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Marriage Bells :

OR,

HOW WE COMMENCED HOUSEKEEPING.

BY OLD CHATTY CHEERFUL, F.H.H.S.,

Fellow of the Happy Home Society.

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MARRIAGE BELLS:

OR,

HOW WE COMMENCED HOUSEKEEPING.

It was just as the clock had struck eight on a fine May morning, a cab was seen passing along Church Street, in which were seated four very serious-looking individuals; they were going to a wedding, and it was to a wedding of their own getting up. It was one Mary Singleton, and one John Stubbs a cabinet-maker of the town, who had determined to tie themselves to each other for better or for worse, for richer or for poorer, as it might turn out. Both these young persons had, I have no doubt, well weighed the serious nature of the undertaking, its high responsibilities and arduous duties; and the bridegroom's man and the bridesmaid no doubt felt that marriage was no laughing matter, or they would not have had such solid faces when they drove up to the church gate. I think all the parties behaved in a very becoming manner, for the holy service of matrimony is a religious service, and is not to be performed with levity, but with a due regard to the serious nature of the contract it involves.

London: Jarrold & Sons, 12, Paternoster Row.

So Mary Singleton and John Stubbs walked quietly into the church, where the minister and his clerk were waiting, with one old pew opener and two young maidens who had stolen into the church a quarter of an hour previously; and in a few short minutes the anxious couple were made one, and in a few more short minutes they had taken their seats in the cab, and drove off at a slow pace; for four people in a one-horse cab, however light their hearts may be, cannot go very fast.

But before this slow coach had got out of the street leading to the church, there drove up at a rapid rate a post-chaise and pair, followed by another post-chaise and pair, and this by two other post-chaises and pairs. The coachmen, and even the coachmen's whips were decorated with white favours, and the persons inside the four post-chaises were dressed quite in matrimonial fashion, the gentlemen in blue coats and white waistcoats, the ladies in white veils and gloves, a profusion of orange blossoms, and the like. There were two bridegroom men and four bridesmaids, and it had been arranged that when the happy pair should alight at the church gates, some of the charity school children should scatter flowers in their way. It was a very touching spectacle, and a few of the people who crowded into the church to see Miss Jemima Pratt married to Mr. Robert Madge, cabinet-maker, seemed to be quite overcome with the august ceremony and the sweet-scented perfume of the handkerchiefs and dresses of the bridal party.

Well, the "deed was done"—Jemima and

Robert were also made man and wife; and when, by a preconcerted signal, the lads in the belfry were acquainted with the astounding fact, the bells began to ring, to celebrate the ringing of this beautiful belle; and when the four post-chaises drove off through a crowd of spectators who had been attracted to the spot, a knot of little boys gave a very small sort of "hurrah!" till the happy party were out of sight in a cloud of dust.

It was a curious coincidence, but such was the fact, that John Stubbs was, like Robert Madge, a cabinet-maker; they had served their apprenticeship together at the same shop, and they had taken wives to themselves at the same church; they were thus both going to begin the world together. Both, too, had taken shops in the same town. Mary Singleton, who had become John Stubbs' wife, had been a servant, and having lost her mother when a child, had been brought up by three maiden ladies of slender income, who had taught her a great deal of good sense, economy, and management. Mary had, indeed, plenty to do; but the ladies had so much method among themselves, and their example had such a wholesome effect upon Mary, that she managed to keep herself clean during the day, and get her work all done by tea time; so that when John made the auspicious proposal to her, she told him that she was very comfortable, as she was. John promised to make her the mistress of a comfortable *home of her own*; and this offer, with the tender liking she had for him, induced her to enter the precarious state of matrimony.

Well, the "lovers" were married; and Mary, after taking an affectionate leave of her three mistresses, went to her new house. There was the little shop filled with articles of household furniture, and all principally the work of John's own hands; there was also an assortment of house-papery, with mats and carpeting, drugget and the like. Behind the shop was the little back parlour snugger, with a good grate and oven, plain elm tables and chairs, with cocoa-nut matting by way of a carpet, and an array of bright tins and other culinary articles above the fireplace, making a pretty show. Then there was crockery, a very spare supply, as Mary thought; nor was the plate of a very envious description, consisting of two brass candlesticks, a tin one, a save-all, extinguisher and snuffers, a few metal spoons, large and small, and an old tin teapot.

