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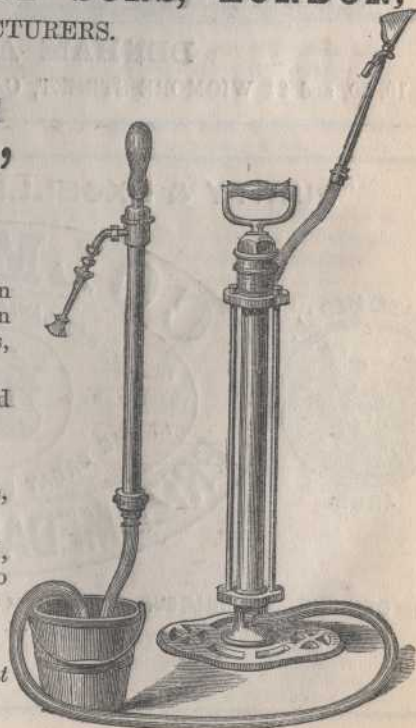
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Dessert Forks	1 0 0	1 10 0	1 15 0	2 2 0
Table Spoons	1 10 0	1 18 0	2 8 0	3 0 0
Dessert Spoons	1 0 0	1 10 0	1 15 0	2 2 0
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OLD GOODS REPLATED EQUAL TO NEW.

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12 Table Forks ...	1 13 0	2 0 0	2 4 0	2 10 0
12 Table Spoons ...	1 13 0	2 0 0	2 4 0	2 10 0
12 Dessert Forks ...	1 4 0	1 10 0	1 12 0	1 15 0
12 Dessert Spoons ...	1 4 0	1 10 0	1 12 0	1 15 0
12 Tea Spoons ...	1 6 0	1 0 0	1 2 0	1 5 0
6 Egg Spoons, } gilt bowls... }	10 0	12 0	12 0	13 6
2 Sauce Ladies... }	6 0	8 0	8 0	9 0
1 Gravy Spoon ... }	6 6	9 0	10 0	11 0
2 Salt Spoons, } gilt bowls... }	3 4	4 0	4 0	4 6
1 Mustard Spoon, } gilt bowl... }	1 8	2 0	2 0	2 3
1 Pair Sugar Tongs	2 6	3 6	3 6	4 0
1 Pair Fish Carvers	1 4 0	1 10 0	1 10 0	1 10 0
1 Butter Knife ...	2 6	4 0	5 6	6 0
1 Soup Ladle ...	10 0	12 0	16 0	17 0
1 Sugar Sifter ...	3 3	4 6	4 6	5 6
Total.....	9 19	9 12	9 0	13 9 6

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WILLIAM S. BURTON'S,

At prices that are remunerative only because of the largeness of the sales.

	Table Knives per doz.	Dessert Knives per doz.	Carvers per pat.
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IVORY HANDLES.			
3½-inch ivory handles	12 0	9 6	4 6
3¼-inch fine ivory handles ..	15 0	11 6	4 6
4-inch ivory balance handles	18 0	14 0	5 0
4-inch fine ivory handles ...	24 0	17 0	7 3
4-inch finest African ivory } handles	32 0	26 0	11 0
Ditto, with silver ferules ...	40 0	33 0	12 0
Ditto, carved handles, silver } ferules	50 0	43 0	17 6
Nickel electro-silver han- } dles, any pattern..... }	25 0	19 0	17 6
Silver handles of any pattern	84 0	54 0	21 0
BONE AND HORN HANDLES.			
Knives and Forks per dozen.			
White bone handles.....	11 0	8 6	2 0
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Black horn, rim'd shoulders.	17 0	14 0	4 0
Do., very strong rivetted hds.	12 0	9 0	3 0

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BELLA "RIGHTED" BY THE GOLDEN DUSTMAN.



THE LOVELY WOMAN HAS HER FORTUNE TOLD

CHAPTER XV.

THE GOLDEN DUSTMAN AT HIS WORST.

THE breakfast table at Mr. Boffin's was usually a very pleasant one, and was always presided over by Bella. As though he began each new day in his healthy natural character, and some waking hours were necessary to his relapse into the corrupting influences of his wealth, the face and the demeanour of the Golden Dustman were generally unclouded at that meal. It would have been easy to believe then, that there was no change in him. It was as the day went on that the clouds gathered, and the brightness of the morning became obscured. One might have said that the shadows of avarice and distrust lengthened as his own shadow lengthened, and that the night closed around him gradually.

But, one morning long afterwards to be remembered, it was black midnight with the Golden Dustman when he first appeared. His altered character had never been so grossly marked. His bearing towards his Secretary was so charged with insolent distrust and arrogance, that the latter rose and left the table before breakfast was half done. The look he directed at the Secretary's retiring figure was so cunningly malignant, that Bella would have sat astounded and indignant, even though he had not gone the length of secretly threatening Rokesmith with his clenched fist as he closed the door. This unlucky morning, of all mornings in the year, was the morning next after Mr. Boffin's interview with Mrs. Lammle in her little carriage.

Bella looked to Mrs. Boffin's face for comment on, or explanation of, this stormy humour in her husband, but none was there. An anxious and a distressed observation of her own face was all she could read in it. When they were left alone together—which was not until noon, for Mr. Boffin sat long in his easy-chair, by turns jogging up and down the breakfast-room, clenching his fist and muttering—Bella, in consternation, asked her what had happened, what was wrong? "I am forbidden to speak to you about it, Bella dear; I mustn't tell you," was all the answer she could get. And still, whenever, in her wonder and dismay, she raised her eyes to Mrs. Boffin's face, she saw in it the same anxious and distressed observation of her own.

Oppressed by her sense that trouble was impending, and lost in speculations why Mrs. Boffin should look at her as if she had any part in it, Bella found the day long and dreary. It was far on in the afternoon when, she being in her own room, a servant brought her a message from Mr. Boffin begging her to come to his.

Mrs. Boffin was there, seated on a sofa, and Mr. Boffin was jogging up and down. On seeing Bella he stopped, beckoned her to him, and drew her arm through his. "Don't be alarmed, my dear," he said, gently; "I am not angry with you. Why you actually tremble! Don't be alarmed, Bella my dear. I'll see you righted."

"See me righted?" thought Bella. And then repeated aloud in a tone of astonishment: "see me righted, sir?"

"Ay, ay!" said Mr. Boffin, "See you righted. Send Mr. Rokesmith here, you sir."

Bella would have been lost in perplexity if there had been pause enough; but the servant found Mr. Rokesmith near at hand, and he almost immediately presented himself.

"Shut the door, sir!" said Mr. Boffin. "I have got something to say to you which I fancy you'll not be pleased to hear."

"I am sorry to reply, Mr. Boffin," returned the Secretary, as, having closed the door, he turned and faced him, "that I think that very likely."

"What do you mean?" blustered Mr. Boffin.

"I mean that it has become no novelty to me to hear from your lips what I would rather not hear."

"Oh! Perhaps we shall change that," said Mr. Boffin with a threatening roll of his head.

"I hope so," returned the Secretary. He was quiet and respectful; but stood, as Bella thought (and was glad to think), on his manhood too.

"Now, sir," said Mr. Boffin, "look at this young lady on my arm."

Bella involuntarily raising her eyes, when this sudden reference was made to herself, met those of Mr. Rokesmith. He was pale and seemed agitated. Then her eyes passed on to Mrs. Boffin's, and she met the look again. In a flash it enlightened her, and she began to understand what she had done.

"I say to you, sir," Mr. Boffin repeated, "look at this young lady on my arm."

"I do so," returned the Secretary.

As his glance rested again on Bella for a moment, she thought there was reproach in it. But it is possible that the reproach was within herself.

"How dare you, sir," said Mr. Boffin, "tamper, unknown to me, with this young lady? How dare you come out of your station, and your place in my house, to pester this young lady with your impudent addresses?"

"I must decline to answer questions," said the Secretary, "that are so offensively asked."

"You decline to answer?" retorted Mr. Boffin. "You decline to answer, do you? Then I'll tell you what it is, Rokesmith; I'll answer for you. There are two sides to this matter, and I'll take 'em separately. The first side is, sheer Insolence. That's the first side."

The Secretary smiled with some bitterness, as though he would have said, "So I see and hear."

"It was sheer Insolence in you, I tell you," said Mr. Boffin, "even to think of this young lady. This young lady was far above *you*. This young lady was no match for *you*. This young lady was lying in wait (as she was qualified to do) for money, and you had no money."

Bella hung her head and seemed to shrink a little from Mr. Boffin's protecting arm.

"What are you, I should like to know," pursued Mr. Boffin, "that you were to have the audacity to follow up this young lady? This young lady was looking about the market for a good bid; she wasn't in it to be snapped up by fellows that had no money to lay out; nothing to buy with."

"Oh, Mr. Boffin! Mrs. Boffin, pray say something for me!" murmured Bella, disengaging her arm, and covering her face with her hands.

"Old lady," said Mr. Boffin, anticipating his wife, "you hold your tongue. Bella, my dear, don't you let yourself be put out. I'll right you."

"But you don't, you don't right me!" exclaimed Bella, with great emphasis. "You wrong me, wrong me!"

"Don't you be put out, my dear," complacently retorted Mr. Boffin. "I'll bring this young man to book. Now, you Rokesmith! You can't decline to hear, you know, as well as to answer. You hear me tell you that the first side of your conduct was Insolence—Insolence and Presumption. Answer me one thing, if you can. Didn't this young lady tell you so herself?"

"Did I, Mr. Rokesmith?" asked Bella with her face still covered. "O say, Mr. Rokesmith! Did I?"

"Don't be distressed, Miss Wilfer; it matters very little now."

"Ah! You can't deny it, though!" said Mr. Boffin, with a knowing shake of his head.

"But I have asked him to forgive me since," cried Bella; "and I would ask him to forgive me now again, upon my knees, if it would spare him!"

Here Mrs. Boffin broke out a-crying.

"Old lady," said Mr. Boffin, "stop that noise! Tender-hearted in you, Miss Bella; but I mean to have it out right through with this young man, having got him into a corner. Now, you Rokesmith. I tell you that's one side of your conduct—Insolence and Presumption. Now, I'm a-coming to the other, which is much worse. This was a speculation of yours."

"I indignantly deny it."

"It's of no use your denying it; it doesn't signify a bit whether you deny it or not; I've got a head upon my shoulders, and it ain't a baby's. What!" said Mr. Boffin, gathering himself together in his most suspicious attitude, and wrinkling his face into a very map of curves and corners. "Don't I know what grabs are made at a man with money? If I didn't keep my eyes open, and my pockets buttoned, shouldn't I be brought to the workhouse before I knew where I was? Wasn't the experience of Dancer, and Elwes, and Hopkins, and Blewbury Jones, and ever so many more of 'em, similar to mine? Didn't everybody want to make grabs at what they'd got, and bring 'em to poverty and ruin? Weren't they forced to hide everything belonging to 'em, for fear it should be snatched from 'em? Of course they was. I shall be told next that they didn't know human natur!"

"They! Poor creatures," murmured the Secretary.

"What do you say?" asked Mr. Boffin, snapping at him. "However, you needn't be at the trouble of repeating it, for it ain't worth hearing, and won't go down with *me*. I'm a-going to unfold your plan, before this young lady; I'm a-going to show this young lady the second view of you; and nothing you can say will stave it off. (Now, attend here, Bella, my dear.) Rokesmith, you're a needy chap. You're a chap that I pick up in the street. Are you, or ain't you?"

"Go on, Mr. Boffin; don't appeal to me."

"Not appeal to *you*," retorted Mr. Boffin as if he hadn't done so. "No, I should hope not! Appealing to *you*, would be rather a rum course. As I was saying, you're a needy chap that I pick up in the street. You come and ask me in the street to take you for a Secretary, and I take you. Very good."

"Very bad," murmured the Secretary.

"What do you say?" asked Mr. Boffin, snapping at him again.

He returned no answer. Mr. Boffin, after eyeing him with a comical look of discomfited curiosity, was fain to begin afresh.

"This Rokesmith is a needy young man that I take for my Secretary out of the open street. This Rokesmith gets acquainted with my affairs, and gets to know that I mean to settle a sum of money on this young lady. 'Oho!' says this Rokesmith;" here Mr. Boffin clapped a finger against his nose, and tapped it several times with a sneaking air, as embodying Rokesmith confidentially confabulating with his own nose; "'This will be a good haul; I'll go in for this!' And so this Rokesmith, greedy and hungering, begins a-creeping on his hands and knees towards the money. Not so bad a speculation either: for if this young lady had had less spirit, or had had less sense, through being at all in the romantic line, by George he might have worked it out and made it pay! But fortunately she was too many for him, and a pretty figure he cuts now he is exposed. There he stands!" said Mr. Boffin, addressing Rokesmith himself with ridiculous inconsistency. "Look at him!"

"Your unfortunate suspicions, Mr. Boffin——" began the Secretary.

"Precious unfortunate for *you*, I can tell you," said Mr. Boffin.

"—are not to be combated by any one, and I address myself to no such hopeless task. But I will say a word upon the truth."

