you have de mint to make money. Pe brudent. Don't tell anypödy vat you see and hear. Mint your own pisiness. If you would go to te synagogue vith Rachel, and learn our vays, and do as've do, I would make you my son. Pe discreed. Don't plap about tings you don't understand. If you shoul't pe my son, I would pe

able to do something for you. Rachel von't pe a peggar; nor te vife of a Christian. Pe brudent, and remember old Abraham Ulmar's worts. Now, goot night."

Billy took his leave, his head teeming with a thousand new ideas. He knew the old Jew was rich, and he thought he loved Rachel a great deal. Indeed, it must have been so, for he had never been on terms of intimacy with any other girl, and Rachel was really a handsome black-eyed, black-haired, and not very dark-complexioned damsel. As for attending the synagogue, and embracing the Jewish tenets, Billy had no scruples on that subject. He had not perhaps listened to a sermon in his life, nor read a chapter in the New Testament—so utterly had he been abandoned to his fate in infancy. And subsequently, when he met with friends who convinced him of the necessity of obtaining an education, reference to religious culture had been omitted. It was the same thing at school. The teacher was a deist, and certainly would not be at the trouble of inculcating doctrines the truth of which he did not himself believe. That he should have such a preceptor while under the protection of Mr Saxon was purely accidental, and not designed on the part of that gentleman.

CHAPTER XIX.

THE progress of Mr. S. Barrens Buting was astonishing. On the evening of the party at Mrs. Sandys', he had the proud satisfaction (in the absence of the reverend Mr. Mainchancing, who withdrew so quietly and so unaccount-

ably to those whom he had accompanied thither) of conducting Miss Lofts to her carriage. He found her amiably docile under his attentions, and not in the least shocked when he whispered in her ear a set speech of extravagant compliments. He made a profound bow at parting, and hoped to have the pleasure of seeing her again. He then returned to the student and walked with him to his lodgings.

"Why, Scarboro," said he, as they traversed the streets, "you redeemed the time most extraordinarily, after all."

"How?" asked the student.

"How? why at first you had scarce a word to throw away on any one, and your eyes never wandered towards the young ladies you so gallantly protected in captivity. But soon the spell was broken, and you did nothing but talk, and talked to none but Alice."

"I am not aware that I conversed a great deal with her. You must be mistaken. I remember seeing you in close conversation with the tall lady you conducted to the carriage. I should think you were too closely engaged with her to have observed me. Who is she?"

"Oh! what do you think of her, Scarboro?"

"She is tall enough; but she did not seem to me to be very young. Perhaps she is an aunt."

"No, no!" said Buting; "she is an heiress; don't you think she is passable at a distance? Her teeth are charming. She lives in her own house, has her own carriage, and a handsome sum in the stocks."

"That is all very comfortable, truly. And she is still single?"

"Yes, yes, that is, just yet; but I believe it is said she

is engaged. When shall I call for you, Scarboro? The Sandys will expect us to visit them frequently."

"Who?"

"Why, Mrs. Sandys and her daughters."

"I cannot appoint a time. The time for my examination approaches, and my evenings must be devoted to study. When I shall have received my diploma, I will have more leisure."

"This is your door; good night."

Mr. Buting could make no impression on the student. He could not learn what his feelings and intentions were respecting Alice. He could not even be assured now that another opportunity would present itself for him to gain admission to the presence of the young girls. It would not do for him, confident as he was of his merit, to make them a formal visit alone, when no remark had been uttered by any member of the family, which might be construed into an intimation that his company would be acceptable. Had the Misses Sandys not been the nieces of Mr. Saxon, he would have made the venture, at the hazard of a rebuff. He had done such things, and been rebuffed more than once; but it never wounded his feelings incurably. He attributed it to the want of appreciation on the part of others, and never to any deficiency in himself.

He was now, however, enabled to find one house where he was received with smiles. Miss Lofts absolutely did all she could to encourage his visits; and he did all in his power to avoid being disgusted with her wrinkles, and other unmistakable signs of the great disparity in their ages. He hardly ever looked in her face, unless when compelled to recognize and reciprocate a smile.

Miss Lofts knew the power of her solid charms, and

really enjoyed the coquetry she practiced between her new suitor and Mr. Mainchancing. It would have been highly amusing if one could have witnessed the eager attentions of these rivals, when they chanced to meet at the mansion in Arch Street.