The first time that Mary set out the tea things, she looked for another teapot. She could not conceive that her ardent admirer would suffer her to sit down with such an ugly-looking, old valetudinarian as that. She reflected that even in her mother's time, poor as she was, and economical as she was, she had managed, somehow or other, to set out her tea table with something a little more showy. At her mistresses', too, she never sat down to her meals without a nice white iron-stone china pot; and she felt half inclined to pout and be a little sulky over the old tin teapot; for it was a plain-looking thing, very much worn on the sides and rims, and although bright, was especially old-fashioned. Mary took a dislike to it. It

seemed to speak to her of hard fare and of a vast amount of screwing, and she began to think, "If I can't get a better teapot than this, what sort of a bonnet am I likely to have when I want one?" However, the good young woman controlled her feelings, and said to herself, "I shall let that pass, and see what will come of it." So she made the tea; the old tin teapot drew, as John said, like a dray-horse; and the two newly-married folk sat down to their evening meal.

But that old tin teapot still sat heavily on the mind of Mary Stubbs. It was ugly to look at, although it was a beauty to draw. There was Jemima Madge, who was married the same day as herself, had a beautiful china tea service, with a teapot of the newest fashion, covered all over with tulips and strawberries; and she knew that her husband was not half so well-to-do as John, as he had not been quite so steady a man; but perhaps (she sighed) "*He* had more regard *for her* than John has for me." The tears began to come into poor Mary's eyes when this thought crossed her mind; but she said nothing, and poured out another cup of tea.

One evening John saw that there was something the matter with his Mary; she seemed sad and silent. Besides, he watched her eyes, which gave certain furtive glances at the teapot; he saw that it was an eyesore, and would probably be the cause of some difference of opinion; but he said nothing, and thought it best to try to divert her mind from its unpleasant thoughts. He asked her if she would like to go to the Hungarian concert that

night; the entrance money was only a penny, and he had determined, if she would not say no, to give her a treat.

"Only a penny!" said the unfortunate Mary. "Aye, I am sure you can't have any respect for me, John, to take me to a penny concert, to mix up with all the riff-raff of the town. Such things are very well for men and boys, who can put up with anything; but I am sure they are not fit for females. Besides, if we can only afford a penny for an entertainment, I think, my dear, it will be better for us to save it."

"I think so too," replied John triumphantly. "You are the true girl of my heart. 'A penny saved is a penny got.' Besides, I have an order to paint two coffin plates and to turn an old deal bookcase into oak panel, and I can employ myself that way."

"And I can sit down and darn stockings," rejoined Mary, with not a very pleasant expression of countenance.

So John went into his little workshop behind, and began the "transmogrification" of the old bookcase and the ornamenting of the coffin plates; and Mary sat down to darn stockings, not in the very happiest state of mind. The darning of stockings affords a fine opportunity for quiet thoughts of every kind. You may sit and ponder over things that are past, and grieve that they are past. You may sit and imagine things to come, and grieve because they may never come. You may compare your own state with the state of other people; you may fret, you may worry and stew, as the say-

ing is, till you feel in a very nervous condition and quite out of sorts with yourself, and not very well pleased with anybody else. This is exactly what Mary did. She began to grieve over what she thought her somewhat unhappy condition, arising, as she supposed, from the very odd whims of John—he seemed to be now, although he was but just married, quite a different being to the man he was while courting. She was almost going to regret that she had entered the wedded state, and she thought of her dear old mistresses, and of the nice kitchen she used to sit in, and how she sometimes went into the ladies' sitting-room, to help to make things for the Dorcas Society; and of what nice books one of the ladies would read while all were working. "Heigho!" said Mary.

"What is the matter, my dear?" cried John, who had heard the sigh in his little back workshop. "What is the matter, Mary?"

"Oh, nothing particular, only I feel rather vapourish and lonely."

"Then, if that's the case, I will leave off very soon," her husband replied, "and will come and read to you."

But just as John said this, there came a gentle tap at the door. Who should it be but Mary's old schoolfellow, Jemima Madge, who had called to pay her a marriage visit. Jemima had, like Mary, not been married quite a month, and was exceedingly proud of her new position; and she made this early visit to Mary partly for old acquaintance sake and partly for curiosity; for she was very anxious to see, as she expressed to herself, what

sort of a bargain Mary had got, and what sort of a "turn-out" she sported. She flew into the room when the door opened with a bound, rushed towards Mary, clasped her in her arms, kissed her tenderly, and cried in a voice of ecstasy, "Oh, my dear Mary, I am so glad to see you!"

John stood at the door of his little workshop, which looked into the little back parlour, somewhat disconcerted. He did not much like Jemima; she was always a little too fast for him, as he thought. There had been indeed a time when he had been a little "spooney" upon her, but the fit went off as he found her a great flirt, and so he took resolutely to Mary.

