LITERATURE, &c.

FROM TAIT'S EDINBURGH MAGAZINE.

SKETCHES FROM COMMERCIAL LIFE.

THE extremes of social life, the highest and the humblest, have absorbed somewhat too much of the attention of writers of fiction. Princes and shepherds, peeresses and beggar-girls; leaders of ton and inmates of a prison, seem to have taken out a patent to supply tales and novels if not neatry, with incidents and novels. prison, seem to have taken out a patent to supply tales and novels, if not poetry, with incidents and characters. Such a phrase as the romance of middle life, may sound strange, particularly as I mean really middle life; not that which, from the combined possession of wealth, taste, and education, may be called aristocracy without rank; nor yet that, which, by an abundance of style, and a superabundance of affectation, calls itself fashionable, and fancies itself refined;—the fashion, silver-gilt; the refinement, varnish. I am not thinking either of a cottage ornee and a pony-phaeton, or of a grave brick-hall, architecture and date, the reign of Elizabeth; owner, a squire and magistrate;—I mean really middle life, and in a commercial town, and in a staid, reputable, but unattractive street in such town; the houses precisely of a level, their fronts affording a precise precisely of a level, their fronts affording a precise parallel of one door one window, one window one door; the intersecting plots of ground appropriated to clothesdrying; neither a thoroughfare nor a lounge; the houses drying; neither a thoroughfare nor a lounge; the houses merely to live in: the pavement merely a means to get from one point to another. Yet, I venture to think, that such a street may be full of materials for poetry and fiction. There may be nothing winning either for good or for bad in such a locale the daily lives of its inhabitants may at first sight appear flat as Salishury plain; but, if we had power to strip off the outer covering, the shrouding domino of common-places—could we find out the hopes, fears, joys, sorrows, and struggles, which are not mere appurtenances of the human condition, but which spring immediately from a peculiar modification of life and circumstances—could we pierce the surface, and do justice to the 'heart that suffers and endures,'—there would be no lack of incident, podeficiency of romance. The history of a few streets deficiency of romance. The history of a few streets in a commercial town, might be more sombre than Miss in a commercial town, might be more sombre than Miss Mitford's ever-pleasant 'village,' because commercial life is subject to perpetual vicissitude. 'To break or not to break,' is a reading that Hamlet's soliloquy daily undergoes; and in the eyes of those who see the event in all it ramifications, a single case of bankruptcy is often no mean tragedy. Yet, who pauses over the Gazette?—Let as take a case, so common that it hardly deserves to be singled out: let us fancy it occurring in one of the two rows of houses already described. The one of the two rows of houses already described. The dwelling at present rather outshines its neighbours, has recently been 'beautified' for a new-married pair. The furniture is new, and not only smart but good; and every time you catch a view of the green moreen window-curtains, with their amber fringe dependencies, you wish the future inhabitants happy. Some fine day the young couple arrive, after a week's holiday at some readding place in the neighbourhood. There is at first wedding-place in the neighbourhood. There is at first a little finery, a little visiting, a bright blue coat on the a little finery, a little visiting, a bright blue coat on the part of the husband, an attempt at a French hat on that of the lady,—but very soon bridal show subsides, the young people intend to be prudent; he is head clerk in some establishment, on a salary of three hundred per annum—has a good character—fell in love—saved money to furnish a house—furnished it, and is now married. So they go on respected and respectably. After a few years, a desire to better himself arises on the part of the young man, he gives up his clerkship, enters into partnership with some one like-minded, and with a thousand pounds between them, sets up in business, which business, a returned bill, or a bad debt, or the necessity of selling at the wrong time, or the incapacity of buying at the right, probably finishes up in eighteen months. He is again adrift in the world. He has no monied friends—but he has five children; he advertises for a situation till his heart is sick and his coat shabby—perhaps he is very fortunate, and obtains one at by-perhaps he is very fortunate, and obtains one at half his original salary; or perhaps he goes to America, or perhaps he dies, and then his wife takes in

Let us look at the inhabitants in the house opposite. To the parties last named, a similar residence was a rise in the world—to the present, it is a descent, and, what suggests many mournful thoughts to those who

