

MILES WALLINGFORD

By JAMES FENIMORE COOPER

CHAPTER X

"Shy. Three thousand dollars—well, Basa. Ay, sir, for three months. Shy. For three months—well. Basa. For the which, as I told you, Antonio shall become bound—well. Shy. Antonio shall become bound—well."

Merchant of Venice. I found John Wallingford in town, awaiting my appearance. He had taken lodgings at the City Hotel, on purpose to be under the same roof with me, and we occupied adjoining rooms. I dined with him; and after dinner he went with me to take a look at the Dawn. The second mate told me that Marble had made a flying visit to the ship, promised to be back again in a few days, and disappeared. By coming on board, I ascertained that he would be in time to meet the mortgage sale, and felt no further concern in that behalf.

"Miles," said John Wallingford, coolly as we were walking up Pine Street, on our way back toward the tavern, "did you not tell me you employed Richard Harrison as a legal adviser? He is now in New York, and I understand he is one of the oldest lawyers in the country. That is his office, on the other side of the street—here, directly opposite."

"I saw it, and that was the reason I spoke. It might be well just to step in and give some directions about your will. I wish to see Clawbonny put in the right line. If you would give me a deed of it for \$1,000, I would not take it from you, the only son of an eldest son; but it would break my heart to hear of its going out of the name Mr. Harrison. It is also an old adviser and friend of mine."

"I was startled with this plain-dealing; yet, there was something about the manner of the man that prevented my being displeased. 'Mr. Harrison would not be visible at this hour, but I will cross to the office, and write him a letter on the subject,' I answered, doing as I said on the instant, and leaving John Wallingford to pursue his way to the house alone. The next day, however, the will was actually drawn up, executed, and placed in my cousin's hands, he being the sole executor. If the reader should ask me why I did this, especially the last, I might be at a loss to answer. A strange confidence had come over me, as respects this relative, whose extraordinary frankness even a more experienced man might have believed to be either the height of honesty, or the perfection of art. Whatever was the case, I not only left my will with him, but, in the course of the next week, I let him into the secret of all my pecuniary affairs; Grace's bequest to Rupert, alone excepted. John Wallingford encouraged this confidence, telling me that plunging at once, heart and hand into the midst of business, was the most certain mode of forgetting my causes of sorrow. Plunge into anything with my whole heart, I could not then, though I endeavored to lose my cares in business."

"One of my first acts, in the way of affairs, was to look after the note I had given to Rupert. It had been made payable at the bank where I kept my deposits, and I went thither to inquire if it had been left for collection. The following conversation passed between myself and the cashier on this occasion: 'Good morning, Mr. —,' I said, saluting the gentleman. 'I have come to inquire if a note for \$20,000, made by me in favor of Rupert Hardinge, Esquire, at ten days, has been left for collection. If so, I am ready to pay it now.'

"The cashier gave me a business smile—one that spoke favorably of my standing as a moneyed man—before he answered the question. This smile was, also, a sign that money was plenty. 'Not absolutely for collection, Captain Wallingford, as nothing would give me more pleasure than to renew it, if you would just go through the form of obtaining city endorsement.'

"Mr. Hardinge has then left it for collection," I observed, pained, in spite of all that had passed, at Rupert's giving this conclusive evidence of the inherent meanness of his character. 'Not exactly for collection, sir,' was the cashier's answer, 'for we do not anticipate the money by a few days, and being under the necessity of leaving town, we discounted it for him.'

"Anticipate!—you have discounted the note, sir?" "With the greatest pleasure, knowing it to be good. Mr. Hardinge remarked that you had not found it convenient to send for a sum of the spot, and had given this note as a short date; and the consideration having been received in full, he was desirous of being put in cash, at once. We did not hesitate, of course."

"Consideration received in full!" I escaped me, quite of a determination to be cool; but, luckily, the appearance of another person on business prevented the words or the manner from being noted. "Well, Mr. Cashier, I will draw a check and take up the note, now."

More smiles followed. The check was given, the note was cancelled, and handed to me, and I left the bank with a balance in my favor of rather more than \$10,000, instead of the \$30,000, odd, which I had held previously to entering it. It is true, I was heir-at-law to all Grace's assets, which Mr. Hardinge had handed over to me, the morning I left Clawbonny; but, after seeing me fairly under way as a merchant, as well as a ship-owner and ship-master.