Buting learned from Billy that the reverend suitor, his rival, was an abolitionist, and hoped to profit by this information. But he was mistaken. The old maid had long since made up her mind to become an abolitionist herself, if she failed to find a husband; and in seeking arguments why she should become a distinguished philanthropist and benefactress, it was not to be wondered at if she found them. Many flattering attentions were paid so wealthy a seeker after the truth; and many temptations were thrown in her way. It was in this manner her acquaintance began with the reverend gentleman. Indeed, she had gone so far as to admit on one occasion a select party of colored gentlemen and ladies, clandestinely, into her house. But this had well nigh cured her. She found her guests extremely disagreeable, although they had been selected by Mr. Mainchancing for the express purpose of making a favorable impression on her mind. They knew not how to conduct themselves to please her, and were incapable of being pleased themselves in such a novel situation. Yet the worst of it was the deleterious effect it had on her own servants. Her white girls left her when her intention of giving such a party was announced; and the colored ones she employed in their places considered themselves as good as her guests, and refused to wait on them. So she did all the work herself, and ever after repented of her folly. She came to the conclusion it would be best to be a philanthropist only in theory. Foiled at this point, Mr. Buting essayed to undermine his reverend rival in

another manner; and in this he was completely successful. Knowing the native passion of the sex for display, when they are no longer capable of displaying anything very desirable to the beholder in the catalogue of personal charms, he tempted Miss Lofts to show her diamonds and feathers at concerts and exhibitions, not exactly condemned by her minister, but yet not patronized by his presence. In this way, he often monopolized the smiles of his charming lady-love at the expense of his self-esteem and desire to be considered a very fashionable young gentleman, whose attentions the proudest of the young ladies might covet.

Matters progressed in this manner until Miss Lofts finally discarded the reverend suitor, and in such emphatic terms that he would not be likely to renew his petition. It was then her purpose to elicit the declaration and proposal of her boy-lover without delay.

Unfortunately for Miss Lofts, there was delay. Mr. Buting, one evening when pulling on his faultless kids, was presented a letter by a messenger from Wilmington, bearing a black seal. He knew its contents without reading them. He was much excited; so much so that he literally tore the spotless gloves from his hands in his perturbation. He knew the contents of the letter from the seal, a black seal. His uncle, his only relative in the world, and of whom he was the only relative living, and of course the sole heir, was dead. It could be nothing else, and he said so twenty times while tearing the gloves away. He did read it, however. It was just as he said. His uncle was no more. There was no will. But Mr. Buting was informed of what he knew already, that he was the sole heir. There was some estate, supposed to be in value about seven thousand dollars in money and bonds. Mr. Buting could not weep,

his emotions were so intense. He begged the messenger to spare him. He thanked him, and dismissed him.

The messenger had hardly departed before the servant of the boarding-house brought him a highly perfumed note from Miss Lofts, desiring his company that evening. Miss Lofts' messenger waited below. He was told this. Nevertheless, he threw her note into the fire, and sent down word there was to be no answer.

It was not ascertained how long Miss Lofts sat that night awaiting her lover; it was certain he did not visit her. He never visited her again, and she did become an abolitionist, after being ruined by the vicissitudes of the times.

The next morning, Mr. S. Barrens Buting waited upon Mr. Grittz, the broker, and laid before him the sad tidings of his uncle's demise, but not with a sad countenance. The broker, in anticipation of such an event, had been at the pains to ascertain that this relative of Mr. Buting was really possessed of some seven thousand dollars, which would infallibly go to the young gentleman, provided no will was made. The letter which Buting had received, announcing that his uncle died intestate, was from the same gentleman from whom the broker had derived his information; and therefore no doubt could be entertained of the correctness of the statement of the heir at law. Mr. Grittz advanced him one thousand dollars, taking his note for twelve hundred and fifty, payable in twelve months.

Buting immediately visited Bailey & Kitchen's, and purchased a watch, diamond pin, and several huge seal rings. He also called at McGrath & Sarmiento's, Florence's, and divers other fashionable outfitting establishments, and left his orders. His resolution was taken. He

would be a man of fortune and gentleman of distinction. Miss Lofts was abandoned for ever, and even Miss Sandys was considered no match for him. How could the community know whether his uncle was possessed of seven or seventy thousand? He would not tell them, and no one else could.

