

LITERATURE, &c.

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THE MARRIAGE SETTLEMENT.

BY ELIZABETH O'HARA.

'Now, Barbara, I have done my duty by you as far as lies in my power; your poor uncle's money is firmly settled on yourself as he wished—mind you never act dishonestly by him, child.'

'Dishonestly, father?'

'Dishonestly, Bab; it is an ugly word, but you must look it full in the face like many other disagreeable things. Now understand me; I do not like mercenary marriages, mixing up money concerns with the most important events in a woman's life—but still she must know her own position, and then she can act for herself afterwards. My maxim has been share and share alike in matrimony; your dear mother and me had one purse, one heart, and I've been a prosperous man thro' life; therefore I give you your share out and out. You and Chepstowe can make ducks and drakes out of it if you like, or it may go into your business and held you on; he will make a spoon or spoil a horn, will Paul?'

'Oh, father!'

'No chance of his making a spoon you think, or of his spoiling a horn either; and the old man chuckled over his first pun. 'Well, anyhow, I see that your money may be of great service to him, if he looks sharp, so there it is. I see, too, that he cannot just now withdraw sufficient capital from the concern to make a settlement on you without cramping himself, and as you are both willing to chance it, I'm agreeable. But your uncle thought otherwise; his money was left to you and your heirs—your heirs, remember, Bab. If you have children you only hold it in trust for them; and mark my words, you have no right to give up the property under any circumstances, I don't care what they are. You can have no right to rob your heirs.'

'I see it, dear father, and I am sure Paul will also.'

'I'm not so sure of that, girl; men are apt to see things oddly when they're in a pinch, or when they're going on well, and want a little just to grease the wheels. The interest on your uncle's legacy brings you barely two hundred a year. Now, if things go on well Chepstowe may fancy he could double it for you. Or if he meets with misfortune he'll be sure to think it would just set him all to rights again. Lord Eldon said every woman was either kicked or kissed out of her settlement; now promise me you'll never give up yours.'

'I never will.'

'That's right, my dear girl; but I think I may trust you; you have the same quiet way your mother had. But it will be a hard case for you to say to your husband, Barbara; for, dear as you love him now, he will be dearer still to you by and by, when time has hallowed the tie between you, and you are used to each other's ways. Then, Barbara, it will go hard with you to refuse him anything; but for your children's sake, if you are blessed with any, it will be your bounden duty not to act contrary to your uncle's will.'

Barbara renewed her promise, and a few days saw her the happy, trusting wife of Paul Chepstowe.

Months verged into years, and her hopes had become certainties; the timid girl who clung to her father's threshold, even when leaving it for her new home, and with him who was more to her than all the world beside, was now a fair matron, serene in the assured dignity of her position, calm in her husband's love.

Paul and Barbara were very happy, and the world had gone well with them. Their own wants and wishes were moderate, and far within their means; their infant family thrived, and the business prospered with a steady increase which promised to be permanent. What more could they desire? Alas! old Mr Cox's fears had been prophetic; Paul had extended his concern by the assistance of Barbara's dowry, and now thought he could speculate most advantageously on her uncle's legacy, were it only left to his disposal.

'God knows, my love,' he said 'I only wish to make what I can for our children; I am truly happy in our present circumstances; but with an increasing family it is incumbent on us to look about us, and I see an excellent opening. I could lay out that handsome property of yours.'

'Ours, dear Paul?'

'No, Barbara; if it were mine I should not hesitate, I can assure you; the money is yours, and yours only; I have nothing to do with it; but, as I was saying, you may double it if you like.'

'Of course I should, but it gives us a very good interest now—two hundred pounds a year.'

'What is that? To hear you talk it might be thousands instead of a trumphy couple of hundreds.'

'Well, as we live, that income nearly maintains us; and—'

'I shall always be able to maintain my wife and children, if any.'

'I pray you may, dear Paul; but certainly this money has so far assisted you, as you have expended comparatively little on us.'

'I am quite well aware of the assistance your fortune has been to me, Mrs Chepstowe.'

'Paul?'

'But with all due deference to your father's, your uncle's and your own united wisdom, I cannot help feeling that it is a painful thing to be trammelled in my endeavors to assist my children; I am in an inferior position.'

