

Rich Enough

a tale of the times

Hannah Farnham Sawyer Lee



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RICH ENOUGH; A TALE OF THE TIMES

BY THE AUTHOR OF
"THREE EXPERIMENTS OF LIVING."

And while they were eating and drinking, there came a great wind from the wilderness, and smote the four corners of the house, and it fell upon them.

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CHAPTER I.

“Welcome,” said Mr. Draper, the rich merchant, to his brother, who entered his counting-room one fine spring morning. “I am truly glad to see you—but what has brought you to the city, at this *busy country* season, when ploughing and planting are its life and sinews?”

“A motive,” said Howard, smiling, “that I am sure will need no apology with you—*business!* I have acquired a few hundreds, which I wish to invest safely, and I want your advice.”

“When you say safely, I presume you mean to include profitably.”

“Ay, profitably and safely.”

“I am just fitting out a ship for Canton; what do you think of investing the sum in articles of foreign merchandise?”

“I confess,” said Howard, “I have great distrust of winds and waves.”

“Suppose you invest it in Eastern lands? many have made fortunes in this way.”

“I am not seeking to make a fortune,” said Howard, quietly;—“my object is to secure something for my family in case of accident, and I only want to invest what I do not require for present use in a manner that will bring compound interest. I hope not to be obliged to take up the interest for many years, but to be adding it to the principal, with such sums as I may be able to spare from our daily exertions.”

“I perceive, brother,” replied Mr. Draper, a little scornfully, “you have not increased in worldly wisdom.”

“I have not been much in the way of it,” said Howard.—“Mine is a still, peaceful life—I study the changes of the atmosphere more than the science of worldly wisdom.”

“We can get along, however, but poorly without it,” replied Mr. Draper; “the harmlessness of the dove is no match for the cunning of the serpent.”

“True,” said Howard; “but if you mean me by the dove, there is no necessity for my venturing into the nest of serpents. I am well aware that my habits of thinking and modes of life are tame and dull, compared to your projects and success;—but we are differently constituted, and while I honor your spirit and enterprise, and do justice to the honest and intelligent business men of your city, I am contented with my own lot, which is that of a farmer, whose object is to earn a competency from his native soil, or, in other words, from ploughing and planting. I have no desire for speculation, no courage for it; neither do I think, with a family like mine, I have a right to *risk* my property.”

“There you are wrong; every body has a right to do as he pleases with his own property.”

“To be honest, then,” replied Howard, “I have none that I call exclusively my own. Property is given to us for the benefit of others; every man is accountable for his stewardship.”

“But can you do better than to double and treble it every year, or, by some fortunate speculation, convert ten thousand dollars into ten times ten thousand?”

“I should say,” replied Howard, “if this were a certainty, it would cease to be *speculation*, and I should feel bound to do it, within honest means. But as the guardian of my family, I feel that I have no right to venture my little capital in a lottery.”

“It is lucky all men are not of your mind,” said Mr. Draper, rather impatiently, and taking up his pen, which he had laid down;—“but really, brother, I am full of engagements, and though I am rejoiced to see you, I must defer further conversation till we meet at dinner; then we shall have time to talk over your affairs; just now, I am wholly engaged.”

Near the dinner hour Howard went to his brother’s house. It was large, and elegantly furnished, and, what in the city is rather uncommon, surrounded by trees and pleasure-grounds, a fine yard in front, and a large garden in the rear. Mr. Draper purchased the place when real estate was low, and it had since risen to more than double its original value. Howard was conducted to the dining-room, where he found his sister-in-law, Mrs. Draper. They met with much cordiality—but he perceived that she was thinner and paler than when they last met.

“You are not well, I fear,” said Howard, anxiously.

“I have a cold,” replied she; and with that nervous affection which often follows inquiries after the health, she gave a half-suppressed cough. “Have you seen my husband?” she asked.

“Yes, I left the stage at the corner of State Street, and went directly to his counting-room; but I found him engrossed by business, and verily believe I should not have obtained a moment’s conversation after the brotherly welcome that his heart gave me in spite of teas, silks, hides, stocks, and per centage, if I had not had a little business of my own,—a little money to invest.”

“Are you, too, growing rich?” said Mrs. Draper, with a languid smile.

“O no,” replied Howard; “we farmers have not much prospect of growing *rich*. If we earn a comfortable living, and lay by a little at the end of the year, we call ourselves thriving, and that is the most we can expect.”

“You have advantages,” said Mrs. Draper, “that do not belong to those who are striving to grow rich; you have wealth that money seldom can buy,—*time*.”

“We have our seasons of leisure,” returned Howard, “and yet, I assure you, we have employment enough to prize those periods. You would be surprised to find how much constant occupation every season demands. Spring is the great storehouse of our wealth, but we must toil to open its treasures; they are hid in the bowels of the earth.”

“You remind me,” said Mrs. Draper, “of the story of the farmer who had two sons. To one he left a large sum of gold; to the other his farm, informing him he would find an equivalent portion hid in the earth. The one invested his money in merchandise, and made ‘haste to grow rich;’ the other dug every year with renewed hope of finding the gold, and continued planting and sowing as his father had done before him. At the end of fifteen years, they met on the same spot, the one a bankrupt, the other a thriving farmer. I suppose,” added she, “I need not put the moral to the end of my tale, in imitation of Æsop’s fables; you will find it out.”

“It is so applicable,” said Howard, “to our present conversation, that I almost think it is an impromptu for my benefit.”

“Not for yours,” said she; “you do not want it. But now tell me a little about your fanning seasons. Spring, I understand, must be a very busy one; but when you have ploughed and planted, what have you to do but sit down and wait?”

“My dear sister,” said Howard, “you, who know so much better than I do how to carry out your comparisons, can well understand that there is no time given us for idleness; while we wait the result of one part of our labors, we have other works to accomplish. Spring-time and harvest follow each other rapidly; we have to prepare our barns and granaries. Our mowing season is always one of our busiest. We have our anxieties, too;—we watch the clouds as they pass over us, and our spirits depend much on sunshine and rain; for an unexpected shower may destroy all our labors. When the grass is cut, we must make it into hay; and, when it is properly prepared, store it in the barns. After haying-time, there are usually roads, fences, and stone walls to repair, apples to gather in, and butter to pack down. Though autumn has come, and the harvest is gathered in, you must not suppose our ploughing is over. We turn up the ground, and leave it rough, as a preparation for the spring. A good farmer never allows the winter to take him by surprise. The cellars are to be banked up, the barns to be tightened, the cattle looked to,—the apples carefully barrelled, and the produce sent to market. We have long evenings for assorting our seeds, and for fireside enjoyment. Winter is the season for adjusting the accounts of the past year, and finding out whether we are thriving farmers. Depend upon it, we have no idle time.”

“How curiously we may follow out the cultivation of the earth with the striking analogy it bears to the human mind,” said Mrs. Draper, “in sowing the seeds, in carefully plucking up the weeds without disturbing what ought to be preserved, in doing all we can by our own labors, and trusting to Heaven for a blessing on our endeavors! A reflecting farmer must be a wise man.”

