

THE MORTGAGE.

We worked through spring and winter, through summer and through fall,
But the mortgage worked the hardest and the steadiest of us all:
It worked on nights and Sundays; it worked each holiday;
It settled down among us and never went away.
Whatever we kept from it seemed almost as bad as theft;
It watched us every minute, and it ruled us right and left.
The rust and blight were with us sometimes, and sometimes not;
The dark-browed scowling mortgage was for ever on the spot.
The weevil and the cut-worm, they went as well as came:
The mortgage stayed on forever, eating heartily all the same.
It nailed up every window, stood guard at every door,
And happiness and sunshine made their home with us no more.
Till with failing crops and sickness we got stalled upon the grade,
And there came a dark day on us when the interest wasn't paid;
And there came a sharp foreclosure, and I kind o' lost my hold,
And grew weary and discouraged and the farm was cheaply sold,
The children left and scattered, when they hardly yet were grown;
My wife she pined an' perished, an' I found myself alone.
What she died of was "a mystery," an' the doctors never knew;
But I knew she died of mortgage—just as well as I wanted to.
If to trace a hidden sorrow were within the doctor's art,
They'd ha' found a mortgage lying on that woman's broken heart.
"Worm or beetle, drought or tempest on a farmer's land may fall,
But for first-class ruination, trust a mortgage 'gainst them all."

WILL CARLETON.

HOW TO CATCH AN HEIRESS.

"Tom!" said my worthy progenitor to me, as we sat one evening over a second bottle of claret, at his chambers in the Albany; "Tom, what is that ungentlemanlike and ill-folded despatch that you're conning so attentively, with a face that's enough to turn your wine into vinegar?"

"My tailor's bill, sir," said I, with a groan, followed up by a scarcely audible maledictory exclamation, which I will not repeat for fear of shocking the ladies.

"Poor devil!" ejaculated the "governor."
"Meaning me, sir?" said I.
"No, Tom, meaning your tailor; you're welcome to the benefit of it, however. But no matter; fill your glass, and let us hear the sum total."

"Only five hundred sir, in round numbers."
"Is that all? how very moderate!" exclaimed my exemplary parent.
"Why, indeed, sir," said I, "it might as well have been a thousand, for any chance he has of seeing his money."
"That you may say, Tom; but this sort of thing can't go on for ever; and how long do you flatter yourself that it will last?"

"That is a point beyond my powers of computation, sir; a spent fortune is like a spent cannon-ball—it goes a great way before it stops."
"Ay! but it does stop at last, Tom; and let me tell you, there was but a small trifle of powder in the charge at starting. Tom, there's but one thing for it, and I've told you so a thousand times, only you keep never-minding me; you must marry an heiress or a rich widow."

"The Lord defend me from widows, sir," I exclaimed with a shudder (for there was a widow—and a rich widow too, but more of her anon); and as for heiresses, sir, I don't believe in them. They are like ghosts, or mermaids, or griffins, or unicorns—one hears of such things—some of them well authenticated cases too—but one never meets with them oneself."

"Psha! Tom, you are a lazy, indolent dog, or you might do very well, if you would set about it in earnest; to begin with, you are a devilish good-looking fellow!"

"So the women do say," answered I, with a peep at the chimney glass.
"Six feet one."
"In my stockings," said I.
"Young enough, in any conscience," said my father.
"I should think so," said I, "in spite of my wig."
"A Captain in the Guards."
"True," said I, "for the last ten years, and heartily sick of the same."
"Heir-apparent to an old Baronetcy, and an estate of three thousand a year, in the county Tipperary."
"Yes," said I, "saddled with a double mortgage, and the jointures of two immortal old women!"

"Well, Tom, all the more necessary for you to make the most of it. You know very well it's all up with me; and if this infernal dissolution takes place, I shall find it convenient to cross the water for the benefit of my health; but it's of no use talking to you. Are you going to the Opera to-night?"

"I believe I must look in there by-and-by; Lady Hornsey has sent me a ticket, as usual."
"Ay, ay! There's a chance for you, I have no doubt if you think proper to avail yourself of it; a mighty good sort of woman, I'm told, with a clear five thousand a year."
"Yes, with a face like a nutmeg grater, and a squint that's enough to give one a vertigo!—old enough to be my mother, too!"

"The carriage is ready, Sir Dionysius," said the servant, most opportunely interrupting our *tele-a-tele*.

"Well," said the Baronet, "go your own road, Tom, you young gentlemen are always too wise to be taught—you must buy your experience, and a rare price you are likely to pay for it."
"Faith! so I ought," said I, "for it's the only thing I am ever likely to pay for!"