"Yah! Much you care about the truth," said Mr. Boffin, with a snap of his fingers.

"Noddy! My dear love!" expostulated his wife.

"Old lady," returned Mr. Boffin, "you keep still. I say to this Rokesmith here, much he cares about the truth. I tell him again, much he cares about the truth."

"Our connexion being at an end, Mr. Boffin," said the Secretary, "it can be of very little moment to me what you say."

"Oh! You are knowing enough," retorted Mr. Boffin, with a sly look. "to have found out that our connexion's at an end, eh? But you can't get beforehand with me. Look at this in my hand. This is your pay, on your discharge. You can only follow suit. You can't deprive me of the lead. Let's have no pretending that you discharge yourself. I discharge you."

"So that I go," remarked the Secretary, waving the point aside with his hand, "it is all one to me."

"Is it?" said Mr. Boffin. "But it's two to me, let me tell you. Allowing a fellow that's found out, to discharge himself, is one thing; discharging him for insolence and presumption, and likewise for designs upon his master's money, is another. One and one's two; not one. (Old lady, don't you cut in. You keep still.)"

"Have you said all you wish to say to me?" demanded the Secretary.

"I don't know whether I have or not," answered Mr. Boffin. "It depends."

"Perhaps you will consider whether there are any other strong expressions that you would like to bestow upon me?"

"I'll consider that," said Mr. Boffin, obstinately, "at my convenience, and not at yours. You want the last word. It may not be suitable to let you have it."

"Noddy! My dear, dear Noddy! You sound so hard!" cried poor Mrs. Boffin, not to be quite repressed.

"Old lady," said her husband, but without harshness, "if you cut in when requested not, I'll get a pillow and carry you out of the room upon it. What do you want to say, you Rokesmith?"

"To you, Mr. Boffin, nothing. But to Miss Wilfer and to your good kind wife, a word."

"Out with it then," replied Mr. Boffin, "and cut it short, for we've had enough of you."

"I have borne," said the Secretary, in a low voice, "with my false position here, that I might not be separated from Miss Wilfer. To be near her, has been a recompense to me from day to day, even for the undeserved treatment I have had here, and for the degraded aspect in which she has often seen me. Since Miss Wilfer rejected me, I have never again urged my suit, to the best of my belief, with a spoken syllable or a look. But I have never changed in my devotion to her, except—if she will forgive my saying so—that it is deeper than it was, and better founded."

"Now, mark this chap's saying Miss Wilfer, when he means £ s. d.!" cried Mr. Boffin, with a cunning wink. "Now, mark this chap's making Miss Wilfer stand for Pounds, Shillings, and Pence!"

"My feeling for Miss Wilfer," pursued the Secretary, without deigning to notice him, "is not one to be ashamed of. I avow it. I love her. Let me go where I may when I presently leave this house, I shall go into a blank life, leaving her."

"Leaving £ s. d. behind me," said Mr. Boffin, by way of commentary, with another wink.

"That I am incapable," the Secretary went on, still without heeding him, "of a mercenary project, or a mercenary thought, in connexion with Miss Wilfer, is nothing meritorious in me, because any prize that I could put before my fancy would sink into insignificance beside her. If the greatest wealth or the highest rank were hers, it would only be important in my sight as removing her still farther from me, and making me more hopeless, if that could be. Say," remarked the Secretary, looking full at his late master, "say that with a word she

could strip Mr. Boffin of his fortune and take possession of it, she would be of no greater worth in my eyes than she is."

"What do you think by this time, old lady," asked Mr. Boffin, turning to his wife in a bantering tone, "about this Rokesmith here, and his caring for the truth? You needn't say what you think, my dear, because I don't want you to cut in, but you can think it all the same. As to taking possession of my property, I warrant you he wouldn't do that himself if he could."

"No," returned the Secretary, with another full look.

"Ha, ha, ha!" laughed Mr. Boffin. "There's nothing like a good 'un while you are about it."

"I have been for a moment," said the Secretary, turning from him and falling into his former manner, "diverted from the little I have to say. My interest in Miss Wilfer began when I first saw her; even began when I had only heard of her. It was, in fact, the cause of my throwing myself in Mr. Boffin's way, and entering his service. Miss Wilfer has never known this until now. I mention it now, only as a corroboration (though I hope it may be needless) of my being free from the sordid design attributed to me."

"Now, this is a very artful dog," said Mr. Boffin, with a deep look. "This is a longer-headed schemer than I thought him. See how patiently and methodically he goes to work. He gets to know about me and my property, and about this young lady, and her share in poor young John's story, and he puts this and that together, and he says to himself, 'I'll get in with Boffin, and I'll get in with this young lady, and I'll work 'em both at the same time, and I'll bring my pigs to market somewhere.' I hear him say it, bless you! Why, I look at him, now, and I see him say it!"

Mr. Boffin pointed at the culprit, as it were in the act, and hugged himself in his great penetration.

"But luckily he hadn't to deal with the people he supposed, Bella, my dear!" said Mr. Boffin. "No! Luckily he had to deal with you, and with me, and with Daniel and Miss Dancer, and with Elwes, and with Vulture Hopkins, and with Blewbury Jones and all the rest of us, one down t'other come on. And he's beat; that's what he is; regularly beat. He thought to squeeze money out of us, and he has done for himself instead, Bella my dear!"

Bella my dear made no response, gave no sign of acquiescence. When she had first covered her face she had sunk upon a chair with her hands resting on the back of it, and had never moved since. There was a short silence at this point, and Mrs. Boffin softly rose as if to go to her. But, Mr. Boffin stopped her with a gesture, and she obediently sat down again and stayed where she was.

"There's your pay, Mister Rokesmith," said the Golden Dustman, jerking the folded scrap of paper he had in his hand, towards his late Secretary. "I dare say you can stoop to pick it up, after what you have stooped to here."

"I have stooped to nothing but this," Rokesmith answered as he took it from the ground; "and this is mine, for I have earned it by the hardest of hard labour."

"You're a pretty quick packer, I hope," said Mr. Boffin; "because

the sooner you are gone, bag and baggage, the better for all parties."

"You need have no fear of my lingering."

"There's just one thing though," said Mr. Boffin, "that I should like to ask you before we come to a good riddance, if it was only to show this young lady how conceited you schemers are, in thinking that nobody finds out how you contradict yourselves."

"Ask me anything you wish to ask," returned Rokesmith, "but use the expedition that you recommend."

"You pretend to have a mighty admiration for this young lady?" said Mr. Boffin, laying his hand protectingly on Bella's head without looking down at her.

"I do not pretend."

"Oh! Well. You have a mighty admiration for this young lady—since you are so particular?"

"Yes."

"How do you reconcile that, with this young lady's being a weak-spirited, improvident idiot, not knowing what was due to herself, flinging up her money to the church-weathercocks, and racing off at a splitting pace for the workhouse?"

"I don't understand you."

"Don't you? Or won't you? What else could you have made this young lady out to be, if she had listened to such addresses as yours?"

"What else, if I had been so happy as to win her affections and possess her heart?"

"Win her affections," retorted Mr. Boffin, with ineffable contempt, "and possess her heart! Mew says the cat, Quack-quack says the duck, Bow-wow-wow says the dog! Win her affections and possess her heart! Mew, Quack-quack, Bow-wow!"

John Rokesmith stared at him in his outburst, as if with some faint idea that he had gone mad.

"What is due to this young lady," said Mr. Boffin, "is Money, and this young lady right well knows it."

"You slander the young lady."

"You slander the young lady; you with your affections and hearts and trumpery," returned Mr. Boffin. "It's of a piece with the rest of your behaviour. I heard of these doings of yours only last night, or you should have heard of 'em from me, sooner, take your oath of it. I heard of 'em from a lady with as good a headpiece as the best, and she knows this young lady, and I know this young lady, and we all three know that it's Money she makes a stand for—money, money, money—and that you and your affections and hearts are a Lie, sir!"

"Mrs. Boffin," said Rokesmith, quietly turning to her, "for your delicate and unvarying kindness I thank you with the warmest gratitude. Good-bye! Miss Wilfer, good-bye!"

"And now, my dear," said Mr. Boffin, laying his hand on Bella's head again, "you may begin to make yourself quite comfortable, and I hope you feel that you've been righted."

But, Bella was so far from appearing to feel it, that she shrank from

his hand and from the chair, and, starting up in an incoherent passion of tears, and stretching out her arms, cried, "O Mr. Rokesmith, before you go, if you could but make me poor again! O! Make me poor again, Somebody, I beg and pray, or my heart will break if this goes on! Pa, dear, make me poor again and take me home! I was bad enough there, but I have been so much worse here. Don't give me money, Mr. Boffin, I won't have money. Keep it away from me, and only let me speak to good little Pa, and lay my head upon his shoulder, and tell him all my griefs. Nobody else can understand me, nobody else can comfort me, nobody else knows how unworthy I am, and yet can love me like a little child. I am better with Pa than any one—more innocent, more sorry, more glad!" So, crying out in a wild way that she could not bear this, Bella drooped her head on Mrs. Boffin's ready breast.

John Rokesmith from his place in the room, and Mr. Boffin from his, looked on at her in silence until she was silent herself. Then Mr. Boffin observed in a soothing and comfortable tone, "There, my dear, there; you are righted now, and it's *all* right. I don't wonder, I'm sure, at your being a little flurried by having a scene with this fellow, but it's all over, my dear, and you're righted, and it's—and it's *all* right!" Which Mr. Boffin repeated with a highly satisfied air of completeness and finality.

"I hate you!" cried Bella, turning suddenly upon him, with a stamp of her little foot—"at least, I can't hate you, but I don't like you!"

"HUL—LO!" exclaimed Mr. Boffin in an amazed under-tone.

"You're a scolding, unjust, abusive, aggravating, bad old creature!" cried Bella. "I am angry with my ungrateful self for calling you names; but you are, you are; you know you are!"

Mr. Boffin stared here, and stared there, as misdoubting that he must be in some sort of fit.

"I have heard you with shame," said Bella. "With shame for myself, and with shame for you. You ought to be above the base tale-bearing of a time-serving woman; but you are above nothing now."

Mr. Boffin, seeming to become convinced that this was a fit, rolled his eyes and loosened his neckcloth.

"When I came here, I respected you and honored you, and I soon loved you," cried Bella. "And now I can't bear the sight of you. At least, I don't know that I ought to go so far as that—only you're a—you're a Monster!" Having shot this bolt out with a great expenditure of force, Bella hysterically laughed and cried together.

"The best wish I can wish you is," said Bella, returning to the charge, "that you had not one single farthing in the world. If any true friend and well-wisher could make you a bankrupt, you would be a Duck; but as a man of property you are a Demon!"

After despatching this second bolt with a still greater expenditure of force, Bella laughed and cried still more.

"Mr. Rokesmith, pray stay one moment. Pray hear one word from me before you go! I am deeply sorry for the reproaches you have borne on my account. Out of the depths of my heart I earnestly and truly beg your pardon."

As she stepped towards him, he met her. As she gave him her

hand, he put it to his lips, and said, "God bless you!" No laughing was mixed with Bella's crying then; her tears were pure and fervent.

"There is not an ungenerous word that I have heard addressed to you—heard with scorn and indignation, Mr. Rokesmith—but it has wounded me far more than you, for I have deserved it, and you never have. Mr. Rokesmith, it is to me you owe this perverted account of what passed between us that night. I parted with the secret, even while I was angry with myself for doing so. It was very bad in me, but indeed it was not wicked. I did it in a moment of conceit and folly—one of my many such moments—one of my many such hours—years. As I am punished for it severely, try to forgive it!"

"I do with all my soul."

"Thank you. O thank you! Don't part from me till I have said one other word, to do you justice. The only fault you can be truly charged with, in having spoken to me as you did that night—with how much delicacy and how much forbearance no one but I can know or be grateful to you for—is, that you laid yourself open to be slighted by a worldly shallow girl whose head was turned, and who was quite unable to rise to the worth of what you offered her. Mr. Rokesmith, that girl has often seen herself in a pitiful and poor light since, but never in so pitiful and poor a light as now, when the mean tone in which she answered you—sordid and vain girl that she was—has been echoed in her ears by Mr. Boffin."

He kissed her hand again.

"Mr. Boffin's speeches were detestable to me, shocking to me," said Bella, startling that gentleman with another stamp of her little foot. "It is quite true that there was a time, and very lately, when I deserved to be so 'righted,' Mr. Rokesmith; but I hope that I shall never deserve it again!"

He once more put her hand to his lips, and then relinquished it, and left the room. Bella was hurrying back to the chair in which she had hidden her face so long, when, catching sight of Mrs. Boffin by the way, she stopped at her. "He is gone," sobbed Bella indignantly, despairingly, in fifty ways at once, with her arms round Mrs. Boffin's neck. "He has been most shamefully abused, and most unjustly and most basely driven away, and I am the cause of it!"

