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MARRYING A MERCHANT;

OR,

PRIDE PUNISHED.

'What do you think of Mr. Bradford?' asked a young lady to her friend Josephine Allison.

'I think he's nothing but a clerk,' was the contemptuous response, accompanied by a peculiar toss of the head.

'I am sure I cannot see anything to sneer at in the condition of a clerk,' continued Josephine's companion.

'They are well enough in their place,' was the reply. 'But I want to have none of these understrappers running after me.'

'Well, there's Mr. Hambleton. He's not a clerk. What do you think of him?'

'I think he's a mechanic, and that's a thousand times worse! Marry a mechanic! I'll bear my maiden name to the grave first!'

'If he is a mechanic he is doing a good business, and he is an intelligent man.'

'I don't care if he is. He needn't come after me, I can tell him. I am not going to lower myself by any such connexion.'

'In what class do you expect to marry?' asked the friend.

'Why, I expect to marry a merchant.'

'Wouldn't a young doctor do?'

'No.'

'Why not?'

'Because young doctors, unless they inherit fortunes, generally cut their garments out of very scant patterns.'

'You look for the money, then?'

'I look to be well taken care of, and to be sustained in good society, when I marry.'

'Why not take a lawyer, then?'

'Because they're ditto.'

'Or a minister?'

'Ditto. I've no notion of being compelled to cut and carve in order to make a small income last through the year. I'm not one that can sit down and make my own dresses this year, and next year alter them to suit the fashion—buying a new body for an old skirt in the spring, and new sleeves for that in the fall. No, no—I'm not an economist, Mary, and would advise all young fellows who expect an economical wife, to steer clear of Josephine Allison.'

'Would you not be willing to share any lot in life with the man you really love?'

'No, I would not. When poverty comes in at the door, love, you know flies out of the window.'

'I do not know any such thing, Josephine. In my opinion, no change in external circumstances can effect the love of a married pair, if that love be truly founded.'

'Why, really, Mary, I did not suspect you of a tendency to romance.'

Josephine Allison was the daughter of a baker, who had managed, by close attention to business, to raise a large family, and have a few thousands of dollars left—say twenty thousand. This sum divided amongst his eight children, would not, of course, leave either of them very wealthy. But as Mr. Allison was reputed to be a rich man, his daughters had plenty of beaux. And as they, like the beaux, had no very correct idea of the extent of their father's wealth, they, very naturally, over-estimated it, and, as naturally, over-estimated themselves in consequence.

Mr. Bradford, the young man who had been alluded to by Josephine in a tone of contempt, was chief clerk in a large mercantile house.—Having met Miss Allison frequently in company—for, notwithstanding her horror of clerks and mechanics, she found it impossible, owing, as she alleged, to the loose morals of society, to avoid coming into unpleasant contact with them—Bradford felt himself a good deal drawn towards her. He, therefore, sought her company, and endeavored to conciliate her favor. But her manner towards him was cold and reserved.—This he at first thought might be natural to her, but, after a while, he observed that she could be courteous and affable, even on a first introduction, to some, and as cold as an icicle to others. The reason of this he was unable to define; but he very soon made up his mind; that he at least

would not attempt to cultivate the friendship of one who seemed so evidently disinclined to receive him in the right spirit. So soon as his eyes ceased to be dazzled by the stronger light, he was enabled to see that which was far more interesting and attractive in the gentlemanly, and accomplished Mary Grant. An affection deeper, purer, calmer, and far more rational, took possession of his mind—an affection that found a return in the gentle bosom of Mary.

In the meantime, a Mr. Erskine, who had just opened a retail dry-goods-store, became acquainted with Josephine, and forthwith made a bold assault upon the citadel of her heart. He was a merchant, and, of course, all was right in that respect. Josephine's father had seen a little of the world, and was, therefore, not so much disposed to judge altogether by first appearances. But he was overruled by Mrs. Allison, who wanted to be mother-in-law to a 'merchant,' as much as Josephine wished to be the wife of a like distinguished individual.

