Gertrude.

Chapter IX.

On returning to the ball-room, Gertrude found Ludwell still conversing with Miss Bernard. She was about to join them, when he advanced to meet her, and, leading her to the seat he had just left, exclaimed, "Miss Courtney, what have you done with my friend Harlston? I assure you your appearance is very opportune; for Miss Bernard has been quite uneasy for the last half hour, apprehending, I suppose, that you had spirited him away."

"Speak for yourself, I beg, Mr. Ludwell," said the young lady. "I have not heard the sound of your voice for the last five minutes, and, simpleton as I was, I never guessed the cause until conscience betrayed you by tempting you to impute to me thoughts like your own."

"I plead guilty as far as I am concerned," said Ludwell, "but there may be a sympathy even in silence not to be mistaken. I am now set at ease, but, as we have suffered together, I must not see you now suffer alone. So, pray Miss Courtney, relieve your friend by telling her what has become of mine."

"Indeed I do not know. I went to my own room soon after the last dance and expected to find him here. Perhaps he has gone home."

"What a pity!" said Ludwell. "Here is Miss Bernard, brimful of the most beautiful speeches about disinterested love and all that sort of antidiluvian romance, and she was practising on me till she found me so dull as to be neither interesting nor interested. It was a mere casting of pearls before swine, you know, because, when young ladies talk in that style to poor fellows like me, they neither expect nor wish us to take them seriously. It is only by way of rehearsal, and so we understand it."

"I declare, Mr. Ludwell," exclaimed Miss Bernard, "you are too saucy: if you continue to run on in this way, I shall positively cut your acquaintance."

"Not yet; not yet," said Ludwell. "While my friend Harlston continues to look on me as his fidus Achates, you will not quarrel with me unless—no; that is not the word—you will not quarrel with me until—"

"Until what?" said Miss Bernard, finding that he stopped at that word and only looked at her with a provoking smile. "Until what?"

A gentleman, at the moment, took her hand to lead her to dance, and she moved away, still looking back to Ludwell, who then, raising his voice, called after her: "Until the grapes prove sour. That is all."

"I am afraid, Miss Courtney," said Ludwell turning to Gertrude and discharging everything like frivolity from his tone and manner; "I am afraid Miss Courtney will think that I have but one topic of conversation."

"I am indeed afraid," said she, "Miss Bernard may be annoyed by your dwelling on it so much.
I am not sure I should take it exactly as she does."

"I am sure you would not," answered Ludwell; "but it is a favorite topic with her and I do but consult her tastes. Such raillery addressed to you would be so much out of place, that you would look upon it as a folly at which you could not be angry, and bad manners which you would not condescend to rebuke by words. You would be very sure to relieve yourself from my acquaintance as soon as it could be done in a quiet way, but you would not threaten to do so."

"And how do you happen to know so much of me?"

"Because this is my first winter here. If I were to venture a like impertinence with you, I should preach about prudence and go over all the old saws about 'kissing and crying,' and how, 'when poverty comes at the door, love flies out at the window.'"

"But why should you suppose that agreeable to me?"

"Because it would remind you of home and bring to your thoughts all the parting lessons with which prudent mothers send their daughters on the first campaign. Because you have not been long enough in the world to have learned to doubt the wisdom of those whom it has been the task of your life to obey and its chief delight to love, and because you have not yet learned to say exactly the opposite to what you think."

"Do time, then, and converse with the world make such a difference?"

"Assuredly. In a place like this, where fortune-hunters of both sexes congregate, the favorite topic of conversation, as in all other fairs and markets, must be the quality of their wares. It is not their fashion to speak out before the uninitiated as plainly as I have done and as novices sometimes do. They who are thoroughly trained at home by mothers begin at once to talk in the Arcadian style, in which their meaning is taken by contraries of those who do, and literally by those who do not understand that dialect. Others who come here with the freshness of the country air upon them and have to complete their training here, do but repeat what they have heard from the dear, good old folks at home, without having exactly any opinion of their own; but as soon as they actually form the same opinion for themselves they learn to change their tone and to dissemble it."

"That is a curious account of the matter. Why that change?"

