

bearing clover instead of heather—rents doubled, trebled, quadrupled—the mild reekie dungeons pulled down, and gentlemen living in as good houses as you will see anywhere in England.”

“Much good may it do them, for a pack of fools!” replied Mr. Touchwood, hastily.

“You do not seem much delighted with our improvements, sir,” said the banker, astonished to hear a dissentient voice where he conceived all men were unanimous.

“Pleased!” answered the stranger—“Yes, as much pleased as I am with the devil, who, I believe, set many of them agoing. Ye have got an idea that every thing must be changed—Unstable as water, ye shall not excel—I tell ye, there have been more changes in this poor nook of yours within the last forty years, than in the great empires of the East for the space of four thousand, for what I know.”

“And why not,” replied Bindloose, “if they be changes for the better?”

“But they are not for the better,” replied Mr. Touchwood, eagerly. “I left your peasantry, as poor as rats indeed, but honest and industrious, enduring their lot in this world with firmness, and looking forward to the next with hope. Now they are mere eye-servants—looking at their watches, forsooth, every ten minutes, lest they should work for their master half an instant after loosing time—And then, instead of studying the Bible on the work days, to kittle the clergyman with doubtful points of controversy on the Sabbath, they glean all their theology from Tom Paine and Voltaire.”

“Weel I wot the gentleman speaks the truth,” said Mrs. Dods. “I fand a bundle of their baybee blasphemies in my ain kitchen. But I trow I made a clean house of the packman loon that brought them!—No content wi’ turning the tawpies heads wi’ ballants, and driving them daft wi’ ribbands, to cheat them out of their precious souls, and gie them the deevil’s ware, that I suld say sae, in exchange for the siller that suld support their puir father that’s aill work and bedridden.”

“Father! madam,” said the stranger; they think no more of their father than Regan or Goneril.

“In gude troth, ye have skeel of our sect, sir,” replied the dame; “they are gomerils, every one of them—I tell them sae every hour of the day, but catch them profitin’ by the doctrine.”

“And then the brutes are turned mercenary, madam,” said Mr. Touchwood. “I remember when a Scotchman would have scorned to touch a shilling that he had not earned, and yet was as ready to help a stranger as an Arab of the desert. And now, I did but drop my cane the other day as I was riding—a fellow who was working at the hedge, made three steps to lift it—I thanked him, and my friend threw his hat on his head, and ‘damned my thanks, if that were all’—Saint Giles could not have excelled him.”

“Weel, weel,” said the Banker, “that may be as ye say, sir, and nae doubt wealth makes wit waver; but the country’s wealthy, that cannot be denied, and wealth, sir, ye ken—”

“I know wealth makes itself wings,” answered the cynical stranger; but I am not quite sure we have it even now. You make a great show, indeed, with building and cultivation; but stock is not capital, any more than the fat of a corpulent man is health or strength.

Surely, Mr. Touchwood, a set of landlords, living like lords in good earnest, and tenants with better housekeeping than the lairds used to have, and facing Whit-sunday and Martinmas as I would face my breakfast—if these are not signs of wealth, I do not know where to seek for them.

“They are signs of folly, sir,” replied Touchwood; “folly that is poor, and renders itself poorer by desiring to be thought rich; and how they come by the means they are so ostentatious of, you, who are a banker, perhaps can tell me better than I can guess.”

“There is maybe a bill discounted now and then, Mr. Touchwood; but men must have accommodation, or the world would stand still; accommodation is the grease that makes the wheels go.”

“Ay, makes them go down hill to the devil,” answered Touchwood. “I left you bothered about one Air bank, but the whole country is an Air bank now, I think—And who is to pay the piper?—But it’s all one—I will see little more of it—it is a perfect Babel, and would turn the head of a man who has spent his life with people who love sitting better than running, silence better than speaking, who never