"Farewell, Miles," he said, as he shook my hand with a cordiality that appeared to increase the longer he knew me; "farewell, my dear boy, and may God prosper you in all your lawful and just undertakings. Never forget you are a Wallingford, and the owner of Clawbonny. Should we meet again, you will find a true friend in me; should we never meet, you will have reason to remember me."

"Really, cousin Jack, I am hardly prepared to answer the question. I do not produce commands high prices in the North of Germany they tell me; and were I in cash I would buy a cargo on my own account. Some excellent sugars and coffee, etc. were offered me to-day, quite reasonably, for my money."

"And how much cash would be necessary to carry out that scheme, my man?"

"Some \$50,000, more or less, while I have but about \$10,000 on hand, though I can command \$20,000 additional by selling certain securities, so I must abandon the notion."

"That does not follow necessarily. Let me think a night on it, and we will talk further in the morning. I like quick bargains, but I like a cool head. This hot town and old Madeira keep me in a fever, and I wish a nights rest before I make a bargain."

The next morning John Wallingford returned to the subject, at breakfast, which meal we took by ourselves, in order to be at liberty to converse without any auditors.

"I have thought over that sweet subject, the sugars, Miles," commenced my cousin, "and approve of the plan. Can you give me any further security if I will lend you the money?"

"I have some bonds and mortgages, to the amount of \$22,000, with me, which might be assigned for such a purpose."

"But \$22,000 are an insufficient security for the \$30,000, or \$35,000, which you may need to carry out your adventure."

"I was surprised at this offer, having no notion my kinsman was rich enough to lend so large a sum. On a further conversation, however, I learned he had near double the sum he had mentioned in ready money, and that his principal business in town was to invest in good city securities. He professed himself willing, however, to lend me half, in order to help along a kinsman he liked. I did not at all relish the notion of mortgaging Clawbonny, but John soon laughed and reasoned me out of that. As for Grace's securities, I parted with them with a sort of satisfaction; the idea of holding her effects being painful to me."

"Were it out of the family, or even out of the name, should I enclose a thing of it myself, Miles," he said, "but a mortgage from you to me is like one from me to you. You have made me your heir, and to be honest with you boy, I have made you mine. If you lose my money, you lose your own."

"There was no resisting this. My kinsman's apparent frankness overcame all my scruples, and I consented to borrow the money on his own terms. John Wallingford was familiar with the conveying of real estate, and with his own hand he filled up the necessary papers, which I signed. The money was borrowed at five per cent, my cousin positively refusing to receive the legal rate of interest from a Wallingford. Pay day was put at six months' distance, and all was done in due form."

"I shall not put this mortgage on record, Miles. Jack Wallingford remarked as he signed, 'I have too much confidence in your honesty to believe it necessary. You have given one mortgage on Clawbonny with too much reluctance, to render it probable you will be in a hurry to execute another. As for myself, I own to a secret pleasure in having even this insignificant hold on the old place, which makes me feel twice as much of a Wallingford as I ever felt before.'

For my part I wondered at my kinsman's family pride, and I began to think I had been too humble in my own estimate of our standing in the world. It is true, it was not easy to detect my self in this particular, and in point of fact I was certainly right; but when I found a man who was able to lend \$40,000 at an hour's notice, valuing himself on coming from Miles the First, I could not avoid fancying Miles the First a more considerable personage than I had hitherto imagined. As for the money, I was gratified with the confidence John Wallingford reposed in me, had really a way to embark in the adventure for which it supplied the means, and regarded the abstaining from recording the mortgage an act of delicacy and feeling that spoke well for the lender's heart."

"My cousin did not cast me adrift, as soon as he had filled my pockets. On the contrary, he went with me, and was a witness to the purchases I made. The colonial produce was duly bought, in his presence, and many a shrewd hint did I get from this cool-headed and experienced man, while he was no merchant, in the common sense of the term, had sagacity enough to make a first-class dealer. As I paid for everything in ready money, the cargo was obtained on good terms, and the Dawn was soon stowed. As soon as this was done, I ordered a crew shipped, and the hatches battened down."