"Because, until the idea enters into their hearts, it belongs to the same category with prayers and creeds and all the good things heard from revered lips, and the good girl, not dreaming there can be any harm in it, utters it freely. But when she adopts it as her own, she then feels that her heart is blackened and defiled by it. She is justly ashamed of it and tries to hide it. Instinct and policy combine to produce this effect. She has eaten the apple and her eyes are opened."

"I am afraid you are a terrible satirist, Mr. Ludwell."

"I beseech you, Miss Courtney, not to think so," said Ludwell, earnestly. "Were I addicted to satire, I might use it; yet I saw 'about kissing and crying,' and how, when necessary to do this, in what might be called the language of satire, I might use it; yet it would but express my serious meaning. I pray you to pardon my freedom. You may one day discover my motive. At present, let me ask your hand for the set that is now forming."

This evening afforded Gertrude abundant matter for reflection. The hint of Ludwell in regard to Miss Bernard was not lost upon her. Two hours before it might have seemed to her an unwarrantable insinuation to the prejudice of one, who, so far, had manifested only the kindest feelings towards herself, and whose conversation and deportment displayed none but the most proper sentiments. But from whom but Miss Bernard had Harlston learned to think of her as, systematically and on principle, mercenary in affairs of the heart? Circumstances pointed distinctly to her, and Ludwell's hint of the danger of her friendship was in exact accord with what was passing in her own mind. Had she been capable of confiding to any but her mother that which she concealed from her, Miss Bernard might have been the confidante of her only secret. Perhaps, too, the talent and address of that young lady might have convinced her that a mother is not in all cases the most valuable and efficient friend. Whatever persecutions might be in store for her, she was now sure...

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that their object would be to drive her into his arms, and she resolved, that, when he should finally press his suit, she would accompany the rejection with a full disclosure of her situation.

But why wait till then? Why permit him, led on by a hope she had not forbidden him to entertain, to go on, plunging deeper and deeper into the gulf in which all his hopes of happiness might be swallowed up? When time and habit and indolgent hope had added force to his passion, might there not be something frightful in the thought of undeceiving him? And then what would be the effect, when at last she should make the effort, not only on his peace of mind, but on the esteem and friendship from which she hoped so much? These questions she did not ask herself. She was not conscious of having practised any deception or concealment. His first address called for no disclosure of any more than the state of her feelings at that time. But might he not generously use public roads were conducted along the higher terraces. From one of these a private gate opened on a pathway leading through the meadows. The farm of Dr. Austin was just below that point. To the Doctor's dwelling. This path was the medium of communication between two families, united by the strictest ties of friendship. Dr. Austin was the family physician of his village neighbor, Mr. Edwards, who was the confidential friend and adviser, and, during Henry's minority, had been the legal counsel of the Doctor. The family of this gentleman consisted of his wife, a few small children, and a pretty girl just verging on womanhood, who had been committed to his care by a deceased friend. The intimacy of the two families had given occasion to frequent intercourse between this young lady and Gertrude Courtney; and a strong attachment was the consequence. Gertrude, a few years the elder of the two, was the chosen model of her young friend, who desired nothing so much as to resemble, in all things, one she deemed faultless. To deserve her approbation was her constant study, and she strove, however reluctantly, to manifest, by all the means her childlike ingenuity could devise, her desire to oblige and serve the friend she so much admired and loved. In her waking dreams she had imagined the most beautiful and romantic

CHAPTER X.

It is high time to return to our friends at "the Grove," the snug, rural residence of Dr. Austin, near the village of Bloomingdale. This secluded village was situated in a valley, at the confluence of two small streams, the banks of which, both above and below, were bordered by luxuriant meadows. Through these, foot-paths led to many of the neighboring farm-houses, while the public roads were conducted along the higher grounds. The farm of Dr. Austin was just below the village, and a meadow, on the verge of which his cottage stood, concealed behind the jutting shoulder of a hill, extended to the gardens of the inhabitants. From one of these a private gate opened on a pathway leading through the meadow to the Doctor's dwelling. This path was the medium of communication between two families, united by the strictest ties of friendship. Dr. Austin was the family physician of his village neighbor, Mr. Edwards, who was the confidential friend and adviser, and, during Henry's minority, had been the legal counsel of the Doctor. The family of this gentleman consisted of his wife, a few small children, and a pretty girl just verging on womanhood, who had been committed to his care by a deceased friend. The intimacy of the two families had given occasion to frequent intercourse between this young lady and Gertrude Courtney; and a strong attachment was the consequence. Gertrude, a few years the elder of the two, was the chosen model of her young friend, who desired nothing so much as to resemble, in all things, one she deemed faultless. To deserve her approbation was her constant study, and she strove, however reluctantly, to manifest, by all the means her childlike ingenuity could devise, her desire to oblige and serve the friend she so much admired and loved. In her waking dreams she had imagined the most beautiful and romantic