"I am come," said Mrs. Madge, as soon as she had quieted herself, "to have a cup of tea with you, my dear, and to talk about old times."

Mary had washed up the tea things, but she immediately brought them out again, and put some more water in the teakettle. While she was doing this, another knock came to the door, and a little girl appeared. "If you please, Mrs. Stubbs, my mother says, will your husband be so good as to lend her a bed winch? and if he is not very busy, perhaps he will help her to put up a bedstead for Jim, who has had an accident and broke his back, and has nowhere to lie."

"Well, I never!" said Mrs. Madge, when she heard the modest request. "To ask the loan of a bed winch, and then to say, come and put up the bedstead!"

"I will run over directly," called out John. "It won't take me long," said he to his wife.

"One good turn deserves another." Old Mrs. Sergeant has been very good to me many times and often. It was through her I knew you, Mary." So saying, he put on his hat and flew across the road to Mrs. Sergeant.

"How impudent and imposing some people are!" said Mrs. Madge, as soon as John had made his exit. "You will have plenty of that sort of thing, my dear, if you encourage it. If you once begin to lend, you may go on to the end of the chapter, and lose all you have got. When I went first into housekeeping, one neighbour wanted the loan of a pair of bellows, another wanted a little tea, another a bit of soap, another a little flour, and one woman was so impudent as to ask me for the loan of a pair of stays. I well remember my mother telling me when I was a girl to take care of myself, and to have nothing to do with people who wanted you to take care of them; so I soon shut the door in their faces, and—"

Here Mrs. Madge burst into a loud fit of laughter. She looked on Mary's face, then at the old tin teapot, at which she pointed; then she looked again at Mary, and laughed louder than before.

"What is the matter?" inquired Mary, at the same time having a very sensible conviction of the cause of her friend's risibility.

Mrs. Madge again pointed to the poor old teapot, which stood as firmly as a teapot should. "What a rum old Grecian!" she uttered, and laughed louder than before.

"Ah! I see," said Mary; "you are laughing at my old tin teapot; but only taste your tea—you

will find it makes it beautifully. John says it will make a quarter of a pound of tea go as far as six ounces would in another pot."

"What a dear, delightful little screw your husband is!" replied Mrs. Madge. "Lawks! how you will save money! I understand he is a tee-totaller, and I suppose this queer-looking old pot is a tea-totaller of the first water. But come, give us a cup of his manufacture." So Mary poured Mrs. Madge out a cup of what the latter called a delicious cup of tea, and they began to talk again.

"And so you are pretty comfortable, are you?" resumed Mrs. Madge. "I heard that you had got your house splendidly furnished, which I did not wonder at, knowing John to be a cabinet-maker; for, said I to myself, depend upon it he will have a house full of good, substantial furniture, fit for a prince. Where is your sofa, my dear?"

"We haven't got a sofa," said Mary meekly.

"Not got a sofa!" cried Mrs. Madge, with a look of astonishment. "Why, what were you married for?"

"Not to lie on a sofa," replied Mary, a little more spiritedly.

"Why, no—certainly not; but for the sake of—But where is your looking-glass?"

"I have a small one up-stairs," replied Mary again, very meekly.

"Not got a looking-glass! Why, what is a sitting-room without a looking-glass?"

"I don't want to be always looking at myself in a glass," returned Mary, a little sharply.

"Why, no; of course you don't, my dear," said Mrs. Madge; "but for the look of the thing, and for the sake of—"

"What?" inquired Mary.

"Why, for the sake of—of—other people—of your friends—your acquaintances—your visitors."

"Aye," returned Mary, "there are a good many people in this world who live not for themselves, but for others. This would be very well if they lived for the sake of serving others; but the fact is, they live, as I have heard Miss Abigail say, for the sake of pleasing other people, as they suppose, but it is for the sake of displeasing them, and making them envious of what we have, and often very spiteful and malicious. When persons come to see me, I don't expect they come to see my sofas, looking-glasses, and the like; and therefore John, who thinks just as I do, says before we go into the ornamental we must see how we can get along with the useful. I believe we have everything that is really useful. I dare-say if John had any female friend to have advised him, or if his mother had been alive, or if my mother had, things might have been a little different. He had no one to consult but himself, and so—"

"He made a mess of it," interrupted Mrs. Madge. "He made a mess of it. What could a man know of a woman's requirements in the house-furnishing way? They always think what is enough for one is enough for two. That was his old bachelor teapot. It is an old acquaintance of mine. I think I have heard him say it belonged to his great grandmother, and perhaps he pretends

to you that it is out of respect to her he makes it the 'god of his idolatry,' as Miss Simper used to say. But I have no doubt the real reason of his sticking to the old teapot is because he is too saving to buy another."

