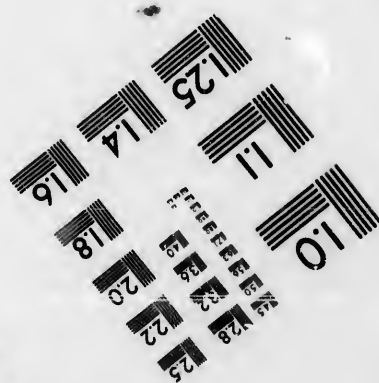
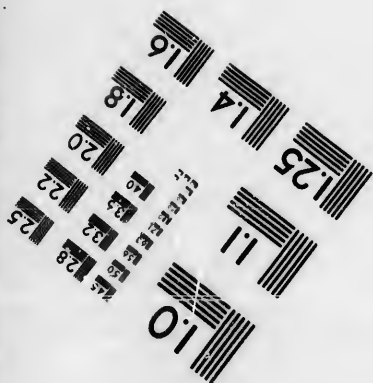
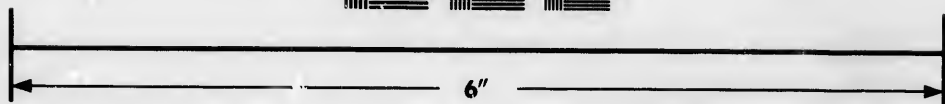
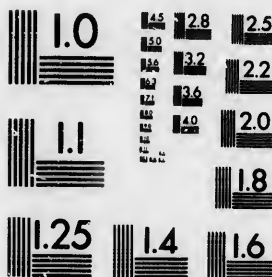


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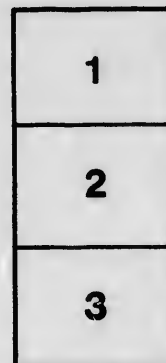
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THERE IS NO HURRY!

A TALE,

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THERE IS NO HURRY!

A TALE OF LIFE ASSURANCE,

BY MRS S. C. HALL.

I do not tell you whether the village of Repton, where the two brothers John and Charles Adams originally resided, is near or far from London: it is a pretty village to this day; and when John Adams, some five-and-thirty years ago, stood on the top of Repton Hill, and looked down upon the houses—the little church, whose simple gate was flanked by two noble yew-trees, beneath whose branches he had often sat—the murmuring river, in which he had often fished—the cherry orchards, where the ripe fruit hung like balls of coral; when he looked down upon all these dear domestic sights—for so every native of Repton considered them—John Adams might have been supposed to question if he had acted wisely in selling to his brother Charles the share of the well-cultivated farm, which had been equally divided at their father's death. It extended to the left of the spot on which he was standing, almost within a ring fence; the meadows fresh shorn of their produce, and fragrant with the perfume of new hay; the crops full of promise; and the lazy cattle laving themselves in the standing pond of the abundant farmyard. In a paddock, set apart for his especial use, was the old blind horse his father had bestrode during the last fifteen years of his life; it leant its sightless head upon the gate half upturned, he fancied, towards where he stood. It is wonderful what small things will sometimes stir up the hearts of strong men, ay, and what is still more difficult, even of ambitious men. Yet he did not feel at that moment a regret for the fair acres he had parted with; he was full of the importance which the possession of a considerable sum of money gives a young man, who has been lagging almost unsuccessfully in an arduous profession, and one which requires a certain appearance of success to command success—for John Adams

even then placed M.D. after his plain name; yet still, despite the absence of sorrow, and the consciousness of increased power, he continued to look at poor old Ball until his eyes swam in tears.

With the presence of his father, which the sight of the old horse had conjured up, came the remembrance of his peculiarities, his habits, his expressions; and he wondered, as they passed in review before him, how he could ever have thought the dear old man testy or tedious. Even his frequent quotations from "Poor Richard," appeared to him, for the first time, the results of common prudence; and his rude but wise rhyme, when in the joy of his heart, he told his father he had absolutely received five guineas as one fee from an ancient dame who had three middle-aged daughters (he had not, however, acquainted his father with that fact), came more forcibly to his memory than it had ever done to his ear—

"For want and age save while you may;
No morning sun shines all the day."

He repeated the last line over and over again, as his father had done; but as his "morning sun" was at that moment shining, it is not matter of astonishment that the remembrance was evanescent, and that it did not make the impression upon him his father had desired long before.

A young, unmarried, handsome physician, with about three thousand pounds in his pocket, and "good expectations," might be excused for building "des châteaux en Espagne." A very wise old lady once said to me, "Those who have none on earth, may be forgiven for building them in the air; but those who have them on earth should be content therewith." Not so, however, was John Adams; he built and built, and then by degrees descended to the reality of his position. What power would not that three thousand pounds give him! He wondered if Dr. Lee would turn his back upon him now, when they met in consultation; and Mr. Chubb, the county apothecary, would he laugh, and ask him if he could read his own prescriptions? Then he recurred to a dream—for it was so vague at that time as to be little more—whether it would not be better to abandon altogether country practice, and establish himself in the metropolis—London. A thousand pounds, advantageously spent, with a few introductions, would do a great deal in London, and that was not a third of what he had. And this great idea banished all remembrance of the past, all sense of the present—the young aspirant thought only of the future.

Five years have passed. Dr. John Adams was "settled" in a small "showy" house in the vicinity of Mayfair; he had, the world said, made an excellent match. He married a very pretty girl, "highly connected," and was considered to be possessed of personal property, because, for so young a physician, Dr. Adams lived in "a superior style." His brother Charles was still residing in the old farm-house, to which, beyond the mere keeping it in repair, he had done but little, except, indeed, adding a wife to his establishment—a very gentle, loving, yet industrious girl, whose dower was too small to have been her only attraction. Thus both brothers might be said to be fairly launched in life.

It might be imagined that Charles Adams—having determined to reside in his native village, and remain, what his father and grandfather had been, a simple gentleman farmer, and that rather on a small than a large scale—was altogether without that feeling of ambition which stimulates exertion and elevates the mind. Charles Adams had quite enough of this—which may be said, like fire, “to be a good servant, but a bad master”—but he made it subservient to the dictates of prudence—and a forethought, the gift, perhaps, that above all others we should most earnestly covet for those whose prosperity we would secure. To save his brother’s portion of the freehold from going into the hands of strangers, he incurred a debt; and wisely—while he gave to his land all that was necessary to make it yield its increase—he abridged all other expenses, and was ably seconded in this by his wife, who resolved, until principal and interest were discharged, to live quietly and carefully. Charles contended that every appearance made beyond a man’s means was an attempted fraud upon the public; while John shook his head, and answered that it might do very well for Charles to say so, as no one expected the sack that brought the grain to market to be of fine Holland, but that no man in a profession could get on in London without making “an appearance.” At this Charles shrugged his shoulders, and thanked God he lived at Repton.