'My love, how can you say such cruel things?'

'Why do you bring them home to me Barbara? Put yourself in my place: I can at this moment double your pittance; but you, my wife, are afraid to trust me with your property; you have no confidence in my judgment, and our children are the sufferers: I repeat it, this is galling.'

'Indeed, Paul, you wrong me and my father also. We freely gave up to your control my share in his property; have we ever sought to advise you even with respect to that? But my uncle wished his legacy to be settled on me with a reversion to the children, and I cannot think that we have right to risk it. The best intentions cannot justify us, for the money is not entirely ours. Suppose, love, this proposed investment should not answer.'

'Nonsense, Barbara, I tell you it cannot fail; the concern is as good as the bank, and the returns will be enormous; if you doubt my word, see Jackson, he will satisfy your scruples; but once you placed entire faith in me.'

'And do now, dear Paul; but before my marriage I promised dear father I would preserve this property for my children, according to the deed of settlement. Now do not look so angrily at me; I repeated this promise on his death-bed, for he foresaw this trial, he knew what pain I would suffer; but a promise is a sacred thing. Paul, that money cannot, must not be touched.'

'Very well, Mrs Chepstowe; you are losing a noble opportunity, but of course you know best: I am only sorry that I cannot get rid of the cursed affair altogether. What good will it ever do the children? However I'll never presume to advise respecting your fortune again.'

Paul flounced out of the room and banged the doors matrimonially, each slap having an oath in it; while Barbara, after a hearty good cry, hid, as all women learn to do, an aching heart under a smiling countenance. This was their first difference; that it should be on money matters, and her money too, made it more bitter to her; and she often felt inclined to follow her husband, cancel the deed and allow him to act as he wished. His mortification was so great, yet so natural. Could he really think she mistrusted him? Was he not her husband? was she acting rightly? Oh, no, no! But she remembered her father's words, her own promises, and her doubts were removed; her duty was to retain her rights; her children's claims were no less sacred than their father's. She might not risk their property; she could not honestly frustrate her uncle's good intentions.

We will now follow Chepstowe, who was for once thoroughly angry with his wife, himself and all the world. He was unfeignedly vexed as a man of business, and a bit of a speculator, at losing so fine an opportunity of turning a penny. He grieved as a father, because she could not benefit his family to the extent of his wishes; he was in a terrible passion as a married man unused to contradiction, because his wife had dared not only to think for herself but to have a will of her own. Thus, Mr Paul Chepstowe, tho' generally a clear-headed, amiable, flourishing young man, was at this moment disposed to think himself particularly ill used by his wife and her family, and was more determined than ever to get rich in order to spite them all. Barbara had dared even to doubt the eligibility of this investment; therefore her worthy husband decided on placing every farthing he could raise in it. He would not be led by the nose—not he; for he was his own master.

Oh, ye lords of creation, which of ye can master yourself? which of ye is not haggardened by some pet passion? For one wife that leads you, you are driven by fifty hobbies—by your own weaknesses—by friends—by the world—and by fear of petticoat government.

To return to our 'muttons.' Paul, though anything but a black sheep, was now in a humor to stop at no folly in order to assert his independence. Besides, he had declared his intention to take up a certain number of shares in the new speculation he had wished to patronise, and consequently chose to fancy he could not withdraw from that determination; he therefore allowed his broker to proceed, trusting that Barbara would give way so as to enable him to pay up the first call. His pride, however, was too great to allow him again to address her openly on the subject, and he contented himself with a dignified ill humor and certain obscure illusions, to which his wife, having the option of not understanding them, chose to turn a deaf ear. She shed many bitter tears, though, over his unkindness; but painful as her position was his was still worse.

Pay-day was coming on, and he must either sell the shares, now rapidly rising, or meet the call. The former would have been the wiser plan, but pride and an over-sanguine temperament led him to another course. He secretly raised money in differed quarters and retained the shares. This hampered him, for he had heavy interests to pay, and his concern tho' flourishing could not sustain the drain. Money that should have been expended in his business went to this extraneous

speculation, where it lay idle. The shares fell, he had buried his talent. This would not have been so bad, as this unfortunate investment was one which must in the long run be profitable, to those who had sufficient capital to 'bide their time'; but the fact that he was so large a shareholder became known, and was injurious to him; persons chose to fancy he had 'too many irons in the fire.' There was a talk that he had required 'accommodation,' his credit began to totter. Even now he might have recovered himself had he possessed sufficient nerve to go boldly on like a skater on breaking ice, but no—he hesitated—he tottered—he failed.

