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THE WIGGINSES.

Joel Wiggins is a "merchant." You will see his sign at No.—Second street. It is a small tin sign, with red letters on a white ground.

"What is your husband's business?" asked a prying inquisitive of Mrs. Wiggins, at Newport, last Summer.

"He is a Philadelphia merchant," answered the lady, with dignity.

That of course settled the matter. If a woman doesn't know how to designate her husband, in the name of wonder, who should know? Yes, Mr. Wiggins is a merchant.

"And occupies that handsome store with the brown stone front?"

No, not exactly. If you look a little closer, you will see that Dick & Dixon, Importers, are the occupants of that elegant establishment. You must ascend to the second floor to find our "Notion" merchant.

Bustling, active, self-important Joel Wiggins; there he is, in his curiosity shop, surrounded by things grotesque and arabesque, symmetrical and deformed, useful and ornamental, gathered originally from all parts of the earth. Fire crackers, crying babies, red and white tape, fans, marbles, toys, games, puzzles, masks, hobby horses, porcelain, bisque and Parian figures, motto cups and motto wafers, and—but the inventory is hopeless! If your curiosity is excited on the subject, reader, call at No.—and see for yourself. Wiggins's store is a perfect museum.

Times were prosperous, and the credit of Wiggins was good for anything he wished to purchase. So he bought freely in New York and Boston, as well as from importers in Philadelphia. He sold as freely, on the principle, we suppose, of "come easy, go easy." He had but select goods, to any amount, and they were promptly delivered, the invoice rendered, and a note at four or six months taken in payment. And as he was treated, so he treated his customers, and they found their way to his "Notion" room from all parts of the country, far and near.

What a splendid business he was doing! Sales mounted upwards, at the rate of seventy, eighty, and one hundred thousand dollars a year, and his profits ranged from ten to forty per cent. Wiggins was getting rich so fast that his head swam as he looked from the sudden height he had obtained. Twenty-five per cent clear profit, annually! that was the flattering unctious which he had laid to his soul, and not very far in the golden distance he saw himself a merchant prince.

Buying on time and selling on time are very well, if the selling time is shorter than the buying. The reverse is generally the case. It was so with Joel Wiggins. He bought at four, six, and eight months, and sold at six, eight, nine and twelve months. Of course, when his own notes became due he had to meet them by discounts. The two Banks in which he kept his accounts—checking from one and depositing in the other a great many times every day, to indicate active business, just as a doctor with limited practice rides hurriedly about the streets, to indicate the existence of numerous pressing calls—the two Banks gave him a certain "line" of discount, about ten cents on the dollar of his wants. The ninety per cent was raised "on the street," that is, through bill brokers who represented private money lenders and unscrupulous Bank officers. On this ninety per cent Wiggins paid at the rate of from one two-and-a-half per cent a month, according to the estimated value of paper or collateral which he had to offer.

So affairs went on swimmingly with Joel Wiggins. He was getting rich fast—"hand over fist," as he sometimes elegantly expressed it. His Bills Receivable and stock of goods showed always a large surplusage over Bills Payable.

With the comfortable feeling consequent upon the fact that money was being so fast accumulated, Mr. Wiggins, and Mrs. Wiggins, and Araminta Jane Wiggins, the wife and oldest daughter, naturally enough concluded that it was time to live in a style better agreeing with their position. So the modest comfortable house in Buttonwood street, at three hundred and fifty dollars a year, was given up, and a stylish affair beyond Broad street rented at eight hundred per annum.

Now, the mere increase of rent from three hundred and fifty to eight hundred a year would not have been so very serious a matter, if the affair could have stopped at the simple removal from Buttonwood street to the West End. But that was out of the question. The single item of new furniture was twenty-five hundred dollars, and the annual increase of expenditure, exclusive of rent, one thousand. Mrs. Wiggins and Araminta Jane, moreover, attempted the fashionable, and this cost something—not a dime less than another thousand dollars, for shawls, silk, lace and jewelry bills mount up wonderfully fast! No a thousand dollars is below the mark. It costs a trifle to be fashionable!