The brothers, as years moved rapidly on—engaged as they were by their mutual industry and success in their several fields of action—met but seldom. It was impossible to say which of the two continued the most prosperous. Dr. Adams made several lucky hits; and having so obtained a position, was fortunate in having an abundance of patients in an intermediate sort of state—that is, neither very well nor very ill. Of a really bland and courteous nature, he was kind and attentive to all, and it was certain that such of his patients as were only in moderate circumstances, got well long before those who were rich. His friends attributed this to his humanity as much as to his skill; his enemies said he did not like ‘poor patients.’ Perhaps there was a mingling of truth in both statements. The money he received for his portion of the land was spent, certainly, before his receipts equalled his expenditure; and, strangely enough, by the time the farmer had paid off his debt, the doctor was involved, not to a large amount, but enough to render his “appearance” to a certain degree fictitious. This embarrassment, to do him justice, was not of long continuance; he became the fashion; and before prosperity had turned his head by an influx of wealth, so as to render him careless he got rid of his debt, and then his wife agreed with him “that they might live as they pleased.”

It so happened that Charles Adams was present when this observation was made, and it spoke well for both the brothers that their different positions in society had not in the smallest degree cooled their boyhood’s affection; not even the money transactions of former times, which so frequently create disunion, had changed them; they met less frequently, but they always met with pleasure, and separated with regret.

“Well!” exclaimed the doctor triumphantly, as he glanced around his splendid rooms, and threw himself into a *chaise longue*

—then a new luxury—"well, it is certainly a charming feeling to be entirely out of debt."

"And yet," said his wife, "it would not be wise to confess it in our circle."

"Why?" inquired Charles.

"Because it would prove that we had been in it," answered the lady.

"At all events," said John, "now I shall not have to reproach myself with every extra expense, and think I ought to pay my debts first; now I may live exactly as I please."

"I do not think so," said Charles.

"Not think so!" repeated Mrs. Adams in a tone of astonishment.

"Not think so!" exclaimed John. "Do I not make the money myself?"

"Granted my dear fellow; to be sure you do," said Charles.

"Then why should I not spend it as pleases me best? Is there any reason why I should not?"

As if to give the strongest dramatic effect to Charles's opinion, the nurse at that moment opened the drawing-room door, and four little laughing children rushed into the room.

"There—are four reasons against your spending your income exactly as you please; unless, indeed, part of your plan be to provide for them," answered Charles very seriously.

"I am sure," observed Mrs. Adams with the half-offended air of a weak woman when she hears the truth, "John need not be told his duty to his children; he has always been a most affectionate father."

"A father may be fond and foolish," said Charles, who was peculiarly English in his mode of giving an opinion. "For my part, I could not kiss my little Mary and Anne when I go to bed at night if I did not feel I had already formed an accumulating fund for their future support—a support they will need all the more when their parents are taken from them, as they must be in the course of time."

"They must marry," said Mrs. Adams.

"That is a chance," replied Charles; "women hang on hands now-a-days. At all events, by God's blessing, I am resolved that, if they are beauties, they shall never be forced by poverty to accept unworthy matches; if they are plain, they shall have enough to live upon without husbands."

"That is easy enough for you, Charles;" said the doctor, who have had your broad acres to support you, and no necessity for expenditure or show of any kind; who might go from Monday morning till Saturday night in home-spun, and never give anything beyond home-brewed, and gooseberry wine, with a chance bottle of port to your visitors; while I—Heaven help me—was obliged to dash in a well-appointed equipage, entertain, and appear to be doing a great deal in my profession when a guinea would pine in solitude for a week together in my pocket."

"I do not want to talk with you of the past, John," said Charles; "our ideas are more likely to agree now than they were ten

or twelve years ago; I will speak of the future and present. You are now out of debt, in the very prime of life, and in the receipt of a splendid income; but do not, let me entreat you, spend it as it comes; lay by something for those children; provide for them either by insurance, or some of the many means that are open to us all. Do not, my dear brother, be betrayed by health, or the temptation for display, to live up to an income the nature of which is so essentially precarious."

"Really," murmured Mrs. Adams, "you put me into very low spirits."

Charles remained silent, waiting his brother's reply.

"My dear Charles," he said at last, "there is a great deal of truth in what you say—certainly a great deal; but I cannot change my style of living, strange as it may seem. If I did, I should lose my practice. And then I must educate my children; that is an imperative duty, is it not?"

"Certainly it is; it is a part of the provision I have spoken of, but not the whole—a portion only. If you have the means to do both, it is your duty to do both; and you have the means. Nay, my dear sister, do not seem angry or annoyed with me; it is for the sake of your children I speak; it is to prevent their ever knowing practically what we do know theoretically—that the world is a hard world; hard and unfeeling to those who need its aid. It is to prevent the possibility of their feeling a reverse."

Mrs. Adams burst into tears, and walked out of the room. Charles was convinced that she would not uphold his opinion.

"Certainly," said John, "I intend to provide for my children; but there is no hurry, and—"

"There should be no hesitation in the case," interrupted Charles "every man intends to provide for his children. God forbid that I should imagine any man to be sufficiently wicked to say, 'I have been the means of bringing this child into existence—I have brought it up in the indulgence of all the luxuries with which I indulged myself; and now I intend to withdraw them all from it, and leave it to fight its own way through the world.'" No man could look on the face of the innocent child nestling in your bosom and say that; but if you do not appropriate a portion of the means you possess to save that child from the 'hereafter,' you act as if you had resolved so to cast it on the wild waters of a turbulent world."

"But, Charles, I intend to do all that you counsel; no wonder poor Lucy could not bear these words, when I, your own and only brother, find them stern and reproachful; no wonder that such should be the case; of course I *intend* to provide for my children."

"Then do it," said Charles.

"Why, so I will; but cannot in a moment. I have already said there is no hurry. You must give a little time."

"The time may come, my dear John, when TIME will give you no time. You have been spending over and above your debt—more than, as the father of four children, you have any right to spend. The duty parents owe their children in this respect has preyed more strongly on my mind than usual, as I have been called on lately to witness its effects—to see its misery. One family at

Repton, a family of eight children, has been left entirely without provision, by a man who enjoyed a situation of five hundred a-year in quarterly payments."

"That man is, however, guiltless. What could he save out of five hundred a-year? How could he live on less?" replied the doctor.

"Live upon four, and insure his life for the benefit of those children. Nay," continued Charles in the vehemence of his feelings, "the man who does not provide means of existence for his helpless children, until they are able to provide for themselves, cannot be called a reasonable person; and the legislature ought to oblige such to contribute to a fund to prevent the spread of the worst sort of pauperism—that which comes upon well-born children from the carelessness or selfishness of their parents. God in his wisdom, and certainly in his mercy, removed the poor broken-hearted widow of the person I alluded to a month after his death; and the infant, whose nourishment from its birth had been mingled with bitterness, followed in a few days. I saw myself seven children crowd round the coffin that was provided by charity; I saw three taken to the workhouse, and the elder four distributed amongst kind-hearted hard-working people, who are trying to inure their young soft hands, accustomed to silken idleness, to the toils of homely industry. I ask you, John Adams, how the husband of that woman, the father of those children, can meet his God, when it is required of him to give an account of his stewardship?"