“I am afraid,” said Howard, “there are not many wise men amongst us, according to your estimation. In all employments we find hurry and engrossment; we do not stop to reason and meditate; many good agricultural men are as destitute of moral reflection as the soil they cultivate.”

“At least,” said Mrs. Draper, “they have not the same temptation to become absorbed by business as merchants.”

“I believe we shall find human nature much the same in all situations,” said Howard. “There is one great advantage, however, in farming—that is, its comparative security:—we are satisfied with moderate gains; we have none of those tremendous anxieties that come with sudden failures, the fall of stocks, and obstructed currency.”

“And this is every thing,” said Mrs. Draper, with enthusiasm. “Nobody knows better than I do, how a noble and cultivated mind may be subjugated by the feverish pursuit of wealth—how little time can be spared to the tranquil pleasures of domestic life, to the home of early affection—” She stopped, and seemed embarrassed.—Howard’s color rose high; there was a pause. At length he said,

“Every situation has its trials; those who best support them are the happiest. But we are growing serious. I want to see your children—how they compare with mine in health and size, and whether we can build any theory in favor of a country life in this respect.”

The children were brought; they were both girls. The eldest was the picture of health, but the youngest seemed to have inherited something of the delicacy of her mother’s constitution.

“I can scarcely show one amongst my boys,” said Howard, “that gives evidence of more ruddy health than your eldest girl, Frances; but my wife’s little namesake, Charlotte, looks more like a city-bred lady.—O, here comes my brother James.”

Mr. Draper entered. A close observer would have been struck with the difference of expression in the countenances of the two brothers, although they were marked by a strong resemblance. That of the eldest was eager and flushed; the brightness of his eye was not dimmed, but it was unsettled and flashing; there were many lines of care and anxiety, and his whole air marked him as a business man. Howard’s exterior was calm, and thoughtful;—the very hue of his sun-burnt complexion seemed to speak of the healthy influence of an out-of-door atmosphere. They were both men of education and talent; but circumstances early in life rendered them for a time less united. Both had fixed their affections on the gentle being before them. James was the successful suitor. There are often wonderful proofs of St. Pierre’s proposition that ‘harmony proceeds from contrast.’ Frances and Howard had much the same tastes and pursuits. Howard’s attachment was deep and silent; James’s, ardent and zealously expressed;—he won the prize. Howard’s taste led him to a country life. He was not rich enough to become a gentleman farmer; he therefore became a working one. For years, he did not visit his brother; but at length the wound was entirely healed by another of the fair creatures whom Heaven has destined to become the happiness or misery of man. Still the theory of contrast was carried through; his second love was unlike his first; she was full of gayety and life, and gave to his mind an active impulse, which it often wanted. Frances, in the midst of society, drew her most congenial pleasures from books. Charlotte, the wife of Howard, though in comparative solitude, drew her enjoyment from society. There was not a family in the village near, that did not, in some way or other, promote her happiness. Her information was gathered from intercourse with living beings—her knowledge from real life. If the two sisters had changed situations, the one might have become a mere bookworm; the other, from the liveliness of her disposition, and the warm interest she took in characters, a little of a gossip. As it was, they both admirably filled their sphere in life, and influenced and were influenced by the characters of their partners.

“Why did you not persuade Charlotte to come with you?” said Mrs. Draper. “Sisters ought to be better acquainted than we are.”

“I invited her,” said Howard, “but she laughed at my proposing that a farmer and his wife should leave the country at the same time. I have brought, however, a proposal from her, that you should transport yourself and children back with me; we have room enough in our barn-like house for any of your attendants that you wish to bring.”

For a moment Mrs. Draper seemed disposed to accept the invitation; but she immediately added,—“I do not like to take my children from their schools.”

“That is just the answer Charlotte anticipated, and she desired me to combat it with all my book-learning opposed to yours, and now and then fill up the interstices with such plain matter-of-fact argument as she could offer; for instance, that they would improve more in one month passed in the country, at this fine season, than in a whole summer at school. ‘Tell her,’ said she, ‘to let them

‘Leave their books and come away,
That boys and girls may join in play.’”

“I really think, Frances,” said Mr. Draper, “this would be an excellent plan; you are not quite well, and the country air will be of service to you and Charlotte.”

“We have so much more of country round us,” said she, with an air of satisfaction, “than most of my city friends, that I scarcely feel it right to make trees or grass an excuse for emigration. I have as much pleasure in seeing spring return to unlock my treasures, as you can have, Howard. I must show you some of my rare plants. I have, too, my grape and strawberry vines; and finer peach trees I do not think you can exhibit.”

“I sincerely hope,” said Howard, “you will enjoy this pleasure long, and eat fruit that you have cultivated yourself: I dare say, it is sweeter than any you can buy.”

“It ought to be,” said Mr. Draper, a little seriously, “for it certainly costs about six times as much as the highest market price that we should pay. We live here at a most enormous rent; my conscience often twinges me on the subject.”

“And yet I have heard you say, that you bought this place lower,” said Howard, “than any which you would now occupy.”

“That is true; but by taking down this building, and cutting the land into lots, I might get a house clear.” A slight flush passed over Mrs. Draper’s cheek.

“I have had applications,” continued Mr. Draper, “for the whole estate as it stands; but really, it is such a source of pleasure to my wife to have her garden and her shrubbery, that I have not listened to them.”

“Thank you,” said Mrs. Draper.

“I am doubtful, however, whether I am doing right to let so much property remain idle and useless.”

“Not useless, brother,” said Howard, “if it gives so much enjoyment to your family. What can you do with money but purchase happiness in some form or other? The benevolent purchase it by relieving the wants of others, and are blessed in blessing; nor can I see why money may not as wisely be expended in the purchase of a fine house and garden, as by investing it in stocks, or ships and cargoes.”

“Simply because the one is dead property, and brings no interest; the other is constantly accumulating.”

“Is there no such thing as being RICH ENOUGH?” said Howard. “Are we to be always striving to acquire, and never sitting quietly down to enjoy?”

“No one can look forward to that time more earnestly than I do,” said Mr. Draper. “Every wise man will fix upon a certain sum, that his reason and experience tell him will be sufficient for his expenditures; and then he ought to retire from business, and hazard no more.—Now, Howard, as I must hurry through dinner, we may as well improve our time. I promised to aid you in the disposition of your surplus money. As you have a dread of adventure, and do not like to run any risk, I will take it myself, and give you compound interest.”

Howard expressed his thanks. “You owe me none; it will be a matter of convenience to me to have the use of this additional money. I only feel some compunction in deriving that profit from it which you might yourself reap. However, as I take the risk, and you take none, it is according to your own plan;—and now I must be off; I have already overrun my time,” said he, looking at his watch. “If possible, I shall be at home early, but it is a busy season; two East India cargoes have just arrived, and several consignments of cotton from the south; all are pressing upon us.”

“My brother,” said Howard, as he disappeared, “is the same active, enterprising man he always was. I

rejoice to hear, however, that he has set some limits to his desire for wealth.”