All this time, Mr. Boffin had been rolling his eyes over his loosened neckerchief, as if his fit were still upon him. Appearing now to think that he was coming to, he stared straight before him for a while, tied his neckerchief again, took several long inspirations, swallowed several times, and ultimately exclaimed with a deep sigh, as if he felt himself on the whole better: "Well!"

No word, good or bad, did Mrs. Boffin say; but she tenderly took care of Bella, and glanced at her husband as if for orders. Mr. Boffin, without imparting any, took his seat on a chair over against them, and there sat leaning forward, with a fixed countenance, his legs apart, a hand on each knee, and his elbows squared, until Bella should dry her eyes and raise her head, which in the fulness of time she did.

"I must go home," said Bella, rising hurriedly. "I am very

grateful to you for all you have done for me, but I can't stay here."

"My darling girl!" remonstrated Mrs. Boffin.

"No, I can't stay here," said Bella; "I can't indeed.—Ugh! you vicious old thing!" (This to Mr. Boffin.)

"Don't be rash, my love," urged Mrs. Boffin. "Think well of what you do."

"Yes, you had better think well," said Mr. Boffin.

"I shall never more think well of *you*," cried Bella, cutting him short, with intense defiance in her expressive little eyebrows, and championship of the late Secretary in every dimple. "No! Never again! Your money has changed you to marble. You are a hard-hearted Miser. You are worse than Dancer, worse than Hopkins, worse than Blackberry Jones, worse than any of the wretches. And more!" proceeded Bella, breaking into tears again, "you were wholly underserving of the Gentleman you have lost."

"Why, you don't mean to say, Miss Bella," the Golden Dustman slowly remonstrated, "that you set up Rokesmith against me?"

"I do!" said Bella. "He is worth a Million of you."

Very pretty she looked, though very angry, as she made herself as tall as she possibly could (which was not extremely tall), and utterly renounced her patron with a lofty toss of her rich brown head.

"I would rather he thought well of me," said Bella, "though he swept the street for bread, than that you did, though you splashed the mud upon him from the wheels of a chariot of pure gold.—There!"

"Well I'm sure!" cried Mr. Boffin, staring.

"And for a long time past, when you have thought you set yourself above him, I have only seen you under his feet," said Bella—"There! And throughout I saw in him the master, and I saw in you the man—There! And when you used him shamefully, I took his part and loved him—There! I boast of it!"

After which strong avowal Bella underwent reaction, and cried to any extent, with her face on the back of her chair.

"Now, look here," said Mr. Boffin, as soon as he could find an opening for breaking the silence and striking in. "Give me your attention, Bella. I am not angry."

"I *am*!" said Bella.

"I say," resumed the Golden Dustman, "I am not angry, and I mean kindly to you, and I want to overlook this. So you'll stay where you are, and we'll agree to say no more about it."

"No, I can't stay here," cried Bella, rising hurriedly again; "I can't think of staying here. I must go home for good."

"Now, don't be silly," Mr. Boffin reasoned. "Don't do what you can't undo; don't do what you're sure to be sorry for."

"I shall never be sorry for it," said Bella; "and I should always be sorry, and should every minute of my life despise myself, if I remained here after what has happened."

"At least, Bella," argued Mr. Boffin, "let there be no mistake about it. Look before you leap, you know. Stay where you are, and all's well, and all's as it was to be. Go away, and you can never come back."

"I know that I can never come back, and that's what I mean," said Bella.

"You mustn't expect," Mr. Boffin pursued, "that I'm a-going to settle money on you, if you leave us like this, because I am not. No, Bella! Be careful! Not one brass farthing."

"Expect!" said Bella, haughtily. "Do you think that any power on earth could make me take it, if you did, sir?"

But there was Mrs. Boffin to part from, and, in the full flush of her dignity, the impressible little soul collapsed again. Down upon her knees before that good woman, she rocked herself upon her breast, and cried, and sobbed, and folded her in her arms with all her might.

"You're a dear, a dear, the best of dears!" cried Bella. "You're the best of human creatures. I can never be thankful enough to you, and can never forget you. If I should live to be blind and deaf, I know I shall see and hear you, in my fancy, to the last of my dim old days!"

Mrs. Boffin wept most heartily, and embraced her with all fondness; but said not one single word except that she was her dear girl. She said that often enough, to be sure, for she said it over and over again; but not one word else.

Bella broke from her at length, and was going weeping out of the room, when in her own little queer affectionate way, she half relented towards Mr. Boffin.

"I am very glad," sobbed Bella, "that I called you names, 'sir, because you richly deserved it. But I am very sorry that I called you names, because you used to be so different. Say good-bye!"

"Good-bye," said Mr. Boffin, shortly.

"If I knew which of your hands was the least spoilt, I would ask you to let me touch it," said Bella, "for the last time. But not because I repent of what I have said to you. For I don't. It's true!"

"Try the left hand," said Mr. Boffin, holding it out in a stolid manner; "it's the least used."

"You have been wonderfully good and kind to me," said Bella, "and I kiss it for that. You have been as bad as bad could be to Mr. Rokesmith, and I throw it away for that. Thank you for myself, and good-bye!"

"Good-bye," said Mr. Boffin as before.

Bella caught him round the neck and kissed him, and ran out for ever.

She ran up-stairs, and sat down on the floor in her own room, and cried abundantly. But the day was declining and she had no time to lose. She opened all the places where she kept her dresses; selected only those she had brought with her, leaving all the rest; and made a great misshapen bundle of them, to be sent for afterwards.

"I won't take one of the others," said Bella, tying the knots of the bundle very tight, in the severity of her resolution. "I'll leave all the presents behind, and begin again entirely on my own account." That the resolution might be thoroughly carried into practice, she even changed the dress she wore, for that in which she had come to

the grand mansion. Even the bonnet she put on, was the bonnet that had mounted into the Boffin chariot at Holloway.

"Now, I am complete," said Bella. "It's a little trying, but I have steeped my eyes in cold water, and I won't cry any more. You have been a pleasant room to me, dear room. Adieu! We shall never see each other again."

With a parting kiss of her fingers to it, she softly closed the door, and went with a light foot down the great staircase, pausing and listening as she went, that she might meet none of the household. No one chanced to be about, and she got down to the hall in quiet. The door of the late Secretary's room stood open. She peeped in as she passed, and divined from the emptiness of his table, and the general appearance of things, that he was already gone. Softly opening the great hall door, and softly closing it upon herself, she turned and kissed it on the outside—insensible old combination of wood and iron that it was!—before she ran away from the house at a swift pace.

"That was well done!" panted Bella, slackening in the next street, and subsiding into a walk. "If I had left myself any breath to cry with, I should have cried again. Now poor dear darling little Pa, you are going to see your lovely woman unexpectedly."

CHAPTER XVI.

THE FEAST OF THE THREE HOBGOBLINS.

THE City looked unpromising enough, as Bella made her way along its gritty streets. Most of its money-mills were slackening sail, or had left off grinding for the day. The master-millers had already departed, and the journeymen were departing. There was a jaded aspect on the business lanes and courts, and the very pavements had a weary appearance, confused by the tread of a million of feet. There must be hours of night to temper down the day's distraction of so feverish a place. As yet the worry of the newly-stopped whirling and grinding on the part of the money-mills seemed to linger in the air, and the quiet was more like the prostration of a spent giant than the repose of one who was renewing his strength.

If Bella thought, as she glanced at the mighty Bank, how agreeable it would be to have an hour's gardening there, with a bright copper shovel, among the money, still she was not in an avaricious vein. Much improved in that respect, and with certain half-formed images which had little gold in their composition, dancing before her bright eyes, she arrived in the drug-flavoured region of Mincing Lane, with the sensation of having just opened a drawer in a chemist's shop.

The counting-house of Chicksey, Veneering, and Stobbles was pointed out by an elderly female accustomed to the care of offices, who dropped upon Bella out of a public-house, wiping her mouth, and accounted for its humidity on natural principles well known to the physical sciences, by explaining that she had looked in at the

door to see what o'clock it was. The counting-house was a wall-eyed ground floor by a dark gateway, and Bella was considering, as she approached it, could there be any precedent in the City for her going in and asking for R. Wilfer, when whom should she see, sitting at one of the windows with the plate-glass sash raised, but R. Wilfer himself, preparing to take a slight refectation!

On approaching nearer, Bella discerned that the refectation had the appearance of a small cottage-loaf and a pennyworth of milk. Simultaneously with this discovery on her part, her father discovered her, and invoked the echoes of Mincing Lane to exclaim "My gracious me!"

He then came cherubically flying out without a hat, and embraced her, and handed her in. "For it's after hours and I am all alone, my dear," he explained, "and am having—as I sometimes do when they are all gone—a quiet tea."

Looking round the office, as if her father were a captive and this his cell, Bella hugged him and choked him to her heart's content.

"I never was so surprised, my dear!" said her father. "I couldn't believe my eyes. Upon my life, I thought they had taken to lying! The idea of your coming down the Lane yourself! Why didn't you send the footman down the Lane, my dear?"

"I have brought no footman with me, Pa."

"Oh indeed! But you have brought the elegant turn-out, my love?"

"No, Pa."

"You never can have walked, my dear?"

"Yes, I have, Pa."

He looked so very much astonished, that Bella could not make up her mind to break it to him just yet.

"The consequence is, Pa, that your lovely woman feels a little faint, and would very much like to share your tea."

The cottage loaf and the pennyworth of milk had been set forth on a sheet of paper on the window-seat. The cherubic pocket-knife, with the first bit of the loaf still on its point, lay beside them where it had been hastily thrown down. Bella took the bit off, and put it in her mouth. "My dear child," said her father, "the idea of your partaking of such lowly fare! But at least you must have your own loaf and your own penn'orth. One moment, my dear. The Dairy is just over the way and round the corner."

Regardless of Bella's dissuasions he ran out, and quickly returned with the new supply. "My dear child," he said, as he spread it on another piece of paper before her, "the idea of a splendid——!" and then looked at her figure, and stopped short.

"What's the matter, Pa?"

"—of a splendid female," he resumed more slowly, "putting up with such accommodation as the present!—Is that a new dress you have on, my dear?"

"No, Pa, an old one. Don't you remember it?"

"Why, I *thought* I remembered it, my dear!"

"You should, for you bought it, Pa."

"Yes, I *thought* I bought it my dear!" said the cherub, giving himself a little shake, as if to rouse his faculties.

"And have you grown so fickle that you don't like your own taste, Pa dear?"

"Well, my love," he returned, swallowing a bit of the cottage loaf with considerable effort, for it seemed to stick by the way: "I should have thought it was hardly sufficiently splendid for existing circumstances."

"And so, Pa," said Bella, moving coaxingly to his side instead of remaining opposite, "you sometimes have a quiet tea here all alone? I am not in the tea's way, if I draw my arm over your shoulder like this, Pa?"

"Yes, my dear, and no, my dear. Yes to the first question, and Certainly Not to the second. Respecting the quiet tea, my dear, why you see the occupations of the day are sometimes a little wearing; and if there's nothing interposed between the day and your mother, why *she* is sometimes a little wearing, too."

"I know, Pa."

"Yes, my dear. So sometimes I put a quiet tea at the window here, with a little quiet contemplation of the Lane (which comes soothing), between the day, and domestic ——"

"Bliss," suggested Bella, sorrowfully.

"And domestic Bliss," said her father, quite contented to accept the phrase.

Bella kissed him. "And it is in this dark dingy place of captivity, poor dear, that you pass all the hours of your life when you are not at home?"

"Not at home, or not on the road there, or on the road here, my love. Yes. You see that little desk in the corner?"

"In the dark corner, furthest both from the light and from the fireplace? The shabbiest desk of all the desks?"

"Now, does it really strike you in that point of view, my dear?" said her father, surveying it artistically with his head on one side: "that's mine. That's called Rumty's Perch."

"Whose Perch?" asked Bella with great indignation.

"Rumty's. You see, being rather high and up two steps they call it a Perch. And they call *me* Rumty."

"How dare they!" exclaimed Bella.

"They're playful, Bella my dear; they're playful. They're more or less younger than I am, and they're playful. What does it matter? It might be Surly, or Sulky, or fifty disagreeable things that I really shouldn't like to be considered. But Rumty! Lor, why not Rumty?"

To inflict a heavy disappointment on this sweet nature, which had been, through all her caprices, the object of her recognition, love, and admiration from infancy, Bella felt to be the hardest task of her hard day. "I should have done better," she thought, "to tell him at first; I should have done better to tell him just now, when he had some slight misgiving; he is quite happy again, and I shall make him wretched."

He was falling back on his loaf and milk, with the pleasantest composure, and Bella stealing her arm a little closer about him, and at the same time sticking up his hair with an irresistible propensity

to play with him founded on the habit of her whole life, had prepared herself to say: "Pa dear, don't be cast down, but I must tell you something disagreeable!" when he interrupted her in an unlooked-for manner.

"My gracious me!" he exclaimed, invoking the Mincing Lane echoes as before. "This is very extraordinary!"

"What is, Pa?"

"Why here's Mr. Rokesmith now!"

"No, no, Pa, no," cried Bella, greatly flurried. "Surely not."