"It is very true—very shocking indeed," observed Dr Adams. "I certainly will do something to secure my wife and children from the possibility of anything like that, although, whatever were to happen to me, I am sure Lucy's family would prevent—"

Charles broke in upon the sentence his brother found it difficult to complete—"And can you expect distant or even near relatives to perform what you, whose duty it is, neglect? Or would you leave those dear ones to the bitterness of dependence, when, by the sacrifice or curtailment of those luxurious habits which, if not closely watched, increase in number, and at last become necessities, you could leave them in comfort and independence? Was all hope for the leisure of a deathbed—awful enough, come as it may—awful, even when beyond its gloom we see the risen Sun of Righteousness in all his glory—awful, though our faith be strong in Him who is our strength; but if the consciousness of having neglected those duties which we were sent on earth to perform with us then, dark, indeed, will be the valley of the Shadow of Death. I do not want, however, to read a homily, my dear brother, but to impress a truth; and I do hope that you will prevent the possibility of these dear children feeling what they must feel, enduring what they must endure, if you passed into another world without performing your duty towards them, and through them to society, in this."

Mrs. Adams met her brother-in-law that day (people five-and-twenty years ago did dine by day) at dinner with an air of offence. She was, of course, lady-like and quiet, but it was evident she was displeased. Everything at table was perfect, according to its kind. There was no guest present who was not superior in wealth and

position to the doctor himself, and each was quite aware of the fact. Those who climb boldly, sometimes take a false step, but at all times make dangerous ones. When Charles looked round upon the splendid plate and stylish servants—when the children were ushered in after dinner, and every tongue was loud in praise of their beauty—an involuntary shudder passed through his heart, and he almost accused himself of selfishness, when he was comforted by the remembrance of the provision made for his own little ones, which were as pretty, as well educated, and as happy in their cheerful country home.

The next morning he was on his return to Repton, happy in the assurance his brother had given him before they parted, that he would really lay by a large sum for the regular insurance of his life.

"My dear John," said the doctor's wife, "when does the new carriage come home? I thought we were to have had it this week: The old chariot looked so dull to-day, just as you were going out, when Dr. Fitzlane's new chocolate-colour passed; certainly that chocolate-coloured carriage, picked out with blue, and those blue liveries, are very, very pretty."

"Well, Lucy, I think them too gay—the liveries I mean—for an M. D.; quieter colours do best; and as to the new carriage, I had not absolutely ordered it. I don't see why I cannot go on with the jobs; and I almost think I shall do so, and appropriate the money I intended for my own carriage to another purpose."

"What purpose?"

"Why, to effect an insurance on my life. There was a great deal of truth in what Charles said the other day, although he said it coarsely, which is not usual with him; but he felt the subject, and I feel it also; so I think of, as I said, going quietly on with the jobs—at all events till next year—and devoting this money to the insurance."

It is difficult to believe how any woman, situated as Mrs. Adams was, could have objected to a plan so evidently for her advantage and the advantage of her family; but she was one of those who never like to think of the possibility of a reverse of fortune—who thrust care off as long as they can—and who feel more pleasure in being lavish as to the present than in saving for the future.

"I am sure," she answered in the half-petted, half-peevish tone that evinces a weak mind—"I am sure if anything was to happen to you, I would break my heart at once, and my family of course would provide for the children. I could not bear the idea of reaping any advantage by your death; and really the jobs are so very inferior to what they used to be—and Dr. Leeswor, next door but one, has purchased such a handsome chariot—you have at least twice his practice; and— Why, dear John, you never were in such health; there will be no necessity for this painful insurance. And after you have set up your own carriage, you can begin and lay by, and in a few years there will be plenty for the children; and I shall not have the galling feeling that any living thing would profit by your death. Dear John, pray do not think of this painful insurance; it may do very well for a man like your brother—a

man without refinement ; but just fancy the mental torture of such a provision !”

Much more Mrs. Adams talked ; and the doctor, who loved display, and had no desire to see Dr Leeswor, his particular rival, or even Dr Fitzlane, better appointed than himself, felt strongly inclined towards the new carriage, and thought it would certainly be pleasanter to save than to insure, and resolved to begin immediately *after* the purchase of his new equipage.

When persons are very prosperous, a few ten or twenty pounds do not much signify, but the principle of careless expenditure is hard to curb.

Various things occurred to put off the doctor's plan of laying by. Mrs. Adams had an illness, that rendered a residence abroad necessary for a winter or two. The eldest boy must go to Eton. As their mamma was not at home, the little girls were sent to school. Bad as Mrs. Adam's management was, it was better than no management at all. If the doctor had given up his entertainments, his "friends" would have said he was going down in the world, and his patients would have imagined him less skilful ; besides, notwithstanding his increased expenditure, he found he had ample means, not to lay by, but to spend on without debt or difficulty. Sometimes his promise to his brother would cross his mind, but it was soon dispelled by what he had led himself to believe was the impossibility of attending to it then. When Mrs. Adams returned, she complained that the children were too much for her nerves and strength, and her husband's tenderness induced him to yield his favourite plan of bringing up his girls under his own roof. In process of time two little ones were added to the four, and still his means kept pace with his expenses ; in short, for ten years he was a favourite with the class of persons who render favouritism fortune. It is impossible, within the compass of a tale, to trace the minutiae of the brothers' history ; the children of both were handsome, intelligent, and, in the world's opinion, well educated. John's eldest daughter was one amongst a thousand for beauty of mind and person ; hers was no glaring display of figure or information. She was gentle, tender, and affectionate ; of a disposition sensitive, and attuned to all those rare virtues in her sphere which form at once the treasures of domestic life and the ornaments of society. She it was who soothed the nervous irritability of her mother's sick chamber and perpetual peevishness, and graced her father's drawing-room by a presence that was attractive to both old and young, from its sweetness and unpretending modesty ; her two younger sisters called forth all her tenderness, from the extreme delicacy of their health ; but her brothers were even greater objects of solicitude—handsome, spirited lads—the eldest waiting for a situation, promised but not given ; the second also waiting for a cadetship ; while the youngest was still at Eton. These three young men thought it incumbent on them to evince their belief in their father's prosperity by their expenditure, and accordingly they spent much more than the sons of a professional man ought to spend under any circumstances. Of all waitings, the waiting upon patronage is the most tedious and the most enervating to the waiter.

Dr. Adams felt it in all its bitterness when his sons' bills came to be paid ; but he consoled himself, also, for his dilatoriness with regard to a provision for his daughters—it was impossible to lay by while his children were being educated ; but the moment his eldest sons got the appointments they were promised, he would certainly save, or insure, or do something.

People who only *talk* about doing something, generally end by doing nothing. Another year passed : Mrs Adams was still an invalid ; the younger girls more delicate than ever ; the boys waiting, as before, their promised appointments, and more extravagant than ever ; and Miss Adams had made a conquest which even her father thought worthy of her.