Next, a carriage, and next, a country house. They came naturally. A cottage and garden, overlooking the Delaware. That was the climax!

Everything went on charmingly. Mrs. Wiggins and Araminta Jane were at Newport last summer, bent on making a sensation, and Mr. Wiggins was in Philadelphia, taking care of his payments, which were heavy. Money all at once grew a little tight; Banks were unaccommodating, and Mr. Wiggins found himself obliged to submit to sundry terrible hard shavers in order to "raise the wind." One day his bill broker could get nothing on the paper he had to offer. So he was forced into Third street, where on "undoubted" collateral, he raised two thousand dollars for two days, at one per cent a day!

On the next day money was a little tighter. He had five thousand to pay. He got through, but only at a "terrible sacrifice." On the day following he raised three thousand more to lift maturing notes, but not enough to meet the two thousand covered by collaterals, on which he was paying one per cent a day. That arrangement was continued for two days longer.

Mr. Wiggins began to feel a little uneasy. Plump, on to one of his desponding after-three o'clock hour, came a letter from Mrs. Wiggins, asking for five hundred dollars. Mr. Wiggins crushed the letter passionately, muttering, "Five hundred devils!" It was unamiable and unconjugal; but he was in trouble and excited.

On the following day Mr. Wiggins sent his wife one hundred and fifty dollars, with directions to pay off her bills and return with Araminta Jane immediately. Both she and Araminta Jane demurred, and scolded him soundly for his niggardly response to their demand for money. They did not mean to leave until the close of the season. But Mr. Wiggins was in earnest, and he made them comprehend it in the next letter. That brought them off by the next boat for New York.

Joel Wiggins was getting frightened. The Banks threw him out altogether and he was at the mercy of the shavers. But a few country merchants had been in, and few of them brought money. Sales were light against unusually large stock of goods, which could not be forced upon the market and sold at even half their value. His country house had cost him ten thousand dollars. He mortgaged it for five. Tried a second mortgage for three thousand more, but no one bid. It must be sold, then—matters were pressing. Mr. Wiggins announced the fact at home, like one who expected a strife. It came. Mrs. Wiggins and Araminta Jane were astounded and indignant.

"Never!" said Mrs. Wiggins.

"Never!" cried Araminta Jane.

"What will people say at this coming down?" queried Mrs. Wiggins.

"It will kill me!" sobbed Araminta Jane, who had caught a beautiful beau at Newport and was expecting an offer of marriage by every mail.

"They'll say that Joel Wiggins was living too fast," was answered, bluntly; "and they'll say the truth; I'd no business with a country house yet awhile."

"You'll pull down the carriage next, I suppose!" said Araminta Jane, indignantly, not really meaning to be understood as in dread of that extreme measure, but rather intending her words as a cutting rebuke.

"Just so!" replied Mr. Wiggins, who, now that the ice was broken at the edge of the stream, felt his courage rise into a desperate resolution to go through. "Just so, my dear; the carriage will have to be put down, and Mrs. Wiggins and Araminta Jane must walk, or take six-penny rides in the omnibus! 'Necessity knows no law.'"

We will not describe the scene that followed. Mrs. Wiggins was at first indignant; but after awhile, she calmed down, and hearkened a little to reason. Araminta Jane indulged in a fit of hysterics, from which she did not recover for some hours. But Mr. Joel Wiggins was inexorable.

On the next day the country house was advertised for sale. On the next came the startling announcement of the failure of the Ohio Life and Trust Company. And then—but the disastrous events that followed are of too recent occurrence to require a word of detail. Joel Wiggins was borne down in the general crash, a fact that will in no way surprise the reader. Mrs. Wiggins was inconsolable for a time; Araminta Jane in despair. Oh, the disgrace of coming down! It seemed as if it would kill them. The carriage went, of course, and with it the caped and banded coachman. The folly had gone that far.

wrong side. Thirty thousand dollars had been paid for the use of money, in less than four years! Mr. Wiggins owed eighty-three thousand dollars, and his nominal assets were sixty-four! So much for the rich merchant, who had set up his carriage, and sent his wife and daughter to see high life and spend money at Saratoga and Newport! He represents a class, and is rather a favourable specimen; for Mr. Wiggins really meant to be honest, but the inflation of the times led him into error.