telligent, and lady-like; the son has had a college edu-cation, and is just called to the bar-the loss of his father's property may to him be an ultimate advantage, forcing him to labour heartily and steadily, after pro-fessional advancement—it is otherwise with the mer-chant's daughters: stylish, accomplished, luxuriously brought up—and four in number—to them the reverse is a thunder-stroke. Farewell now to the establishment that would not have disgraced a nobleman! farewell to that would not have disgraced a nonleman. Include hot-houses, gardens, grounds, carriages, routs, watering-places, and Parisian milliners! 'Enjoyment's occupation's gone'—and poverty is come! There is not cupation's gone'—and poverty is come! There is not the refuge of a jointure—the mother had fortune, but it was embarked in her husband's extending, and at the time, most prosperous concern; and, if any one asks what remains to the family—the only answer is—'A blank, my lord.' However, what our poor clerk want-ed our fallen merchant has-connexions and monied ed our fallen merchant has—connexions and monted friends. Creditors, who are themselves commercial men, are by no means an ungenerous hard-hearted race; fraud or shameful extravagance may make them a little savage, but a straight-forward, intelligible case of misfortune will rarely be severely dealt with. Our merchant perhaps cautioned against speculation and high living, is set up again in a small way: the family, with the plainest of their furniture, and two women with the plainest of their furniture, and two women servants, come to the plain residence in the plain street we set out with describing. This is not the worst that may; that often does, happen; as yet, the family 'dwell together in unity;' gay friends and gay pleasures are gone; eligible lovers are not rife in a family of portionless daughters,—and your true lover is generally in want of means himself; nevertheless, the family is not broken the same of the same and if 'covers a multitude of sins' 'covers' and the same of the same and if 'charity covers a multitude of sins,' ocial affection softens a multitude of sins, social affection softens a multitude of annoyances. But in a year or two, when beginning to adapt themselves happily to mediocrity of circumstances, some fresh mischance happens in the way of trade; they are wrecked a second time—and the second gathering of fragments is smaller, and the second appearing of hope for the fua second time—and the second gathering of fragments is smaller, and the second appearing of hope for the future, is fainter far than the first. Severe misfortune is the true maker of heroes and heroines; the medium often brings out medium virtue. But, not to dilate on a digression,—the two youngest daughters avow themselves 'in want of situations,' (oh, the intense wretchedness often hid in that phrase!) and the two eldest open a school at home; the father, now an uncertificated bankrupt, perhaps teaches the pupils writing, and the mother becomes household drudge; or, all the daughters go out governessing, and the mother takes in boarders—and these efforts are made promptly, cheerfully and and these efforts are made promptly, cheerfully and without parade

Let us look in at one more dwelling in the same street. It is a hoarding-house for clerks; from these let us single out one. He was the cadet of a good Scotch family; but Scotch families are often large; and after drafting off two or three to India, a sufficiency reafter drafting off two or three to India, a sufficiency remained for law, physic, divinity and trade. Colin, the youngest, after being kept too long both at home and at school, to please a sickly mother, came, after her death, urgently recommended to a leading mercantile house, and, on the strength of such recommendation, was esteemed fortunate in falling heir to a tall stool, seventy pounds a year, and occupation from twelve to fourteen hours a day. And as times go, and youths prosper, he was fortunate: the interest of the case lies not in any hardship of circumstances, except as appropried not in any hardship of circumstances, except as opposed by the moulding of his character. As Caleb Balderstone said, that Mysie's 'savoury dishes were no just common saut herring.—so say we of Colin. Trade is a beautiful pursuit for all who have a genius for it; that is, for those who have, or who have set their minds on acquiring, a capital to embark in it. Politics can hardly be more exciting than trade, to a person who has true commercial ambition; literature contains not more poetry than trade, to one who has true mercantile sensibility—to whom bargains, and bargain-making, are the true meat, drink, washing, and lodging of life. are the true meat, drink, washing, and lodging of life. But the glories of a dingy warehouse, surmounted with blue board and gold letters, shine afar off to a junior clerk, and the youngest of nine sons; and Colin would have had no love of such glories, even had he been head of the most famous firm for the manufacture of dimity quiltings, and eldest of his eight brothers. He had a delicate body, and a dreamy delicate mind; would have lived delightedly as a minister on fifty pounds a year in his native glen, aiding a stipend by his fishing-rod, finding companions in his books, sympathy in his flute, and happiness in his duties. He was an instance of the cruelty of stimulating the sensibility of a boy who must fight his way in the world, and of the short sightedness of attempting to make a timid, tender, studious lad, a good tradesman. It would have been kinder to have buried him—aye, even before death. However, to the mart he came, young, strange and soli-