"Well, that is not a very great fault," replied Mary. "I know he had to live very hard and to make many shifts to save up the little he had to go into business with; and you know if you don't pinch a bit, you will never be able to make two ends meet."

"But out of respect to you," said Mrs. Madge, hastily; "only respect to you—And a cocoa-nut matting for a carpet, and no looking-glass to put your bonnet on by! I wonder you put up with it."

"I have a very good looking-glass in the bedroom," said Mary, "and a most excellent iron bedstead, and a capital bed—that is a very important thing. Then I have an excellent oven, copper, good rinsing and washing tubs, clothes horses, and a beautiful drying ground."

"All traps for hard work, my dear—traps for hard work. Of course you do your own washing?"

"Of course I do," said Mary.

"And have a woman, of course, to help?"

"Of course I have not," said Mary.

"Then you are a slave to all intents and purposes. Slave of all-work, and washerwoman into the bargain. And for what?"

Mary did not know exactly how to answer Mrs. Madge. She thought it both impertinent and unkind for her to make such remarks, and was about to say something about her husband's pru-

dence and forethought; but Mrs. Madge forestalled her by saying—

"Yes, and they call themselves men. Men indeed!—pretty men they are, thinking of nothing but themselves and their own enjoyments. They would, if they could find women fools enough, make them slave from morning to night, and give them no comforts, while they pass half their time away at the public-house, or may-be at the mechanics' institution, or somewhere, for nobody knows where they go to!"

What Mrs. Madge would have further said, I know not, as the door opened and John returned, saying that he had put up the bedstead, and helped to lay the poor broken-backed young fellow comfortably in bed; and passing through the room, went again to his work.

Mrs. Madge, having now had her gossip out, prepared to go—not, however, without extracting a promise from Mary that she would return her visit on the following Friday, when she would have the pleasure of conducting her over the apartments, and of showing her the way in which they did things in "George Street;" so saying, she departed, as she had to make two other calls on her way home.

The following Friday soon made its appearance, and Mary Stubbs, after having received a caution from her husband to beware of her friend's importunities, dressed herself neatly and proceeded to the house of Mrs. Madge. It was at the other part of the town, at what was called the best part; and a very handsome house it was, with a

large plate-glass shop front, and a side or private entrance up three steps. At first Mary did not know whether to go into the shop or to ring at the private door, but at last she thought to go in by the shop would be the easiest; so in she went. There was, however, nobody in the shop; and so after rapping with her knuckles on the counter two or three times, and knocking with her umbrella on the floor, a lad came in by a back door, and asked what she wanted.

"Is Mrs. Madge at home?" Boy said, "Don't know."

"Will you tell her I am here?"

"Who's I?" said the boy.

"My name is Stubbs," said Mary.

"Are you come arter the place? for if you be, you had better go back."

"I am not come after the place, my lad; I am come to take tea with your mistress."

"Oh-h!" said the lad, with a kind of grunt; "then you are to go in at the visitors' door round the side. It's no use pulling at the bell, for that won't speak."

"Well, how am I to let them know I'm at the door?"

"How should I know?" said the boy with a malicious grin.

Just at that moment, hearing the conversation from within, Mrs. Madge reached the spot. "Oh, my dear friend," she cried, "I am so glad to see you; come in, come in. Why did you not ring at the private entrance? I am sorry you should have had to wait in the shop; come in—come upstairs—come along."

So upstairs went Mary, into the drawing room, a fine large room over the shop, set out in elegant fashion; a large looking glass, in a beautiful carved frame, was over the fire-place; a sofa with two gigantic down pillows was at one end of the room, with an antique footstool in needlework; then there were elegant chairs and occasional tables, a splendid carpet and hearthrug, curtains of taberty, a lot of nick-nackery on pier and other tables, and by the fireplace, in a recess, stood a piano.

"Is this your 'show-room?'" asked Mary, with the greatest innocence.

"Show-room!" replied Mrs. Madge, with a sneer. "Show-room! do you suppose we mix up business with our domestic comforts?"

"We do," returned Mary, meekly. "Our front parlour is our shop and 'show-room.'"

"Aye, you will never get on in that way," returned Mrs. Madge. "You must cut a bit of a dash, and do things in the right way; the days of sober plodding are gone by. You must come out now-a-days."

"It's all very well," replied Mary; "if you have anything to come out with. No doubt you had some capital to begin with, or else you could not do as you do."