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schemes of life, in all of which Gertrude was to bear a prominent part. In many a shady dell, or sequestered nook of the surrounding hills had she planned snug cottages, with cool verandahs, over­

subsisting on the ample fortune which Lucy Town­

hung with honey-suckle, in which she and her Dr. Austin was a sort of model for all these air­

built structures: for, although she thought the plan of it susceptible of some slight improvement, yet, even as it was, it was, to her heart and imagina­
tion, the most delightful spot under heaven.

Five years before the time at which our story commences, Dr. Austin, then some years a widower, had found himself in circumstances approaching to what he would have considered as affluence. A life devoted to the labors of his profession, in which he was eminently skilful, had been rewarded by distinguished success. He had acquired pro­

perty: he had laid up money; and he began to feel himself entitled to indulgence and repose. He had purchased a small, but profitable estate on the banks of the Potomac. He had invested a large sum in

the stock of a flourishing bank. With full crops, large dividends, and an ample practice, his income was more than equal to his occasions. About this time, the yet beautiful eyes of Mrs. Courtney hao

rekindled in his heart, feelings which he had thought forever extinct. His children were all boys: the eldest just about to enter on an honorable and lucra­
tive profession, with every prospect of success; the rest, all old enough to be sent abroad to school or college. He began to anticipate the desolation of a lonely hearth, and he resolved to marry again.

He did so. His village residence, (for he then lived in the village,) was not to the taste of the lady, and she had still enough of the romance of youth to admire the beauties of the neighboring “Cot­
tage in the Grove,” with its shady elms, and green meadows and sparkling waterfall. The Doctor wished to curtail his practice. The calls which would continue to be made upon him by the few particular friends to whom he could not deny his services, would give him as much employment, and as much income as he desired, and this sort of prac­tice did not demand his residence in the village. He therefore determined to purchase the desired cottage and the little farm attached to it. To do this, he sold his village residence, the price of which paid part of the purchase money, and, for the rest, he agreed to take a long credit, which the seller was desirous to give. The debts already due him from his former practice would be more than enough to pay the balance. His Potomac estate was profitable, and he had the common aven­sion to selling his land and negroes. His bank stock indeed might have been disposed of, but all this took place at a time, when men, preparing to

leave the world, and to make provision for the com­fort of their families, thought an investment in bank stock the surest means to secure that certain monied income, which widowed ladies find so very convenient. Besides, the dividends were large in propor­tion to the selling price of stocks, for just then the idea prevailed, that they who wished to share in the profits of banking, instead of buying stock at an advance, had nothing to do, but to get a new charter, and set up for themselves. To sell at par that which yielded ten per cent, while a large credit was freely offered him at six, seemed to him a folly not to be thought of. Hence, when his new arrangements were made, he found himself in debt for about half the amount of his newly purchased residence, for the security of which he had given a deed of trust on the premises. With a sum in

bank stock, which could be at any moment convert­ed into money, more than equal to the amount, and with a yet larger sum due to him from others, he saw no cause for uneasiness, and prepared to spend the rest of his days in an humble but tasteful retreat, surrounded by every comfort, and with as much leisure as his habits made desirable.