“Our desires grow proportionably to our increase of wealth, I believe,” said Mrs. Draper. “When we began life, your brother said, if he was ever worth a hundred thousand dollars, he would retire from business; he now allows himself to be worth much more than that amount, and yet you perceive our homestead becomes too valuable for our own use, because it can be converted to money. All this, however, would be nothing, if I did not see this eager pursuit of gain robbing him of the pleasures of domestic life, of the recreation every father ought to allow himself to receive from the innocent conversation and sports of his children. He cannot spare time for travel—to become acquainted with the beautiful views of our own country. To you, who knew him, as I did, full of high and noble perceptions, this is a melancholy change.”

Howard was silent; he remembered his brother’s early restless desire of wealth, strikingly contrasted with his own indifference to it. Frances judged of his character by that period of life when all that is imaginative or sentimental is called into action;—she judged him by the season of *first love*. She little supposed that the man who was contented to ramble with her over hill and dale, who could bathe in moonbeams, and talk of the dewy breath of evening and morning, as if it came from “Araby the blest,” would one day refuse to quit the bustle of State Street, or the dark, noisy lumber of India Wharf, to gaze on the Falls of Niagara, because it could not thunder money in his ear! that his excursions were to be confined to manufactories, coal-mines, rail-road meetings, and Eastern lands. This development of character had been gradual, and she scarcely realized his entire devotion to business, till she saw his health affected by that scourge of our “pleasant vices,” dyspepsy. She expressed her apprehensions to Howard, and begged him to use all his influence to break the spell.

“I can think of nothing that will have more effect,” said Howard, “than for you to accept my wife’s invitation, to pass a few weeks with us in the country. This will occasionally withdraw my brother from the city, and it appears to me that your own health may be benefited by the change.” He was struck with his sister’s altered appearance, with the occasional flush, the short, low cough; yet she said she was well—“only a slight cold.”

At length she promised to be with them the ensuing week, provided her husband could make arrangements to go with her. “If he knows that I depend on him,” said she, “it will be the strongest inducement for him to quit the city for a few days.”

Mr. Draper returned late in the evening, and had only time to complete his business affairs with his brother, who departed early the next morning.

CHAPTER II.

The spring had returned with its new-born beauty, its swelling buds, its tender grass; here and there a tree in the city anticipated the season of leaves, and put forth its verdant honors. "Now, ma'am," said Lucy, who had long been a faithful domestic in the family, "if you are going particular, and don't expose yourself by going into the garden, and will take the cough-drops regularly, morning and evening, you will get rid of your cold. This is just the season when every body gets well that got sick as you did."

"How was that?" said Mrs. Draper.

"Why, when the sap was going down the trees in the autumn; but now it is going up."

But whether the sap had already gone up, or for some other reason, which was as clear to human perception, Francis did not shake off her wearing cough. Mr. Draper was not alarmed at it; it was very unobtruding, and he had become *used to it*. It was not one of those vulgar, hoarse coughs, that, till we connect danger with it, often excites indignation in those who are listening to an interesting narrative, or to a reader, who is obliged to wait till the impertinent paroxysm is over. Mrs. Draper's was quite a lady-like cough, low and gentle, and seemed rather like impeded respiration.

Visitors would sometimes observe, when they went away, "Mrs. Draper is still a handsome woman, though she has lost her bloom. What a pity she has that affected little cough! it really spoils her; it is nothing but a habit; she could easily break herself of it, if any body would be honest enough to tell her." This task rested with Lucy alone; but it was all in vain. Frances took the cough-drops morning and evening, and still the disagreeable habit remained. Mr. Draper was very little at home; and when he was, his mind was engaged by new projects. Anxiety, however, did not rob him of sleep: he was too successful; he seemed to have the Midas-like art of turning every thing to gold:—his thousands were rapidly accumulating, and half a million was now the point at which he determined to stop. Mrs. Draper's slight cough did not attract his attention; but if her appetite failed, he grew anxious, and feared she was not well.

Week after week passed, and still it was impossible for Mr. Draper to leave the city. At length, a letter arrived from Charlotte, claiming the visit; and he substituted one of his clerks to conduct his family to his brother's residence. Here, though not more than forty miles from the city, Mrs. Draper found the freshness and novelty of country life. The family were farmers, children and all. Charlotte was acquainted with all the little details belonging to a farm, and took as much interest as her husband did in the growth of grain, the raising of pigs and poultry, and feeding cattle in the best and most economical manner. She displayed her dairy with its cheese arranged on shelves, her white pans of milk, and her newly-churned butter, which impregnated the air with its sweetness.

It was with long-forgotten feelings of health that Frances breathed the atmosphere around her; she perceived that her respiration was more free. "How ignorant I was," said she to Howard, "to compare my city garden to the country! There is music in every accidental sound. How fresh is the air! how unlike the mornings to which I have been accustomed, where the voice of the teamster urging on his over-loaded

horse, or the monotonous cry of the fishmonger, disturbed my slumbers!”

Her heart beat with pleasure as she saw her children go forth with their cousins to rural enjoyments: her tender bud, which she had often feared would never live to unfold its beauty, her little Charlotte, she saw here as joyous and as active as her sister. New hopes and anticipations brightened the future. How does returning health change the prospect of external circumstances! The cough was much less constant, and Charlotte, who professed to have wonderful skill in curing diseases, had undertaken to eradicate it. She did not approve of late slumbers, and every morning she brought her patient a tumbler of new milk, and challenged her to come out and breathe the fresh air. “Do not wait,” said she, “till its wings are clogged by the smoke of the city; come and win an appetite for our country breakfast, our new-laid eggs: the children are hunting for them amongst the hay, and here comes my little namesake with her prize: she has brought hers for your breakfast.”

Mr. Draper did not arrive at the time he appointed, and Frances often felt the sickness of hope delayed. “Deliver me from such excellent husbands,” said Charlotte to Howard, “who are wasting the best years of their lives in acquiring wealth for their families, and yet never think themselves *rich enough*. Here is poor Frances, kept in a state of feverish anxiety, when rest and tranquillity are absolutely necessary for the restoration of her health.”

The Saturday evening following, Mr. Draper arrived. He was delighted to see his wife and children, and thought they looked remarkably well. On Sunday morning, he walked with his brother over the farm, and calculated the probable receipts of the year. Away from the atmosphere of business, his mind seemed to recover its former freshness. “How beautiful this stillness is!” said he: “it reminds me of the mythology of the heathen world; the ancients used to say that when Pan slept, all nature held its breath, lest it should awake him. You have made an enthusiast of Frances; nothing will do for her now but the country.”

“My wife is anxious about the health of yours,” said Howard; “she thinks her cough an indication of weak lungs.”

“I know,” said Mr. Draper, stopping short, “she is subject to a cough; ours is a miserable climate; I hope the warm weather will entirely banish it. I have a bad cough myself;”—and he coughed with energy.

“I wish, brother,” said Howard, “that period had arrived, at which you have so long been aiming, that you thought yourself *rich enough* to devote more time to your family.”