With such ideas, Buting entered the store of his employer when it was nearly ten o'clock—full two hours later than usual. Every one about the establishment had sufficient employment now. Mr. Saxon's stock was quite large again, and he was doing a most prosperous business. Many customers were waiting to be waited on, and Mr. Buting's absence had been noticed and made the subject of inquiry by Mr. Saxon. So, when he appeared, he was sent for to Mr. Saxon's office. The summons was obeyed with an aspect of indifference on the part of the young gentleman.

"You are late this morning," said Mr. Saxon.

"Yes, sir."

"Why did you not come at the usual hour?"

"My uncle is dead," replied Mr. Buting, quite indifferently, and after some haughty hesitation.

Mr. Saxon gazed at him some moments in silence. He was glittering with jewelry, while no tear glistened in his eye.

"That is a sudden blow, sir, and a mournful event. I believe he was your only relative. You are now alone in the world. I will be your friend, if you discharge your duty. But these are not the habiliments of mourning," said the merchant, pointing to the ponderous chain, pin and rings.

"I am heir to my uncle's fortune," said the young man.

"But are you not grieved at his death? Is he buried?"



Mr. Saxon and the Baron.—p. 226.

"He was buried yesterday. I have ordered black suits, sir."

"How much money does he leave you?"

"I do not know, exactly. But I believe it is sufficient to answer my purposes for life."

"And pray how much would that be?"

"Sixty or seventy thousand dollars."

"That would not be sufficient to last you five years, if you became an idle, fashionable dandy. But it is not so. I knew your uncle well. Ten years ago, when he placed you in my charge, his income was hardly enough to support him."

"He was a miser, sir."

"I know what he was. He was a man of truth. You will find that he leaves less than ten thousand dollars. But what do you intend doing? You are of age to decide for yourself."

"I have concluded, sir, to relinquish my present situation, and study medicine."

"That is, you will be a professional gentleman?"

"Yes, sir."

"Be it so. I have no power to control you. But I will say, if you have formed this resolution because you consider the merchant below the professional man in the scale of respectability, it is an error, often a fatal error. In this country, the man of business is as highly respected as any other, by those whose respect is at all desirable. The details of the merchant's operations are less revolting than those of the physician. It has seemed to me that nothing could be more humiliating and disgusting than the cases the physician must necessarily attend to in the filthy haunts of squalid misery; unless it be the moral degradation of the unscrupulous lawyer, who exerts his

abilities in extricating the vilest criminals from the hands of justice. But every one to his taste. Should your views be changed at any time, either before or after your little fortune be exhausted, and your mind be made up irrevocably to devote yourself to business, return to me, and I will give you employment."

Mr. Saxon resumed his pen, and Mr. Buting retired. He attended the lectures, after a superficial study of medicine. He was disappointed in getting his diploma. In revenge he went to Europe, and attended the lectures there, with the same result. He returned, with all the airs, and even the accent of a foreigner, and adopted in seriousness the title of "Baron," which had been conferred on him in ridicule. He was long a fashionable appendage at the watering-places; at first a nobleman of fortune, and then an exquisite "sponge."

CHAPTER XX.

EDMUND SCARBORO graduated without difficulty, and was deservedly complimented by the several professors. All of them voted in his favor.

The first one to whom he communicated his success was Alice, and she was the first to congratulate him. His studies had not prevented him from visiting the mansion of Mrs. Sandys once a-week; and while he was progressing with his books, Alice was making equal progress in his affections. And now when he contemplated the day of his departure for the sunny South, a thrill of uncon-

trollable emotion revealed to him the fact that he could not carry his heart with him.

He retired to his lodgings and wrote home to his parents a frank statement of his condition, and begged their permission to offer his hand where his heart was already enthralled.

The answer came in due time. He had their permission, for they relied implicitly on the truth of his description of Alice and the family. His father was wealthy, and declared his readiness to bestow enough money on his son to enable him to live in comfort, at least until he should obtain a practice that would support him.