Of all those whom this failure surprised, Barbara, as often happens, was most unprepared for it. Her husband had struggled on from day to day, now wildly hoping that all would yet be right; now desponding, but determined to avert the knowledge of impending evil as long as possible from those dear ones at home. Besides, a really conscientious woman's eye, even though a wife's is often to be feared in these cases. Paul yet thought the blow might be escaped; but he knew that with this prospect before them, Barbara would insist on instant retrenchment, and his pride could not brook such an open confession while such a hope remained. So all was unchanged at home, all save its master; and, though the wife was doomed to seem unconscious of her husband's fitful temper, her heart bled at each harsh word to herself or the little prattler who now fled from 'papa.' She had dreaded the loss of her earthly treasure, the riches of his love, to her the truth was a relief, even though embittered by fresh differences or a revival of old complaints.

Things were now desperate with Chepstowe, but when will not a drowing man cling to a straw? He persuaded himself that Barbara might, at the sacrifice of her property retrieve all, and bent his proud spirit to speak to her. Even now he could not bring himself to own the extent of his involvements, but spoke of some mere temporary embarrassment.

'You see, Barbara, my capital is just now locked up; I cannot meet these Bills of Roby's, and there'll be the devil to pay; he's a crusty chap, one of the old school, and it is not the least use to ask him for time. Now, Barbara, your uncle's legacy would set all straight.'

'But, could we not offer it as a security?'

'That be hanged! no one would advance me more than three thousand on it; I want five. I wish you to sell out at once, Barbara; it will save us from beggary and disgrace.'

'Disgrace, Paul! Oh, tell me, you cannot fear disgrace.'

'Is not ruin disgrace? I tell you that Hampden's failure has cramped me confoundedly. I cannot honor my acceptances; I must declare myself insolvent unless you help me.'

'But still, love, as your misfortunes are caused by another's failure, you cannot be disgraced; besides, surely with a business like yours, the banks would accommodate you.'

'You know nothing about the matter; it is no good talking of business to a woman, you cannot understand it. If you don't chose to assist your husband in his greatest need, say so at once. But don't fancy you are to preach to me or give advice; I did not come to you for dictation.'

'Indeed, dear, I do not presume to advise or dictate; you mistake me cruelly. I only wished for the children's sake to see what our situation really is. Paul, remember this may be all the support left to them; they are young, they must be educated, brought forward; is it right to deprive them of their property?'

'Pish! I can double it for them to-morrow. By heaven, Barbara, I will not live to see my name in the Gazette, to be disgraced. Choose between your husband and your money.'

'Were that indeed the choice, you know in your own heart that I should not hesitate one moment. No, the choice is between my husband and our children. I will not believe that even insolvency can disgrace you.'

'Not when my debts are unpaid, and my wife keeps her fortune?'

'A fortune you have often laughed at as a pittance. It can afford us no luxuries; your creditors have no claim on it; it had no interest with your business, it never influenced your credit; had you not married me your position would have been the same. Were I—could I be induced—to break my trust and sacrifice my children's interest, this money should go among all your creditors. I would never part with it for the benefit of one alone.'

'So you would deprive me of character and credit, submit me to the indignities of the insolvent court, blast my fame and future prospects, rather than part with a paltry sum? And yet you can talk of duty. You will remain quiet at home, while I am exposed to all the curses of poverty.'

'You think that these ills can fall on you alone, Paul? Am not I your wife? If disgrace be your portion, must not I share it? Yes, and as freely as I shared your better days' love, for the disgrace will be unmerited. Do not I know that my decision will be canvassed by all, blamed by the many?'

'Then why do you expose yourself to this blame?'

'For our children's sakes. You did not require this money when it was settled on me and them; they do now, and you may.'

'I—I will never degrade myself by a farthing of it; so do not make excuse for your

selfishness. You have chosen; take care how it may end.'