Thereupon, my revered relative walked off, leaving me to the society of the empty claret-jug and my own reflections.

"Tom," quoth I, soliloquizing, "the governor is right—something must be done in the matrimonial line—it is now or never—you will be thirty next month—time has thinned your flowing locks—a grey hair makes its appearance now and then in your whiskers—but for all that, your day is not yet gone by—you must be up and doing, however—the spring is half over—there is an end to all things in this world, even to the patience of well-bred duns and the credit of civilized debtors—it is highly probable that before the shooting season fairly sets in, you may be reduced to the dreadful alternative of Lady Hornsey or the Bankruptcy Court—the dagger or the bowl—with a vengeance!—*N'importe!*—death before the dowager! say I; but in the meantime, we may as well make the most of her opera tickets."

"Habit," said the proverb, "is second nature; which philosophical maxim accounts, they say, for the equanimity of eels under the process of excoriation, and the cheerful vivacity of lobsters during their immersion in boiling water. We certainly get used to everything in this world, from the tax-gatherer to the *tic-douloureux*; and fortunately for myself, long practice had qualified me to emulate the firmness displayed by the above-mentioned ichthyological proficients in practical philosophy. In fact, although I could not be said, either literary or metaphoric, to have been ever flayed alive, *hot water* was a medium in which I had long existed so habitually, that any moral *epidermis* might be fairly reported as proof against a scald. Thus it was that in spite of the uncomfortable prognostics in which my worthy father indulged, and I could not fail to participate, I found no difficulty in summoning the requisite degree of placid *nonchalance* to my aid ere I showed myself at the Opera—no fit locale for the exhibition of blue devils, except such as figure in the opera of "Don Giovanni" or the *ballet* in "Faust."

To one less seasoned than myself to the *contrarietes* attendant on financial embarrassments, my entrance into the pit would have appeared singularly inauspicious; for there in the doorway, leaning with his elbow against the wall, while his correctly attired person, gracefully disposed in conformity to Hogarth's "line of beauty," projected so far as nearly to impede the passage, stood my tailor!—the identical *schneider*, whose "small account" had given rise to the unsatisfactory discussion which I have just reported.

A tyro in the double science of dun-soothing would certainly have endeavored to slip by unobserved, under the conviction that it is highly inexpedient to recall the fact of your existence to the memory of your creditors, unless you have serious thoughts of paying them; but I knew better. Civility is a cheap "circulating medium," and although not strictly a "legal tender" for value received, it is often effectual to procrastinate still farther the long, deferred "resumption of cash payments." Mr. — was gazing intently through his mother-of-pearl Devonshire, which was *braque* in the direction of a box on the first tier. *J'aurais pu m'eclipser*; but I scorned it.

"How d'ye do, Mr. —?" said I, addressing him with as much *disinvoltura* as if he had been a member of White's.

Mr. — acknowledged my courtesy with a flattered look. For a tailor, he was very much like a gentleman.

"May I ask to what 'bright particular star' you are just now confining your astronomical observations?" said I, seeing the *lornette* again brought into play.

"I was admiring the beautiful Miss Henderson," answered he; "in that box over the second chandelier. The great heiress, I mean."
"What! a beauty and an heiress too? That is a conjunction unheard of in the planetary system of our London world. Perhaps you could put me in the way of an introduction."
"I very much wish it was in my power to do so, Captain Birmingham," answered the *schneider*, with an obliging smile and a respectful bow.

"So do I, with all my heart, Mr. —," said I, as I walked off; "for your sake as well as my own," added I, *solito voce*, however; for I feared he might think the observation personal.

"Well," thought I to myself as I squeezed through the alley, in the direction of Miss Henderson's box, "*Fas est ab hoste doceri*," which, freely translated, means that a gentleman may take a hint even from his tailor. "Let us see what this divinity is like."

I looked up. I was transfixed. She was a divinity! Such an alabaster brow! such glossy ringlets! Such Grecian purity of features! and, better still, such British purity of expression! Such a soul in that soft, dark eye! Such a delicate tinge on that fair cheek! Such grace and dignity in that swan-like neck; with a hand and arm that might have driven Phidias himself to desperation! "She is an angel exclaimed I; "but an heiress! the thing is impossible."