In due time, Mr. Erskine made his offer for the hand of Josephine, and was accepted without any unnecessary delay. Two months passed, and then they were married. Mr. Erskine had furnished his house, for which he had engaged to pay a high rent, in elegant style, for one who was not a rich man. And certainly he was not, even if he were a 'merchant.' In commencing business, he had not a single dollar in real capital. Several jobbing houses had united in furnishing him with a fair stock of goods, because, as a clerk, he had been active and shrewd, and it was thought that he could not fail to do well, if prudent. In Mr. Allison he thought that he had found his man, and in Josephine, a girl who would make quite a showy wife. Under these views and feelings he had married. And, with a view to mislead as to his real condition, he had furnished his house at twice the expense required to have made a very genteel appearance.—Everything went on 'swimmingly,' as they say. Josephine never got tired of looking at and admiring her beautiful house and furniture; nor of reflecting upon her own elevated position. She visited and revisited visitors; went to parties, and gave parties, with an untiring relish. Never had she known what it was to enjoy life before. Everywhere she was received with attention, for was she not the wife of Mr. Erskine, 'merchant,' in — street?

Time passed on, and sundry square little bits paper, handed in by a quiet matter-of-fact looking individual, began to accumulate on a wire point just over Mr. Erskine's desk, staring him in the face, whenever he looked up in a musing attitude, from morning until night, day after day. Presently, two or three of these notices would be taken from the file every morning, and checks filled up, covering the amount they called for, and all dispatched to the bank. But for every one disposed of, two would come in its place. This continued until the entire balance in the bank was drawn out.

'What must be done now?' the merchant asked of himself. 'Why I must have an accommodation,' was the mental conclusion. 'But who will go on my paper? That's the important question,' he went on to say. 'It's only three months since I was married, and I don't like to come down on the old gentleman so soon. Let me see. There are Wilson, and Jones, and Hambleton. Can't I venture to ask one of them? I think so. There is Hambleton. He has always sold me as free as the air. No doubt he has perfect confidence; and now that I have old Mr. Allison at my back, will go on my paper at a word. I will try him first, anyhow.' And, so saying, Erskine sought the store of Mr. Hambleton.

'Good morning, Erskine!' said that individual, smiling, and extending his hand in a frank, encouraging manner. 'What can I sell you this morning?'

'I don't know. What have you that is new?'

'Come up stairs and see,' Mr. Hambleton replied. And the two went up, and spent half an hour in turning over various kinds and styles of goods. After buying several packages, which he did want, and as many more that he did not want, Erskine saw, or thought that he

saw, a good opportunity for mentioning his request.

'I shall want a little business favor, I believe, Mr. Hambleton,' he said, with a coolness that did credit to his self control.

'Say on,' replied Mr. Hambleton, with an encouraging smile, 'anything that we can do for you shall be most cheerful to me.'

'In a word, then, Mr. Hambleton, I want a good name on a note. Most of my first payments are now falling due, and you know that it is impossible for a new beginner to meet everything without a little help.'

'Of course it is, but, I am sorry to tell you, that it is entirely out of my power to aid you in that way. Although doing business in my own name, I have a partner, and our contract is positive that neither shall endorse or give his note without the consent of the other.'

'Would he not let you do it for a small amount, in my case?'

'No. I have tried him several times: but he will not consent.'

'Do you think Wilson would object to doing the favor I ask of you?' Erskine inquired, musingly.

'I really cannot tell. I should think it doubtful, however. Men in business are very cautious in regard to these matters. So many persons have been ruined by endorsing, that not one likes to put his name to paper.'

'Some other way will open, then,' Erskine replied, in a tone of assumed cheerfulness. 'I must have an indorser,' he said to himself, as he walked towards his store. But who shall I get? There is Campbell—I could get him, I suppose. But, if he endorses for me, I must do the same for him, and I don't want to have my name too common in the market. Besides, his is not the most substantial concern in the city.'