"Yes there is! Look here!"

Sooth to say, Mr. Rokesmith not only passed the window, but came into the counting-house. And not only came into the counting-house, but, finding himself alone there with Bella and her father, rushed at Bella and caught her in his arms, with the rapturous words "My dear, dear girl; my gallant, generous, disinterested, courageous, noble girl!" And not only that even, (which one might have thought astonishment enough for one dose), but Bella, after hanging her head for a moment, lifted it up and laid it on his breast, as if that were her head's chosen and lasting resting-place!

"I knew you would come to him, and I followed you," said Rokesmith. "My love, my life! You ARE mine?"

To which Bella responded, "Yes, I AM yours if you think me worth taking!" And after that, seemed to shrink to next to nothing in the clasp of his arms, partly because it was such a strong one on his part, and partly because there was such a yielding to it on hers.

The cherub, whose hair would have done for itself, under the influence of this amazing spectacle, what Bella had just now done for it, staggered back into the window-seat from which he had risen, and surveyed the pair with his eyes dilated to their utmost.

"But we must think of dear Pa," said Bella; "I haven't told dear Pa; let us speak to Pa." Upon which they turned to do so.

"I wish first, my dear," remarked the cherub faintly, "that you'd have the kindness to sprinkle me with a little milk, for I feel as if I was—Going."

In fact, the good little fellow had become alarmingly limp, and his senses seemed to be rapidly escaping, from the knees upward. Bella sprinkled him with kisses instead of milk, but gave him a little of that article to drink; and he gradually revived under her caressing care.

"We'll break it to you gently, dearest Pa," said Bella.

"My dear," returned the cherub, looking at them both, "you broke so much in the first—Gush, if I may so express myself—that I think I am equal to a good large breakage now."

"Mr. Wilfer," said John Rokesmith, excitedly and joyfully, "Bella takes me, though I have no fortune, even no present occupation; nothing but what I can get in the life before us. Bella takes me!"

"Yes, I should rather have inferred, my dear sir," returned the cherub feebly, "that Bella took you, from what I have within these few minutes remarked."

"You don't know, Pa," said Bella, "how ill I have used him!"

"You don't know, sir," said Rokesmith, "what a heart she has!"

"You don't know, Pa," said Bella, "what a shocking creature I was growing, when he saved me from myself!"

"You don't know, sir," said Rokesmith, "what a sacrifice she has made for me!"

"My dear Bella," replied the cherub, still pathetically scared, "and my dear John Rokesmith, if you will allow me so to call you——"

"Yes do, Pa, do!" urged Bella. "I allow you, and my will is his law. Isn't it—dear John Rokesmith?"

There was an engaging shyness in Bella, coupled with an engaging tenderness of love and confidence and pride, in thus first calling him by name, which made it quite excusable in John Rokesmith to do what he did. What he did was, once more to give her the appearance of vanishing as aforesaid.

"I think, my dears," observed the cherub, "that if you could make it convenient to sit one on one side of me, and the other on the other, we should get on rather more consecutively, and make things rather plainer. John Rokesmith mentioned, a while ago, that he had no present occupation."

"None," said Rokesmith.

"No, Pa, none," said Bella,

"From which I argue," proceeded the cherub, "that he has left Mr. Boffin?"

"Yes, Pa. And so——"

"Stop a bit, my dear. I wish to lead up to it by degrees. And that Mr. Boffin has not treated him well?"

"Has treated him most shamefully, dear Pa!" cried Bella with a flashing face.

"Of which," pursued the cherub, enjoining patience with his hand, "a certain mercenary young person distantly related to myself, could not approve? Am I leading up to it right?"

"Could not approve, sweet Pa," said Bella, with a tearful laugh and a joyful kiss.

"Upon which," pursued the cherub, "the certain mercenary young person distantly related to myself, having previously observed and mentioned to myself that prosperity was spoiling Mr. Boffin, felt that she must not sell her sense of what was right and what was wrong, and what was true and what was false, and what was just and what was unjust, for any price that could be paid to her by any one alive? Am I leading up to it right?"

With another tearful laugh Bella joyfully kissed him again.

"And therefore—and therefore," the cherub went on in a glowing voice, as Bella's hand stole gradually up his waistcoat to his neck, "this mercenary young person distantly related to myself, refused the price, took off the splendid fashions that were part of it, put on the comparatively poor dress that I had last given her, and trusting to my supporting her in what was right, came straight to me. Have I led up to it?"

Bella's hand was round his neck by this time, and her face was on it.

"The mercenary young person distantly related to myself," said her good father, "did well! The mercenary young person distantly related to myself, did not trust to me in vain! I admire this mercenary young person distantly related to myself, more in this dress than if she had come to me in China silks, Cashmere shawls, and Golconda diamonds. I love this young person dearly. I say to the man of this young person's heart, out of my heart and with all of it, My blessing on this engagement betwixt you, and she brings you a good fortune when she brings you the poverty she has accepted for your sake and the honest truth's!"

The stanch little man's voice failed him as he gave John Rokesmith his hand, and he was silent, bending his face low over his daughter. But, not for long. He soon looked up, saying in a sprightly tone:

"And now, my dear child, if you think you can entertain John Rokesmith for a minute and a half, I'll run over to the Dairy, and fetch *him* a cottage loaf and a drink of milk, that we may all have tea together."

It was, as Bella gaily said, like the supper provided for the three nursery hobgoblins at their house in the forest, without their thunderous low growlings of the alarming discovery, "Somebody's been drinking *my* milk!" It was a delicious repast; by far the most delicious that Bella, or John Rokesmith, or even R. Wilfer had ever made. The uncongenial oddity of its surroundings, with the two brass knobs of the iron safe of Chicksey, Veneering, and Stobbles staring from a corner, like the eyes of some dull dragon, only made it the more delightful.

"To think," said the cherub, looking round the office with unspeakable enjoyment, "that anything of a tender nature should come off here, is what tickles me. To think that ever I should have seen my Bella folded in the arms of her future husband, *here*, you know!"

It was not until the cottage loaves and the milk had for some time disappeared, and the foreshadowings of night were creeping over Mincing Lane, that the cherub by degrees became a little nervous, and said to Bella, as he cleared his throat:

"Hem!—Have you thought at all about your mother, my dear?"

"Yes, Pa."

"And your sister Lavvy, for instance, my dear?"

"Yes, Pa. I think we had better not enter into particulars at home. I think it will be quite enough to say that I had a difference with Mr. Boffin, and have left for good."

"John Rokesmith being acquainted with your Ma, my love," said her father, after some slight hesitation, "I need have no delicacy in hinting before him that you may perhaps find your Ma a little wearing."

"A little, patient Pa?" said Bella with a tuneful laugh: the tune-fuller for being so loving in its tone.

"Well! We'll say, strictly in confidence among ourselves, wearing;

we won't qualify it," the cherub stoutly admitted. "And your sister's temper is wearing."

"I don't mind, Pa."

"And you must prepare yourself, you know, my precious," said her father, with much gentleness, "for our looking very poor and meagre at home, and being at the best but very uncomfortable, after Mr. Boffin's house."

"I don't mind, Pa. I could bear much harder trials—for John."

The closing words were not so softly and blushingly said but that John heard them, and showed that he heard them by again assisting Bella to another of those mysterious disappearances.

"Well!" said the cherub gaily, and not expressing disapproval, "when you—when you come back from retirement, my love, and re-appear on the surface, I think it will be time to look up and go."

If the counting-house of Chicksey, Veneering, and Stobbles had ever been shut up by three happier people, glad as most people were to shut it up, they must have been superlatively happy indeed. But first Bella mounted upon Rumty's Perch, and said, "Show me what you do here all day long, dear Pa. Do you write like this?" laying her round cheek upon her plump left arm, and losing sight of her pen in waves of hair, in a highly unbusiness-like manner. Though John Rokesmith seemed to like it.

So, the three hobgoblins, having effaced all traces of their feast, and swept up the crumbs, came out of Mincing Lane to walk to Holloway; and if two of the hobgoblins didn't wish the distance twice as long as it was, the third hobgoblin was much mistaken. Indeed, that modest spirit deemed himself so much in the way of their deep enjoyment of the journey, that he apologetically remarked: "I think, my dears, I'll take the lead on the other side of the road, and seem not to belong to you." Which he did, cherubically strewing the path with smiles, in the absence of flowers.

It was almost ten o'clock when they stopped within view of Wilfer Castle; and then, the spot being quiet and deserted, Bella began a series of disappearances which threatened to last all night.

"I think, John," the cherub hinted at last, "that if you can spare me the young person distantly related to myself, I'll take her in."

"I can't spare her," answered John, "but I must lend her to you.—My Darling!" A word of magic which caused Bella instantly to disappear again.

"Now, dearest Pa," said Bella, when she became visible, "put your hand in mine, and we'll run home as fast as ever we can run, and get it over. Now, Pa. Once!—"

"My dear," the cherub faltered, with something of a craven air, "I was going to observe that if your mother—"

"You musn't hang back, sir, to gain time," cried Bella, putting out her right foot; "do you see that, sir? That's the mark; come up to the mark, sir. Once! Twice! Three times and away, Pa!" Off she skimmed, bearing the cherub along, nor ever stopped, nor suffered him to stop, until she had pulled at the bell. "Now, dear Pa," said Bella, taking him by both ears as if he were a pitcher, and conveying his face to her rosy lips, "we are in for it!"

Miss Lavvy came out to open the gate, waited on by that attentive cavalier and friend of the family, Mr. George Sampson. "Why, it's never Bella!" exclaimed Miss Lavvy starting back at the sight. And then bawled, "Ma! Here's Bella!"

This produced, before they could get into the house, Mrs. Wilfer. Who, standing in the portal, received them with ghostly gloom, and all her other appliances of ceremony.

"My child is welcome, though unlooked for," said she, at the time presenting her cheek as if it were a cool slate for visitors to enrol themselves upon. "You too, R. W., are welcome, though late. Does the male domestic of Mrs. Boffin hear me there?" This deep-toned inquiry was cast forth into the night, for response from the menial in question.

"There is no one waiting, Ma, dear," said Bella.

"There is no one waiting?" repeated Mrs. Wilfer in majestic accents.

"No, Ma, dear."

A dignified shiver pervaded Mrs. Wilfer's shoulders and gloves, as who should say, "An Enigma!" and then she marched at the head of the procession to the family keeping-room, where she observed:

"Unless, R. W.," who started on being solemnly turned upon: "you have taken the precaution of making some addition to our frugal supper on your way home, it will prove but a distasteful one to Bella. Cold neck of mutton and a lettuce can ill compete with the luxuries of Mr. Boffin's board."

"Pray don't talk like that, Ma dear," said Bella; "Mr. Boffin's board is nothing to me."

But, here Miss Lavvinia, who had been intently eyeing Bella's bonnet, struck in with "Why, Bella!"

"Yes, Lavvy, I know."

The Irrepressible lowered her eyes to Bella's dress, and stooped to look at it, exclaiming again: "Why, Bella!"

"Yes, Lavvy, I know what I have got on. I was going to tell Ma when you interrupted. I have left Mr. Boffin's house for good, Ma, and I have come home again."

Mrs. Wilfer spake no word, but, having glared at her offspring for a minute or two in an awful silence, retired into her corner of state backward, and sat down: like a frozen article on sale in a Russian market.

"In short, dear Ma," said Bella, taking off the depreciated bonnet and shaking out her hair, "I have had a very serious difference with Mr. Boffin on the subject of his treatment of a member of his household, and it's a final difference, and there's an end of all."

"And I am bound to tell you, my dear," added R. W., submissively, "that Bella has acted in a truly brave spirit, and with a truly right feeling. And therefore I hope, my dear, you'll not allow yourself to be greatly disappointed."

"George!" said Miss Lavvy, in a sepulchral, warning voice, founded on her mother's; "George Sampson, speak! What did I tell you about those Boffins?"

Mr. Sampson perceiving his frail bark to be labouring among shoals and breakers, thought it safest not to refer back to any particular thing that he had been told, lest he should refer back to the wrong thing. With admirable seamanship he got his bark into deep water by murmuring "Yes indeed."

"Yes! I told George Sampson, as George Sampson tells you," said Miss Lavvy, "that those hateful Boffins would pick a quarrel with Bella, as soon as her novelty had worn off. Have they done it, or have they not? Was I right, or was I wrong? And what do you say to us, Bella, of your Boffins now?"

"Lavvy and Ma," said Bella, "I say of Mr. and Mrs. Boffin what I always have said; and I always shall say of them what I always have said. But nothing will induce me to quarrel with any one to-night. I hope you are not sorry to see me, Ma dear," kissing her; "and I hope you are not sorry to see me, Lavvy," kissing her too; "and as I notice the lettuce Ma mentioned, on the table, I'll make the salad."

Bella playfully setting herself about the task, Mrs. Wilfer's impressive countenance followed her with glaring eyes, presenting a combination of the once popular sign of the Saracen's Head, with a piece of Dutch clock-work, and suggesting to an imaginative mind that from the composition of the salad, her daughter might prudently omit the vinegar. But no word issued from the majestic matron's lips. And this was more terrific to her husband (as perhaps she knew) than any flow of eloquence with which she could have edified the company.