In making these arrangements Dr. Austin was betrayed into some false calculations. Mrs. Court­ney had been reduced to poverty; but her early habits had not fitted her for any but a state of afflu­ence. The daughter of a wealthy and extravagant man, who had lived far beyond his income, and left little to his children, she became the wife of one whose early success in his profession gave promise of future affluence. Her father was still living, and still in possession of a large estate, and sur­rounded with all the semblance of undiminished wealth. Her husband, therefore, relying on expecta­tions from that quarter, and not disposed to with­hold any indulgence to the beautiful and beloved being to whom he was to be indebted for this ad­vantage, took no pains to live within his income, and laid up nothing. Hence their establishment and habits were those of persons already rich. His untimely death, just preceded by that of her father, showed her their mistake. A small pittance left by the old man to Gertrude was all that remained. Had her ruin been less absolute, had she retained the means of purchasing a home, however humble, neces­sity might have taught her lessons of economy, and formed her to habits of frugality and self-denial. But the abrupt destitution to which she was reduced was attended by circumstances which confirmed her in her expensive tastes. The doors of her wealthy relations were always open to her, and their houses were by turns the home of her who had no other. Blessed with a most amiable and cheerful temper, and possessing infinite tact, she was among all her friends a most acceptable member of the domestic circle. Endowed with beauty, grace, wit, intelli­gence and accomplishment, she was fitted to shine in society and to adorn the drawing-rooms of those

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with whom she resided. Hence she was every where more than welcome, and her friends esteemed themselves favored by her consent to dwell with them. Thus she never for a moment lost her place in the brilliant society in which she had been brought up, and she was enabled to maintain it and to keep up the necessary appearance, by presents less suited to the poverty which constrained her to accept them, than to the wealth and splendor of the munificent donors. With her sister particularly she had resided ever since the death of Mr. Pendarvis, and it had been the constant study of that kind and generous lady to anticipate all her wishes and to save her from ever feeling a want or a sense of obligation. Hence she was absolutely without any idea of the proportion between means and ends. She felt enough of the pain of dependence to wish for wealth, but beyond this she knew not how to estimate its value. She could but have every thing she wanted; and that she had already. All the difference would be that she would not be behold ing to others for them. Such is too often the effect of that delicate generosity which manages to conf er favors without creating a sense of obligation. Still the lady had sense enough to know that, as the wife of Dr. Austin, it would be folly to emulate the splendor of the Dowager Pendarvis. She would therefore indulge no splendid tastes. By no means. But there were simple and elegant tastes, which she might indulge. She could not furnish her rooms with damask and rose-wood and or molu, nor load her table with plate; but she could decorate it with flowers; and her windows might be festooned with vines; and the solid comforts of the hot-house and grapery would pay for the geraniums, oleanders and camellias, and the embowered summer-house. She little knew that these things, so simple in appearance, are hardly less costly than that other more gorgeous style, which, suggested by ostentation combined with avarice, is less wasteful, though more splendid, and in its consequences less fatal. In all these matters Dr. Austin, who had no experience in them, was directed wholly by his wife. The consequence was, that the collections from his numerous debtors, by which he had proposed to pay what remained due for the purchase of the grove, were all swallowed up in improvements, intended to convert the rustic habitation, which had attracted her by its simple natural beauties into a Cottage ornée, where all the charms of Nature were to be superseded by the ornaments of art.

The time of which I write was the commencement of that series of political commotion and social revolution, which first tempted many poor men to imagine themselves rich, then caused others who had been rich to discover that they were poor, and finally made it impossible for many to know whether they properly belonged to the one class or the other.

Our good Doctor saw these things with benevo lent regret. He pitied the sufferers, but as he was no politician nor political economist, he did not see that they were of any importance to him; unless indeed they had something to do with certaulned dividends and low prices of produce. In both of these he felt their influence, and when he found that he was not receiving more interest than he would have to pay, he began to think it might be as well to sell his stock, and free his farm from incumbrance and himself from debt. He attempted this, but finding the stock much below par, and being assured, by his particular friend the President of the bank, that the institution was perfectly sound and safe, he thought it would be folly to sell at such a time. Meanwhile the stock continued to fall, for no better reason, as it appeared to him, than that the world did not know as well as he did the true condition of the bank. Though the information he had received had been given with an air of mystery and confidence, he ventured, at times, to hint at the true state of the case and was rather surprised than mortified or alarmed to find that his intimations were always received with an incredulous smile. If, instead of being in debt, he had had money to spare, he might have been tempted to purchase more stock at a price so reduced. Indeed he saw so many ways in which money might be advantageously invested in that season of universal embarrassment, that he had no reason to be surprised, when his creditor, so long indulgent, gave him notice that he would be glad to receive the balance due for the purchase of the grove. This notice had been received on the very morning on which he is first introduced to the reader, and this was the subject on which he came prepared to converse with his wife. The discussion which immediately arose between them was so malapropos to the intended communication, that he forebore to make it then, and continued long after to find excuses to himself for a continued silence in regard to a subject so unpleasant.