The gentleman who had become really attached to this beautiful girl was of a high family, who were sufficiently charmed with the object of his affections to give their full sanction, as far as person and position were concerned ; but the prudent father of the would-be bridegroom thought it right to take an early opportunity of waiting upon the doctor, stating his son's prospects, and frankly asking what sum Dr. Adams proposed settling on his daughter. Great, indeed, was his astonishment at the reply—" He should not be able to give his daughter anything *immediately*, but at his death." The doctor, for the first time for many years, felt the bitterness of his false position. He hesitated, degraded by the knowledge that he must sink in the opinion of the man of the world by whom he was addressed ; he was irritated at his want of available funds being known ; and though well aware that the affections of his darling child were bound up in the son of the very gentlemanly, but most prudent person who sat before him, he was so high and so irritable in his bearing, that the fathers parted, not in anger, but in anything but good feeling.

Sir Augustus Barry was not slow to set before his son the disadvantages of a union where the extravagant habits of Miss Adams had no more stable support than her father's life. He argued that a want of forethought in the parents would be likely to produce a want of forethought in the children ; and knowing well what could be done with such means as Dr. Adams had at his command for years, he was not inclined to put a kind construction upon so total a want of the very quality which he considered the best a man could possess ; so, after some delay, and much consideration of the matter, he told his son that he really could not consent to his marriage with a penniless bride. And Dr. Adams, finding that the old gentleman, with a total want of that delicacy which monied men do not frequently possess, had spoken of what he termed too truly and strongly his heartless want of forethought, and characterised as a selfishness the indulgence of a love for display and extravagance, when children were to be placed in the world and portioned—insulted the son for the fault of the father, and forbade his daughter to receive him.

Mary Adams endeavoured to bear this as meekly as she had borne the flattery and tenderness which had been lavished on her since her birth. The bitter, bitter knowledge that she was considered by her lover's family as a girl who, with the chance of being

penniless, lived like a princess, was inconceivably galling; and though she had dismissed her lover, and knew that her father had insulted him, still she wondered how he could so soon forget her, and never write even a line of farewell. From her mother she did not expect sympathy; she was too tender and too proud to seek it; and her father, more occupied than ever, was seldom in his own house. Her uncle, who had not been in town for some years, at last arrived, and was not less struck by the extreme grace and beauty of his niece than by the deep melancholy which saddened her voice and weighed down her spirits. He was evidently anxious to mention something which made him joyous and happy; and when the doctor entered the library with him, he said, "And may not Mary come in also?" Mary did come in; and her gentle presence subdued her uncle's spirits. "I had meant to tell the intended change in my family only to you, brother John; but it has occurred to me we were all wrong about my niece. They said at home, 'Do not invite my cousin; she is too fine, too gay to come to a country wedding; she would not like it:' but I think, surrounded as she is by luxuries, that the fresh air of Repton, the fresh flowers, fresh fields, and fresh smiles of her cousins, would do my niece good, great good; and we shall be quite gay in our own homely way—the gaiety that upsprings from hearts grateful to the Almighty for his goodness. The fact is, that in about three weeks my Mary is to be married to our rector's eldest son. In three weeks. As he is only his father's curate, they could not have afforded to marry for five or six years, if I had not been able to tell down a handsome sum for Mary's fortune. It was a proud thing to be able to make a good child happy by care in time. 'Care in time'—that's my stronghold! How glad we were to look back, and think that, while we educated them properly, we denied ourselves to perform our duty to the children God had given to our care! We have not been as gay as our neighbours, whose means were less than ours; we could not be so, seeing we have to provide for five children; but our pleasure has been to elevate and render those children happy and prosperous. Mary will be so happy, dear child—so happy! Only think, John, she will be six years the sooner happy from our care in time!" This was more than his niece could bear. The good father was so full of his daughter's happiness, and the doctor so overwhelmed with self-reproach—never felt so bitterly as at that moment—that neither perceived the death-like paleness that overspread the less fortunate Mary's face. She got up to leave the room, staggered, and fell at her father's feet.

"We have murdered her between us," muttered Dr. Adams while he raised her up: "murdered her: but I struck the first blow! God forgive me!—God forgive me!"

That night the brothers spent in deep and earnest converse. The certainty of his own prosperity, the self-gratulation that follows a just and careful discharge of duties imposed alike by reason and religion, had not raised Charles above his brother in his own esteem. Pained beyond description at the suffering he had so unconsciously inflicted on his niece—horror-struck at the fact that thousands upon

thousands had been lavished, yet nothing done for hereafter, the hereafter that must come—he urged upon John the danger of delay, the uncertainty of life. Circumstances increased his influence. Dr Adams had been made painfully aware that gilding was not gold. The beauty, position, and talents of his beloved child, although fully acknowledged, had failed to establish her in life. “Look, Charles,” he said, after imparting all to his brother, absolutely weeping over the state of unconplaining but deep sorrow to which his child was reduced—“If I could command the necessary funds, I would to-morrow insure my life for a sum that would place them beyond the possible reach of necessity of any kind.”

“Do not wait for that,” was the generous reply of Charles Adams; “I have some unemployed hundreds at this moment. Come with me to-morrow; do not delay a day, no, nor an hour; and take my word for it, you will have reason to bless your resolve. Only imagine what would be the case if God called you to give an account of your stewardship!” But he checked himself; he saw that more was not necessary; and the brothers separated for a few hours, both anxious for the morning. It was impossible to say which of the two hurried over breakfast with the greatest rapidity. The carriage was at the door; and Dr Adams left word with his butler that he was gone into the city on urgent business, and would be back in two hours.

“I don’t think,” exclaimed Charles, rubbing his hands gleefully—“I don’t think that, if my dear niece were happy, I should ever have been so happy in all my life as I am at this moment.”

“I feel already,” replied John, “as if a great weight were removed from my heart; and were it not for the debt which I have contracted to you—Ah, Charles, I little dreamt, when I looked down from the hill over Repton, and thought my store inexhaustible, that I should be obliged to you thus late in life. And yet I protest I hardly know where I could have drawn in; one expense grows so out of another. These boys have been so very extravagant; but I shall soon have the two eldest off; they cannot keep them much longer waiting.”

“Work is better than waiting; but let the lads fight their way; they have had, I suppose, a good education; they ought to have had professions. There is something to me awfully lazy in your ‘appointments:’ a young man of spirit will appoint himself; but it is the females of a family, brought up as yours have been, who are to be considered. Women’s position in society is changed from what it was some years ago: it was expected that they must marry; and so they were left, before their marriage, dependent upon fathers and brothers, as creatures that could do nothing for themselves. Now, poor things, I really don’t know why, but girls do not marry off as they used. They become old, and frequently—owing to the expectation of their settling—without the provision necessary for a comfortable old age. This is the parent of those despicable tricks and arts which women resort to to get married, as they have no acknowledged position independent of matrimony. Something ought to be done to prevent this. And when the country steadies a little from the great revolution of past years, I suppose

something may be thought of by improved teaching—and systems to enable women to assist themselves, and be recompensed for the assistance they yield others. Now, imagine your dear girls, those younger ones particularly, deprived of you——”

“Here is the patient upon whom I must call *en route*,” interrupted the doctor.

The carriage drew up.

“I wish,” said Charles, “you had called here on your return. I wanted the insurance to have been your first business to-day.”