The creditors of Mr. Wiggins were not hard on him. They agreed to accept forty cents in the dollar, taking his own notes at six, twelve, eighteen and twenty-four months, in settlement. A few wanted to close him up. They were outraged at the country house, and carriage part of the business; but the majority pitied poor Wiggins, who was deeply humiliated, and almost ready to shoot himself in despair.

"We must give up this house!" said Mr. Wiggins, on returning home from the meeting of his creditors. He spoke like a man in earnest. Mrs. Wiggins started and flushed; Araminta Jane turned pale.

"Your creditors have not been so exacting, so cruel!"

"Are you nothing but selfish fools!" exclaimed Mr. Wiggins, his wrath leaping over all barriers. "Hard! Cruel! They have been kinder than I had dared to hope for!"

"Oh, then we will not be forced to move from here!" sobbed Araminta Jane. "It would kill me. I could never survive the humiliation! You must not think of it, Pa."

"It is thought of and decided," said the resolute Mr. Wiggins. "The bubble has burst, and I am now a bankrupt. We went up like a rocket, and now, we are coming down like the stick."

"But we will economize," said Mrs. Wiggins.

"I know you will, for necessity knows no law," was answered.

"We'll send away the waiter, and let the chamber-maid attend the door and table."

"The cook can attend to the door, and we'll wait on ourselves at the table. It won't be the first time in our lives! I, for one, shall feel relieved. It always annoys me to have a waiter gaping at me while I eat.

Poor Araminta Jane was in despair.

"We can't get all our furniture into a smaller house," said Mrs. Wiggins.

"Very true," replied Mr. Wiggins. "I've thought of that. We'll have a sale, and get rid of the costly lumber that surrounds us. Plain furniture will suit our reduced style of living, and—my honorable purposes."

"A sale! Oh, disgrace! disgrace! Would you kill me sir!" And Araminta Jane confronting her resolute papa, with the countenance and attitude of a tragedienne.

"You don't seem to have common sense or common decency enough to live in this world, so the sooner you are killed off the better," coldly replied Mr. Wiggins. "I shall have the sale and risk the consequences."

And he did according to his word.—The red flag, in less than a week, was unfurled from one of the windows of the handsome West End house; and the humbled and disconsolate Wiggins retired to a meaner abode, in a smaller street, the furniture of which corresponded much better with the condition of a man who could pay only forty cents on the dollar.

Wiggins himself was honest at heart; but the Wigginses in the mass were weak, vain, and pretentious. The suddenness with which they fell from an extreme height stunned and blinded them, and it was some time before a new and better life began to vitalize their actions. It did, however, thanks to the resolute conduct of their head.

There is a lesson in the fall of the Wigginses, and a good many lessons in the way they managed to get along after their fall.

SCENES IN CHINA.

(From the Times Correspondent.)

SHANGHAI, OCTOBER 23.—Before we leave Shanghai I must ask the British public to accompany me in a morning walk upon the Bund. It will be hard if we do not find some few scenes there illustrative of Chinese life and manners.—We will start from the hotel, which notifies its whereabouts in the rear of the settlement by a high flagstaff and a most demonstrative banner. The street we follow is bounded by the garden walls and entrances of several "hongs"—ornamented detached residences resembling a little the villas in the Regent's-park. Our path is through a crowd of jostling Coolies. They are carrying, balanced on their bamboo poles, chests of tea, bales of silk, bricks of Sycee silver, and burdens more multifarious. It is hard work.—They earn by continuous labor nearly 8s a-day. But a man is worn out in about seven years, and he then retires on his economies, and enjoys his