His creditor, Mr. McScrew, was one of those sagacious men of cool heads and cold hearts, who, having long observed the fluctuations of the money-market, have become quite familiar with those signs of the times which distinguish the time for selling from the time for buying. Men expert in this knowledge may be always seen to buy when every one else is selling, and to sell when every one else is buying. They rarely buy except to sell, and they often sell with a purpose of eventually repurchasing the same identical property. They know that when a sale is made at the right time, a part of the purchase money left in the hands of the purchasers and secured by a lien on the property, is like a string around a bird's leg. He may think himself free, but, when he least expects it, he is pulled in, and, if need be, plucked and devoured. He liked to sell in that way. It was always a safe investment of money; and, however
prosperous the circumstances of the purchaser might be, no one could foresee who might sink and who might swim in the universal wreck that attends what at this day is unfortunately too well known not quite so regular in their visits as the ague and fever, yet have their periods, which, men skilled in financial nosology, know how to calculate with reasonable certainty. That, sooner or later, they will come is a matter of which the knowing ones have no doubt, and when they come property on which but half the price is paid may come under the hammer and may be bought in for the other half. It was with no small satisfaction therefore, that Mr. McScrew, (who took care to understand the affairs of Dr. Austin rather better than he himself did,) had seen one of the funds, originally intended for the discharge of his mortgage, wasted in improvements of the very property he hoped soon to be repossessed of; and now he saw the other melting into thin air. He saw too the much desired pressure coming, and he was careful not to alarm the Doctor prematurely, lest, by timely exertion, he might escape from the impending danger. The wily and cautious McScrew did not take his information of the state of the bank from the representations of officers striving to postpone the detection of their own fraud and peculation. He had other and sourer means of knowledge, and, having ascertained that the stock was in truth worth nothing, he saw that "the pear was ripe." Hence, the notice to the Doctor that the money must be forthcoming; and hence, after a short interval, peremptory instructions to Mr. Edwards, the trustee, to advertise the property and proceed to sell it according to the terms of the deed.

These instructions had been communicated to the Doctor a few days before Gertrude's departure for Washington. He saw at once the necessity for disposing of his bank stock at any price, and raising whatever else might be wanting by every means in his power. To his wife he had given a very imperfect view of the state of the case. She knew there was some difficulty, some embarrassment; but the loss of more than half her husband's property, and above all the loss of the sweet spot, on which she had lavished so much care, so much taste, and, sad to say, so much money, she had never dreamed of. Her mind therefore was still free to dwell upon her own schemes and plans for her daughter, and the Doctor did not more anxiously await the answer of his agent than she the arrival of a letter from Gertrude. The time had come when both might be expected. While the servant had gone to the post-office the Doctor stepped down the valley to visit a poor sick neighbor, and on his return he found Mrs. Austin deeply engaged in reading a letter, with a countenance beaming with delight. His own thoughts at the moment were anything but pleasant. He dreaded the intelligence that might be awaiting him, and was not sorry to postpone his own probable mortification by seeking to be made partaker of her more agreeable feelings.

CHAPTER XI.

"You certainly have some good news there," said the Doctor, as his eye fell on the sparkling countenance of his wife. "The best in the world," replied the lady. "I have the sweetest letter from Gertrude. Read it." He did so, and as Mrs. Austin sat watching him, she was pleased to see in his countenance an expression of satisfaction hardly inferior to her own. When he had finished, he returned it, and said with a smile, "It is indeed a letter of which any mother might be proud. But the thoughts and style are just like herself, pure, beautiful, graceful, simple and unpretending."

Mrs. Austin looked at him for a moment with an expression of amused surprise, and then threw her back in her chair, and laughed and laughed, till the tears came into her eyes. "You are the dearest old quip," said she, as soon as she recovered her breath. "To think that I was to go beside myself, because Gertrude can spell and write and punctuate correctly! Why, husband, don't you see what she says about Col. Harlston!"