From this vision of Paradise I turned to a far different object—my adorable widow, whose box was at no great distance, and so situated that she could take very accurate note of the direction in which my eyes had been fixed for the past

ten minutes. From the unusual projection of her black velvet dress over the parapet, I shrewdly suspected that she was watching my movements; and although I was by no means desirous to encourage the development of her unhappy *penchant*, yet as I found her a convenient acquaintance, I came to the conclusion that politeness required me to pay my respects to her forthwith, especially as I might perhaps, without any apparent anxiety on the subject, elicit some information concerning Miss Henderson, from one who dealt in all the gossip, and more than all the scandal, of London.

She received me but coldly, in consequence, probably, of the tardiness of my arrival; and seemed disposed to "play off" the individual who had preceded me in the performance of his *devoirs*. This was a raw-boned, pale-faced and lanky-haired professor at the Royal Institute, who wore gold spectacles, and took vast quantities of snuff. His appearance, I should have thought would have been a regular scare-Cupid; but Lady Hornsey was blue as ignited alcohol, and there is no calculating the force of scientific sympathies.

In spite of all my inquiries I could obtain no positive information on the subject of the lovely Miss Henderson, whose anti-romantic name I was the less inclined to deplore, from the consolatory reflection that it was ere long.

It need scarcely be told that, ere the close of the opera, I took my station at the entrance of the crush-room, to watch for the arrival of my nymph, on her way to her carriage. She came forth from her box, leaning on an elderly man, evidently her father, and accompanied by a mustachiod *merveilleux* in waiting. If she had appeared lovely at a distance, her attractions certainly lost nothing on a nearer inspection; and the witchery of her soft, clear voice, which occasionally reached my ear, as she addressed a few observations to her party, accomplished the work of fascination, and completed the measure of the romantic enthusiasm with which the first glance of her angelic countenance had inspired me.

While thus "drinking delicious poison" from her eyes, I stood gazing upon her in mute admiration, at a respectful distance; I heard snatches of conversation behind me, in which her claims and perfections seemed to form the principal subject of discussion.

"Lovely creature!—Splendid eyes, by Jove! —Miss Henderson—great heiress—uncle died in India—father City man—very wealthy—Stock Exchange—hundred and fifty thousand down.—Man with her!—Lord Clou-something-or-other—Irish peer—very hard up—not a rap—cleaned out a few nights since at his club."

I looked wistfully towards the *interlocuteurs*, but they were strangers to me. I had, moreover, obtained some hearsay evidence respecting the lady, and was obliged to content myself with that for the present.

How malignantly envious I felt of Lord Clou-something-or-other when I heard the fair object of my devotion say to him, with a winning smile, as she prepared to obey the summons that reached her from below, "Remember, we shall expect to see your Lordship on Monday evening—a very small party."

"Carriage, sir!—carriage, sir! Cab, sir?" was reechoed on all sides.

A sudden thought struck me as the carriage drew off. I jumped into a cab—"Follow that carriage," said I to the driver. "Come, be quick! or you will lose sight of it."

"Make you spin over the ground in elegant style, and no mistake! Only it wouldn't do to stick too close to their skirts, as them devils of servants might smoke us."

"Umph!" thought I to myself, "a respectable confidant for an *affaire du cœur*, Master Tom Birmingham! But no matter; the end must sanctify the means."

On we went—the carriage before, the cab behind—up Regent street, across Cavendish square, up Harley street, until the carriage stopped at a house situated within a few doors of the New road.

The cabman, still a good deal in the rear, checked his Rosinante.

"What'll I do now, sir?" inquired he.

"Wait a moment," said I, "till the carriage draws off. But stay, I have it! It will be a rather hazardous trick, certainly; but there is nothing like making a bold push. You shall have a sovereign if you will undertake to overtake me as close to that house as possible—without breaking any bones."

"Done!" said he; "but I needn't send the cab over. I'll just drive again that lamp-post. Do you jump out, and throw yourself on the ground; be quiet, and leave the rest to me."

There was no time to be lost, as we heard the carriage-steps put down. While he barked, cabby suited the action to the word;—he spang we went against the post. I was not sufficiently prepared for the shock, comparatively gentle as it was; I was fairly jerked out, and, without any spontaneous effort, measured my length on the curbstone rather more roughly than I had calculated; while my faithful squire set up a shout that might have been heard at the Zoological, and in two minutes the master and servants of the house were collected around me.

I lay quite motionless, and, to all appearance, insensible; while exclamations of terror and pity burst from the different individuals who composed the group, as they lifted me from the ground, and carried me, unresisting, into the hall.

I had scarcely been deposited on a couple of hall chairs when I heard a female voice, which I immediately recognized, exclaiming, "Good

heavens! what's the matter!" and a faint scream which followed the question proved that the fair inquirer fully appreciated the awful nature of the casualty.