"Now, Ma dear," said Bella in due course, "the salad's ready, and it's past supper-time."

Mrs. Wilfer rose, but remained speechless. "George!" said Miss Lavinia in her voice of warning, "Ma's chair!" Mr. Sampson flew to the excellent lady's back, and followed her up close, chair in hand, as she stalked to the banquet. Arrived at the table, she took her rigid seat, after favouring Mr. Sampson with a glare for himself, which caused the young gentleman to retire to his place in much confusion.

The cherub not presuming to address so tremendous an object, transacted her supper through the agency of a third person, as "Mutton to your Ma, Bella, my dear;" and "Lavvy, I dare say your Ma would take some lettuce if you were to put it on her plate." Mrs. Wilfer's manner of receiving those viands was marked by petrified absence of mind; in which state, likewise, she partook of them, occasionally laying down her knife and fork, as saying within her own spirit, "What is this I am doing?" and glaring at one or other of the party, as if in indignant search of information. A magnetic result of such glaring was, that the person glared at could not by any means successfully pretend to be ignorant of the fact: so that a bystander, without beholding Mrs. Wilfer at all, must have known at whom she was glaring, by seeing her refracted from the countenance of the beglared one.

Miss Lavinia was extremely affable to Mr. Sampson on this special occasion, and took the opportunity of informing her sister why.

"It was not worth troubling you about, Bella, when you were

in a sphere so far removed from your family as to make it a matter in which you could be expected to take very little interest," said Lavinia with a toss of her chin; "but George Sampson is paying his addresses to me."

Bella was glad to hear it. Mr. Sampson became thoughtfully red, and felt called upon to encircle Miss Lavinia's waist with his arm; but, encountering a large pin in the young lady's belt, scarified a finger, uttered a sharp exclamation, and attracted the lightning of Mrs. Wilfer's glare.

"George is getting on very well," said Miss Lavinia—which might not have been supposed at the moment—"and I dare say we shall be married, one of these days. I didn't care to mention it when you were with your Bof—" here Miss Lavinia checked herself in a bounce, and added more placidly, "when you were with Mr. and Mrs. Boffin; but now I think it sisterly to name the circumstance."

"Thank you, Lavvy dear. I congratulate you."

"Thank you, Bella. The truth is, George and I did discuss whether I should tell you; but I said to George that you wouldn't be much interested in so paltry an affair, and that it was far more likely you would rather detach yourself from us altogether, than have him added to the rest of us."

"That was a mistake, dear Lavvy," said Bella.

"It turns out to be," replied Miss Lavinia; "but circumstances have changed, you know, my dear. George is in a new situation, and his prospects are very good indeed. I shouldn't have had the courage to tell you so yesterday, when you would have thought his prospects poor, and not worth notice; but I feel quite bold to-night."

"When did you begin to feel timid, Lavvy?" inquired Bella, with a smile.

"I didn't say that I ever felt timid, Bella," replied the Irrepressible. "But perhaps I might have said, if I had not been restrained by delicacy towards a sister's feelings, that I have for some time felt independent; too independent, my dear, to subject myself to have my intended match (you'll prick yourself again, George) looked down upon. It is not that I could have blamed you for looking down upon it, when you were looking up to a rich and great match, Bella; it is only that I was independent."

Whether the Irrepressible felt slighted by Bella's declaration that she would not quarrel, or whether her spitefulness was evoked by Bella's return to the sphere of Mr. George Sampson's courtship, or whether it was a necessary fillip to her spirits that she should come into collision with somebody on the present occasion,—anyhow she made a dash at her stately parent now, with the greatest impetuosity.

"Ma, pray don't sit staring at me in that intensely aggravating manner! If you see a black on my nose, tell me so; if you don't, leave me alone."

"Do you address Me in those words?" said Mrs. Wilfer. "Do you presume?"

"Don't talk about presuming, Ma, for goodness' sake. A girl who is old enough to be engaged, is quite old enough to object to be stared at as if she was a Clock."

"Audacious one!" said Mrs. Wilfer. "Your grandmamma, if so addressed by one of her daughters, at any age, would have insisted on her retiring to a dark apartment."

"My grandmamma," returned Lavvy, folding her arms and leaning back in her chair, "wouldn't have sat staring people out of countenance, I think."

"She would!" said Mrs. Wilfer.

"Then it's a pity she didn't know better," said Lavvy. "And if my grandmamma wasn't in her dotage when she took to insisting on people's retiring to dark apartments, she ought to have been. A pretty exhibition my grandmamma must have made of herself! I wonder whether she ever insisted on people's retiring into the ball of St. Paul's; and if she did, how she got them there!"

"Silence!" proclaimed Mrs. Wilfer. "I command silence!"

"I have not the slightest intention of being silent, Ma," returned Lavinia coolly, "but quite the contrary. I am not going to be eyed as if I had come from the Boffins, and sit silent under it. I am not going to have George Sampson eyed as if he had come from the Boffins, and sit silent under it. If Pa thinks proper to be eyed as if he had come from the Boffins also, well and good. I don't choose to. And I won't!"

Lavinia's engineering having made this crooked opening at Bella, Mrs. Wilfer strode into it.

"You rebellious spirit! You mutinous child! Tell me this, Lavinia. If, in violation of your mother's sentiments, you had condescended to allow yourself to be patronized by the Boffins, and if you had come from those halls of slavery——"

"That's mere nonsense, Ma," said Lavinia.

"How!" exclaimed Mrs. Wilfer, with sublime severity.

"Halls of slavery, Ma, is mere stuff and nonsense," returned the unmoved Irrepressible.

"I say, presumptuous child, if you had come from the neighbourhood of Portland Place, bending under the yoke of patronage and attended by its domestics in glittering garb to visit me, do you think my deep-seated feelings could have been expressed in looks?"

"All I think about it, is," returned Lavinia, "that I should wish them expressed to the right person."

"And if," pursued her mother, "if, making light of my warnings that the face of Mrs. Boffin alone was a face teeming with evil, you had clung to Mrs. Boffin instead of to me, and had after all come home rejected by Mrs. Boffin, trampled under foot by Mrs. Boffin, and cast out by Mrs. Boffin, do you think my feelings could have been expressed in looks?"

Lavinia was about replying to her honored parent that she might as well have dispensed with her looks altogether then, when Bella rose and said, "Good night, dear Ma. I have had a tiring day, and I'll go to bed." This broke up the agreeable party. Mr. George Sampson shortly afterwards took his leave, accompanied by Miss Lavinia with a candle as far as the hall, and without a candle as far as the garden gate; Mrs. Wilfer, washing her hands of the Boffins, went to bed after the manner of Lady Macbeth; and R. W. was left

alone among the dilapidations of the supper table, in a melancholy attitude.

But, a light footstep roused him from his meditations, and it was Bella's. Her pretty hair was hanging all about her, and she had tripped down softly, brush in hand, and barefoot, to say good-night to him.

"My dear, you most unquestionably are a lovely woman," said the cherub, taking up a tress in his hand.

"Look here, sir," said Bella; "when your lovely woman marries, you shall have that piece if you like, and she'll make you a chain of it. Would you prize that remembrance of the dear creature?"

"Yes, my precious."

"Then you shall have it if you're good, sir. I am very, very sorry, dearest Pa, to have brought home all this trouble."

"My pet," returned her father, in the simplest good faith, "don't make yourself uneasy about that. It really is not worth mentioning, because things at home would have taken pretty much the same turn any way. If your mother and sister don't find one subject to get at times a little wearing on, they find another. We're never out of a wearing subject, my dear, I assure you. I am afraid you find your old room with Lavvy, dreadfully inconvenient, Bella?"

"No I don't, Pa; I don't mind. Why don't I mind, do you think, Pa?"

"Well, my child, you used to complain of it when it wasn't such a contrast as it must be now. Upon my word, I can only answer, because you are so much improved."

"No, Pa. Because I am so thankful and so happy!"

Here she choked him until her long hair made him sneeze, and then she laughed until she made him laugh, and then she choked him again that they might not be overheard.

"Listen, sir," said Bella. "Your lovely woman was told her fortune to night on her way home. It won't be a large fortune, because if the lovely woman's Intended gets a certain appointment that he hopes to get soon, she will marry on a hundred and fifty pounds a year. But that's at first, and even if it should never be more, the lovely woman will make it quite enough. But that's not all, sir. In the fortune there's a certain fair man—a little man, the fortune-teller said—who, it seems, will always find himself near the lovely woman, and will always have kept, expressly for him, such a peaceful corner in the lovely woman's little house as never was. Tell me the name of that man, sir."

"Is he a Knave in the pack of cards?" inquired the cherub, with a twinkle in his eyes.

"Yes!" cried Bella, in high glee, choking him again. "He's the Knave of Wilfers! Dear Pa, the lovely woman means to look forward to this fortune that has been told for her, so delightfully, and to cause it to make her a much better lovely woman than she ever has been yet. What the little fair man is expected to do, sir, is to look forward to it also, by saying to himself when he is in danger of being over-worried, 'I see land at last!'"

"I see land at last!" repeated her father.

"There's a dear Knave of Wilfers!" exclaimed Bella; then putting out her small white bare foot, "That's the mark, sir. Come to the mark. Put your boot against it. We keep to it together, mind! Now, sir, you may kiss the lovely woman before she runs away, so thankful and so happy. O yes, fair little man, so thankful and so happy!"

CHAPTER XVII.

A SOCIAL CHORUS.

AMAZEMENT sits enthroned upon the countenances of Mr. and Mrs. Alfred Lammle's circle of acquaintance, when the disposal of their first-class furniture and effects (including a Billiard Table in capital letters), "by auction, under a bill of sale," is publicly announced on a waving hearthrug in Sackville Street. But, nobody is half so much amazed as Hamilton Veneering, Esquire, M.P. for Pocket Breaches, who instantly begins to find out that the Lammles are the only people ever entered on his soul's register, who are *not* the oldest and dearest friends he has in the world. Mrs. Veneering, W. M. P. for Pocket Breaches, like a faithful wife shares her husband's discovery and inexpressible astonishment. Perhaps the Veneerings twain may deem the last unutterable feeling particularly due to their reputation, by reason that once upon a time some of the longer heads in the City are whispered to have shaken themselves, when Veneering's extensive dealings and great wealth were mentioned. But, it is certain that neither Mr. nor Mrs. Veneering can find words to wonder in, and it becomes necessary that they give to the oldest and dearest friends they have in the world, a wondering dinner.

For, it is by this time noticeable that, whatever befalls, the Veneerings must give a dinner upon it. Lady Tippins lives in a chronic state of invitation to dine with the Veneerings, and in a chronic state of inflammation arising from the dinners. Boots and Brewer go about in cabs, with no other intelligible business on earth than to beat up people to come and dine with the Veneerings. Veneering pervades the legislative lobbies, intent upon entrapping his fellow-legislators to dinner. Mrs. Veneering dined with five-and-twenty bran-new faces over night; calls upon them all to day; sends them every one a dinner-card to-morrow, for the week after next; before that dinner is digested, calls upon their brothers and sisters, their sons and daughters, their nephews and nieces, their aunts and uncles and cousins, and invites them all to dinner. And still, as at first, howsoever, the dining circle widens, it is to be observed that all the diners are consistent in appearing to go to the Veneerings, not to dine with Mr. and Mrs. Veneering (which would seem to be the last thing in their minds), but to dine with one another.

Perhaps, after all,—who knows?—Veneering may find this dining, though expensive, remunerative, in the sense that it makes champions. Mr. Podsnap, as a representative man, is not alone in caring very particularly for his own dignity, if not for that of his acquaintances,

and therefore in angrily supporting the acquaintances who have taken out his Permit, lest, in their being lessened, he should be. The gold and silver camels, and the ice-pails, and the rest of the Veneering table decorations, make a brilliant show, and when I, Podsnap, casually remark elsewhere that I dined last Monday with a gorgeous caravan of camels, I find it personally offensive to have it hinted to me that they are broken-kneed camels, or camels labouring under suspicion of any sort. "I don't display camels myself, I am above them; I am a more solid man; but these camels have basked in the light of my countenance, and how dare you, sir, insinuate to me that I have irradiated any but unimpeachable camels?"

The camels are polishing up in the Analytical's pantry for the dinner of wonderment on the occasion of the Lammles going to pieces, and Mr. Twemlow feels a little queer on the sofa at his lodgings over the stable yard in Duke Street, Saint James's, in consequence of having taken two advertised pills at about mid-day, on the faith of the printed representation accompanying the box (price one and a penny halfpenny, government stamp included), that the same "will be found highly salutary as a precautionary measure in connection with the pleasures of the table." To whom, while sickly with the fancy of an insoluble pill sticking in his gullet, and also with the sensation of a deposit of warm gum languidly wandering within him a little lower down, a servant enters with the announcement that a lady wishes to speak with him.