"Colonel Harlston? Colonel Harlston? Is that the name? Let me see. Yes; I see there is, in Washington, a gentleman of that name, who is handsome, intelligent and wealthy. I knew already that there were such people there, but of what consequence is it to us that one of these is called Colonel Harlston, I am at a loss to conceive."

"Well! you are the greenest poor soul! Why, do you not see that he is pleased with Gertrude, and that she is not displeased with him?"

"I saw nothing of the sort in the letter. Perhaps I overlooked it. Let me see." This was said with such perfect simplicity, that, as he held out his hand for the letter, his wife threw it to him, and relapsed into her laughter. Recovering herself she snatched it playfully, and cried, "why look there, old man. Don't you—first meeting—found him very intelligent and agreeable—how could that be without conversation, unsconsequently attention on his part? Next morning—dejeuner—ride in his phaeton—call again same evening—not at home—then again next day—sat all the morning. What does all that mean? And then her writing so much about him—what does that mean? Or you men are so stupid!"

"It is well we are; for if men could know how, and for what purpose they are watched by mothers and aunts, they might be inconveniently shy. Perhaps if I live to see poor Little Agnes in the market, I shall be more sharp-sighted."

"That you will. You have no grown daughters;"
but you have a grown son, and who can see, more plainly than you, how Miss Thornhill parades her jewels before Henry and almost ogles her eyes out at him. You can understand that well enough, and you would not be sorry to see them make a match."

"You are not exactly just to me, dear Catharine," said the husband with a manner half-playful, half-grave, and wholly kind. "I have, unfortunately, too much reason to wish to see my son in better circumstances than his father, and should not object to his improving his fortune by marriage; but, as that same perspicuity, for which you have given me credit, in this case clearly perceives that he has no regard and no taste for Miss Thornhill, I am far from wishing him to sacrifice himself to her."

"Ah, my dear husband!" exclaimed Mrs. Austin, "that generous disinterested nature of yours is indeed worthy of all admiration and love. But it may be indulged too far. Had you been more prudent, and only a little self-seekmg, how many anxious thoughts, that now harass you, might you have escaped!"

"That is quite possible. But when you mingle so much tenderness with your reproof, and make me see how much of your love I owe to the very fault you censure, you will find it hard to bring me to regret it. Besides, I am not sure that it is not better to look forward with anxiety, than to look backward with self reproach."

"You cannot suppose that I wish you to have done any thing for which you could reproach yourself. But your youth was spent in struggling with difficulties, and now, in your old age, and with your large and helpless family, they have come upon you again. And your health"—

The tears that swelled into Mrs. Austin's eyes were not selfish tears. She loved and admired her husband, and, for the time, thought of his circumstances only as they affected his peace of mind and his health. He was grateful for this, and, in return, was disposed to enter into all her feelings.

"So far," said he, "Providence has been careful of me, and on Providence I will still rely; and should I be taken from my children, I shall still have the consolation of the Psalmist—for 'Never have I seen the righteous man forsaken, or his seed begging their bread.' Trust me, dear, he who can take these words to himself, on his death bed, will have a more satisfactory reliance for the happiness of his family, than any amount of wealth can give. Besides, will not Henry be a father to the rest; and has he not talent, energy, prudence,—everything to ensure the most distinguished success?"

"He is all you say; but I am afraid his prudence is too much like your own. Now look at Miss Thornhill. She is quite a clever girl, and has had a great many good offers, and every body but Henry can see that they have all been rejected for him. And yet he takes no notice of her and will not go near her."

"Would you have him tell her he loves her when he does not?"

"No; but I would have him try to love her, or at least give himself a chance to love her, by seeing more of her. Does not some one say, that a man may fall in love with judgment! But instead of attending to her, he thinks of nothing but poor Gertrude. Since she left us he is an altered man, and his constancy, whenever her name is mentioned, shows too plainly what has made the change. I hope you will not gratify him, by sending him to see about your business in Baltimore and in the District of Columbia."

"I have determined not to do so; and I trust I may have no cause to repent it. I am very much afraid my affairs there need the presence of one of his sagacity and energy. It might have been of great use to have sent him with Gertrude. I am at this moment expecting and dreading to hear from thence."

"I had forgotten," said Mrs. Austin. "Here are letters for you."