"Here, Julia; for God's sake, your *vinagrlette*, *eau-de-Cologne*, salts—anything! Here's a poor gentleman who has just been thrown out of a cab. John, run for the doctor round the corner! God bless me! I am afraid he's dreadfully injured."

I gave a faint groan without opening my eyes.
"Oh! for mercy's sake, bring him into the dining-room for poor young man!" exclaimed the lovely Julia. And when, in obedience to her benevolent suggestion, I had been removed to a softer couch, the dear angel actually went down on her knees, and began rubbing my temples with *eau-de-Cologne*.

Yes; I felt those delicate fingers on my forehead; her breath fanned my cheek! I would have broken ten legs to secure such a moment; and, lucky dog that I was! I enjoyed it in a whole skin.

I was fearful, however, of carrying the joke too far, lest the surgeon should arrive, and insist upon phlebotomizing me, or, what would be worse, discover that I was shamming; I therefore, with a deep drawn sigh, opened my eyes, and looked languidly around me. What rapture to meet the earnest gaze of those soft black orbs!—to see that heavenly countenance bending over me in anxiety and alarm—nay, as I almost flattered myself, with something of a tender interest!

"Thank God, he revives!" exclaimed she, in a tone of delight; but I could, of course, only recover my consciousness gradually. Before I was sufficiently collected to speak, one of the party, having enrolled me from my cloak, had extracted my card-case from my coat-pocket, and read my name and address as therein recorded—"Captain Birmingham, — Guards, Albany Barracks."

"God bless my soul!" exclaimed Mr. Henderson, "Captain Birmingham, of the Guards! The son of Sir Dionysius, the member for —, whom we meet at dinner last week, at the Seymour-Higginbothams'. He told me his son was in the Guards. I hope, my dear Sir," he continued, addressing me, "you are not seriously hurt?"

"No, nothing of consequence, I believe," answered I, faintly. "I really—I am quite shocked—I am afraid I am giving a great deal of trouble."

"Don't mention it, my dear Sir," said my good Samaritan. "But pray compose yourself, until the arrival of the surgeon, who will be here immediately."

"Will he?" thought I; "then I must be off immediately, after I had secured an excuse for calling to-morrow."

"Thank you very much," said I, rapidly reviving; "but I trust I shall have no serious occasion for his service. My left arm is a little bruised, I believe; but I am sure I have no bones broken—I was only a good deal stunned. I shall, however, be quite well, in a minute or two, and cannot think of trespassing farther to-night on your kindness. My name is Birmingham—Captain Birmingham of the — Guards. I must make the best of my way home now; but I trust you will allow me, when I am rather more presentable, to have the honour of calling upon you, and expressing more fully the gratitude I feel for the benevolent attention I have received."

"I shall be happy to see you at any time, Captain Birmingham—especially as I have the pleasure of being slightly acquainted with your worthy father. But you really must not think of going—you cannot walk, I am sure. But stay, if you really will go, my carriage is here, and shall take you slowly home."

"My dear Sir, I cannot think of—"

"Nay, I must insist. My coachman shall drive very carefully. In which direction were you going?"

"My dear Sir—you are too kind—my head is so confused—I scarcely recollect—I think—I believe I was going to join some friends in the Regent's-park, to sup after the opera; but, as you really are so kind as to allow me the use of your carriage, I shall trouble the coachman to drive me home to the Albany."

During all this time, I was furtively watching the countenance of the lovely Julia, whose interest in my welfare was apparently not diminished by my restoration to consciousness. I have no doubt I looked pale, for in the performance of my successful manoeuvre, I had got a slight shake; and my left shoulder just warned me that there was sufficient reality in the affair to heighten the effect of the romance.

I now took my leave, as gracefully as was consistent with the imaginary injuries I had sustained in the fall; and supported by the arm of one of the servants, I proceeded to the carriage. But before I had got out of the house, it occurred to me that I ought, in common gratitude, to inquire the name of my new friend, as I could not be supposed to know it. I therefore begged that he would have the goodness to inform me to whom I was so greatly indebted, etc. He complied by giving me his card, which, having asked it merely for form's sake, I put into my pocket without looking at it; and indeed there was not sufficient light at the street-door, where I received it, to admit of my reading the name.

"Please your honour," said the cabman, as I was slowly assisted into the carriage, "you've forgotten the fare."

"Get along with you," said the butler. "Do you think the gentleman's going to pay you for