“No one can look forward to it more eagerly than I do,” replied Mr. Draper; “but you can little understand the difficulty of withdrawing from business. However, I fully mean to do it, when I have secured to my wife and children an inheritance.”

Howard smiled.

“O,” said Mr. Draper, in reply to the smile, “you must not suppose my wants can be measured by yours. Your farm supplies you with the materials of life, and you get them at a cheap rate.”

“I give for them what you give,” said Howard, “time,—and a little more,—I give manual labor; you know I belong to the working class. In this money-making day, men despise small gains, and yet my own experience tells me they are sufficient for happiness. Great wealth can add but little to our enjoyments; domestic happiness, you will allow, is cheaply bought, as far as money is concerned, and riches cannot add a great deal to our corporeal enjoyment. The pleasures of sense are wisely limited to narrow boundaries; the epicure has no prolonged gratification in eating; though he may wish for the throat of the

crane, he cannot obtain it; neither does he enjoy his expensive delicacies more than the day-laborer does his simple fare. Of all the sources of happiness in this world, overgrown wealth has the least that is real; and from my own observation, I should think it the most unproductive source of satisfaction to the possessor. I have heard of many very wealthy men that have tormented themselves with the fear of coming to actual want, but I never heard of one man in moderate circumstances that was afflicted with this monomania.”

“You talk like a philosopher,” said Mr. Draper, laughing, “who means to live all his life in his tub. However, I assure you that I do not intend always to pursue this course of hurry and business; in a very short time, I expect to agree with you that I am *rich enough*; now, my only desire is to hasten that period, that I may devote myself to my family.”

“Is it possible,” said Howard, “that this incessant toil is to purchase a blessing which is already within your grasp! At least I hope you mean to devote yourself to your family now, for a few days.”

“I regret to say,” said Mr. Draper, “that I must be off early to-morrow morning. But I am thinking, as my wife and children enjoy the country so much, that it is an object for me to purchase a snug little place where they may pass the summer. Do you know of any such near you?”

“Clyde Farm is up for sale,” replied Howard.

“I should like to ride over and see it,” said Mr. Draper, musing.

“Not this morning,” said Howard.

“This afternoon, then, will do as well.”

“No,” said Howard; “this is the only uninterrupted day I have with my family, and it is our regular habit to attend public worship. To-morrow morning we will ride over as early as you please, but to-day I hope you will accept as a day of rest from business.”

Mr. Draper had thought it quite impossible to give a part of the next morning to his family, but he always found time for business. Accordingly, when the morning arrived, they rode over to Clyde Farm.

“I remember that farm perfectly well,” said Mr. Draper; “it was my favorite resort when I was a boy.”

“I remember those times too,” replied Howard, “when I used to lie stretched at full length by the side of the waterfall, getting my *amo, amas*, and only now and then roused by the distant sound of your gun, which put all the little birds to flight.”

“Has it still that fine run of water?” asked Mr. Draper.

“Precisely the same,” replied Howard; “this very stream that flows through my pasture, and sparkles in the morning sun, comes from old Clyde. Look this way, and see what a leap it takes over those rocks.”

Clyde Farm was just such a spot as a romantic, visionary mind might choose for its vagaries,—such a spot as an elevated, contemplative one might select for its aspirations after higher hopes, which seldom come in the tumult of life. Mr. Draper felt at once that the place was congenial to the taste and habits of his wife; it awoke in his own mind the recollection of his boyish days, and from these he naturally reverted to the days of courtship, when he talked of scenery and prospect as eloquently as Frances. With a light step he followed his brother along the stream that came leaping and bounding from the hills, till they arrived at the still little lake whence it took its course. The mists of the morning had dispersed, and

the blue sky and white clouds were reflected from its glassy surface, while on its borders the deep, dark foliage of the woods lay inverted. Both of the brothers stood silent when they reached the edge of the water; both were impressed with the beauty of the scene.

“How delighted Frances would be with this spot!” said Howard. “It is like the calm, tranquil mirror of her own mind, which seems formed to reflect only the upper world, with its glorious firmament. I think we have before us two excellent prototypes of our wives:—while the clear, peaceful lake represents yours, this happy, joyous, busy little stream may be likened to my Charlotte, who goes on her way rejoicing, and diffusing life and animation wherever she bends her course.”

“I wish Frances had a little more of her gayety,” said Mr. Draper.

“Depend upon it,” said Howard, “they will operate favorably on each other. I perceive already a mingling of character. I will venture to predict, Charlotte will have a boat with its gay streamers winding the shore before long, and persuade her sister to become the ‘Lady of the Lake.’”

The matter was soon decided; the sisters visited the place, and were enchanted with it; and Howard was authorized by his brother to make the purchase.

The house had been built many years. It was irregular in its form, and certainly belonged to no particular order of architecture. There was a large dining-room, and doors that opened upon the green, and plenty of small rooms; in short, it was just such a house as Frances fancied; it was picturesque, and looked, she said, “as if it had grown and shot out here and there like the old oaks around it.”

Charlotte begged that on herself might devolve the care of furnishing it. “I know better than you,” said she, “what will save trouble. Banish brass and mahogany; admit nothing that requires daily labor to make it fine and showy. I do not despair of setting you up a dairy, and teaching you to churn your own butter.” She truly loved and honored her sister-in-law, and trembled for her life, which she was persuaded she held by a frail tenure. She was eager to prevent her returning to the city during the warm season, and readily undertook to go herself and make all necessary arrangements. Frances furnished her with a list, and left much discretionary power to her agent.

In the course of a few days she returned.—“We must be at Clyde Farm to-morrow,” said she, “to receive the goods and chattels of which I am only the precursor. Your husband enters warmly into the furnishing of your country residence, and therefore we must let him have a voice in it. His taste is not so simple as ours, so we must admit some of the finery of the town house; pier and chimney glasses are to be sent from it. I did not make much opposition to this, for they will not only reflect our rustic figures within, but the trees and grass without. How I long to have haying-time come! You must ride from the fields with your children, as I do, on a load of hay, when the work of the day is over, and look down upon all the world. O Frances,” added she, “if we could only persuade your husband to turn farmer, our victory would be complete.”

“It will never be,” said Frances.

“I don’t know that,” replied Charlotte; “he seemed to set very little value on the city residence, and would fain have stripped his elegant rooms to dignify your rustic retreat; but I would not consent to the migration of a particle of gilding or damask, but told him he might send the marble slabs, with the mirrors,—and I speak for one of the slabs for the dairy. But I have been more thoughtful for you than you have for yourself: look at this list of books that I have ordered.”

Frances was surprised; she had never seen Charlotte with a book in her hand, and she candidly expressed her astonishment that, amidst all her hurry, she had remembered *books*.

“Where do you think I acquired all my knowledge,” said Charlotte, “if I never open a book? But you are half right; I certainly do not patronize book-making; and yet all summer I am reading the book of Nature. I open it with the first snow-drop and crocus which peeps from under her white robe; and then, when she puts on her green mantle, strewed with

‘The yellow cowslip and the pale primrose,’

I study the lilies of the field. Depend upon it, there is more wisdom without doors than we can find within,—more wisdom there than in books.”