Edmund sought an interview with Mr. Saxon with this letter in his hand. When they were seated, the young man was too much embarrassed to speak for himself; but he knew the letter would speak for him. He requested Mr. Saxon to read it.

"You have done well, young man," said the merchant, "to consult your parents in a matter of such grave importance; and you have done right in thus candidly making known your desire to me. You have acted with commendable propriety. Alice loves you; I know it, for I have seen it. Ah!" he exclaimed, seeing marks of mingled delight and surprise in the young man's face; "perhaps I am too fast, and she has not yet made any such acknowledgment. She is prudent, too. But other young men would have first sought to marry her, and relied upon obtaining my consent afterwards. How many brothers and sisters have you?"

"There are ten of us, sir."

"And what is your father's estate estimated to be worth?"

"One hundred thousand dollars. My share will not

be much; but it will be enough, with energy and close attention to my practice, to support us comfortably."

"Very true. But you make no calculation of the amount Alice will bring into the establishment. Remember she is to be an equal partner in the concern, and must enjoy half the profits."

"I am aware, sir, she has nothing but her own priceless virtues and accomplishments to give, and these are all I desire."

Mr. Saxon long remained silent, looking the young man steadily in the face. He had spoken what he believed to be the truth. He was not disconcerted by the scrutiny of the eagle eye of the merchant.

"You have heard that my sister has no fortune?" said Mr. Saxon, in an inquiring tone.

"Yes, sir; it was then for the first time that I resolved to seek the hand of Alice. Had she been what I had at first supposed her to be, an heiress, I would not have been a suitor. I would not have it imputed to me that my wife's wealth, and not her person, might be the object I sought to possess."

"And I suppose you heard at the same time that their uncle, upon whom my sister and nieces were dependent, had failed in business?"

"I did."

"Of whom did you seek this information?"

"I sought it of no one; Mr. Buting voluntarily told me."

"The scamp!" said the merchant; "the only wonder is he did not seek the hand of Alice himself. But, Mr. Scarboro, the information you had was not correct. It is true at one time I failed to prosecute my business in the same extravagant and heedless manner that my neighbors

persisted in doing. They failed subsequently, most completely and deplorably. It suited my inclination and interest not to contradict the rumor of my bankruptcy. It enabled me to read many interesting pages of human nature not found in the books; and it facilitated certain profitable operations. But I was not, and am not, a bankrupt."

"I rejoice to hear it, sir. But still I am content to take Alice for herself alone, provided she will consent, with the countenance of her mother and yourself."

"You have my consent, and you will have Edith's; but not to take her alone."

"My joy would be immeasurably increased for the mother and sister of Alice to live with us."

"Pshaw! you are dull. I say Alice will not be dowerless. Do you comprehend me now?"

"Not fully; but let it suffice that it is Alice herself I seek."

"Seek her. If she will bestow upon you her hand, you will find in it a check for ONE HUNDRED THOUSAND DOLLARS."

Mr. Saxon rose and withdrew, leaving Mr. Scarboro alone in the parlor. But his absence was more than compensated by the immediate appearance of Alice, who had been sent in by her beneficent uncle. Of course she had not been apprised of the subject of the conversation between her uncle and the young gentleman, else she might not have approached Scarboro with the freedom she did on that occasion. It was not long, however, before she discovered something in his looks and tones which convinced her that this was not one of his ordinary visits. He was agitated and restless. Was he about to take his final leave? The very thought made her very pale, and produced an

excessive palpitation of the heart. She sank on the sofa, and could scarcely stammer out the customary response to his salutation.

At length he clasped her hand, and told her all—how truly he loved, and how anxiously he hoped his affection might be reciprocated—how he had consulted his parents, and obtained their approbation for him to address her, and how her munificent uncle had just consented for him to seek her hand. All this time she did not withdraw her hand. Whatever words she uttered, or whether she uttered any, it was no matter. He still held her hand, and he understood it was his.

CHAPTER XXI.

ABOUT this time the collector of taxes presented a bill to Mr. Calton, which somewhat surprised him.

"This is wrong," said he; "my taxes do not amount to more than ten dollars; and here is a bill for one hundred. Why, this includes the taxes on the house. My landlord is the one to go to."

"I have been to him, sir, and he sent me to you."

"That is strange. I owe him no rent. Did he send a message requesting me to advance the amount for him?"