A bankruptcy ensued, and Paul survived it. People who threaten not to live seldom keep that promise. At the worst he could only be charged with over-speculation. His dividend was excellent, his embarrassments clearly attributable to a year of panic, and the failure of some other houses doing business with him. Barbara had truly said, there might be imprudence, but there was no disgrace attached to his name, and he obtained a certificate of the first class.

What were his poor wife's sufferings meanwhile? As she expected, many and harsh comments were passed on her conduct. Her summer friends looked coldly on her, and her servants were disposed to be insolent.

Paul too, who, in spite of all evidence, persisted in asserting and believing that Barbara's property would have saved him, was almost savage in his ill temper. Ostentatiously economical, but requiring the same comforts and attendance he had enjoyed with more than double their present income, nothing but a devoted affection and a reliance in his innate good qualities could have preserved his wife's last comfort, a reliance on him, a respect for her husband. The wife who ceases to look up is indeed alone and miserable. In the pettish recklessness of his grief, he had chosen to make a parade of giving up every thing; not an indignity was spared his family; and many comforts they might have honorably retained were cast from them, that Barbara might the more fully feel the enormity of her fault. The children could but half understand the change; and their innocent murmurs, their cowed looks, their gentle pity for 'poor mamma,' were so many daggers to her heart.

Paul Chepstowe's credit was so good that he might have recommenced life; he was offered a capital on the security of his wife's fortune; but he scorned a boon emanating from this source, and preferred taking a subordinate clerkship in a mercantile house. Some persons have a pleasure in 'cutting off the nose to spite the face,' and our hero was of that class. Like Mawworm, 'he liked to be despised,' for some time it literally did his heart good to come home and say he had been treated with supercilious pride and incivility, and thus maugher over his troubles. He was almost sorry to find that home still neat and comfortable, to see his children flourishing in mind and body, and to feel that some of their old connexions yet considered his wife their equal. Time and the hour, however, will wear through the longest day; and Paul gradually accustomed himself to his happiness, and to look upon himself once more as a respectable member of society.

The illusion, however, was dispelled, and this time it was Barbara who meditated 'sacrifices' and talked of disgrace. Their eldest child, a girl, was now fifteen years old, when to the father's horror, he discovered a plan for sending her as governess pupil to a school. He disapproved, remonstrated, scolded, talked of 'candle-end savings,' and 'ridiculous economy with our income,' but to no purpose. Once he had given up the reins from pique, and now his wife chose to drive, and would not relinquish them; so Annie did as her mother had decided, and was placed in a way of earning her own livelihood. She was a clever, ardent girl, and was soon enabled to add her mite to the general hoard, as a young sister was received in return for her services. Their only boy remained longer on their hands; he was a persevering, keen lad, with a decided turn for mechanics, and was apprenticed at his own request to an engineer. His more ambitious father wished first to give him the benefit of a college education, to send him to the mathematical Cambridge, but Mrs Chepstowe strenuously opposed this plan. 'We cannot afford to give Harry a suitable income,' she said, 'and he shall never with my consent be exposed to the miseries and temptations of a dubious position. No, Harry has his way to fight in the world; he cannot begin too soon; we have no right to mislead him as to his situation, or to fetter his right arm with the trammels of gentility.'

'And so you have treasured up your uncle's money just to make your son a mechanic and his sisters governesses! I expected that at all events our children would have been a little benefited by that miserable bequest.'

'They have been educated, Paul, until they were of an age to assist themselves; we have spared no expense on them. We have now every right to use the interest at least of their money, and there is a purpose to which we would willingly appropriate it; indolence or luxuries would now disgrace us.'

Paul had a glimmering of what his wife meant; he could not blame her purpose, though he chose to fancy it overstrained and romantic. Mingled feelings kept him silent, however, and things went on as usual.

It was a sparkling winter's day in the Christmas week; the girls were home from their respective situations; Harry had come over from a neighboring railway from town, where he had obtained permanent and lucrative employment; and the Chepstoves were again united. The clear windows glistened in the sun; the holly sprays poked up their pert berries and bright leaves from all parts of the room, suggestive of the mistletoe's delicate beads with its cherished 'privileges'; the mahogany shone in the fire light; the arm-chair yawned inviting; the very cat licked its paws with an air of contentment; everything had a gala look, a smile of innate happiness; not a stick in that bright parlor