“I believe it,” said Frances; “all nature speaks of the Creator,—of the one great Mind which formed this endless variety, and can give life to the most insignificant flower that grows by the way-side.”

“I should like to know what flower you call insignificant,” said Charlotte; “not this little *houstonia*, I hope; that has a perfection of organization in which many of your splendid green-house flowers are deficient. But that is the way with us: we call those things sublime which are on a large scale, because they are magnified to our narrow minds, and we can comprehend them without any trouble.—But I must not display all my wisdom to you at once—how, like Solomon of old, I can speak of trees, from ‘the cedar-tree that is in Lebanon even unto the hyssop that springeth out of the wall.’—And now, fair sister,

‘Up, up, and quit your books,’

and come with me to one of my studios—namely, my poultry-yard. I hear the bipeds clamorous for their supper.”

“This is the woman,” thought Frances, “that I have sometimes wondered Howard, with his reflecting mind, could select as his partner for life! Because I saw her, like the Deity she worships, attending to the most minute affairs, I foolishly imagined she comprehended no others.”

From this time the two sisters resembled in union Shakspeare’s twin cherries growing on one stem.

CHAPTER III.

The furniture arrived, and the country residence was very soon in order. Howard took the direction of the farming part. But it was no object to Frances to have much ploughing or planting. She loved the "green pastures and still waters," and often repeated those beautiful lines of the hymn—

"To dewy vales and flowery meads,
My weary, fainting steps he leads,
Where peaceful rivers, soft and slow,
Amid the verdant landscape flow."

Clyde Farm was a singularly retired spot, notwithstanding its vicinity to a country village, which, on a straight line, was about two miles from it. But there was a high hill between, that belonged to the farm, and was crowned with oak and chestnut trees; while here and there was an opening which gave a perfect view of the village, with its church, academy, and square four-story tavern, with windows enough to give it the appearance of a huge lantern. The high road was a mile from the house, and no dwelling was nearer. The hill overlooked one of those New England landscapes that could not be wrought into a well-composed picture; objects were too abundant; it was dotted with farms and sheets of water; and beyond, the beautiful Merrimac wound its way. On this spot, Frances had a little open pavilion erected, and it was her resort at sunset. As her health improved, her mind opened to the impressions of happiness, and she grew almost gay. "There is but one thing more," said she to her brother and sister, "that I now desire in this world."

"Always one thing wanting for us poor mortals!" said Charlotte; "but let us hear what it is."

"That my husband, who is the liberal donor of my enjoyment, should partake of it."

"Pray be contented," replied she, "and let him enjoy himself in his own way."

"I have a letter for you," said Howard, "that came enclosed in one to me;" and, with an air of hesitation, he gave it to her.

Frances hastily took it; her color came and went as she read. It informed her, that the offers her husband had received for his estate in town had not only opened his eyes to its value, but had convinced him that, as a patriotic citizen, he had no right to retain it for his private use; he had therefore come to the conclusion to reap the benefit himself which other speculators had proposed to do. He should take down the house, make a street through the land, divide it into small lots, and erect a number of houses upon it, one of which he meant to reserve for himself. "I should regret what I conceive to be the necessity of this thing," he added, "if you were not so perfectly satisfied with your Clyde residence. As you will always repair to it early in the spring, it matters little if you return to walls of brick and mortar in the autumn."

We pass over the involuntary tears that followed this communication, as speculators would pronounce them unreasonable. It now became necessary for Frances to visit the city to make arrangements, and take a last leave of her pleasant mansion. In justice, it must be said, she thought less of her own deprivation

than of the new accession of care and toil that her husband was bringing upon himself.—When she returned to Clyde, she had lost by fatigue nearly all the health she had previously gained.

Most people have witnessed the rapidity with which the work of destruction goes on in modern days. In a very short time the splendid mansion was a pile of ruins, a street laid open, and buildings erecting on the spot.

Mr. Draper's visits to Clyde had been hitherto confined to the Sabbath, and generally terminated with it: but he now wrote to his wife that he intended to "pass a month with her. It was a comparative season of leisure; his vessels had sailed, his buildings were going on well, and he should be able to enjoy the quiet of the country."

Frances received this intelligence with new-born hope. She felt certain, that one month, passed amidst the tranquil pleasures of the country, would regenerate his early tastes. She talked eloquently of the corrupting atmosphere of the city, and was sanguine that now all would go well; that his inordinate engrossment in business would yield to the influences by which he would find himself surrounded. And so it turned out, for a few days. Mr. Draper was as happy as an affectionate husband and father must naturally be, reunited to the objects of his tenderness. He said that "he felt uncommonly well, had much less of the dyspepsy than he had experienced for years," followed his little girls to their favorite haunts, and seemed to realize the blessing of leisure. Howard, with his family, passed the third day with them. Towards evening, they all ascended the hill. Mr. Draper was struck with the extensive view, and the beauty of his wife's domain, for he scrupulously called it her own. "What a waste of water!" he exclaimed. "What a noble run for mills and manufactories!" Poor Frances actually turned pale; but, collecting her spirits, she said, "It is hardly right to call it a *waste* of water."

"Liberal, not lavish, is kind Nature's hand."

In the mean time, Mr. Draper had taken his pencil, and on the back of a letter was making lines and dashes. "Look here," said he to Howard. "See how perfectly this natural ledge of rocks may be converted into a dam: it seems precisely made for it: then, by digging a canal to conduct the water a little to the left, there is a fine site for a cotton-manufactory, which, built of granite, would add much to the beauty of the prospect. Just here, where that old tree is thrown across the stream, a bridge may be built, in the form of an arch, which also must be of stone. It will make the view altogether perfect."

"I cannot think," said Howard, "the view would be improved; you would have a great stone building, with its countless windows and abutments, but you would lose the still, tranquil effect of the prospect, and take much from the beauty of the stream."

"Not as I shall manage it," said Mr. Draper. "I am sure Frances herself will agree with me that it adds fifty per cent. to the beauty of the prospect when she sees it completed."

In vain Frances protested she was satisfied with it as it was; the month that she had hoped was to be given to leisure was one of the busiest of her husband's life. Contracts were made—an association formed. Mr. Draper was continually driving to the city, and mechanics were passing to and fro. Clyde Farm began to wear the appearance of a business place. A manufacturing company was incorporated under the title of the Clyde Mills. The stillness of the spot was exchanged for the strokes of the pickaxe, the human voice urging on oxen and horses, the blasting of rocks; the grass was trampled down, the trees were often wantonly injured, and, where they obstructed the tracks of wheels, laid prostrate. Frances no longer delighted to walk at noon day under the thick foliage that threw its shadow on the grass as vividly as a

painting. All was changed! It is true she now saw her husband, but she had but little more of his society; his mind and time were wholly engrossed; he came often, and certainly did not, as formerly, confine his visits to the Sabbath.