"A lady!" says Twemlow, pluming his ruffled feathers. "Ask the favour of the lady's name."

The lady's name is Lammle. The lady will not detain Mr. Twemlow longer than a very few minutes. The lady is sure that Mr. Twemlow will do her the kindness to see her, on being told that she particularly desires a short interview. The lady has no doubt whatever of Mr. Twemlow's compliance when he hears her name. Has begged the servant to be particular not to mistake her name. Would have sent in a card, but has none.

"Show the lady in." Lady shown in, comes in.

Mr. Twemlow's little rooms are modestly furnished, in an old-fashioned manner (rather like the housekeeper's room at Snigsworthy Park), and would be bare of mere ornament, were it not for a full-length engraving of the sublime Snigsworth over the chimney-piece, snorting at a Corinthian column, with an enormous roll of paper at his feet, and a heavy curtain going to tumble down on his head; those accessories being understood to represent the noble lord as somehow in the act of saving his country.

"Pray take a seat, Mrs. Lammle." Mrs. Lammle takes a seat and opens the conversation.

"I have no doubt, Mr. Twemlow, that you have heard of a reverse of fortune having befallen us. Of course you have heard of it, for no kind of news travels so fast—among one's friends especially."

Mindful of the wondering dinner, Twemlow, with a little twinge, admits the imputation.

"Probably it will not," says Mrs. Lammle, with a certain hardened manner upon her, that makes Twemlow shrink, "have surprised you

so much as some others, after what passed between us at the house which is now turned out at windows. I have taken the liberty of calling upon you, Mr. Twemlow, to add a sort of postscript to what I said that day."

Mr. Twemlow's dry and hollow cheeks become more dry and hollow at the prospect of some new complication.

"Really," says the uneasy little gentleman, "really, Mrs. Lammle, I should take it as a favour if you could excuse me from any further confidence. It has ever been one of the objects of my life—which, unfortunately, has not had many objects—to be inoffensive, and to keep out of cabals and interferences."

Mrs. Lammle, by far the more observant of the two, scarcely finds it necessary to look at Twemlow while he speaks, so easily does she read him.

"My postscript—to retain the term I have used"—says Mrs. Lammle, fixing her eyes on his face, to enforce what she says herself—"coincides exactly with what you say, Mr. Twemlow. So far from troubling you with any new confidence, I merely wish to remind you what the old one was. So far from asking you for interference, I merely wish to claim your strict neutrality."

Twemlow going on to reply, she rests her eyes again, knowing her ears to be quite enough for the contents of so weak a vessel.

"I can, I suppose," says Twemlow, nervously, "offer no reasonable objection to hearing anything that you do me the honor to wish to say to me under those heads. But if I may, with all possible delicacy and politeness, entreat you not to range beyond them, I—I beg to do so."

"Sir," says Mrs. Lammle, raising her eyes to his face again, and quite daunting him with her hardened manner, "I imparted to you a certain piece of knowledge, to be imparted again, as you thought best, to a certain person."

"Which I did," says Twemlow.

"And for doing which, I thank you; though, indeed, I scarcely know why I turned traitress to my husband in the matter, for the girl is a poor little fool. I was a poor little fool once myself; I can find no better reason." Seeing the effect she produces on him by her indifferent laugh and cold look, she keeps her eyes upon him as she proceeds. "Mr. Twemlow, if you should chance to see my husband, or to see me, or to see both of us, in the favour or confidence of any one else—whether of our common acquaintance or not, is of no consequence—you have no right to use against us the knowledge I intrusted you with, for one special purpose which has been accomplished. This is what I came to say. It is not a stipulation; to a gentleman it is simply a reminder."

Twemlow sits murmuring to himself with his hand to his forehead.

"It is so plain a case," Mrs. Lammle goes on, "as between me (from the first relying on your honor) and you, that I will not waste another word upon it." She looks steadily at Mr. Twemlow, until, with a shrug, he makes her a little one-sided bow, as though saying "Yes, I think you have a right to rely upon me," and then she moistens her lips, and shows a sense of relief.

"I trust I have kept the promise I made through your servant, that I would detain you a very few minutes. I need trouble you no longer, Mr. Twemlow."

"Stay!" says Twemlow, rising as she rises. "Pardon me a moment. I should never have sought you out, madam, to say what I am going to say, but since you have sought me out and are here, I will throw it off my mind. Was it quite consistent, in candour, with our taking that resolution against Mr. Fledgeby, that you should afterwards address Mr. Fledgeby as your dear and confidential friend, and entreat a favour of Mr. Fledgeby? Always supposing that you did; I assert no knowledge of my own on the subject; it has been represented to me that you did."

"Then he told you?" retorts Mrs. Lammle, who again has saved her eyes while listening, and uses them with strong effect while speaking.

"Yes."

"It is strange that he should have told you the truth," says Mrs. Lammle, seriously pondering. "Pray where did a circumstance so very extraordinary happen?"

Twemlow hesitates. He is shorter than the lady as well as weaker, and, as she stands above him with her hardened manner and her well-used eyes, he finds himself at such a disadvantage that he would like to be of the opposite sex.

"May I ask where it happened, Mr. Twemlow? In strict confidence?"

"I must confess," says the mild little gentleman, coming to his answer by degrees, "that I felt some compunctions when Mr. Fledgeby mentioned it. I must admit that I could not regard myself in an agreeable light. More particularly, as Mr. Fledgeby did, with great civility, which I could not feel that I deserved from him, render me the same service that you had entreated him to render you."

It is a part of the true nobility of the poor gentleman's soul to say this last sentence. "Otherwise," he has reflected, "I shall assume the superior position of having no difficulties of my own, while I know of hers. Which would be mean, very mean."

"Was Mr. Fledgeby's advocacy as effectual in your case as in ours?" Mrs. Lammle demands.

"As ineffectual."

"Can you make up your mind to tell me where you saw Mr. Fledgeby, Mr. Twemlow?"

"I beg your pardon. I fully intended to have done so. The reservation was not intentional. I encountered Mr. Fledgeby, quite by accident, on the spot.—By the expression, on the spot, I mean at Mr. Riah's in Saint Mary Axe."

"Have you the misfortune to be in Mr. Riah's hands then?"

"Unfortunately, madam," returns Twemlow, "the one money-obligation to which I stand committed, the one debt of my life (but it is a just debt; pray observe that I don't dispute it), has fallen into Mr. Riah's hands."

"Mr. Twemlow," says Mrs. Lammle, fixing his eyes with hers: which he would prevent her doing if he could, but he can't; "it has

fallen into Mr. Fledgeby's hands. Mr. Riah is his mask. It has fallen into Mr. Fledgeby's hands. Let me tell you that, for your guidance. The information may be of use to you, if only to prevent your credulity, in judging another man's truthfulness by your own, from being imposed upon."

"Impossible!" cries Twemlow, standing aghast. "How do you know it?"

"I scarcely know how I know it. The whole train of circumstances seemed to take fire at once, and show it to me."

"Oh! Then you have no proof."

"It is very strange," says Mrs. Lammle, coldly and boldly, and with some disdain, "how like men are to one another in some things, though their characters are as different as can be! No two men can have less affinity between them, one would say, than Mr. Twemlow and my husband. Yet my husband replies to me 'You have no proof,' and Mr. Twemlow replies to me with the very same words!"

"But why, madam?" Twemlow ventures gently to argue. "Consider why the very same words? Because they state the fact. Because you *have* no proof."

"Men are very wise in their way," quoth Mrs. Lammle, glancing haughtily at the Snigsworth portrait, and shaking out her dress before departing; "but they have wisdom to learn. My husband, who is not over-confiding, ingenuous, or inexperienced, sees this plain thing no more than Mr. Twemlow does—because there is no proof! Yet I believe five women out of six, in my place, would see it as clearly as I do. However, I will never rest (if only in remembrance of Mr. Fledgeby's having kissed my hand) until my husband does see it. And you will do well for yourself to see it from this time forth, Mr. Twemlow, though I *can* give you no proof."

As she moves towards the door, Mr. Twemlow, attending on her, expresses his soothing hope that the condition of Mr. Lammle's affairs is not irretrievable.

"I don't know," Mrs. Lammle answers, stopping, and sketching out the pattern of the paper on the wall with the point of her parasol; "it depends. There may be an opening for him dawning now, or there may be none. We shall soon find out. If none, we are bankrupt here, and must go abroad, I suppose."

Mr. Twemlow, in his good-natured desire to make the best of it, remarks that there are pleasant lives abroad.

"Yes," returns Mrs. Lammle, still sketching on the wall; "but I doubt whether billiard-playing, card-playing, and so forth, for the means to live under suspicion at a dirty table-d'hôte, is one of them."

It is much for Mr. Lammle, Twemlow politely intimates (though greatly shocked), to have one always beside him who is attached to him in all his fortunes, and whose restraining influence will prevent him from courses that would be discreditable and ruinous. As he says it, Mrs. Lammle leaves off sketching, and looks at him.

"Restraining influence, Mr. Twemlow? We must eat and drink, and dress, and have a roof over our heads. Always beside him and attached in all his fortunes? Not much to boast of in that; what

can a woman at my age do? My husband and I deceived one another when we married; we must bear the consequences of the deception—that is to say, bear one another, and bear the burden of scheming together for to-day's dinner and to-morrow's breakfast—till death divorces us."

With those words, she walks out into Duke Street, Saint James's. Mr. Twemlow returning to his sofa, lays down his aching head on its slippery little horsehair bolster, with a strong internal conviction that a painful interview is not the kind of thing to be taken after the dinner pills which are so highly salutary in connexion with the pleasures of the table.

But, six o'clock in the evening finds the worthy little gentleman getting better, and also getting himself into his obsolete little silk stockings and pumps, for the wondering dinner at the Veneerings. And seven o'clock in the evening finds him trotting out into Duke Street, to trot to the corner and save a sixpence in coach-hire.

Tippins the divine has dined herself into such a condition by this time, that a morbid mind might desire her, for a blessed change, to sup at last, and turn into bed. Such a mind has Mr. Eugene Wrayburn, whom Twemlow finds contemplating Tippins with the moodiest of visages, while that playful creature rallies him on being so long overdue at the woosack. Skittish is Tippins with Mortimer Lightwood too, and has raps to give him with her fan for having been best man at the nuptials of these deceiving what's-their-names who have gone to pieces. Though, indeed, the fan is generally lively, and taps away at the men in all directions, with something of a grisly sound suggestive of the clattering of Lady Tippins's bones.

A new race of intimate friends has sprung up at Veneering's since he went into Parliament for the public good, to whom Mrs. Veneering is very attentive. These friends, like astronomical distances, are only to be spoken of in the very largest figures. Boots says that one of them is a Contractor who (it has been calculated) gives employment, directly and indirectly, to five hundred thousand men. Brewer says that another of them is a Chairman, in such request at so many Boards, so far apart, that he never travels less by railway than three thousand miles a week. Buffer says that another of them hadn't a sixpence eighteen months ago, and, through the brilliancy of his genius in getting those shares issued at eighty-five, and buying them all up with no money and selling them at par for cash, has now three hundred and seventy-five thousand pounds—Buffer particularly insisting on the odd seventy-five, and declining to take a farthing less. With Buffer, Boots, and Brewer, Lady Tippins is eminently facetious on the subject of these Fathers of the Scrip-Church: surveying them through her eyeglass, and inquiring whether Boots and Brewer and Buffer think they will make her fortune if she makes love to them? with other pleasantries of that nature. Veneering, in his different way, is much occupied with the Fathers too, piously retiring with them into the conservatory, from which retreat the word "Committee" is occasionally heard, and where the Fathers instruct Veneering how he must leave the valley of

the piano on his left, take the level of the mantelpiece, cross by an open cutting at the candelabra, seize the carrying-traffic at the console, and cut up the opposition root and branch at the window curtains.

Mr. and Mrs. Podsnap are of the company, and the Fathers desery in Mrs. Podsnap a fine woman. She is consigned to a Father—Boots's Father, who employs five hundred thousand men—and is brought to anchor on Veneering's left; thus affording opportunity to the sportive Tippins on his right (he, as usual, being mere vacant space), to entreat to be told something about those loves of Navvies, and whether they really do live on raw beefsteaks, and drink porter out of their barrows. But, in spite of such little skirmishes it is felt that this was to be a wondering dinner, and that the wondering must not be neglected. Accordingly, Brewer, as the man who has the greatest reputation to sustain, becomes the interpreter of the general instinct.

"I took," says Brewer in a favourable pause, "a cab this morning, and I rattled off to that Sale."

Boots (devoured by envy) says, "So did I."

Buffer says, "So did I," but can find nobody to care whether he did or not.

"And what was it like?" inquires Veneering.

"I assure you," replies Brewer, looking about for anybody else to address his answer to, and giving the preference to Lightwood; "I assure you, the things were going for a song. Handsome things enough, but fetching nothing."

"So I heard this afternoon," says Lightwood.

Brewer begs to know now, would it be fair to ask a professional man how—on—earth—these—people—ever—did—come—to—such—a—total smash?" (Brewer's divisions being for emphasis.)