“I shall not be five minutes,” was the reply. The servant let down the step, and the doctor bounded up towards the open door. In his progress he trod upon a bit, a mere shred, of orange-peel; it was the mischief of a moment; he slipped, and his temple struck against the sharp column of an iron-scraper. Within one hour Dr John Adams had ceased to exist.

What the mental and bodily agony of that one hour was, you can better understand than I can describe. He was fully conscious that he was dying, and he knew all the misery that was to follow.

“Mary—my dear niece,” said Charles Adams as he seated himself by her side; my dear, dear niece, can you fix your thoughts, and give me your attention for half an hour, now that all is over, and that the demands of the world press upon us. I want to speak about the future. Your mother bursts into such fits of despair that I can do nothing with her; and your brother is so ungovernable—talks as if he could command the Bank of England—and is so full of his mother’s connexions and their influence, that I have left him to himself. Can you, my dear Mary, restrain your feelings, and give me your attention?”

Mary Adams looked firmly in her uncle’s face, and said, “I will try. I have been thinking and planning all the morning but I do not know how begin being useful. If I once began, I could go on. The sooner we are out of this huge expensive house the better; if I could get my mother to go with the little girls to the sea-side. Take her away altogether from this home—take her——”

“Where?” inquired Mr. Adams, “She will not accept shelter in my house.”

“I do not know,” answered his niece, relapsing into all the helplessness of first grief; “indeed I do not know. Her brother-in-law, Sir James Ashbrooke, invited her to the Pleasaunce; but my brother objects to her going there, his uncle has behaved so neglectfully about his appointment.”

“Foolish boy!” muttered Charles; “this is no time to quarrel about trifles. The fact is, Mary, that the sooner you are all out of this house the better: there are one or two creditors, not for large sums certainly, but still men who will have their money; and if we do not quietly sell off, they will force us. The house might have been disposed of last week by private contract, but your mother would not hear of it, because the person who offered was a medical rival of my poor brother.”

Mary did not hear the concluding observation; her eyes wandered from object to object in the room—the harp—the various things known from childhood. “Anything you and your mother

wish, my dear niece," said her kind uncle, "shall be preserved: the family pictures—your harp, your piano—they are all hallowed memorials, and shall be kept sacred."

Mary burst into tears. "I do not," she said, "shrink from considering those instruments the means of my support; but although I know the necessity for so considering, I feel I cannot tell what at quitting the home of my childhood. People are all kind; you, my dear uncle, from whom we expected so little, the kindest of all; but I see, ever in these early days of a first sorrow, indications of falling off. My aunt's husband has really behaved very badly about the appointment of my eldest brother; and as to the cadetship for the second—we had such a brief, dry letter from our Indian friend—so many first on the list, and the necessity for waiting, that I do not know how it will end."

"I wish, my dear, you could prevail on your mother, and sister, and all, to come to Repton," said Mr Adams. "If your mother dislikes being in my house, I would find her a cottage near us; I will do all I can. My wife joins me in the determination to think that we have six additional children to look to. We differ from you in our habits, but our hearts and affections are no less true to you all. My Mary and you will be as sisters."

His niece could bear no more kindness. She had been far more bitterly disappointed than she had confessed even to her uncle; and yet the very bitterness of the disappointment had been the first thing that had driven her father's dying wail from her ears—that cry repeated so often, and so bitterly, in the brief moments left after his accident—"My children! My children!" He had not sufficient faith to commit them to God's mercy. He knew he had not been a faithful steward; and he could not bring himself, from the depths of his spiritual blindness, to call upon the Fountain that is never dried up to those who would humbly and earnestly partake of its living waters.

It was all a scene as of another world to the young, beautiful, petted, and fêted girl; it had made her forget the disappointment of her love, at least for a time. While her brothers dared the thunder-cloud that burst above their heads, her mother and sisters wept beneath its influence. Mary had looked forth, and if she did not hope, she thought, and tried to pray. Now, she fell weeping upon her uncle's shoulder: when she could speak, she said, "Forgive me; in a little time I shall be able to conquer this; at present, I am overwhelmed. I feel as if knowledge and sorrow came together; I seem to have read more of human nature within the last three days than in all my past life."

"It all depends, Mary, upon the person you meet," said Mr Adams, "as upon the book you read. If you choose a foolish book; or a bad book, you can expect nothing but vice or foolishness; if you choose a foolish companion, surely you cannot expect kindness or strength." The kind-hearted man repeated to her all he had before said. "I cannot," he added, "be guilty of injustice to my children; but I can merge all my own luxuries into the one of being a father to the fatherless."

But to all the plans of Charles Adams, objections were raised by his eldest nephew and his mother; the youth could not brook the

control of a simple straight-minded countryman, whose only claim to be considered a gentleman, in his opinion, arose from his connexion with "his family." He was also indignant with his maternal uncle for his broken promise, and these feelings were strengthened by his mother's folly. Two opportunities for disposing of the house and its magnificent furniture were missed; and when Mrs. Adams complained to his nearest and most influential connexions that her brother-in-law refused to make her any allowance unless she consented to live at Repton—expecting that they would be loud in their indignation at his hardness—they advised her by all means to do what he wished, as he was really the only person she had to depend upon. Some were lavish of their sympathy, but sympathy wears out quickly; others invited her to spend a month with them at their country seat, for change of air; and one hinted how valuable Miss Adams' exquisite musical talent would be now. Mary coloured, and said "Yes," with the dignity of proper feeling. But her mother asked the lady what she meant, and a little scene followed which caused the lady to visit all the families in town of her acquaintance, for the purpose of expressing her sympathy with "those poor dear Adamsons, who were so proud, poor things, that really there was nothing but starvation and the workhouse before them!" Another of those well-meaning persons—strong-minded and kind-hearted, but without a particle of delicacy—came to poor Mary with all the *prestige* of conferring a favour.

"My dear young lady, it is the commonest thing in the world—very painful, but very common: the families of professional men are frequently left without provision. Such a pity!—because, if they cannot save, they can insure. We all can do that, but they do not do it, and consequently everywhere the families of professional men are found in distress. So, as I said, it is common; and I wanted you to suggest to your mother that, if she would not feel hurt at it, the thing being so common—dear Dr. Adams having been so popular—that, while every one is talking about him and you all, a very handsome subscription could be got up. I would begin it with a sum large enough to invite still larger. I had a great regard for him—I had indeed."

Mary felt her heart sink and rise, and her throat swell, so that she could not speak. She had brought herself to the determination of employing her talents for her own support, but she was not prepared to come with her family before the world as paupers. "We have no claim upon the public," she said at last. "I am sure you mean us kindly, but we have no claim. My dear father forwarded no public work—no public object; he gave his advice, and received his payment. If we are not provided for, it is no public fault. Besides, my father's children are able and willing to support themselves. I am sure you mean us kindly, but we have no claim upon public sympathy, and an appeal to it would crush us to the earth. I am very glad you did not speak first to my mother. My uncle Charles would not suffer it, even suppose she wished it."