All went on with wonderful rapidity; story rose upon story, till it seemed as if the new manufactory, with its windows and abutments, was destined to become another Babel. When Charlotte came to Clyde, she gazed with astonishment. "All this," said she to Howard, "is the project of a speculator! Grown men now-a-days remind me of the story of the boy who planted his bean at night, and went out in the morning to see how it grew; he found it had nearly reached the chamber windows; he went out the next morning, and it was up to the eaves of the house; on the third morning, it had shot up to the clouds, and he descried a castle, or a manufactory, I don't know which, on the top of it. Then it was high time to scale it; so up, up, he went, and when he arrived at the building, he put his foot into it, and then he perceived it was made of vapor; and down came bean, castle, and boy, headlong, in *three seconds*, though it had taken *three whole days* to complete the work."

"You must tell your story to my brother," said Howard.

"No," replied Charlotte; "he would not profit by it; but I will tell it to my children, and teach them to train their beans in the good old-fashioned way, near the ground."

Thus passed the autumn at Clyde; that period which every reflecting mind enjoys as a season of contemplation; that period when our New England woods assume every variety of color, and shine forth with a splendor that indicates decay. Still the two families had much enjoyment together; the health of Frances and little Charlotte had decidedly improved; but when the leaves began to fall, and the wind to whistle through the branches, they quitted Clyde and returned to the city. Their new house was not ready for them, and they were obliged to take lodgings at one of the hotels.

Mr. Draper met Dr. B., their friend and physician, in his walks, and begged him to call and see his wife. "I rejoice to say," said he, "that her health does not require any medical advice; she is quite well."

Probably Dr. B. thought otherwise, for he suggested the advantage that both she and the little girl might derive from passing the winter in a warm climate. Never was there a fairer opportunity; they had no home to quit, and their residence at a hotel was one of necessity, not of choice. But Mr. Draper said it was quite impossible. What! leave his counting-room, State Street, India Wharf, the insurance offices! leave all in the full tide of speculation, when he was near the El Dorado for which he had so long been toiling! when Eastern lands and Western lands, rail-roads and steam-boats, cotton, and manufactories, were in all their glory; when his own Clyde Mills were just going into operation! It was impossible, wholly impossible; and Frances would not go without him. The suggestion was given up, and she remained in the city almost wholly confined to the atmosphere of a small room with a coal fire. Unfortunately the measles appeared among the children at the hotel, and Mrs. Draper's were taken sick before she knew that the epidemic was there. They had the best attendance, but nothing supersedes a mother's devotion. Frances passed many a sleepless night in watching over them. With the eldest the disorder proved slight, but it was otherwise with the youngest; and when she began to grow better, the mother drooped. It was a dreary winter for poor Mrs. Draper, but not so for her husband. Never had there been a season of such profits, such glorious speculations! Some *croakers* said it could not last; and some of our gifted statesmen predicted that an overwhelming blow must inevitably come. But all this was nothing to speculators; it certainly would not arrive till after *they* had made their millions.

Spring approached, with its uncertainty of climate; sometimes, the streets were in rivers, and the next day

frozen in masses; then came volumes of east wind. Mrs. Draper's cough returned more frequently than ever, and Charlotte looked too frail for earth. The physician informed Mr. Draper that he considered it positively necessary to remove the invalids to a milder climate, and mentioned Cuba. Mr. Draper, however, decided that an inland journey would be best, and, inconvenient as it was, determined to travel as far as some of the *cotton-growing* states. After the usual busy preparations, they set off, the wife fully realizing that she was blighting in the bud her husband's projected speculations for a few weeks to come, and feeling that he was making what he considered great sacrifices.

Almost all invalids who have travelled on our continent in pursuit of uniformity of climate, have been disappointed. At New York they were detained a week by a flight of snow and rain, shut up in dreary rooms; then came a glimmering of sunshine, and Philadelphia looked bright and serene; but at Baltimore the rain again descended. They were so near Washington, Mr. Draper thought it best to hurry on, with every precaution for the invalids. At Washington, they found the straw mattings had superseded woollen carpets, and the fire-places were ornamented with green branches. They continued their journey south till they at length arrived at Charleston. Here they found a milder climate, and a few days of sunshine. Mr. Draper was no longer restless; he had full employment in shipping cargoes of cotton, and making bargains, not only for what was in the market, but for a proportion of that which was yet to grow, as confidently as if he had previously secured the rain and sunshine of heaven. There is a constant change of weather on our coast—another storm came on. The little invalid evidently lost rather than gained. Discouraged and disheartened, Frances begged they might return. "One week at Clyde, where they might have the comforts of home, would do more for them," she said, "than all this fruitless search for a favorable climate." When Mr. Draper had completed his bargains, he was equally desirous to return to the city, and at the end of a tedious journey, over bad roads in some parts of it, rail-roads in others, and a tremendous blow round Point Judith, the travellers arrived at Boston on one of those raw, piercing, misty days, that seemed to have been accumulating fogs for their reception. The physician hastened their departure to Clyde, as it was inland and sheltered from the sea. This removal was made, and then they had nothing to do but to get well. Howard and Charlotte were rejoiced at the reunion, and the feeble little invalid tried to resume her former sports with her cousins. But all would not answer, and when June came on, with its season of roses, she slept at the foot of the mount. It was a retired spot that the mother selected for the remains, and only a temporary one, for they were to be removed to Mount Auburn at the close of autumn.

It were well if we could receive the events of Providence in the sublime simplicity with which they come, but the sensitive and tender-hearted often add to their poignancy by useless self-reproach. Frances thought the journey had, perhaps, been the cause of the child's untimely death, and lamented that she had not opposed a measure which she had undertaken solely for its benefit. The death of friends is a calamity that few have not strength enough to bear, if they do not exaggerate their sufferings, by imagining that something was done, or left undone, for which they were responsible. To this nervous state of feeling Frances was peculiarly liable, from her ill health; and it was many weeks before her excellent powers of mind obtained full exercise. Yet they finally triumphed, and she became first resigned, then cheerful. The sorrow of the father was of a different character, and exhausted itself in proportion to its violence. It was followed by new projects and new anticipations; the manufactory had succeeded beyond his most sanguine expectations. A discovery had been made that enabled them to afford their cloth a cent per yard cheaper than any other manufacturing establishment. Bales of cotton poured in upon him from the south, and ships arrived from various parts of the world. How could he find time for grief!

CHAPTER IV.

The first visit Frances made to the lake after her return, discovered to her, that it was sadly changed. It was no longer full to overflowing, but swampy and low; the water was constantly drained off to supply the manufactory and mills which were erected at a distance. Mr. Draper had found out that the little stream could much more than earn its own living, and it was made to work hard. One thing, however, was wanting to complete his Clyde speculations, and that was a rail-road. This had now become necessary. Every thing afforded the greatest facility for it. Laborers could be procured from the village and farms in the vicinity. Yet how could he reconcile his wife to it? The road must pass through the hill, and near the house. He was aware that it would destroy the rural beauty of the place; but what an increase of wealth it would be! what a princely revenue! what a spirit of business and speculation it would spread through the country! Every man would be able not only to make the most of his capital, but to get credit to ten times its real amount. He considered it a public benefit, and he was imperiously called to accomplish it; and so he stated the matter to his wife with as much tenderness towards her feelings as the case would admit.