A slight tremor shook the hand of the Doctor, and his cheek grew paler, as he took the letters. He selected one: looked doubtfully at the superscription, then at the seal, and, at last, found courage to open it. In that pause he had made up his mind to the worst. It was well he had done so. He read of the utter prostration of the bank, and the consequent loss of all his investment, the savings of many years. He shrugged from the thought of communicating to his wife the full extent of his loss; and continued to pour over the letter for some minutes after he had mastered its contents. But the truth could not be softened; nor could the shock be broken but by his own composure—

The reader need not be told how Mrs. Austin was affected, and how her husband tried to soothe and cheer her. He succeeded so far as to be again at leisure to reflect. Leaving her buried in an arm chair, he slowly and softly paced the room in silence.

At length he muttered, "It must be done. It is a sore trial, but it must be done."

He drew a chair in front of his wife, seated himself before her, took her hand and, bending low, looked up sadly and earnestly in her face. "My dear Catharine," he said, "this loss is not to be measured by its mere amount in money. It is much worse than that. This crash will affect others..."
besides me, and strike down the market value of all property, especially that of those who are much in debt. I have told you that McScrew is calling for the balance which remains due for this place, and is taking measures to enforce his demand. I am offered for it much less than it is worth, but more I fear than it will sell for under the hammer. I have not replied to the offer, but I now see that I must do so, and will write immediately to the gentleman who makes it and accept it at once."

"Gracious heaven!" exclaimed Mrs. Austin, "what will become of me and my poor little Agnes? Turned out of house and home! Beggars—beggars on the wide world!"

"Not so, my dear. We need little house-room. My boys are all at school and there shall remain, cost what it may. An humble dwelling will do for us, and if God spares me a few years, I may hope to repair this loss. If not, my trust, under Providence, is in my good son. Now hear me, dear Catharine. You see I am calm, and I have thought this matter over. The new year is near at hand, and I must deliver possession then. Then accept your sister's invitation to visit her. Take your child with you. This loss will make you doubly welcome to her generous heart. Prepare then to go at once. The necessary exertion will do you good. I will go with you, and leave you in Washington. When I have made the arrangements necessary to reestablish you in the enjoyment of every essential comfort, you will return to me. So dry your tears, dear; and let us go to work to do whatever is to be done. I must first see Henry and talk this matter over with him."

Calamity rarely takes a form so appalling, that a sanguine temper cannot find something in it to mitigate its severity. Thus it was with Mrs. Austin; for, scarcely had she dried her tears and set about her preparations, before she thought of the effect which this misfortune might have on the fastidious notions of Gertrude. She had set it down in her mind for certain, that Col. Harlston was in love with Gertrude, and would address her, and that this pretension of him to whom alone the poor girl looked for support and protection might determine her choice. In that quarter she apprehended the greatest difficulty. She had all a mother's partiality, and no doubt her lovely daughter was not quite so charming in other eyes as in her own. That any man should love her seemed a matter of course. Indeed, while she reproved what she called the pride of Gertrude, she could not, in her heart, blame her for thinking that a pearl of such price was not to be thrown away. But all such considerations must bend before necessity, and now she hoped to see this pride or fastidiousness effectually subdued. Should such be the effect of this misfortune, she was prepared to rejoice at it: for what was the loss of a beggarly $10,000 compared to the difference between seeing Gertrude, the wife of a South Carolina nabob, and having her to sacrifice herself and all her brilliant prospects to a foolish passion for a poor county-courthouse lawyer.

Cheered by this thought, Mrs. Austin went about the task of preparation with alacrity, and instead of opposing her husband with her lamentations, she successfully aided him to cast the weight from his own mind and to reconcile himself to his loss and to the sacrifices necessary to repair it. This effort on her part filled him with grateful admiration, and he almost blessed the calamity which showed him what a noble wife he had. He had seen nothing in her former conduct to lead him to expect any such self-renunciation as she exhibited.