"Capital! not a bit of it; but my husband has got a head, and can work the oracle, as he calls it. He is up to a dodge or two, I can tell you." Mrs. Madge then rang the bell, and the servant presently appeared with the tea-things on an elegant japanned tea-board.

If Mary was astonished at the drawing room and its furniture, she was more astonished at the beautiful tea-service brought into the room; especially with the silver sugar basin, milk jug, and teapot. These were of the newest fashion, and of the most elegant pattern. Then came up an elegant plated urn, which was set upon a beautifully-worked rug. The tea was put in the pot, and the two friends sat down to tea. Mary thought of her old tin teapot at home, and began to think herself hardly done by.

"Come, my dear," said Mrs. Madge, "you look rather 'down,' take a cup of tea, my dear, it will revive you." So she poured out the tea. "Don't you like my teapot? isn't it a beauty?"

"It is indeed to look at; but I don't think it draws so well as mine."

This was the fact; for notwithstanding the quantity of tea put into the pot, the beverage was neither strong nor of good flavour. "Aye, there is nothing like a good tin teapot after all;" so thought Mary.

"Don't you think we have done it pretty tidily?" said Mrs. Madge, glancing round the room; "that's the way to begin business."

"Yes, for those that can do it."

"Oh, it's easy enough to do it when you know the way."

"But we had no capital to begin with," said Mary, with a little bit of a sigh.

"No more had we," replied Mrs. Madge; but Robert got into a money-club; he took twenty shares. To keep them afloat for a few months he

borrowed a little money of old Studd, the grocer; after a while he managed to get two sureties, of whom old Studd was one, and he had £250 out of the club; paid off what he owed Studd, got me, and here we are."

"But does he get plenty of work? Has he got a good connection?"

"Oh dear, yes. He is now furnishing a quiet country box for Lord Leveston, which will cost a thousand pounds; and Studd is to advance him the money to go on with. Then he is likely to have an order from his lordship's father, the Marquis of Sligo. But hush—you must keep this all to yourself; for if he knew that I had told you, there would be—"

Just at this moment the happy Robert came into the room. "Oh, you are getting your teas, are you? you might have waited for me."

"But, my dear," said Mrs. Madge, "you said you were going to his Lordship, and that you would not be home till late."

"Suppose I did; I had a right to change my mind if I liked. But never mind, give me some brandy and water." So Robert mixed himself hastily a pretty stiff glass of brandy and water, which he drank off at one draught, and turned on his heel as if to depart; before, however, he left the room, he turned to his wife and said, "Tell that Snaggs, if he should come about the coffin, that I will have nothing to do with the widow's security, and that he had better get the coffin made elsewhere; I sha'n't do it. And if my brother Bill comes, tell him father must wait;

it's no use bothering me; he had much better go to the hospital." So saying, the unfeeling fellow departed.

"You see," said Mrs. Madge, to cover her husband's brutality; "you see how business worries him; he has so much upon his hands that sometimes he does not know what he does. It makes him very abrupt sometimes; but it doesn't matter, he is getting on in the world, and by and bye we sha'n't care for anybody."

After some further conversation, in which Mrs. Madge let out a great deal more of her husband's secrets than it was prudent for her to do; and not forgetting to shew Mary her elegant damask chairs, by taking off their covers, and talking about her furniture and tea tackle, as well as her superb looking-glass, and hinting something about a chandelier, she gave Mary Stubbs the hint to go. Her only object being to get her there for the purpose of mortifying her, as she thought; when that object was accomplished, she was anxious to get rid of her; so Mary went.

When she got home, her poor little house seemed a sorry thing to that she had just left; but she thought of the old proverb, "All is not gold that glitters." "Well, I have not got a fine sofa," said she, "but I have a capital copper; I have not got a fine looking-glass, but I have a good baking oven; I have no plate, but a good old *tin teapot*; I have not got fine carpets, hearth-rugs, and curtains, but thank God I have got a good bed to lie on, plenty to eat and drink, a good husband, and no debts to pay. Mary had

a greater treasure than all these; she had a grateful and contented mind; and what was equally good for her, she had no envy. What she had seen at Madge's was certainly a great contrast to what she saw at home; and she felt fearful that she should be carried away by her wishes for something beyond her present condition, and she put up a secret prayer to her heavenly Father to keep her contented with her own homely comforts, knowing that they would be increased and multiplied if it was for her good that they should be so. The humble trusting frame of mind in which she then was, gave her more sincere pleasure than all the wealth or finery of her neighbour; so she went to the cupboard and set out her husband's supper. He was hard at work in the little back shop. He came in with a cheerful look; she told him all she saw and what she had heard. John said but little; he, however, endeavoured to make allowances for his fellow-apprentice, and ended by saying, "Let us leave it for a while—time will prove."

