

in the course of time they became partners ; for several years their affairs prospered, and not a doubt ever existed concerning the large sum they held in trust. But adversity struck them ; fire and disease ravaged their immense possessions in one of the West India Islands. Alarmed beyond their reason, the two partners made one desperate speculation to retrieve their affairs, that failed, and they were ruined, drawing several individuals in their train, among whom were my heroine and her mother. This was a dreadful blow for poor Mrs. Delville ; she had been in a precarious state of health for the last two years, and grief for her daughter's change of prospects sealed her doom.

But Mrs. Delville did not drop suddenly into the grave, that had been a mercy ; she lingered on for the space of nine months, with feelings acutely alive to every fresh proof of their misfortune. These were not wanting in daily occurrence ; first came trades-people, some of whom had almost amassed little fortunes out of the custom of the Delvilles, but fearing to lose the amount of their last half yearly accounts, were suddenly seized with a fearful want of money. Next came the trial of the world : nay, look not impatient, gentle reader, I am not going to write a tirade against the world, God wots, I love it, and its inhabitants too well for that, I think it pretty, beautiful, grand, and glorious. The people it contains, are, *on ne peut être mieux*. True, some are rich, and others poor : some glide along through life, scarcely dreaming on their couches of down, of the existence of misery ; others, from their earliest infancy know it in all its varieties ; the rich are courted, and the poor scorned, the children of the former are often bloated with luxurious food, and those of the latter pinched with hunger—but what of all that ? the misfortunes of the one would not be alleviated by those of the whole country ; no pain is rendered less acute by seeing it suffered by a fellow being. That some are happy, and others not so, helps to maintain the equilibrium ; I look upon calms and storms, sunshine and clouds, palaces and hovels, as the necessary variety to form a world, and reformers,