

age coach will stop for us as it passes?"

"No, my dear," he replied, "I thought I could put it off till this afternoon; and when the afternoon came I forgot all about it."

"Well, I declare, Mr. Saunter, that is too bad. We shall be left behind after all; and it will be three days before there will be another opportunity to go. And here we are all ready, packed up and waiting to start. How uncomfortable these three days will be."

"Oh! never mind, my dear, I will be up early in the morning, and send Mr. Jones' freed man, Nathan, down to the place in the road where the coach passes, to stop it, when it will come along——"

"Well, we shall be left behind, I know we shall. I thought something would happen to disappoint me. I declare, if I once get back to Philadelphia, I never will go into the country again," &c. &c. This was merely the pretext. The lecture lasted three quarters of an hour, without greatly disturbing the equanimity of Mr. Saunter. Custom will reconcile a man to any thing—even to certain lectures.

The next morning, all was bustle and activity. The lady and children were up betimes and dressed for the journey; Mr. Saunter reluctantly obeying the fifth and last call, at length rose and made himself ready. A hasty breakfast was dispatched, and Nathan was only sent off to his post, to stop the coach.

It happened, however, that after he had stood sentinel a full half hour, an unruly cow from the highway broke through the fence and jumped into one of his master's enclosures, whereupon Nathan, considering his duty in that quarter paramount, deserted his station and ran off to turn the animal out and repair the breach. While he was thus employed, one of the farmer's children, playing in the field, saw the coach approaching, and ran to the house with the intelligence. Instantly the party obeyed the summons. The farmer's eldest boy took the travelling trunk on his shoulder, Mr. Saunter seized his portmanteau and umbrella, and Mrs. Saunter her basket, and the children following *non passibus aequis*, off they set, upon the run, towards the highway. They saw the coach coming rapidly along. The children shouted, the lady waved her handkerchief, and the gentleman uplifted his voice and his umbrella at the same time.— But it was all in vain. They were not seen nor heard; and the coach whirled past long before they could reach the desired point. The only consolation they had was that of seeing

that the vehicle was packed full, with four passengers outside, besides the driver.

"I told you so, Mr. Saunter," said the lady. "I knew it would be so. We never shall get home again. I give up all expectation of it now. We are here for life."

"Never mind, my dear," said Mr. Saunter, "it is no great loss any how; you see the coach is full, and ten to one they could not have taken us in. We shall have better luck next time."

"I don't believe," said Mrs. Saunter, "they were so full that we could not have been stowed away somewhere. It is the old story. It always was so and always will be so. This all comes, Mr. Saunter, of your way of driving things off."

"I beg your pardon, my dear," replied the gentleman with great suavity of manner, "I beg your pardon; but it does seem to me that in the present case our disappointment is owing to Nathan's *driving things off*; for if he had not gone to drive the cow out of the field, we should not have missed the coach."

Thus pleasantly and affectionately chatting, the worthy couple returned to the farm-house.

The lady now took the matter seriously in hand herself, and the next time the stage coach passed a passage was secured and the party were safely landed at their residence in town. Among the many letters and papers awaiting Mr. Saunter's return to his home, was a notice from the Fire-Insurance Company, that the term of his policy had expired. This was instantly seized by Mrs. Saunter.

"Now, my dear, run right down to the Insurance Office, and have this policy renewed. I shan't sleep a wink to-night if it is not done."

"But, my dear, you do not consider how much I am fatigued. I will attend to it to-morrow. The house has stood very safely here for a whole month without insurance, and I think it may stand one day longer without much risk. At least let me have my dinner first."

This point was conceded, but the whole dinner hour was occupied with a discussion on the importance of insurance in general and insurance on dwelling-houses in particular.

Mr. Saunter went out after dinner, and did not return until a late hour in the evening. The first salutation from his lady when they met was,

"Have you insured the house?"

"Indeed, my dear——"

"There. I knew you had not attended to it. You are always driving things off."