This friend also departed to excite new speculations as to the pride and poverty of "poor dear Dr. Adams' family." In the world,

however—the busy, busy London world—it is idle to expect anything to create even a nine day's wonder. When the house and furniture were at last offered for sale, the feeling was somewhat revived; and Mary, whose beauty, exquisite as it was, had so unobtrusive a character as never to have created a foe, was remembered with tears by many. Even the father of her old lover, when he was congratulated by one more worldly-minded than himself on the escape of his son in not marrying a portionless girl, reproved the unfeeling speaker with a wish that he only hoped his son might have as good a wife as Mary Adams would have been.

The bills were taken down, the house purified from the auction-mob—everything changed; a new name occupied the doctor's place in the "Court Guide;" and in three months the family seemed as completely forgotten amongst those of whom they once formed a prominent part, as if they had never existed. When one sphere of life closes against a family, they find room in another. Many kind-hearted persons in Mrs. Adams' first circle would have been rejoiced to be of service to her and hers, but they were exactly the people upon whom she had no claim. Of a high, but poor family, her relatives had little power. What family so situated ever had any influence beyond what they absolutely needed for themselves? With an ill grace, she at last acceded to the kind offer made by Mr. Charles Adams, and took possession of the cottage he fixed upon, until something could be done for his brother's children. In a fit of proud despair, the eldest son enlisted into a regiment of dragoons; the second was fortunate enough to obtain a cadetship through a stranger's interference; and his uncle thought it might be possible to get the youngest forward in his father's profession. The expense of the necessary arrangements was severely felt by the prudent and careful country gentleman. The younger girls were too delicate for even the common occupations of daily life; and Mary, instead of receiving the welcome she had been led to expect from her aunt and cousins, felt that every hour she spent at the Grange was an intrusion.

The sudden death of Dr. Adams had postponed the intended wedding of Charles Adam's eldest daughter: and although her mother agreed that it was their duty to forward the orphan children, she certainly felt, as most affectionate mothers, whose hearts are not very much enlarged would feel, that much of their own savings—much of the produce of her husband's hard labour during a series of years when her sister-in-law and her children were enjoying all the luxuries of life—would now be expended for their support. This, to an all-sacrificing mother, despite her sense of the duty of kindness was hard to bear. As long as they were not on the spot, she theorised continually, and derived much satisfaction from the sympathising observations of her neighbours, and was very proud, of the praise bestowed upon her husband's benevolence; but when her sister-in-law's expensive habits were in daily array before her (the cottage being close to the Grange); when she knew to use her own expression, "that she never put her hand to a single thing; " that she could not live without port wine, when she herself never drank even gooseberry, except on Sundays; never ironed a colliar, never

dusted the mantel-piece, or ate a shoulder of mutton—roast one day, cold the next, and hashed the third—while each day brought some fresh illustration of her thoughtlessness to the eyes of the wife of the wealthy tiller of the soil, the widow of the physician thought herself in the daily practice of the most rigid self-denial. "I am sure," was her constant observation to her all-patient daughter—"I am sure I never thought it would come to this. I had not an idea of going through so much. I wonder your uncle and his wife can permit me to live in the way I do—they ought to consider how I was brought up." It was in vain Mary represented that they were existing upon charity; that they ought to be most grateful for what they received, coming as it did from those who, in their days of prosperity, professed nothing, while those who professed all things had done nothing. Mary would so reason, and then retire to her own chamber to weep alone over things more hard to bear.

It is painful to observe what bitterness will creep into the heart and manner of really kind girls where a lover is in the case, or even where a commonplace dangling sort of flirtation is going forward; this depreciating ill nature, one of the other, is not confined by any means to the fair sex. Young men pick each other to pieces with even more fierceness, but less ingenuity; to use terms of insinuations of the harshest kind when a lady is in the case. Mary (to distinguish her from her high-bred cousin, she was generally called Mary Charles) was certainly disappointed when her wedding was postponed in consequence of her uncle's death; but a much more painful feeling followed when she saw the admiration her lover, Edwin Lechmere, bestowed upon her beautiful cousin. Mary Charles was herself a beauty—fair, open-eyed, warm-hearted—the beauty of Repton; but though feature by feature, inch by inch, she was as handsome as Mary, yet in her cousin was the grace and spirit given only by good society; the manners elevated by a higher mind, and toned down by sorrow; a gentle softness which a keen observer of human nature told me once no woman ever possessed unless she had deeply loved, and suffered from disappointed affection; in short, she was far more refined, far more fascinating than her country cousin. Besides, she was unfortunate, and that at once gave her a hold upon the sympathies of the young curate. It did no more; but Mary Charles did not understand these nice distinctions, and nothing could exceed the change of manner she evinced when her cousin and her betrothed were together.

Mary thought her cousin rude and petulant; but the true cause of the change never occurred to her. Accustomed to the high-toned courtesy of well-bred men, which is so little practised in the middle class of English society, it never suggested itself that placing her chair, or opening the door to go out, or rising courteously when she came into a room, was more than, as a lady, she had a right to expect; in truth, she did not notice it at all; but she did notice, and feel deeply her cousin's alternate coldness and snappishness of manner. "I would not," thought Mary, "have behaved so to her if she had been left desolate; but in a little time, when my mother is more content, I will leave Repton, and become independent by my talents. Never did she think of the power delegated to her by the

Almighty without feeling herself raised—ay, higher than she had ever been in the days of her splendour—in the scale of moral usefulness; as every one must feel whose mind is rightly framed. She had not yet known what it was to have her abilities trampled on or insulted; she had never experienced the bitterness consequent upon having the acquirements—which, in the days of her prosperity, commanded silence and admiration—sneered at or openly ridiculed. She had yet to learn that the Solons, the lawgivers of English society, lavish their attentions and praise upon those who learn, not upon those who teach.

Mary had not been six months fatherless, when she was astonished first by a letter, and then by a visit, from her former lover. He came to renew his engagement, and to wed her even then, if she would have him. But Mary's high principle was stronger than he imagined. "No," she said: "you are not independent of your father, and whatever I feel, I have no right to draw you down into poverty. You may fancy now that you can bear it; but a time would come—if not to you, to me—when the utter selfishness of such conduct would goad me to a death of early misery." The young man appealed to her uncle, who thought her feelings overstrained, but respected her for it nevertheless; and, in the warmth of his admiration, he communicated the circumstance to his wife and daughter.

"Refuse her old lover under present circumstances!" repeated her cousin to herself as she left the room; "there must be some other reason than that; she could not be so foolish as to reject such an offer at such a time." Unfortunately, she saw Edwin Lechmere walking by Mary's side under the shadow of some trees. She watched them until the foliage screened them from her sight, and then she shut herself into her own room, and yielded to a long and violent burst of tears. "It is not enough," she exclaimed in the bitterness of her feelings, "that the comforts of my parents' declining years should be abridged by the overwhelming burden to their exertions—another family added to their own; it is not enough that an uncomfortable feeling has grown between my father and mother on this account, and that cold looks and sharp words have come where they never came before, but my peace of mind must be destroyed. Gladly would I have taken a smaller portion, if I could have kept the affections which I see but too plainly my cousin has stolen from me. And my thoughtless aunt to say, only yesterday, that 'at all events her husband was no man's enemy but his own.' Has not his want of prudent forethought been the ruin of his own children? and will my parents ever recover the anxiety, the pain, the sacrifices, brought on by one man's culpable neglect? Oh, uncle, if you could look from your grave upon the misery you have caused!"—and then, exhausted by her own emotion, the affectionate but jealous girl began to question herself as to what she should do. After what she considered mature deliberation, she made up her mind to upbraid her cousin with treachery; and she put her design into execution that same evening.