It was some months before Mary Stubbs saw anything more of Mrs. Madge, but one evening she was surprised at her coming suddenly in. After the usual common-places and greetings, Mrs. Madge sat down and began to converse with Mary on various subjects; at last she said, "My dear, I have been thinking how you might get some nice things for your house, at a very cheap rate."

"I don't want more than I have got," said Mary.

"Oh yes, you do," replied the other, "if you knew how cheap you could get them. See here," she said, taking a little tin case out of her pocket. "Here are some pawnbroker's tickets. Here is a splendid square of carpeting, four yards by six; it cost, first price, six shillings a yard; there are twenty-four yards of it. It is only pledged for two pounds, and I can sell you the ticket for one; it will be a delightful carpet for your upstairs room, which you have not yet furnished, I suppose. Here is another ticket for a hearthrug, and another for two sets of rich damask curtains; they are in for only thirty shillings, and you may have the ticket for five. They are quite new, and cost ten times the money, first price. I have a good many other tickets of things that will just do for you. Take the tickets and go and look at them; you need not buy them without you like."

Mary was astonished beyond measure at this proposition, and cried out as if in the greatest alarm, "We don't want them! we don't want them!"

"Ask John," said Mrs. Madge; "I am sure he will be glad to get hold of them."

"I am sure he won't," said Mary.

"Oh yes, he will," cried Mrs. Madge.

"Oh no, he won't," cried John, equally firm, from the little back shop. And so Mrs. Madge very soon left Mary in a huff. John then said to Mary, in a mild and quiet tone, "My dear, have nothing to do with that woman if you can help it."

Mary promised she would not; but it was her fate to be again put to the test of temptation.

"Sixteen-pence halfpenny a yard, my dear!" cried Mrs. Madge, as she again entered the little shop. "Such a delightful duck of a thing; quite the fashion, and very lady-like. I was forced to come and show you. Don't you like them? Don't you think they look stunning, at the same time genteel? There's the Gymps up at the Lodge, have got them; and the Mayfields, the rich banker's daughters; and the Pooles and the Hardings; and why should not you or I have one, dear? I am sure you would look delightful, and your little man would be quite in love with you."

"What can it be? what is it?"

"Mrs. Madge was at the same time undoing her parcel, and in a few seconds out came the material for two red petticoats. "Isn't it a beauty?" exclaimed the foolish woman, holding one piece up as the young shopmen do, so as to show it off to the best advantage; "isn't it a duck of a dear? Red, you know, will match with anything, and it does not show the dust as many colours do; you may wear it till it is almost worn out, and it never needs washing, which is a great saving."

"But it will get very dirty in time," remarked Mary.

"But don't I tell you, dear, it won't *show* the dirt? And what's the odds? you can easily turn it into a jacket, or something or other, when you are tired of it, or it goes out of fashion. Besides—"

"But I don't want anything of the sort: I don't want to wear petticoats for show, I want to wear them for warmth and comfort."

"There you go again. I declare that screw of a husband of yours has quite spoiled you; but you never had much of an idea of things, it's useless to try to teach you anything."

"Why, that petticoat will cost you seven or eight shillings," said Mary; "you might have two excellent linsey dresses for that. Besides, I have got as many petticoats as I want."

"That may be; but you know your husband is getting on in the world; you are beginning to do a nice little trade, and you, after being married for the time you have, ought to come out a little. Depend upon it, there is nothing got by making a shabby appearance; people only set it down to poverty, and you can never get an ounce of credit, if you happen to want it ever so."

"I don't want any credit," replied Mary, "nor my husband either; what we want to do is to keep out of debt; debt has a very sharp sting. In short, I would rather make any shift than run into debt."

"You are a very great simpleton," replied Mrs. Madge, rather warmly. "I tell you, people think a great deal more of you if you cut a bit of a dash. To be poor, and to seem poor, is a bad look-out."

"If we are poor, we ought not to pretend to be otherwise. If we can't pay our way, we ought not to pretend to be well off for the purpose of getting into debt, for that is sheer swindling."

"O dear! how mawkish you are. Why, I got this on credit; it will be sure to be paid for some way or other; and I am quite sure your husband

would like to see you go a little bit smarter than you usually do, for he sometimes calls you his 'old donkey.'"

"That I take to be a compliment," said Mary.

"Not such a compliment as I should like," returned Mrs. Madge. "It may be all very well for you, but it would not do for me, I can tell you. I like my husband to speak well of me, and to admire me when he sees me go out. You will find, if you don't keep up your appearance, as you get older, he will soon fall off."