"I hoped," said she, "that the sum of your public benefits was completed by our sacrifice in the city."

"That is not spoken with your usual generous feeling, Frances," replied he. "When are patriotic exertions to cease? Are we not called upon to be constantly making them?"

"Howard would say it is injuring the cause of the country to turn agriculturists into speculators," said Frances.

"Howard is an excellent man," replied Mr. Draper; "he is born to be a farmer, and nothing else. I have no wish to change his vocation; he dignifies it by uniting intelligence with manual labor; but there are many who are toiling merely for money, and they can get much more by my method than his."

"Will their happiness be increased?" said Mrs. Draper.

"Certainly, inasmuch as wealth procures the means of happiness."

"Have you found it so?" again asked Frances.

"Not precisely. I am still toiling; my season for rest and enjoyment has not arrived."

"And yet," said Frances, "Howard is *rich enough* for enjoyment. You have already a great estate; let me ask, what advantage you derive from it beyond your daily meals? You take care of this immense property; you are continually increasing it, and all the compensation you get is a *bare living*. Would any of the clerks you employ in your counting-room labor for such low wages?"

"My dear Frances," said Mr. Draper, affectionately, "I am always contented to admire your ingenuity without combating your arguments. Perhaps it might be better, if you had cultivated a little more of the *rationale* of life."

"Well," replied she, languidly smiling, "I am going to prove to you, that I have profited by your example,

and am becoming a business wife. You call this farm *mine*, and tell me you bought it for me?"

"Certainly; all I have is yours."

"I claim no title to any thing but this; but this I consider your gift, and as such accept it."

Mr. Draper certainly did not look delighted at this unexpected statement, and began to tremble for his rail-road; but he remained silent.

"You have undoubtedly greatly increased the actual value of Clyde Farm, by mills and manufactories?"

"Certainly I have; but all is in a manner useless without the rail-road as a means of transportation: that will put every thing into complete operation, and make the revenue princely."

"Then," said Frances, "I can have no hesitation in making my offer. I will sell this place to you for what you gave for it. Secure the sum to me outright, and I renounce my title to Clyde Farm. Make it, if you please, wholly a manufacturing place; do not consult me whether there shall be rail-roads or mills."

"Upon my word," said Mr. Draper, "with an estate like mine, I should be mortified to make such a paltry purchase of my wife. It is for you and our only child that I am accumulating a fortune. Have you ever found me sordid or tenacious of money, that you wish a certain sum secured to you?"

"Never," said she with emotion; "all that money can purchase, you have been most liberal in procuring me. Would that you were as generous to yourself!"

"We all have our own ideas of happiness," said Mr. Draper; "but since it is your wish, Frances, I will close with your proposal, and secure to you twenty thousand dollars, which is a little more than I paid for Clyde Farm. Legal instruments shall be immediately drawn up; and to convince you that I wish for no control over that sum, I will have it put in trust."

"Let the instrument be so worded," said Frances, "that it shall revert to our child at my death."

"As you please," said Mr. Draper, coldly; "it is all the same to me."

CHAPTER V.—CONCLUSION.

From this time, Clyde Farm became wholly a place of business. No regard was now paid to the beauty of the place. Iron-manufactories, nail-manufactories, and saw-mills, were projected, and all was hurry and bustle. One more pang, however, remained for Frances. The sequestered nook she had selected, where her little Charlotte's remains were deposited,—that spot, so still, so tranquil, so shaded by trees, and so sheltered by valleys, so removed apparently from the tumult of business,—over that very spot, it was found necessary for the rail-road to pass! Strange as it may seem, the worldly father appeared to feel more deeply this innovation than the mother.

Twice he repaired to the spot to give his directions for the removal of the remains, and twice an impetuous burst of sorrow drove him from it.

“It is only a temporary resting-place, even for the body,” said Frances; “the spirit is not there.” She looked calmly on, and gave those directions for which the father was unable.

Another winter was now advancing, and the house in the city was ready for occupancy. Mrs. Draper made her preparations to return, but they were often interrupted by a pain in her side. The cough had entirely changed its character; it was now deep and hollow. She certainly looked remarkably well; her complexion seemed to have recovered the delicacy and transparency of early youth, and her eyes their lustrous brightness. As for the color of her cheek, her husband sometimes playfully accused her of extracting rouge from her carnations.

Charlotte spoke to him doubtingly of his wife's health, and Lucy said she “was afraid she would not stand the frosty nights when they came on.” But Mr. Draper was sanguine that Clyde had been her restoration.

When she arrived at the city, there were arrangements to be made, and new furniture to be procured. Her husband gave her full permission to do just as she pleased, only begged of her not to call upon him, for he had not one moment to spare.

Frances exerted all her strength, but it became evident that she drooped. Her nights were restless; and though some thought it encouraging, that she coughed so much *stronger*, it was exhausting to her frame.

Mr. Draper at length perceived that she had rather lost than gained; he went for her physician, and requested him to recommend quiet to her. “I think,” said he, “she has over-fatigued herself.”

Dr. B. came to see her, conversed with her, counted the throbbings of her pulse, and made a minute examination of her case. The conference was long; when he entered the parlor, he found Mr. Draper waiting. He received him with a smile; but there was no responsive smile on the doctor's face; it was solemn and thoughtful.

Mr. Draper grew alarmed. “You do not think my wife very sick, I hope,” said he. “Her cough is troublesome; but you know she has long been subject to it. Indeed, I think it is constitutional, like my own. You recommended the white mixture to her last year: it did her good.”

“I recommended a voyage and a warm climate,” said the physician.

“Yes, I remember you did; but it was impossible for me to go away then. In the spring we took that unlucky journey; however, it was of benefit to her, and if you think it necessary, I will go the same route now.”

“I do not,” replied Dr. B.

“I am glad of it; it would be particularly inconvenient to me just now to leave the city. Times are perplexing: bills come back protested—bad news from England—sudden and unlooked-for failures—no one can tell where it will end. We have been obliged to stop our works at Clyde Farm, and there are from ninety to a hundred laborers thrown out of employment. This is peculiarly vexatious to me, as they made out before to earn a living in their own *humdrum* way, and they now accuse me of having taken the bread from their children’s mouths, to promote my own speculations, though, while I employed them, I gave them enormous wages. But this, sir, is the gratitude of the world.”

The doctor still remained silent. It seemed as if Mr. Draper began to tremble for something dearer than money, for he grasped the hand of the physician.

“You do not think my wife dangerously ill, I trust,” said he.

The doctor replied, in a low voice, “I fear she is.”

“Impossible!” exclaimed Mr. Draper; “she was remarkably well when we left Clyde. But what do you prescribe? I will do any thing, every thing, say but the word. I will take her to Europe—I will go to any part of the world you recommend.”

The physician shook his head.