Another examination of his cash account, and an estimate of his payment and probable receipts for the next two months—during which time his heaviest obligations fell due—made him feel, more than ever, the necessity of doing something. Two or three efforts more were made to get an indorsement by a substantial house, but failing in this, he at last called upon Campbell.

'I want your name on these notes,' he said, presenting two bills drawn by himself in favor of Campbell, for one thousand dollars each.'

'Certainly! with the greatest of pleasure,' rejoined Campbell, taking up a pen and placing his name, with a flourish, upon each of the notes. As he handed them back to Erskine, he said, 'If I can serve you in this way at any time, be sure to call upon me.'

'You are certainly very kind,' Erskine said.

During the morning, he had his two notes conveyed to the discount boxes of two different banks, whose boards sat early on the succeeding day. Campbell, he knew, was not esteemed to be very sound. His paper was of the quality called 'weak' in the market, and never passed unless strongly bolstered up. His sleep during that night was brief and troubled, for his payments on the next day were heavy, for one of his business resources. At last it was ascertained that one note had been thrown out and the other discounted. The relief experienced from the proceeds of one note, was of so much moment to him, that he bore the disappointment of having the other returned with quite a philosophic air. On the next day he succeeded in getting that one discounted also. He was now comparatively easy. The proceeds of these two notes carried him along in his payment quite comfortably. About a week after his application to Campbell, that individual returned his professional call.

'One good turn, they say, deserves another,' he said, laughing, as he came to the desk where Erskine was sitting. 'You were so kind as to accept my indorsement a few days ago, and now I wish to return the favor, by asking your name to this little bit of paper.'

'Certainly, certainly! For how much is it?' responded Erskine.

'Only for fifteen hundred dollars.'

The note was, of course, indorsed. As Erskine thought, at the time he was writing his name on the back of the bill; that was only the beginning

of a dangerous kind of business. Before three months had expired, he had indorsed for Campbell to the amount of ten thousand dollars, and Campbell for him to the amount of six thousand. These operations had the effect of making Erskine's business go on as smoothly as he could wish, for a time. But his bills for furniture &c., now began to fall due, and he was again at his wits' ends for the means whereby to meet his engagements. Borrowing money, to be returned in a few days, had been resorted to, and found to be a very troublesome and worrying business. He had become involved in this to a perplexing extent—borrowing to-day to pay one friend and to-morrow to pay another, and on the next day to meet a note.

It was towards the close of the first year of his marriage, that Erskine found it impossible to keep up, without some aid from his father-in-law. Several of Campbell's notes which had fallen due, that individual had found himself unable to lift. Of course Erskine had to raise the amount to prevent his own name from being dishonored. His own accommodation paper the bank refused to renew, unless he would give them some better indorser. But one day to save himself presented itself, and that was to go to Mr. Allison. The time for making use of that long-contemplated resource had now fully come, and accordingly Erskine waited upon his father-in-law, and made known his wishes.

'That is a thing I have never in my life asked of any man,' was the reply. 'I have seen so many men ruined by indorsing for others, that I have steadily persisted in neither asking nor granting such a favor.'

'But I can assure you, Mr. Allison, that there is not the slightest danger in this case,' urged Erskine.

'Is your name on any one's paper?'

This question Erskine had expected, and he made up his mind to answer 'No,' and he did so accordingly, with a promptness that deceived Mr. Allison.

'How much money do you want?'

'My heaviest payments fall due this month; and I must have at least six thousand dollars more than my sale and collections will realize. After that I shall be as easy as an old shoe.'

'I don't think any bank will do my note for so large a sum as six thousand dollars.'

'Oh, yes, they will. But I did not think of offering a single note of that amount. It would be better to make three notes of two thousand dollars each, and have them done in different banks.'

Still the old man hesitated, and urged objection; but these were all met and set aside. At last Erskine's perseverance gained the victory, and he got possession of three of Mr. Allison's notes, to the amount of six thousand dollars, the sum for which he had asked. These went through the banks as soon as offered.