"Fall off what?"

"Why, fall off in his attention and love to you, and all that sort of thing."

"If I thought my husband's affections were to be secured by my style in dress, I should be the most unhappy woman in the world. I am sure he likes me better in my sober russet brown than he would were I adorned with all the fine things of the linen-drawer."

"Then that shows you know nothing about it, for I tell you again, and you may ask whom you like, that a woman is nothing if she does not dress like a Christian. They may well call you the 'little brown mouse in the empty cupboard,' and turn up their noses at you, and call you the female screw. I should hate to be sneered at."

"Well, I cannot help people's idle tongues and thoughts. It is enough for us to look after the main chance, to spend less than we earn to keep the wolf from the door (that is the dun), and to mind our own business."

"But I should really like to see you like other

people, my dear," urged Mrs. Madge, with an air of great pretended kindness. "You are, as every one says, a very pretty little woman; and if you had only a becoming thing or two to set you off, would take the shine out of a good many that think a wonderful deal of themselves."

"If I am a pretty little woman, as you say, friend Madge, I don't require anything to set me off. You know it is said that 'beauty unadorned is adorned the most'—not that I am so vain as to think myself much of a beauty."

"But you are, and I should very much like you to have this petticoat. I have bought two; they cost me seven and sixpence apiece; and to show you that I am really sincere in what I say, if you like, you shall have one of them for five shillings. I don't mind losing a little by one, as I should so like to see you like me; so I shall leave you this piece and go home, and send the other out to the dressmaker's directly."

"What! don't you make it yourself?" inquired Mary Stubbs, with a look of surprise.

"Not I. I should have enough to do had I to make my own clothes. Besides, if I tried, I don't think I could do it; I should be sure to spoil them. I know you make your own clothes, but what will you do when you have a baby? You will then have to put out, as I do."

"Well," replied Mary, "I don't want many clothes, and make shift from time to time with what I have. Taking care of them makes them go a long while, you know."

"Yes, I know I know; but I don't care any-

thing about that. I don't want to be always in a fret or a fume about a little dirt here or a grease-spot there, or slit in some other place. Were I to do so, I should grizzle myself away like a scrap in a fryingpan, and make myself miserable."

After this wise remark, Mrs. Madge again pressed the red petticoat upon Mary, who, however, resolutely resisted the temptation. At last the foolish woman offered it to her for three and sixpence, half what she had paid for it. The fact was, Mrs. Madge was hard up for cash, and she had obtained this and several other articles on credit; and to get some ready money for the common necessities of life, she was pestering her acquaintance to buy them of her at half-price; and among all those she had thus solicited, Mary Stubbs was the only one who refused to become a purchaser.

Such is the manner in which some people carry out the "art of sinking." Such is the manner in which many "go to the dogs." Such is the manner in which many become poor who might have been rich, who reach the gates of infamy when they might have entered the portals of honour and respectability, as we shall see.

Mary could not refrain from telling John of the red petticoat solicitation. "Ah!" he said, "I knew what was going on. I have heard a few particulars concerning poor Bob's way of doing business, that by no means suit my notions. He has to my certain knowledge been selling his stock to customers for less than it cost him, and his payments to the money club are in arrear. It is a sad

thing those pawnbroker's tickets, and I have no doubt whatever but that the petticoats have been had on credit somewhere. I heard the other day—but I would not believe it—that Mrs. Madge sold a very handsome shawl and silk dress to some of the servants at the Squire's for a trifle, and a roll of velvet also. This looks very bad indeed, but perhaps it may not be true, for there is no trusting what you hear. I have no doubt he has many enemies; and as we often find our friends speak ill of us in this world, we must expect it of our foes. But let us be charitable, and not speak about what we hear; for time proves the truth of all things, and it is quite enough for us to attend to our own affairs."

But the affairs of people will go wrong if they don't strive to keep them straight, and there is no difference in these matters whether the person be a lord or a labourer; he who spends more than he can afford must be brought up with a jerk some day. So it was with his young lordship, who was going to make Robert Madge's fortune by the order he had given him. It was with great difficulty, by the borrowing of more money at enormous interest and bonuses at the money club, and by various mean shifts and tricks, that he was enabled to pay for the stuff and pay his men, so as to complete his job. Having done so, he thought that my lord would be as prompt in payment; but my lord himself was in difficulties—he had gone past all bounds, and had had dealings with the Jews in all sorts of ways, frequently paying sixty or seventy per cent. for accommodation, and taking

an enormous quantity of bad wine and rubbishy pictures in lieu of part of the cash he had to receive; so when this snug little box was furnished, his lordship was not only without the means, but was nowhere to be found; and when Robert went up one morning to see his lordship's steward about his "little large bill," he found that the bailiffs were in the house, and all the rich and gorgeous furniture and fittings-up, which he had used all sorts of means to bring together, were taken possession of on a bill of sale. Robert had flattered himself that by laying it well on to his lordship he should be able to repay himself for the enormous interest and bonuses he himself had to pay for his accommodation at the money club; but the bird was flown. What was he to do?