“My dear doctor, you must go with us. I will indemnify you a thousand times for all losses; you can save her life; you know her constitution. When shall we go? and where? I will charter a vessel; we can be off in three days;”—and he actually took his hat.

Dr. B. said impressively, “Pray be seated, and prepare yourself to hear, like a man, what you must inevitably learn. It will not answer any useful purpose to go to a milder climate; it is now too late!”

“You do not mean to say,” said Mr. Draper, impetuously, “that if she had gone last year she would have been restored?”

“No, I do not mean to say that; but then, there would have been a chance; now, there is none.”

“Why did you not tell me so, sir?” said Mr. Draper, angrily.

“I said all that I was authorized to say. When I urged the step as necessary, you replied that it was impossible.”

“It is too true!” exclaimed he, striking his forehead; “and yet she is dearer to me than my own life;”—and, unable to suppress his feelings, he burst into an agony of tears. Suddenly starting up, he said, “Doctor, I have the highest respect for your skill; but you are fallible, like all men. It is my opinion, that a sea voyage and change of climate will restore my wife. If you will go with us, so much the better; if not, I will seek some other physician to accompany her.”

“It is but right to inform you,” said Dr. B., “that there is no chance of restoration. I suggested to her, that there might be alleviation in a warm climate; but she positively declines seeking it, and says her only wish is to die quietly, at home. She fully estimates the strength of your affection, and entreats of you to spare her all superfluous agitation. ‘Tell him,’ said she, ‘there is but one thing that can unsettle the calmness of my mind; it is to see him wanting in Christian resignation.’”

It would be painful to dwell on the anguish that followed this communication. Mr. Draper realized, for the first time, the tenderness and watchfulness that a character and constitution like his wife’s required. In the common acceptation of the word, he was an excellent husband; yet, in his eager pursuit of wealth, he had left her to struggle alone with many of the harassing cares of life. He had, by thinking himself unable to accompany her, denied her the necessary recreation of travelling; he had deprived her of her favorite residence in the city, and when she turned her affections to Clyde, even there they found no resting-place.

He recollected their unpropitious journey—the exposure to cold and rain—that he had hurried on the invalids, till he had accomplished his own purposes. One had already gone; the other was fast following. Speculators have consciences and affections, and his were roused to agony.

Frances shrunk not from the hour of death, which rapidly approached. Howard and Charlotte were constantly with her. There was nothing gloomy in her views. She considered this life as a passage to another; and saw through the vista immortality and happiness. To Charlotte, she bequeathed her daughter, and this faithful friend promised to watch over her with a mother’s care.

Many and long were her conversations with her husband—not on the subject of her death, or arrangements after it should take place; but she was earnest that her serenity, her high hopes, might be transferred to his mind. She had often, in the overflowings of her heart, endeavored to communicate to him her animated convictions of a future life. Those who live constantly in the present think but little of the future. Mr. Draper usually cut short the conversation, with the apparently devout sentiment,—“I am quite satisfied on this subject;

‘Whatever is, is right.’”

Now, however, when he realized that the being he most tenderly loved was fast retreating from his view, he felt that there was a vast difference between the reasonings of philosophy and the revelations of Christianity; and, in the agony of his soul, he would have given worlds for the assurance of a reunion. On this subject Frances dwelt; and he now listened patiently, without once looking at his watch, or being seized with one of his paroxysms of coughing. Still, however, he doubted; for how could he trust without *bonds and contracts*? No one had come back to tell him *individually* the whole truth.

“I acknowledge,” said he, somewhat reproachfully, “that this conviction is earnestly to be desired. If saves you from the agony that at this moment rends my heart.”

“My dear friend,” replied Frances, in a voice interrupted by deep and solemn emotion, “religion is not given us for an opiate to be used at a last extremity, merely to lull the sense of pain. The views I express are not new to me; they have been for many years my daily food; they have supported me through hours of bodily anguish; . . . the human frame does not decay as gradually as mine without repeated warnings; . . . they will conduct me through the dark valley of death, when I can no longer lean upon your arm . . . Their efficacy does not merely consist in soothing the bitterness of parting; they have a health giving energy that infuses courage and fortitude amidst the disappointments and evils of life.”

“Henceforth,” exclaimed Mr. Draper,—and at that moment he was sincere,—“every thing of a worldly

nature is indifferent to me!”

“All men,” continued Frances, without replying to his exclamation, “are subject to the reverses of life, but particularly men of extensive business connections. They are like the spider in his cobweb dwelling; touch but one of the thousand filaments that compose it, and it vibrates to the centre, and often the fabric is destroyed that has been so skilfully woven. There is a divine teaching in religion, which at such times restores equanimity to the mind, gives new aspirations, and proves that all in this life is not lost, and nothing for that to come.”

New scenes were opening upon Mr. Draper. It became evident that a dark cloud hung over the business atmosphere. Unexpected failures every day took place. Some attributed the thick-coming evils to the removal of the deposits, others to interrupted currency; some to overtrading, and some to extravagance. Whatever was the cause, the distress was real. Mr. Draper’s cotton became a drug in the market; manufactories stopped, or gave no dividends. Eastern lands lost even their nominal value, and western towns became bankrupt. Ships stood in the harbor, with their sails unbent and masts dismantled. Day laborers looked aghast, not knowing where to earn food for their families. The whirlwind came; it made no distinction of persons. “It smote the four corners of the house,” and the high-minded and honorable fell indiscriminately with the rest. Well may it be asked, Whence came this desolation upon the community? No pestilence visited our land; it was not the plague; it was not the yellow fever, or cholera. Health was borne on every breeze; the earth yielded her produce, and Peace still dwelt among us.

Mr. Draper felt as if “his mountain stood strong,” yet it began to totter. Frances was ignorant of the state of public affairs. Who would intrude the perplexities of the times into a dying chamber? Softly and gently she sank to rest, her last look of affection beaming upon her husband.

The next morning, the bankruptcy of Mr. Draper was announced. No blame was attached to him, though the sum for which he became insolvent was immense, and swallowed up many a hard-earned fortune. Where was Howard’s little capital?—Gone with the rest—principal and *compound interest*!

“I am a ruined man!” said Mr. Draper to Howard; “I have robbed you, and beggared my child; but one resource remains to me;”—and he looked around with the desperation of insanity.

Howard grasped his hand. “My dear brother,” said he, “your wife, with an almost prophetic spirit, foresaw this hour. ‘Comfort him,’ said she, ‘when it arrives, and lead his mind to higher objects.’ Your child has an ample provision, by the sum settled on her mother. I have lost property which I did not use, and, with the blessing of God, may never want. Come home with me; I have means for us both. You will have all the indulgences you ever coveted. No one has led a harder life than you have. You have labored like the galley-slave, without wages; come, and learn that, beyond what we can use for our own or others’ benefit, wealth has only an imaginary value.”

Perhaps it was an additional mortification to Mr. Draper, to find that, a few days after his failure, the banks concluded to issue no specie. Many were kept along by this resolution; while others stopped, with the conviction, that, had they been contented with moderate gains, they might, in this day of trouble and perplexity, have been RICH ENOUGH.

FINIS

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