In short, all the tendencies to extravagance and display, which before had excited his regret, did but serve to enhance his estimate of the elevation and force of those high principles, under the influence of which they now seemed to be forgotten. The effect of this display of a new phase of character on Henry was yet greater. It is not easy for children, and especially for the elder children of a family to bring themselves to love step-mothers. Henry had too much regard for his father's happiness not to simulate as much regard for his wife as was proper; while, on her part, these manifestations were met with that tact, which enabled her, on all occasions, to display exactly the sentiment which the occasion might call for. She admired and esteemed him, but she loved him not, while he, admiring her, could not love because he could not esteem her. This state of feeling was a source of self-reproach with him; and when a devoted attachment to Gertrude took possession of his mind, he then regretted deeply that he could not look on the mother of her he loved with the truest filial affection. It was a relief to him therefore,—a satisfying of one of the cravings of his heart, when he saw her exhibiting qualities which entitled her to his highest respect and love. He now reproached himself for his former insensibility to her worth. He delighted to think that Gertrude was the daughter of such a mother, and found consolation in advance for any misfortunes that might await him in after life, in the thought, that prosperity could hardly bring more happiness than poverty, cheered by the uncomplaining exertions and ever-ready smile of such a woman. The decorous respect of his deportment towards Mrs. Austin was at once exchanged for a manner indicative of affectionate admiration and unbounded confidence. This was no studied change. He did but feel these sentiments, and he took no pains to conceal them.

It had been no part of Mrs. Austin's plan to produce this effect on him. Hence all she did was simple and natural and awakened no distrust. But she was not insensible of the impression she had made, and was too ready and too expert a tactician not to strike at the opening which it afforded.
"You have been too busy to write to Gertrude," said she, the day before she set out on her journey.
"What shall I tell her for you?"
"Nothing but what you both know. That I love her tenderly and that, like my father, I feel this misfortune as much on her account as any other."

"Ah! poor girl! It may indeed be a serious misfortune to her, for she has such notions in her head, and holds it so high, that I am afraid she will be a burden to your father as long as he lives, and that I may never have the satisfaction of seeing her settled in life. It is partly your father's fault," continued she, with a smile, "and partly yours. He has taken such pains to keep her insensible of her dependence on him, that she is hardly conscious of it, and thinks of dependence as no great evil: and, as to you, she has made you the model, the beau ideal of the man who alone is to be worthy of her. She has no notion of marrying until she can meet with some one as clever, as good, and as handsome as 'brother Henry,' and you must not think I flatter you when I say she may wait a long time before such a one presents himself."

What could this mean? Was it intended to encourage him to speak out, or was it said in pure simplicity of heart, under the idea that Henry and Gertrude were too much like brother and sister to think of each other as man and wife? He fairly gasped and remained silent for some time. The workings of his countenance were not lost on the lady, and just as he had recovered his speech and was about to say something, he knew not what, she anticipated him.

"My dear Henry," said she, "I wish you could find time to write to Gertrude. She loves you and has great confidence in your judgment, candor and affection, and is always disposed to adopt your sentiments on every subject. I dare say you thought her not far wrong in rejecting her last suitor and I am not sure that I should disagree with you. But now the case is widely different, for she is surrounded by men of quite a different order. There is, in particular, a Colonel Harlston of whom she speaks in all her letters. I can gather from them that he must be very attentive to Gertrude. He is of South Carolina, very wealthy, of good family, handsome, agreeable, intelligent, honorable, and barely old enough to be in Congress, where he already stands very high for so young a man. Now I am pretty sure that he likes Gertrude, and that she, as yet, sees nothing to dislike in him; and yet I am afraid that some of those romantic notions that have governed her heretofore, will interfere to make her doubt whether she has such a regard for him as a woman ought to have for the man she marries. She may imagine the world will think her mercenary, or at least suspect that Col. Harlston's wealth instead of exciting, as it certainly will, a prejudice against him, has produced a bias in his favor. You know all about such notions, for I have heard you utter them: and yet I know that you have too much sense to wish to see them carried to such absurd lengths. Cannot you help Gertrude to distinguish between what is right in such ideas and what is not merely imprudent, but foolish?"

Henry had intended to write to Gertrude, but to a very different purpose. What should he do now? The good lady would take it for granted he had complied with her request and perhaps expect to see the letter. He was very sure she would ask Gertrude to show it to her, and, therefore, it must be not unfit to meet her eye. The task was neither agreeable nor easy, but he thought he could execute it in a style not to be misunderstood by Gertrude, or at least susceptible of an explanation, which he proposed to insinuate by way of P. S. on another paper.

How he succeeded in his attempt will be seen in the next chapter.

[To be continued.]