He hurried home as fast as he could; but alas! when he got there, he found his wife crying, and two strange men in the shop, both smoking their pipes very deliberately. He saw at once what was amiss. He told them they had no business there; they soon convinced him that they had. Going a little farther, he found a man taking an inventory of his effects. The rumour of his lordship's defalcations had got wind, and Robert's creditors were aware of his flight before him, and had taken the opportunity of looking after themselves, and of securing what they could; so poor Bob was ruined.

All in a few days went to the hammer. The gorgeous looking-glass, the luxurious sofa, the silk-covered chairs, the Turkey carpet, and the plate and the china, and all the other useless but showy furniture, together with the stock-in-trade and im-

plements of business. Poor Mrs. Madgel the shock was too great for her; she went home to her mother, where she fell into a desponding state.

John Stubbs had a catalogue of the effects; but, although he might have bought many things at dog-cheap prices, he refrained from going to the sale of his old schoolmate and fellow apprentice, and contented himself with working away cheerfully at his own little shop, and making his way gradually as a reward for his fairness of charge, punctuality, and integrity. He laboured not only, however, for "the meat that perisheth," but for things that are eternal. It was his quiet, unostentatious, humble, but sincere religious principles, which had gradually taken possession of his mind, as well as of his wife's, which had taught them to "study to be quiet and to do their own business," and to work with their own hands, and to walk honestly towards all men, not seeking their own in preference to that of their friends and neighbours—neither under-mining nor over-reaching, forestalling or under-selling; but proceeding in a humble, quiet course, with no other view than that of "providing things honest in the sight of all men." Such a course may, and I have no doubt does meet with the contempt of many a worldling, especially of those who imagine that "making money" is the sole object of life, and that show and glitter and tinsel are necessary to one's happiness. "He that is greedy of gain troubleth his own house," says the wisest of men.

Depend upon it, my friends, the path of straightforward duty is the easiest to walk in. Depend upon

it that the richest man is he that has the fewest wants. Depend upon it that he is the happiest man who has made up his mind to be content with the necessities and not to covet the superfluities of life. The old tin teapot is a monitor, not to teach a miserable penuriousness, but a rigid and wholesome economy, such as every one ought to practise on his entrance to life. I do not know of anything more tempting, and of course not more to be guarded against, than foolish extravagance in the wedding outfit. I have known people in very moderate circumstances spend as much on a wedding and its fittings as would, if applied to business matters, have secured them a considerable increase of income. The starting in life is as the starting on a long journey—the wise man does not push his horse into a gallop at the beginning of his course; he goes gently and steadily, quickening his pace as he gains ground on the road, and thus reaches the place whither he would go in comfort and safety. Go ahead slowly at first then, my friends. We all know the story of the tortoise and the hare. We all know the moral it teaches, namely, that patient perseverance is better than too much hurry. Slow and sure is better than fast and uncertain.

And as it is with our earthly affairs, so is it also with the heavenly race that is set before us. This has its uncertain way as well as its sure way. It is not the outward garnishing, it is not the glitter and the show, it is not the profession of religion, the high head at church or chapel, the pomp of the principal pew, or the appearance of our name

on this or that list of subscriptions, that will further our journey towards a better world. Let us seek to walk humbly with our God, who has promised that if in all our ways we acknowledge Him, He will direct our path; and has said, "Them that honour me I will honour, and they that despise me shall be lightly esteemed." He sees us not as we seem to be, but as we are; and as we can only appear to Him as breakers of His law, let us seek His offered mercy through a crucified Saviour, and thus secure peace and joy for ever. We should choose the quiet rather than the noisy way, my friends--the shady lane of humility before the broad and sunny way of pride--and the practice of quiet, unpretending economy, instead of the endeavour to "make a show." Let us not forget the virtues of the old tin teapot, which, although homely, was ever bright--which, although ugly to look at, was a beauty to draw--and which kept its place on the mantel-shelf sturdy and strong when the gew-gaws of indiscreet vanity and folly fell to the hammer.