hardly-earned leisure upon a small plot of ground in the interior. We now see them at full work loading and disloading cargo. Each as he goes emits a sound like the moan of a man in pain,— "Ah ho; ah ho." From early morning till eventide this chorus of sorrowful sound fills the air. It is more multitudinous and monotonous than the croak of the frogs in the swamps, than the harsh grating cry of the cicada upon the boughs. The habit, so far as I can discover, is confined to this port; but a Shanghai porter can no more do his work without his "Ah ho!" than a London paviour can get on without his "Hough." When the English first came here the house servants brought up the soups and the legs of mutton singing their "Ah ho" in procession through the dining-room. This was promptly put down; but the out-of-door chorus still proceeds. Every moment from 800 chests comes this sad monotonous cry, depressing to the spirits of new comers.

We make our way through this croaking crowd, and debouch upon the Bund—the broad embankment, having on the one side the wide river, with 70 square-rigged vessels lying at easy anchor in its noble reach; and on the other side the "compounds," or ornamental grounds, each containing the hong and the godowas of some one of the principal European commercial houses. The only building on the Bund which is of Chinese architecture is the Custom-house, which is like a joss-house.

There is something going on at the Custom-house. The Toutai's suite fill the outer courtyard. Some 20 fellows wearing mandarins' caps with fox-tails sticking out behind have swords at their sides and form the military escort. Their trousers are much patched and their odor is not fragrant; yet, if one of these ragged ruffians would come to London and submit to be washed Mrs. Leo Hunter would ask lords and ladies to meet him and present him to her guests as "a mandarin from China." There are two curious creatures having enormous gilt hares on their heads and pheasant feathers protruding behind. They are rather shabbier and dirtier than their military comrades, and look as though they had been turned out of Mr. Richardson's booth for lack of cleanliness. There are two executioners, conspicuous by their black conical caps, their dark costume, and their iron chains, worn like a sword belt. The larger one is said to be of wonderful skill in taking off heads; the smaller excels in producing exquisite torture with the bamboo. Let us go inside. There is incense burning, and priests are chanting. Mandarins, with white or red buttons to their caps, silk dresses, and very dirty hands, are knocking their heads upon the ground before a little joss. It is a Chinese ceremonial day. They have turned the Custom-house into a joss-house for the nonce, and are come here to "chin-chin" the God of Wealth, which means to pray for a good harvest of import and export duties. The rite is soon performed, the Toutai comes forth, the procession is formed. It would look splendid in drawing or photograph, but it is squalid and ludicrous in its shabby reality. The Toutai mounts his pony, the large crimson parasol is raised above his head—

"Interque signa turpe militaria Sol adspicit conopeum"—

and the cortege moves off.

About this Custom-house there is a grave matter to be debated. At the instance of the three treaty Powers the Chinese authorities have established at this port a triumvirate of European inspectors, or collectors of Customs—an Englishman, a Frenchman, and an American. They were originally selected by their respective Governments. They each receive £2,000 a-year—a salary not too great to compensate them for the odium which the discharge of their duties involves. The English Government has ceased to interfere or to recognize Mr. Lay as having any other capacity than that of an officer of the Chinese Government. The French and American Consuls retain an influence in the nomination and control of the inspectors of their respective nations.

There is a sound of gongs, and a crepitation of small crackers at the north end of the bund, and the coolies leaving their work to look on.—As it is a day for sight-seeing, and sight-seeing is our business, let us follow the crowd.

It is a burial procession. The mother of a Chinese opium broker is going to her last home. She carries with her all her little comforts, and necessities wherewith to begin life in the next world. Many palanquins appear at unequal distances, preceded and followed by coolies marching four abreast. These litters contain small joss-houses, and basins holding fruits, and sweet meats, and bean cakes, and other orthodox Buddhist comestibles. There is good store also of silvered and gilded paper made to resemble solid ingots of gold and silver. This is the wealth wherewith she is to appear in the land of ghosts as a respectable, well-to-do matron. But if this bullion pass current among the ghosts, they have