It was no easy matter to oblige her cousin to understand what she meant; but at last the declaration that she had refused her old

lover because she had placed her affections upon Edwin Lechmere, whom she was endeavouring to "entrap," was not to be mistaken; and the country girl was altogether unprepared for the burst of indignant feeling, mingled with much bitterness, which repelled the untruth. A strong fit of hysterics into which Mary Charles worked herself was terminated by a scene of the most painful kind—her father being upbraided by her mother with "loving other people's children better than his own," while the curate himself knelt by the side of his betrothed, assuring her of his unaltered affection. From such a scene Miss Adams hastened with a throbbing brow and a bursting heart. She had no one to counsel or console her; no one to whom she could apply for aid. For the first time since she had experienced her uncle's tenderness, she felt she had been the means of disturbing his domestic peace; the knowledge of the burden she was, and the burden she and hers were considered, weighed her to the earth: and in a paroxysm of anguish she fell on her knees, exclaiming, "Oh! why are the dependant born into the world? Father, father! why did you leave us, whom you so loved, to such a fate!" And then she reproached herself for having uttered a word reflecting on his memory. One of the every-day occurrences of life—so common, as to be hardly observed—is to find really kind good-natured people weary of well-doing. "Oh, really I was worn out with so and so; they are so decidedly unfortunate that it is impossible to help them," is a general excuse for deserting those whose continuing misfortunes ought to render them greater objects of sympathy.

Mr. Charles Adams was, as has been shown in our little narrative, a kind-hearted man. Estranged as his brother and himself had been for a number of years, he had done much to forward, and still more to protect his children. At first this was a pleasure; but somehow his "benevolence," and "kindness," and "generosity," had been so talked about, so eulogised, and he had been so seriously inconvenienced by the waywardness of his nephews, the thoughtless pride of his sister-in-law, the helplessness of his younger nieces, as to feel seriously oppressed by his responsibility. And now the one who had never given him aught but pleasure, seemed, according to his daughter's representations, to be the cause of increased sorrow—the destroyer of his dear child's happiness. What to do he could not tell. His daughter, wrought upon by her own jealousy, had evinced under its influence so much temper she had never displayed before, that it seemed more than likely the cherished match would be broken off. His high-minded niece saved him any farther anxiety as far as she was concerned, She sent for, and convinced him fully and entirely of her total freedom from the base design imputed to her. "Was it likely," she said, "that I should reject the man I love, lest I should drag him into poverty, and plunge at once with one I do not care for, into the abyss I dread? This is the common-sense view of the case; but there is yet another. Is it to be borne that I would seek to rob your child of her happiness? The supposition is an insult too gross to be endured. I will leave my mother to-morrow. An old schoolfellow, older and more fortunate than myself, wished me to educate her little girl. I had

one or two objections to living in her house ; but the desire to be independent and away has overcome them." She then, with many tears, entreated her uncle still to protect her mother ; urged how she had been sorely tried ; and communicated fears, she had reason to believe were too well founded, that her eldest brother, feeling the reverse more than he could bear, had deserted from his regiment.

Charles Adams was deeply moved by the nobleness of his niece, and reproved his daughter more harshly than he had ever done before for the feebleness that created so strong and unjust a passion. This had the contrary effect to what he had hoped for : she did not hesitate to say that her cousin had endeavoured to rob her both of the affection of her lover and her father. The injured cousin left Repton, bowed beneath an accumulation of troubles, not one of which was of her own creating, not one of which she deserved ; and all springing from the unproviding nature of him who, would had he been asked the question, would have declared himself ready to sacrifice his own life for the advantage of that daughter, now compelled to work for her own bread. To trace the career of Mary Adams in her new calling would be to repeat what I have said before. The more refined, the more informed the governess, the more she suffers. Being with one whom she had known in better days, made it even more hard to bend ; yet she did her duty, and that is one of the highest privileges a woman can enjoy.

Leaving Mary for a moment, let us return to Repton. Here discord, having once entered, was making sad ravages, and all were suffering from it. It was but too true that the eldest of the Adams' had deserted : his mother, clinging with a parent's fondness to her child, concealed him, and thus offended Charles Adams beyond all reconciliation. The third lad, who was walking the London hospitals, and exerting himself beyond his strength, was everything that a youth could be ; but his declining health was represented to his uncle, by one of those whom his mother's pride had insulted, as a cloak for indolence. In short, before another year had quite passed, the family of the once rich and fashionable Dr. Adams had shared the fate of all dependents—worn out by the benevolence or patience, or whatever it really is, of their best friends. Nor was this the only consequence of the physician's neglect of a duty due alike to God and society : his brother had really done so much for the bereaved family : as to give what the world called just grounds to Mrs. Charles Adams' repeated complaints, " that now her husband was ruining his industrious family to keep the lazy widow of his spendthrift brother and her favourite children in idleness. Why could she not live upon the 'talk' she was always throwing in her face ?" Their daughter, whose approaching union the fond father had been so proud to show, like her cousin whom she had wronged by her mean suspicions, deserted ; the match broken off after much bickering ; one quarrel having brought on another, until they had separated by mutual consent. Her temper and her health were both materially impaired, and her beauty was converted into hardness and acidity.

Oh how utterly groundless is the idea, that in our social state where one human being must so much depend upon another, any man,

neglecting his positive duties, can be called only "his own enemy?" What misery had not Dr. Adams' neglect entailed, not alone on his immediate family, but on that of his brother! Besides, there were ramifications of distress; he died even more embarrassed than his brother had at first believed, and some trades people were consequently embarrassed; but the deep misery fell upon his children. Meanwhile, Mrs. Dr. Adams had left Repton with her younger children, to be the dependants of Mary in London.