Everything went on again, for a short time, as smooth as a summer sea; and Erskine suffered himself once more to relapse into a false security. He purchased more freely, and commenced inviting some of the country merchants to make bills with him, suffering them to take goods on a small advance, at a credit of nine and twelve months, for which he had to pay in four and six months. While these things were going on, his wife was passing the time in pleasant unconsciousness of the precipice towards which she was approaching. She felt more and more 'uplifted' every day, in consequence of her position in society, as the wife of a 'merchant,' and had even ceased to remember some three or four of her young friends who had been so vulgar as to marry into the 'common herd' below her.

'It's really time that you were married,' she said to her friend, Mary Grant, about a year after her own happy escape from the delights of single blessedness, 'and I know the one who will suit you.'

'Do you, indeed! Who's he?'

'He's a young merchant, who has been in business about a year.'

'Well, what is his name?'

'Edward Perkins.'

Mary shook her head.

'Why do shake your head, and look such decided opposition?'

'Because Edward Perkins is not exactly the man for me, if he is a merchant.'

'Why not?'

'He does not suit my fancy, Josephine, and would not if he were the prince of merchants.'

'Who does suit your fancy then, Mary? For I am sure I cannot tell.'

'As we are on this subject, Josephine, I will tell you, more particularly, as one of my errands here this morning was to inform you that I am to be married in a couple of weeks.'

'Married! Why you take me all by surprise. And now that you have told me that much, tell me who the happy fellow is.'

'His name is Bradford. I suppose you know him.'

'Mary, you cannot be in earnest! Mrs. Erskine said, in a changed tone, and with a sobered countenance.

'And why not, Josephine?'

'Marry Mr. Bradford! Surely you cannot be in earnest?'

'Marry a clerk! A mere nobody!'

'He is a man, and a gentleman!' was Mary's firm and dignified reply. 'And further Mrs. Erskine as I have just intimated, he is to become my husband in two weeks. You will, therefore see the propriety of choosing your words rather more carefully.'

'Certainly, Mary, and I must apologize, I suppose for my seeming rudeness. But, indeed, what you say pains me exceedingly. Surely you are not going to reduce yourself to the level of a man who is only a clerk. Don't you see, that you will at once lose your station in society?'

'Most cheerfully will I give up any position that I have held, to become the wife of the man I have chosen. But I do not fear any such result in this case.'

'You will find yourself mistaken, then, I can tell you,' Mrs. Erskine replied, drawing herself up with a certain dignified air.

'I do not fear it. I know of no one who will think any the less of me.'

'If they do not think the less of you, Mary, still you cannot be admitted, except alone, into good society.'

'How do you mean alone?'

'I mean without your husband.'

'And do you really think, Josephine, that I would place my foot over any threshold where my husband was not admitted?'

'I am sure I cannot tell how you would do, Mary, but such an interdiction there will most certainly be.'

'Here, I suppose, among other places? Mary Grant said, in a calm tone.

'I cannot say no, Mary,' was Mrs. Erskine's reply.

The indignant girl said no more, but instantly arose from the chair and left the house.

When her husband came home in the evening, Josephine related the whole circumstances to him.

'Surely you cannot be in earnest! he said, in tones of profound surprise.

'Indeed, then, I am in earnest. Do you think I am going to throw my house open for the reception of every kind of people?'

'Josephine, you know not what you are doing,' Mr. Erskine replied with a troubled aspect of countenance. 'There are few men more generally esteemed than Mr. Bradford for gentlemanly deportment and unwavering integrity of character.'

'Yes, but he is only a clerk.'

'And so was your husband only a clerk once.' 'That is nothing. He is not a clerk.'

'Neither will Bradford be a clerk after the first of next month, when he will become a partner in one of the oldest and best houses in the city. I only wish that I was in his place, for I know that in five years from this time he will be worth ten dollars for my one.'

'You are jesting with me,' Mrs. Erskine said, as a sudden paleness overspread her countenance. 'I must go and see Mary and apologize for what I have said,' Josephine remarked after a long and painful silence.

'I should not suppose that any such apology would be received,' her husband replied. 'The