Lightwood replies that he was consulted certainly, but could give no opinion which would pay off the Bill of Sale, and therefore violates no confidence in supposing that it came of their living beyond their means.

"But how," says Veneering, "CAN people do that!"

Hah! That is felt on all hands to be a shot in the bull's eye. How CAN people do that! The Analytical Chemist going round with champagne, looks very much as if he could give them a pretty good idea how people did that, if he had a mind.

"How," says Mrs. Veneering, laying down her fork to press her aquiline hands together at the tips of the fingers, and addressing the Father who travels the three thousand miles per week: "how a mother can look at her baby, and know that she lives beyond her husband's means, I cannot imagine."

Eugene suggests that Mrs. Lammle, not being a mother, had no baby to look at.

"True," says Mrs. Veneering, "but the principle is the same."

Boots is clear that the principle is the same. So is Buffer. It is the unfortunate destiny of Buffer to damage a cause by espousing it. The rest of the company have meekly yielded to the proposition that the principle is the same, until Buffer says it is; when instantly a general murmur arises that the principle is not the same.

"But I don't understand," says the Father of the three hundred and seventy-five thousand pounds, "—if these people spoken of, occupied the position of being in society—they were in society?"

Veneering is bound to confess that they dined here, and were even married from here.

"Then I don't understand," pursues the Father, "how even their living beyond their means could bring them to what has been termed a total smash. Because, there is always such a thing as an adjustment of affairs, in the case of people of any standing at all."

Eugene (who would seem to be in a gloomy state of suggestiveness), suggests, "Suppose you have no means and live beyond them?"

"This is too insolvent a state of things for the Father to entertain. It is too insolvent a state of things for any one with any self-respect to entertain, and is universally scouted. But, it is so amazing how any people can have come to a total smash, that everybody feels bound to account for it specially. One of the Fathers says, "Gaming table." Another of the Fathers says, "Speculated without knowing that speculation is a science." Boots says "Horses." Lady Tippins says to her fan, "Two establishments." Mr. Podsnap, saying nothing, is referred to for his opinion; which he delivers as follows; much flushed and extremely angry:

"Don't ask me. I desire to take no part in the discussion of these people's affairs. I abhor the subject. It is an odious subject, an offensive subject, a subject that makes me sick, and I—" And with his favourite right-arm flourish which sweeps away everything and settles it for ever, Mr. Podsnap sweeps these inconveniently unexplainable wretches who have lived beyond their means and gone to total smash, off the face of the universe.

Eugene, leaning back in his chair, is observing Mr. Podsnap with an irreverent face, and may be about to offer a new suggestion, when the Analytical is beheld in collision with the Coachman; the Coachman manifesting a purpose of coming at the company with a silver salver, as though intent upon making a collection for his wife and family; the Analytical cutting him off at the sideboard. The superior stateliness, if not the superior generalship, of the Analytical prevails over a man who is as nothing off the box; and the Coachman, yielding up his salver, retires defeated.

Then, the Analytical, perusing a scrap of paper lying on the salver, with the air of a literary Censor, adjusts it, takes his time about going to the table with it, and presents it to Mr. Eugene Wrayburn. Whereupon the pleasant Tippins says aloud, "The Lord Chancellor has resigned!"

With distracting coolness and slowness—for he knows the curiosity of the Charmer to be always devouring—Eugene makes a pretence of getting out an eyeglass, polishing it, and reading the paper with difficulty, long after he has seen what is written on it. What is written on it in wet ink, is:

"Young Blight."

"Waiting?" says Eugene over his shoulder, in confidence, with the Analytical.

"Waiting," returns the Analytical in responsive confidence.

Eugene looks "Excuse me," towards Mrs. Veneering, goes out, and finds Young Blight, Mortimer's clerk, at the hall-door.

"You told me to bring him, sir, to wherever you was, if he come while you was out and I was in," says that discreet young gentleman, standing on tiptoe to whisper; "and I've brought him."

"Sharp boy. Where is he?" asks Eugene.

"He's in a cab, sir, at the door. I thought it best not to show him, you see, if it could be helped; for he's a-shaking all over, like—" Blight's simile is perhaps inspired by the surrounding dishes of sweets—"like Glue Monge."

"Sharp boy again," returns Eugene. "I'll go to him."

Goes out straightway, and, leisurely leaning his arms on the open window of a cab in waiting, looks in at Mr. Dolls: who has brought his own atmosphere with him, and would seem from its odour to have brought it, for convenience of carriage, in a rum-cask.

"Now Dolls, wake up!"

"Mist Wrayburn? Drection! Fifteen shillings!"

After carefully reading the dingy scrap of paper handed to him, and as carefully tucking it into his waistcoat pocket, Eugene tells out the money; beginning incautiously by telling the first shilling into Mr. Dolls's hand, which instantly jerks it out of window; and ending by telling the fifteen shillings on the seat.

"Give him a ride back to Charing Cross, sharp boy, and there get rid of him."

Returning to the dining-room, and pausing for an instant behind the screen at the door, Eugene overhears, above the hum and clatter, the fair Tippins saying: "I am dying to ask him what he was called out for!"

"Are you?" mutters Eugene, "then perhaps if you can't ask him, you'll die. So I'll be a benefactor to society, and go. A stroll and a cigar, and I can think this over. Think this over." Thus, with a thoughtful face, he finds his hat and cloak, unseen of the Analytical, and goes his way.

THE END OF THE THIRD BOOK.



LIGHT-BROWN COD LIVER OIL.

THE invariable purity, palatableness, speedy efficacy, and consequent economy of this unrivalled preparation, have obtained for it the general approval and unqualified confidence of the Medical Profession, and, notwithstanding the active and in too many instances unscrupulous opposition of interested dealers, an unprecedented amount of public patronage.

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"Having myself taken both the Pale and Light-Brown Cod Liver Oil for debility, I am able, from my own experience, to remark upon their effects and comparative usefulness as remedial agents. After the Pale Oil, and all other remedies that I could think of had failed, I tried, merely as a last resort, Dr. DE JONGH'S Light-Brown Oil. I received immediate relief; and its use was the means of my restoration to health. In their sensible properties and chemical constituents the Pale Oil and Dr. DE JONGH'S Light-Brown Oil are distinct medicines; and, from my observation of their mode of action and effects, I must believe that I have seen many patients die both in hospital and private practice, some of them of juvenile years, and others in the prime of life, who in all probability would have been cured if the medical properties of Dr. DE JONGH'S Light-Brown Oil had been known as they are now, and its use prescribed."

[For further Select Medical Opinions see other side.]

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The extraordinary virtues of Dr. DE JONGH's Light-Brown Cod Liver Oil in Pulmonary Consumption may now be considered as fully established. No remedy so rapidly restores the exhausted strength, improves the nutritive functions, stops or diminishes emaciation, checks the perspiration, quiets the cough and expectoration, or produces a more marked and favourable influence on the local malady.

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Dr. LETHEBY,

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"In all cases I have found Dr. DE JONGH's Light-Brown Cod Liver Oil possessing the same set of properties, among which the presence of choleic compounds, and of iodine in a state of organic combination, are the most remarkable. It is, I believe, universally acknowledged that this Oil has great therapeutic power; and from my investigations, I have no doubt of its being a pure and unadulterated article."

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"I invariably prescribe Dr. DE JONGH's Cod Liver Oil in preference to any other, feeling assured that I am recommending a genuine article, and not a manufactured compound in which the efficacy of this invaluable medicine is destroyed."

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Senior Physician to Guy's Hospital.

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"I have frequently prescribed Dr. DE JONGH's Light-Brown Cod Liver Oil, and I have every reason to be satisfied with its beneficial and salutary effects."

Dr. LANKESTER, F.R.S.,

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"I consider that the purity of this Oil is secured in its preparation, by the personal attention of so good a Chemist and intelligent a Physician as Dr. DE JONGH, who has also written the best Medical Treatise on the Oil with which I am acquainted. Hence, I deem the Cod Liver Oil sold under his guarantee to be preferable to any other kind as regards genuineness and medicinal efficacy."

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"We accepted what turned out to be a most valuable present, viz., a large bag of Flea Powder, the use of which saved us much annoyance in the half underground houses in which we passed many a subsequent night. This Powder is made from a small plant, growing wild in large quantities on the plains and hills near Crivan, which, after the summer heats have dried up the stem and withered, is powdered or ground into a fine dust. Its effect seems miraculous as a defence against the attacks of those most lively little insects, as well as those of Bugs, both these pests seeming to hold it in such abhorrence that, although the roof, walls, and floors of the dens in which we slept were frequently swarming with them, a small handful thrown over our rugs or carpets was sufficient to secure the most complete immunity from their attacks."—From *Ussher's Journey from London to Persepolis*, page 283.

USE OF PERSIAN INSECT POWDER.

"Immediately on the first bargeful of emigrants coming alongside at Kertch, the captain, holding in his hands a large bagful of PERSIAN POWDER, plentifully besprinkled the deck, both above and below, with this infallible Insect Destroyer, but for which, he assured us, it would be impossible for him to continue taking on board any cabin passengers, such was the amount of vermin which accompanied each consignment of these voluntary exiles."—From *Ussher's Journey from London to Persepolis*, page 61.

TESTIMONIALS.

Preston, October 24, 1859.

SIR.—Having previously used your "PERSIAN INSECT DESTROYING POWDER" for exterminating Fleas in a little dog, and with success, I shall now feel obliged by your forwarding me a 3s. package, for which I enclose 36 stamps.
Mr. KEATING. I am, yours obediently, JOHN HORROCKS, JUN.

IMPORTANT TO BREEDERS OF POULTRY, &c.

1, Dalston Terrace East, London, May 14th, 1859.

SIR.—Last year I was induced to try your PERSIAN INSECT DESTROYER, to get rid of those pests, Fleas. Prior to using it my children really could not get a night's rest; but if an unlucky straggler now makes his appearance they invariably call out for the "Flea Powder." This year I found my fowls tormented with vermin; one died from it before it was discovered. I immediately had recourse to the INSECT DESTROYER, and in twelve hours not a vestige of their tormentors was to be seen. I have since applied it to all the hens sitting, by sprinkling a little in their nests, and have also recommended it to several friends. In every case it has been successful.
To Mr. KEATING. I am, Sir, yours respectfully, ARTHUR DUNN.

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BY

EUGENE RIMMEL.

Opinions of the Press.

OPINIONS OF THE PRESS.

The "Book of Perfumes" is one of the curiosities of the season. It is a very entertaining production, and will no doubt surprise each of its readers as much as it will please them. . . . It is extremely well written, and embraces a great variety of subjects, which have been thoroughly investigated, and which are very interesting to the reader, intrinsically, and by the author's manner.—*Morning Post*, January 17, 1865.

The work is really excellently done, written with knowledge, judgment, and taste, profusely and gracefully illustrated, and handsomely printed. It is indeed, an elegant drawing-room book, entertaining to read as well as agreeable to look at.—*Daily News*, February 14, 1865.

A delicious book, radiant to the eye, fragrant to the nostrils—emblazoned, gilt-edged, illustrated, odoriferous!—*Sun*, January 6, 1865.

The book itself is perfumed, beautifully printed and illustrated, and contains all that the most devoted lover of scent can be taught concerning their origin, history, and various modes of preparation.—*Globe*, January 19, 1865.

The reader who seeks for a pleasant history on the pleasant subject of perfumes can nowhere find a more deeply read, clearer and more communicative guide and instructor than Mr. Rimmel.—*Morning Advertiser*, January 6, 1865.

Mr. Rimmel is one of our leading perfumers, but, with rare discretion, he has refrained throughout the volume from puffing himself or his establishment.—*Standard*, February 2, 1865.

It is a very ably written volume and full of anecdote and instruction.—*Court Journal*, February 4, 1865.

This really elegant and sweetly smelling volume is not a mere illustration of Mr. Rimmel's skill as a practical perfumer; it shows also that he understands the philosophy of his subject, and can write like a scholar and a man of sense and good taste.—*Court Circular*, January 14, 1865.

The book in this instance is a good one, full of odd, out-of-the-way information upon a subject which once interested all mankind and now interests almost all women.—*Spectator*, January 7, 1865.

Mr. Rimmel, the famous perfumer of London and Paris, has produced a book which is not a vulgar puff for his own business, but is really a learned, elegant, and fascinating volume on one of the most fascinating of topics.—*London Review*, January 21, 1865.

The volume is full of woodcuts, some of which are very good, and contains a great deal of curious information collected by a person who is well and practically acquainted with the subject on which he writes.—*The Reader*, January 28, 1865.

There is much that will amuse the general reader, and that may be practically useful and agreeable.—*Athenæum*, January 21, 1865.

Mr. Rimmel unites with his pleasant speeches much learning. He is at once a lover of, and a master in his art.—*Press*, January 21, 1865.

It is a curious and entertaining history, the result of considerable research, and worked out with no little ingenuity and professional *esprit de corps*. The interest of the book is greatly enhanced by a multitude of well-wrought engravings of a variety of objects having reference to the matters discussed.—*Art Journal*, March, 1865.