"No, sir. I thought his conduct very remarkable myself; and so I examined the records to see if he had sold the property. And now I think your conduct strange. It seems to me you are both beside yourselves."

"Why do you think my conduct strange?" asked Mr. Calton, believing himself that the collector was insane.

"When I tell you I examined the record, do you still persist in your affected ignorance?"

"I do not affect ignorance. Pray tell me what you discovered."

"I discovered, what you must know very well already, that you have purchased the house and lot from your landlord, and that the deed is now being recorded in due form. I presume you could hardly pay away seven thousand dollars without knowing it."

"Did you see what you describe? Are you sure of it?" demanded Calton.

"Am I sure I am standing here, and that you are sitting there. Is this Mr. Saxon's counting-room? Was that Mr. Saxon himself who stepped out as I stepped in? In short, is your name Calton? If so, if these things be so, all of them, or any one of them, then am I quite sure I read the deed in which the property in question was in due form conveyed to you and your heirs in fee simple forever."

"Mr. Saxon did it! Mr. Saxon did it!" cried Calton, while grateful tears rolled down his cheeks.

"Mr. Saxon did what?" asked the collector, in astonishment. "Oh, he has been doing a great many things, and I hope he is now ready to do the handsome thing with me. See here," said he, exhibiting a bill of taxes charged to Mr. Saxon, amounting to four thousand dollars; "I thought this was certainly a mistake, having heard Mr. Saxon had failed; and so when I was at the office I took the pains to look into the matter, and found it all right. It was the most mysterious failure I ever heard of. That was not the way to place his effects beyond the reach of his creditors. But will you pay his taxes, and your own?"

"Yes indeed," responded Calton, filling a check for

the amount, and charging himself with his portion of the sum.

It was as Calton predicted, for Mr. Saxon would not deny it when he came in. But he was too much engaged to give any explanation of his conduct, and begged Calton not to mention the subject to him again.

The house of Wumble & Waferly had been sustained, and was now imitating the example set by Mr. Saxon, of selling only for cash, or to such undoubted customers as had not faltered in their payments.

Mr. Wumble continued to indulge his angling propensities, and was never again opposed by his partner when his heart prompted him to perform a good action. His duties, as the senior partner of the firm, were discharged with habitual promptitude and accuracy; but the moment the business before him was dispatched, he found unfailing recreation by reverting in thought, if it was not the season to go in person, to the green fields and limpid brooks, which he delighted so much to dwell upon. The walls of his office were hung with drawings of the finest specimens of the trout he had taken; and on the opposite side was a sketch of a Missouri salmon, presented him by one of his customers. This salmon was nowhere spoken of in the books he had read; on the contrary, all the piscatory writers asserted that salmon were only found in streams communicating directly with the sea. Yet this specimen resembled that celebrated fish in many particulars, and was represented as being perfectly game. It took the fly or minnow freely, and abounded in all the small rivers in Missouri, having their sources at certain altitudes. Day after day he gazed upon this drawing, and was resolved, at no distant period, to make a



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pilgrimage to the Far West, for the purpose of landing one himself and inspecting it more critically.

Mr. and Mrs. Scarboro departed for the sunny south, accompanied by Miss Abby Williams.

Mr. Mainchancing was a more violent abolitionist than ever; and being led by his zeal in the great cause to violate the laws of a neighboring State, was arrested and cast into prison, where he died.

Billy Gritz did his utmost to learn enough Hebrew to worship understandingly in the synagogue, but with little success. A wonderful discovery, however, facilitated his projects. Mr. Ulmar, upon learning that he was truly the son of the broker, ascertained, to the astonishment and delight of the boy, that his father was really a Jew, although he affected to be a Christian, and attended the Christian churches. Thus Billy was a descendant of Japhet, as well as of Canaan; and the blood of both races mingled harmoniously in his veins. Mr. Gritz acknowledged his Hebrew origin, to secure a good match for his son, and Rachel threw no obstacles in the way. So they were married.

Paddy is still a porter, and still the enemy of the abolitionists. He belongs to no party but that which advocates the preservation of the Union, and denounces abolitionism, free-soilism, Wilmot-provisoism, and all other isms inconsistent with the constitution and detrimental to the welfare of the country.

THE END.