As a matter of course, the constant and important business with which I was now occupied, had a tendency to dull the edge of my grief, though I can truly say that the image of Grace was never long absent from my mind, even in the midst of my greatest exertions. Nor was Lucy forgotten. She was usually at my sister's side, and it never happened that I remembered the latter, without seeing the beautiful semblance of her living friend, watching over her faded form, with sisterly solicitude. John Wallingford left me at the end of the winter, after seeing me fairly under way as a merchant, as well as a ship-owner and ship-master."

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derriek standing before, after the hatches were battened down, in a first-class ship—a regular A. No. 1? Bear a hand—bear a hand; you've got an old sea-dog among you, me!"

There was a mistaking the person. On reaching the deck, I found Marble, his coat off, but still wearing all the rest of his "go-shores," flourishing about among the laborers, putting into their new life and activity. He heard my footsteps behind him, but never turned to salute me, until the meter in his hand was terminated. Then I received that honor, and it was easy to see the cloud that passed over his red visage, as he observed the deep mourning in which I was clad.

"Good morning to you, Captain Wallingford," he said, making a mate's bow—"good morning, sir. God's will just done! we are all sinners, and so are some of the stevedores, who've left this derriek standing as if the ship needed it for a jury-mast. Yes, sir, God's will must be submitted to; and sorry enough was I to read the obituary in the newspapers—Grace, my daughter, and my only sister, etc. 'Till I was glad to hear, however, sir, that Willow Cove is moved ahead and starn in the family, as one might say, and that the bloody mortgage is cut adrift."

"I am glad to hear this, Mr. Marble," I answered, submitting to a twinge, as I remembered that a mortgage had been placed on my own paternal acres; "and I trust the place will long remain in your blood. How did you leave your mother and niece?"

"I've not left 'em at all, sir. I brought the old lady and Kitty to town with me, and I call the mutual sight-seeing principle. They are both up at my boarding-house."

"I am not certain, Moses, that I understand this mutual principle, of which you speak."

"God bless you, Miles," returned the mate, who could presume to be familiar, again, now we had walked so far as not to have any listeners; "call me Moses as often as you possibly can, for it's little I hear of that pleasant sound now. Kitty will dub me Oloff, and little Kitty calls me nothing but uncle. After all, I have a blurb's feelin' about me, and Moses will always seem the most nat'l."

"As for the mutual principle, it is just this: I'm to show mother the Dawn, one or two of the markets—where you believe it, the dear old soul never saw a market, and is dying to visit one, and so I shall take her to see the Bear first, and the Oswego next, and the Fly last, though she cries out agin a market that is much visited by flies. Then I must introduce her to one of the Dutch churches; after that 'twill go hard with me, but I get the dear soul into the theatre; and they tell me there is a lion, uptown, that will roar as loud as a bull. That she must see of course."

"And when your mother has seen all these sights, what will she have to show you?"

"The tombstone on which I was laid out, as a body might say, at five weeks old. She tells they trosed the stone, out of feelin' like; and followed it up until they fairly found it, set down as the headstone of an elderly single lady, with a most pious and edifying inscription on it. Mother says it contains a whole varse from the Bible! That stone may yet stand me in hand, for anything I know to the contrary, Miles."

"I congratulated myself on this important discovery, and inquired the particulars of the affair with the old sailor; in what manner the money was received, and by what process the place has so securely 'moored, head and starn, in the family.'"

"It was all plain sailing when a fellow got on the right course," Marble answered. "Do you know, Miles, that they call paying off one of your heavy loads on land, 'litting the mortgage'; and a lift it is I can tell you, when a man has no money to do it with. The true way to get out of debt is to 'arm money; I've found that much out since I found my mother and the cash in hand, all you have to do is to hand it over. Old Van Tassel was civil enough when he saw the bag of dollars, and was full of fine speeches. He didn't wish to distress the 'worthy Mrs. Wetmore, not he; and she was welcome to keep the money as long as she pleased, provided the interest was punctually paid. I'd have none of his soft words, and laid down the Spaniards, and told him to count them. I 'lifted his occurrence, as they called it, as easily as if it had been a pillow of fresh feathers; and walked off with that bit of paper in my hands, with the names torn off it, and satisfaction gave me, as my lawyer said. This law is droll business, Miles; if money is paid, they give you satisfaction, just as gentlemen call on each other, you know, when a little cross. But, whatever you do, never put your hand and eyes to a mortgage; for land under such a lien, is not worth a cent, one way as the other. Clawbonny is an older place than Willow Cove, even; and both are too venerable and venerated to be mortgaged."