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It is really a very learned and carefully prepared history of perfumery; it is profusely and excellently illustrated; it contains interesting extracts from various high authorities, and it does great credit to its compiler.—*Illustrated London News*, February 11, 1865.

Mr. Rimmel writes with intelligence and humour, and seems to have appropriate literature at his finger's ends. He is apt in classical and general quotation; introduces an anecdote with ease, and illuminates his subject in many felicitous ways.—*Illustrated Times*, March 4th, 1865.

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Rimmel's "Book of Perfumes" is now scented everywhere.—*Punch*, February 4, 1865.

In this volume Mr. Rimmel has rendered a real service. The information it contains he has drawn from a large variety of sources, and he has condensed and epitomised it with remarkable skill. His work is written in a free, flowing, and slightly humorous style, not unmixed with a tone of sagacious and philosophic satire.—*Sunday Times*, January 22, 1865.

Mr. Rimmel has undoubtedly achieved a great success, and will, we trust, receive the due reward of it in the universal patronage of his "Book of Perfumes."—*St. James' Chronicle*, February 4, 1865.

A beautifully printed and handsomely illustrated book which contains much curious historical matter.—*Notes and Queries*, January 28, 1865.

A large number of quaint and characteristic illustrations embellish the work, which will possess an interest for many.—*Journal of the Society of Arts*, January 6, 1865.

The book is a beautiful specimen of paper, binding, and typography; is profusely illustrated with engravings, and altogether forms an elegant and appropriate basket for the very fragrant articles it contains.—*United Service Gazette*, January 14, 1865.

This "Book of Perfumes" is really a marvel, for it is the first of its kind as far as we know: it is the first book which presumed to engage the attention, please the eye, and delight the nose at the same time.—*Army and Navy Gazette*, January 21, 1865.

It has the merit of being original and unique.—*Naval and Military Gazette*, January 28, 1864.
The "Book of Perfumes" is full of information, and is a volume not merely for the drawing-room table and cabinet of the lady of fashion, but for the library of men of taste and erudition.—*Civil Service Gazette*, January 28, 1865.

This book is a beautiful specimen of typography, no less than a clever exposition of the subject on which it treats.—*Bell's Weekly Messenger*, January 21, 1865.

Mr. Rimmel has left no side of his subject without turning upon it the full light of a copious, learned, and interesting treatment.—*Weekly Register*, January 21, 1865.

The book is as complete as it was possible to make it, and we cannot doubt its being very much admired.—*News of the World*, January 22, 1865.

A charming book, that will delight every lady to whose boudoir-table it may find its way.—*Lloyd's Weekly Newspaper*, January 28, 1865.

There can be no doubt that its popularity with the fair sex will be very considerable indeed.—*Weekly Dispatch*, January 28, 1865.

Whoever delights to con the legends of the past and to list the romances of ancient and modern alchemy, will not fail of amusement and instruction in the pages before us.—*Englishman*, January 20, 1865.

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Le livre le plus complet, et en même temps le plus intéressant qui existe aujourd'hui sur la parfumerie.—*Courrier de l'Europe*, January 14, 1865.

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This book combines in a rare degree the merits of novelty, instruction, and amusement. It is moreover profusely illustrated, splendidly printed, richly bound, sweetly scented, and sold at a price which, added to its other attractions, must tend to render it very popular ere long.—*Illustrated News of the World*, February 11, 1865.

It ought to be on the drawing-room table of every man or woman of taste in the British Empire.—*London Mirror*, February 25, 1865.

Mr. Rimmel has produced a book which must speedily take its place as the only standard history of perfumes.—*Chemist and Druggist*, 15th February, 1865.

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As an artistic and literary production it is of high merit.—*Young Ladies' Journal*, 22nd February, 1865.

The "Book of Perfumes" is really a marvel of research, and almost exhaustive of the subject.—*Ladies' Companion*, March, 1865.

L'auteur a écrit surtout pour les gens du monde. Dans un style clair et élégant tel qu'il convenait au sujet, l'auteur retrace l'histoire des parfums chez les peuples anciens et modernes.—*La Patrie*, 2nd February, 1865.

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A very pretty as well as an amusing book.—*Dublin Evening Mail*, 11th January, 1865.

The entire work is produced with great taste.—*Irish Times*, 23rd January, 1865.

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A rapid *résumé* of facts taken from the pages of history and tradition, and cleverly strung together.—*Brighton Herald*, 18th February, 1865.

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Before long, the "Book of Perfumes" will be the most popular "table book" in England.—It is a "book of beauty," sweet to smell and pleasant to look upon, and we cannot doubt that Mr. Rimmel will be amply rewarded for the pains and expense he has incurred in producing such an attractive volume.—*Doncaster Chronicle*, 3rd February, 1865.

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N.B.—THE BOOK OF PERFUMES has been favourably reviewed by numerous other London and Provincial Newspapers, besides those quoted above.

THE BOOK OF PERFUMES,

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37 CORNHILL. 47 GEORGE STREET. 52 DAME STREET.

Established 1824. Capital £5,000,000.

INVESTED FUNDS upwards of £900,000
ANNUAL REVENUE from all sources, above 200,000
AMOUNT OF LIFE INSURANCES in force 3,300,000

PROGRESS OF THE COMPANY.

The following Statements exhibit the Progress which has taken place in the Company's Business, in both Departments, during the last few years.

Life Department.

For the Year Ending 31st July.	Number of New Life Policies issued.	Insuring	Yielding of New Premiums.
1862	915	£427,330	£13,197 9 1
1863	1071	488,264	15,382 1 0
1864	1116	514,425	17,039 1 6

SPECIAL NOTICE.

The Books close for the year on 31st July 1865.

Policies taken out before that date
will be entitled to rank for two full years at the next
Distribution of Profits in 1866.

Prospectuses and all other information may be had on application at the Head Office, or at any of the Agents.

June 1865. GEORGE RAMSAY, *Manager*
JAMES BARLAS, *Secretary.*

SCOTTISH UNION INSURANCE COMPANY.

DIVISION OF PROFITS.

EVERY five years each Policy-holder entitled to participate receives a share of the surplus in exact proportion to the Premiums paid during the five years, with accumulated interest thereon. The share of Profits so allocated is then converted into a Reversionary Bonus, according to the age of the party.

While this system gives to each an exact proportion, it will be found alike favourable to young lives, whose prospects of longevity are greater, and to parties entering at middle life, or the more advanced ages; the Premiums paid by them being higher than at earlier ages.

BONUSES

have been declared in 1841, 1846, 1851, 1856, and 1861. At the last Investigation in 1861:—

A REVERSIONARY BONUS was allocated upon those Policies entitled to participate, in proportion to the Premiums paid during the five preceding years, varying from about one to upwards of one and a half per cent per annum on the sums assured, according to age and duration of the Policy.

Bonus declared every five years, and may be applied, at the option of the Assured, in any of the following ways:—

- I. IT MAY BE ADDED TO THE SUM ASSURED;
- II. APPLIED IN REDUCTION OF FUTURE PREMIUMS; OR
- III. SURRENDERED FOR ITS PRESENT VALUE IN CASH.


The next Declaration of Bonus will be in 1866.

DURING THE THREE YEARS SINCE 31ST JULY 1861, FORMING THE COMMENCEMENT OF THE CURRENT QUINQUENNIAL PERIOD, THE COMPANY HAVE ISSUED 3102 LIFE POLICIES, INSURING THE LARGE SUM OF £1,430,019.

SPECIAL NOTICE.

The Books close for the year on 31st July 1865.

Policies taken out before that date
will be entitled to rank for two full years at the next
Distribution of Profits in 1866.



INSURANCE COMPANY

ESTABLISHED 1836. EMPOWERED SPECIALLY BY PARLIAMENT.

FIRE. ANNUITIES. LIFE.

ANNUITIES PAYABLE, £36,732.

£742,670 FIRE PREMIUMS. 1864. LIFE PREMIUMS £236,240.

INVESTED FUNDS £3,212,300 STERLING.

AT the Annual Meeting of the Company, held on the 23rd. of February, 1865, a report for the past year was read which showed,

That the Capital of the Company actually paid up and invested was	£391,752
That the Fire Premiums for the year were	742,674
Being an increase in two years of	290,000
That the Losses paid and provided for under Fire Policies were	523,460
That 1,690 Proposals had been received for Life Insurances in the aggregate sum of.	904,809
That 1,394 Policies had been issued insuring	733,536
That 138 Proposals had been declined for	82,548
That 158 Proposals had not been completed for	88,725
That the Premiums on the new Life of £733,536 were	23,008
That the total Life Premiums of the year were	236,244
That the claims under Life Policies with their Bonuses were	143,197
That 90 Bonds for Annuities had been granted, amounting to	4,262
That the total Annuities now payable were	36,732
That the Special Reserve for the Life Department Engagements amounted to	1,656,222
That the Reserve Surplus Fund is increased to	971,416
That after payment of the Dividend of 40 per cent. there will remain a Balance of Undivided Profit of	192,960
That the invested Funds of the Company amounted to	3,212,300

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FIRE INSURANCE.

THE PREMIUMS received by the *Liverpool and London and Globe Company* in the year 1863, amounted to £580,000, and exceeded by not less than £200,000, those of any other Fire Office. In 1864 these Premiums were increased to £742,670, being an addition of £162,000 in that single year; in two years the increase was £290,000.

It is impossible to read these figures without being struck with the very gratifying extent of confidence the public repose in the Company, and the exceedingly rapid rate at which the Business is growing. There is no security so good as a well-earned name, and to be well earned it must be based on confidence. But confidence is very slow of growth. It requires time, it needs evidence, it is the consequence of trial. It is not improvised, and when once given, it should not on light grounds be withdrawn. "To err is human," and if any mistake of judgment, or appearance of failure in fulfilling an obligation be detected in a management, which by fidelity, well tested and allowed, has won such a confidence as that, it is safer to assume that in the particular instance knowledge was possessed which could not be used, or that misleading information had been given, the character of which was discovered too late, or that want of skill or care in developing the case had concealed or marred its strength, than to rush into arms wide open to receive you, with only loud professions of liberality, it may be, on which to base a claim of preference. The Losses of every year test the character of a Company's management, and when, as in the case of the *Liverpool and London and Globe Company* in 1864, they sum up to £520,000, adjusted and paid without complaint, the best security is given that the obligations under its policies have been satisfactorily discharged, and that the real ground of the confidence reposed in the Company is sufficiently revealed.

Insurances continue to be effected at *Home*, in the *British Colonies*, and in *Foreign Countries*, and all claims to be settled with liberality and promptitude. The Directors have never advocated high rates of Premium, except to meet some temporary emergency connected with a particular manufacture or locality, in order to induce improvements in the risks.

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But beyond the security, there is the element of certainty, the absence of mere promise in its engagements, which naturally influences insurers to prefer it. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee.

This certainty is the characteristic of The *Liverpool and London and Globe Company*. Its Policies are Bonds; its Bonuses are guaranteed when the policy is issued; its profits or its losses affect the proprietors alone; and its contracts entail upon those who hold them not the remotest liability of Partnership. To these recommendations have now been added, the indisputability of the Policy after five years existence, except on the ground of fraud or climate, and the claims being made payable in THIRTY DAYS after they have been admitted.

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Reserved Surplus Fund	971,000
Life Department Reserve	1,656,000
Balance of Undivided Profits	193,000
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Table spoons or forks, per doz.	1	7	0	2	14	0
Dessert spoons or forks ..	1	1	0	2	0	0
Tea spoons, per doz.	0	10	6	1	4	0
Side dishes and covers, per set	8	10	0	10	0	16
Dish covers, per set of four ..	10	0	12	0	16	0
Fish carvers & forks, in cases.	9	13	6	1	5	0
12 pairs dessert knives & forks	3	10	0	5	0	5
12 fish eating knives, in cases	1	18	0	2	16	0
Tea & Coffee services, per set.	4	16	0	7	0	9
Cruet frames, 4, 5 and 6 bottle	1	15	0	2	15	6
Bed-room candlesticks, each..	0	10	0	0	14	0
Toast racks, each ..	0	11	0	0	14	0
Salvers in all sizes, each	1	4	0	1	16	0
Butter coolers, every variety.	1	0	0	1	12	0

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12 Dessert ..	1	7	0
6 Table spoons	0	18	0
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12 Tea ..	0	16	0
4 each, salt & egg ..	0	13	4
1 Mustard ..	0	1	8
1 Pair sugar tongs	0	3	6
1 Gravy spoon	0	7	0
1 Butter knife	0	3	6
1 Soup ladle	0	8	0
1 Gravy spoon	0	7	0
2 Sauce ladles	0	8	0
1 Fish carver and fork	0	12	6
12 Table knives	1	0	0
12 Cheese knives	0	15	0
2 Pair carvers	0	14	6
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3 1/2 in. " white	15	0	12	6	6
4 in. strong ..	20	0	15	0	7
4 in. " ..	25	0	18	0	9
4 in. full strength	34	0	24	0	10
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