lost the qualities which most distinguish them in the flesh. In life a Chinaman can distinguish the exact fineness of a piece of silver by the touch, so much so that the word "touch" is used as a technical term to indicate the quality of each description of bullion; it must be very harrowing to the feelings of the ghost of a Chinese comprador to find himself obliged to deal in these shadowy ingots. On marches the procession. There are little-boys blowing shrill trumpets and other stranger wind instruments, men excruciating our ears with cymbals and gongs, and grave adults exploding strings of crackers. Then comes the coffin—a strong wooden case like a carved and ornamented trunk of a tree. It is half covered by draperies, and is borne by 12 coolies. It is hermetically sealed with that tenacious plaster the Chinese call "chunam." It will be borne to a joss-house in the city, and thence to a spot in one of her son's fields. Here it will rest on the surface of the ground. After the time of mourning is past a few spadefulls of earth will be shovelled upon it, then year by year a few more till a mound arises and rank grass and Chinese lilies spring up, and this old lady's habitation adds another unit to the myriads of sacred burrows which cumber the rich soil, and serve no purpose but a harbor for the pheasants when the crops are cut. Our English books upon China say that only hills are set apart for this purpose. Sir John Davis falls into this error. But our English writers, for the most part, write only of what they have seen on the banks of the Canton river. Between Shanghai and Keehing I have seen thousands of acres of alluvial soil which the plough never turns because they are sacred to the dead.

We have plenty of time to look about us, for the procession yet drags its slow length along.—The demizens of the Bund have turned out to look, and business is proceeding. There is an English merchant arranging the sale of a cargo of rice with a Chinaman.

"Wantee numba one bad licee for that sojer —numba one bad licee?"

"Number one bad rice for your soldiers," says the indignant Briton. "Why, we always have the best provisions we can obtain for our soldiers and sailors." Heaven forgive the patriotic man of commerce! but he never saw a weavely biscuit, or opened a tin of Crinean preserved meat. "O, maskee, numba one bad licee too much good for sojer man."

We are separated from these bargainers by a fisherman and his wife, who push their way by. The lady, who is not in her premiere jeunesse, has large natural feet, and, having tucked up her trousers, displays a pair of calves which an Irish porter might envy. Taking advantage of their wake, stilly totters upon her small deer's feet an ordinary Chinawoman of the urban population. She has no calves whatever. The muscles of her leg were destroyed by the operation which produced that beautiful foot, and from the knee downwards her leg is but skin and bone. Do you ask how this strange deformity is produced? Stand back out of the crowd, inside the entrance to Mr. Heard's compound, and I will tell you.

There are small-footed ladies at Hongkong who gain a very fair livelihood by exhibiting their pedal extremities to sea captains and other curious Europeans at a dollar a-head; but, as so superficial an examination of this national peculiarity did not satisfy me, I had recourse to some of my good friends among the missionaries. By their aid I obtained that some poor Chinese women should bring me a complete gamut of little girls from the missionary schools. Many of these female children probably owed their lives to the persuasion (aided by opportune donations of rice) of my missionary friend and his lady, but their influence had been powerless to prevent the torture of their feet. On the appointed day they were all seated in a row in my friend's library, and their feet, which I suspect had undergone a preparatory washings, were unbound by their mammas. The first was a child of two years old. Her penance had just commenced. When the bandage of blue cotton was taken off I found that the great toe had been left untouched, but the other four had been forced down under the ball of the foot, and closely bound in that position. The child, therefore, walked upon the knuckle joints of her four toes. The toes were red and inflamed, and the ligature caused evident pain. In the next three children (all of ages advancing at small intervals) the preparation was only to the same extent; it was confined to the four toes; gradually, however, these four toes, ceding to the continual pressure, lost their articulations and their identity as limbs, and became amalgamated with the sole of the foot. In the eldest of the four the redness and inflammation had entirely disappeared, the foot was cool and painless and appeared as though the four toes had been cut off by a knife. The foot was now somewhat the shape of a trowel.

In the fifth girl I saw the commencement of the second operation—a torture under which