It was not until a fatal disease had seized upon her mother, that Mary ventured to appeal again to her uncle's generosity. "My second brother," she said, "has, out of his small means remitted her five pounds. My eldest brother seems altogether to have disappeared from amongst us: finding that his unhappy presence had occasioned so fatal a separation between his mother and you—a disunion which I saw was the effect of many small causes, rather than one great one—he left us, and we cannot trace him. 'This has broken my poor mother's heart; he was the cherished one of all her children. My youngest brother has been for the last month an inmate of one of the hospitals which my poor father attended for so many years, and where his word was law. My sister Rosa, she upon whom my poor father poured, if possible, more of his affection than he bestowed upon me—my lovely sister, of whom, even in our poverty I was so proud—so young, only upon the verge of womanhood—has, you already know, left us. Would to God that it had been for her grave, rather than her destroyer—a fellow-student of that poor youth, who, if he dreamt of her dishonour, would stagger like a spectre from what will be his deathbed to avenge her. Poverty is one of the surest guides to dishonour; those who have not been tempted know nothing of it. It is one thing to see it another to feel it. Do not think her altogether base, because she had not the strength of a heroine. I have been obliged to resign my situation to attend my mother, and the only income we have is what I earn by giving lessons on the harp and piano. I give, for two shillings, the same instruction for which my father paid half-a-guinea a lesson; if I did not, I should have no pupils. It is more than a month since my mother left her bed; and my youngest sister, bending beneath increased delicacy of health, is her only attendant. I know her mind to be so tortured, and her body so convulsed by pain, that I have prayed to God to render her fit for Heaven, and take her from her sufferings. Imagine the weight of sorrow that crushed me to my knees with such a petition as that! I know all you have done, and yet I ask you now, in remembrance of the boyish love that bound you and my father together, to lessen her bodily anguish by the sacrifice of a little more; that she, nursed in the lap of luxury, may not pass from life with starvation as her companion. My brother's gift is expended; and during the last three weeks I have earned but twelve shillings; my pupils are out of town. Do, for a moment, remember what I was, and think how humbled I must be to frame this supplication; but it is a child that petitions for a parent, and I know I have never forfeited your esteem. In a few weeks, perhaps in a few days, my brother and mother will meet my poor father face to face. Oh that I could be assured that

reproach and bitterness for the past do not pass the portals of the grave! Forgive me this, as you have already forgiven me much. Alas! I know too well that our misfortunes drew misfortunes upon others. I was the unhappy but the innocent cause of much sorrow at the Grange; but oh! do not refuse the last request that I will ever make!" The letter was blotted by tears.

Charles Adams was from home when it arrived, and his wife, knowing the handwriting, and having made a resolution never to open a letter "from that branch of the family," did not send it after her husband, "lest it might tease him." Ten days elapsed before he received it; and when he did, he could not be content with writing, but lost not a moment in hastening to the address. Irritated and disappointed that what he really had done should have been so little appreciated, when every hour of his life he was smarting in one way or other from his exertions—broken-hearted at his daughter's blighted health and happiness—angered by the reckless wildness of one nephew, and what he believed was the idleness of another—and convinced that Rosa's fearful step was owing to the pampering and mismanagement of her foolish mother—Charles Adams satisfied himself that, as he did not hear to the contrary from Mary, all things were going on well, or at least not ill. He thought as little about them as he possibly could, no people in the world being so conveniently forgotten (when they are not importunate) as poor relations; but the letter of his favourite niece spoke strongly to his heart, and in two hours after his return home, he set forth for the London suburb from whence the letter was dated. It so chanced that, to get to that particular end of the town, he was obliged to pass the house his brother had occupied so splendidly for a number of years; the servants had lit the lamps, and were drawing the curtains of the noble dining-room; and a party of ladies were descending from a carriage, which prevented two others from setting down. It looked like old times. "Some one else," thought Charles Adams, "running the same career of wealth and extravagance. God grant it may not lead to the same results!" He paused, and looked up the front of the noble mansion; the drawing-room windows were open, and two beautiful children were standing on an ottoman placed between the windows, probably to keep them apart. He thought of Mary's childhood, and how she was occupied at that moment, and hastened onward. There are times when life seems one mingled dream, and it is not easy to become dispossessed of the idea when some of its frightful changes are brought almost together under our view.

"Is Miss Adams at home?" inquired her uncle of a woman leaning against the door of a miserable house.

"I don't know; she went to the hospital this morning; but I'm not sure she's in. It's the second pair back; it's easy known, for the sob has not ceased in that room these two nights; some people do take on so—"

Charles Adams did not hear the concluding sentence, but sought the room: the door would not close, and he heard a low sobbing sound from within. He paused; but his step had aroused the mourner. "Come in, Mary—come in. I know how it is," said

a young voice ; " he is dead. One grave for mother and son—one grave for mother and son ! I see your shadow, dark as it is. Have you brought a candle ? It is very fearful to be alone with the dead—even one's own mother—in the dark."

Charles Adams entered the room ; but his sudden appearance in the twilight, and evidently not knowing him, overcame the girl, his youngest niece, so much, that she screamed, and fell on her knees by her mother's corpse. He called for lights, and was speedily obeyed, for he put a piece of gold in the woman's hand : she turned it over, and as she hastened from the room, muttered, " If this had come sooner, she'd not have died of starvation, or burdened the parish for a shroud : it's hard the rich can't look to their own."

When Mary returned, she was fearfully calm. " No ; her brother was not dead," she said. The young were longer dying than those whom the world had worn out ; the young knew so little of the world, they thought it hard to leave it ;" and she took off her bonnet, and sat down ; and while her uncle explained why he had not written, she looked at him with eyes so fixed and cold, that he paused, hoping she would speak, so painful was their stony expression. But she let him go on, without offering one word of assurance of any kind feeling or remembrance ; and when she stooped to adjust a portion of the coarse plaiting of the shroud—that mockery of " the purple and fine linen of living days"—her uncle saw that the hair, her luxuriant hair, was striped with white.

" There is no need for words now," she said at last ; " no need. I thought you would have sent ; she required but little—but very little ; the dust rubbed from the gold she once had would have been riches. But the little she did require she had not, and so she died. But what weighs heaviest upon my mind was her calling so continually on my father, to know why he had deserted her. She attached no blame latterly to any one, only called day and night upon him. Oh ! it was hard to bear—it was very hard to bear.

" I will send a proper person in the morning, to arrange that she may be placed with my brother," said Charles.

Mary shrieked almost with the wildness of a maniac. " No, no ; as far from him as possible ! Oh ! not with him ! She was to blame in our days of splendor as much as he was ; but she could not see it ; and I durst not reason with her. Not with him ! She would disturb him in his grave !"

Her uncle shuddered, while the young girl sobbed in the bitter wailing tone their landlady complained of.

" No," resumed Mary ; " let the parish bury her ; even its officers were kind ; and if you bury her, or they, it is still a pauper's funeral. I see all these things clearly now. Death, while it closes the eyes of some, opens the eyes of others ; it has opened mine."

But why should I prolong this sad story. It is not the tale of one, but of many. There are dozens, scores, hundreds of instances of the same kind, arising from the same cause, in our broad islands. In the lunatic asylum where that poor girl, even Mary Adams, has found refuge during the past two years, there are many cases of insanity arising from change of circumstances, where a fifty pounds?

insurance would have set such maddening distress at defiance. I know that her brother died in the hospital within a few days; and the pale, sunken-eyed girl, whose damp yellow hair and thin white hand are so eagerly kissed by the gentle maniac when she visits her, month by month, is the youngest, and, I believe, the last of her family—at least the last in England. Oh that those who foolishly boast that their actions only affect themselves, would look carefully abroad, and, if they doubt what I have faithfully told, examine into the causes which crowd the world with cases even worse than I have here recorded!

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SEE LIFE ASSURANCE ADVERTISEMENT NEXT PAGE.  
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26 CORNHILL, LONDON.

(Empowered by Special Act of Parliament.)

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