The advice came too late. Clawbonny was mortgaged already, and I confess to several new and violent twinges as I recalled the fact, while Marble was telling his story. Still I could not liken my kinsman, plain-talkin', warm-hearted, family-loving John Wallingford, to such a griping usurer as Mrs. Wetmore's persecutor."

"I was glad to see my mate on every occasion. He relieved me from a great deal of irksome duty, and took charge of the ship, bringing his mother and Kitty, that very day, to live in the cabin. I could perceive that the old woman was greatly surprised at the neatness she found in all directions. According to her notions, a shipboard neatly so much as the water, and great was her pleasure in finding rooms almost (conscience will not allow me to say quite) as clean as her own residence. For one whole day she desired to see no more than the ship, though it was easy to discover that the good woman had not the least notion of the Dutch church and the lion. In due time her son redeemed all his pledges, not forgetting the theatre. With the last, good Mrs. Wetmore was astounded, and Kitty infinitely delighted. The pretty little thing confessed that she should like to go every night, wondering what Horace Bright would think of it, and whether he would dare venture alone to a play-house, should he happen

to come to York. In 1803 this country was still in the palmist state of unsophistication. There were few, scarcely any, strollers, and hope you will do the honors of the place, in a way to confer on the latter some credit. A merchant is nothing without credit, you know."

"Have no apprehensions for your gentility, Hardinge," returned the person addressed. "Many of the first persons in town frequent this house, at this hour, and his punch is renowned. By the way, I saw in the paper, the other day, Rupert, that one of your relatives is dead—Miss Grace Wallingford, your sister's old associate."

A short pause followed, during which I scarcely breathed.

"No, not a relation," Rupert at length answered. "Only my father's ward. You know how it is in the country; the clergyman being expected to take care of all the sick, and all the orphans."

"But these Wallingfords are people altogether above standing in need of favors," Drewett hastily observed. "I have been at their place, and really it is a respectable spot. As for Miss Wallingford, she was a most charming girl, and her death will prove a severe blow to your sister, Hardinge."

This was said with so much feeling that I could almost forgive the speaker for loving Lucy, though I questioned if I could ever truly forgive him for being beloved by her.

"Why, yes," rejoined Rupert, affecting an indifference that I could detect he was far from feeling, "Grace was a good creature; though living so much with her in childhood, she had less interest in her than I, and she really might have had in those of one less accustomed to see her. Notwithstanding, I had a sort of regard for Grace, I will confess."

"Respect and esteem her, I should think all who knew her must," added Drewett, as if he desired to win my favor; "and in my opinion, she was both beautiful and lovely."

"This from a man who is confessedly an admirer, nay, engaged to your own sister, as the world says, Hardinge, must be taken as warm praise," said the third. "But I suppose Drewett sees the dear departed with the eyes of her friend—Miss Hardinge was very intimate with her, I believe."

"As intimate as sisters, and loving each other as sisters," returned Drewett, with feeling. "No intimate of Miss Hardinge's can be anything but meritorious."

"Grace Wallingford had merit beyond measure," added Rupert, "as had her brother, who is a good, honest fellow enough. When a boy, I was rather intimate with him."

"The certain proof of his excellence and virtues," put in the stranger, laughing. "But, if a word, there must be a fortune. I think I have heard these Wallingfords were richish."

"Yes, that is just it—richish," said Drewett. "Some \$40,000 or \$50,000 between them, all of which the brother must now inherit; and glad am I it falls to so good a fellow."

"This is generous praise for you, Drewett, for I have heard this brother might prove your rival."

"I had some such fears myself, once, I will confess," returned the other, "but they are all vanished. I no longer fear him, and can see and acknowledge his merits. Besides, I am indebted to him for my life."

"No longer fear him? This was plain enough, and was proof of the understanding that existed between the lovers. And why should I be feared? I, who had never dared to say a word to the object nearest my heart, that might induce her to draw the ordinary line between passion and esteem—love, and a brotherly regard?"