a cypher in it; a cypher in the town; amongst species; in the world—a cypher in the town; amongst his species; in the world—a cypher every where. Unlike many youths, who have set out in life with tempers equally shy, he did not by contact with busy life gain courage or independence; he did not, by observing the alternations of success and vicissitude, become ambiting the state of the st alternations of success and vicissitude, become ambitious. The old lady with whom he boarded, loved him for his quiet orderly habits, his gentle manners, and (for mortality is frail) his small appetite and contentedness with her not very strong tea. He made no friendships; those who lodged under the same roof with him boarded themselves; they had longer purses, greater spirits and coarser tastes. He heard from home seld in for he had no sisters; his mother, whose pet he had been was dead; his brothers were toiling hard at their appointed avocations—postage was expensive; and his father thought Colin in the way to happiness—alias, getting on in the world; so that a letter once a quarter, getting on in the world; so that a letter once a quarter, with a page of family news and a codicile of good advice was the average of his receipts per post. Partly pride and partly conscientiousness, sealed his lips from murmuring; he did his best, and bore his best: but the change of life, from the pure atmosphere of the country and the yet more genial one of affection, in less than a smoke, the noise the occupied air of all around him, was a perpetual weariness to his spirits; the quantity of occupation required from him had always tasked his strength to the utmost; by degrees he became physically incapable of it, and at last was laid up. The catas trophe need occupy but few lines, as few as he poor boy's epitaph: nursing and tears on the part of his attentant—a summons to his father, instantly obeyed—a physician called in to write one prescription, and declare medicine useless—his funeral over—his little debts paid—his father gone home—'Tolet,' in the window of his room—seventy applicants for his clerkship—and all in ten brief days!

Scene in an Irish Hovel.—'You have a large family, my good woman!' 'Tis I that have that same thin, yer honor, be the blessin' o' Providence. Chilther' comes as quick as poverty, most times, but, thank God! we've not known to say want, for 'tis seldom but we've a praty to put in their mouths; an' shoore 'tisn't the likes of thus that could ixpect to be havin' mate onst a week like our betters. Though, may-be, if we got a habit of atin' it, we'd think it hard to be widout it; so we would.' 'How often do you get a joint of meat, pray?' 'Is it a jint o' mate, yer honor! The Lord be betune us an' all harum, where 'ud we came be a jint o' mate? Barrin' it may be a pig's head, of some small matter o' that kind, at Christmas or Easter, I niver seen a rale jint o' mate sin' the blessed day I was married to Murty Mahoney, so I haven't,—an' that's three an' twenty years cum next Lady-day.' Your children appears strong and healthy, nevertheless.' 'O! thanks be where due, they are that; an' why wouldn't they? Than'ya no stint of the present 'Your children appears strong and healthy, nevertheless.' O' thanks be where due, they are that; an' why wouldn't they? They've no stint of de prates any how; an' onst a week, or on a saint's day, mostly a hirrin' or a sup o' milk wid them. Sorro' wud I wish to see de day a child o' mine 'ud grumble while he'd a bowl o' Carrigaline beauties, or good red-nosed kidneys planted down upon de table, wid a relish now and thin, or may-be onst a week.' 'The rain still continues as heavy as ever,' said the gentleman; 'may I ask leave to remain under the shelter of your roof until the storm has passed off?' 'Yer honor'd be kindly welcome, shoore, if 'twas the grandest house in de country I had afore ye. Judy! rache me de prauskeen, till I wipe a stool for his honor to sit down upon.' 'Do not trouble yourself. It is quite clean, I dare-say,' replied Mr. Stapleton, for such was the gentleman's name. 'Beggin' yer honor's pardin', but I've hard say, 'quite clane' aint clane enuff for de Englishers, an' I'm thinking, be yer honor's tongue, that ye doesn't belong to this part of the counthree any how'.' 'You are with.' ing, be yer honor's tongue, that ye doesn't belong to this part of the counthree, any how.' 'You are right,' said Mr. Stapleton; 'I am an Englishman, and a stranger in Ireland, and I feel deeply interested by what I have seen of the country. Indeed, my admiration is excited by the numerous instances I meet, where apparently extreme poverty is supported with a degree of cheerfulness and patience in vain to be sought for in my own more favoured land. 'Oh! where 'ud be de use of bein' onpatient, yer honor? What ud we get be that? The Lord knows best what's good for us all; be that? The Lord knows best what's good for us all; an'shoore, if we've his blessin', 'tis all we want.'
'That's true, perhaps; but now, tell me,—you have been married three-and-twenty years, you say.

have reared—how many children?' Thirteen, yer honor. Tisn't often ye'll find a smaller family.—that's among the poor o' the country. They tell me children's scarcer in the county Limerick, but I dunnow. Murthy thought it best to settle where his work was: an' what suggests many mournful thoughts to those who know what it often implies, it is their first. The gentleman was a leading merchant; a successful speculator; a commercial magnate—and, in addition to this, a man of taste and science; that, he remains still, but his mercantile glory has departed from him. By some sudden crisis, by some overbold speculation, or some one of the thousand short and easy' methods of being runed, which exist in trade the failure of the great house of Calico, Printwell, & Co., or of Bonds, Indigo, & Brothers, is suddenly announced—drawing down, like a falling star, not a few lesser lights in its train. Our merchant's wife is like many of our class, sensible, in-

call a br himself man, a harsh a an' den job that said Mr In coor an' de i ued the intende lessly r Englar source band, l port the thers.' replied saving

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