"Ay, Drewett is pretty safe, I fancy," Rupert remarked, laughing; though it will hardly do for me to tell tales out of school."

"This is a forbidden subject," rejoined the lover, "and we will talk of Wallingford. He must inherit his sister's fortune."

"Poor Grace! It was little she had to leave, I fancy," Rupert quietly observed.

"Ay, little in your eyes, Hardinge," added the third person, "but a good fortune, as the world says, the ship-master, one might think. Ever since you have fallen heir to Mrs. Bradford's estate, a few thousands count for nothing."

"Were it a million, that brother would think it dearly purchased by the loss of his sister," and we will talk of Wallingford. He must inherit his sister's fortune."

"It is plain enough there's no rivalry between Andrew and Miles," added the laughing Rupert. "Certainly money is not quite so much account with me now, as it used to be when I had nothing but a clergyman's salary to glean from. As for Mrs. Bradford's fortune, it came down to me, and I don't do myself the honor of a better right to it, than those who now enjoy it."

"Unless it might be your father," said the third man, "who stood before you, according to the laws of primogeniture, I dare say Rupert made love to his venerable cousin, if the truth were known, and induced her to overlook a generation, with his oily tongue."

"Rupert did nothing of the sort; it is his glory to love Emily Merton, and Emily Merton only. As my worthy cousin could not take her fortune with her, she left it among her natural heirs. How do you know I have got any of it? I give you my honor, my account in bank is under \$20,000."

"A pretty fair account, that, by Jove!" exclaimed the other. "It must be a rapping income that will permit a fellow like you to keep up such a balance."

"Why, some persons say my sister has the whole fortune. I dare say that Drewett can satisfy you on this head. The affair concerns him quite as much as it does any other person of my acquaintance."

"I can assure you I know nothing about it," answered Drewett, honestly. "Next I desire to know, I would marry Miss Hardinge to-morrow though she had not a cent."

"It's just this disinterestedness, Andrew, that makes me like you," observed Rupert, magnificently. "Depend on it, you'll find none the worse in your character. Lucy knows it, and appreciates it as she should."

I wished to hear no more, but left the box and the house, taking care not to

"Well, Norton," said Rupert, a little affectedly as to manner, "you have got Drewett and myself down here among your strollers, and I hope you will do the honors of the place, in a way to confer on the latter some credit. A merchant is nothing without credit, you know."

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"A pretty fair account, that, by Jove!" exclaimed the other. "It must be a rapping income that will permit a fellow like you to keep up such a balance."

"Why, some persons say my sister has the whole fortune. I dare say that Drewett can satisfy you on this head. The affair concerns him quite as much as it does any other person of my acquaintance."

"I can assure you I know nothing about it," answered Drewett, honestly. "Next I desire to know, I would marry Miss Hardinge to-morrow though she had not a cent."

"It's just this disinterestedness, Andrew, that makes me like you," observed Rupert, magnificently. "Depend on it, you'll find none the worse in your character. Lucy knows it, and appreciates it as she should."

I wished to hear no more, but left the box and the house, taking care not to

be seen. From that moment I was all impotence to get to sea. I forgot even the intention of visiting my sister's grave; nor did I feel that I could sustain another interview with Lucy herself. That afternoon I told Marble the ship must be ready to sail the succeeding morning.

TO BE CONTINUED

HOW I CAME HOME

By Lady Herbert

I was brought up in what we school now call the "High and Dry" school of the Established Church of England. It was utterly and entirely distasteful to me. I was eager, energetic, and enthusiastic; and I found myself surrounded by cold and formal services, high praise, long puritanical hymns, and intolerably dry sermons. My Sundays were a perfect terror to me. I was made to learn long portions of the Christian Year by heart (some of which, even now, I cannot understand), and in addition to the Epistle and Collect for the day; the rest of the time was to be spent in reading sermons, or in church, where kneeling bolt upright always made me faint. I had the greatest difficulty in learning poetry by heart, so that I could never enjoy my lessons, and my evening was consequently generally spent in tears. Even now, I sometimes have the recollection of what I felt on waking in the morning when I remembered it was Sunday.

Then came my confirmation, for which I can only say that I was simply not prepared at all. A clergyman came and asked me to repeat the Creed, which I did; after which he shook hands with me, and said he was