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THE CHARITABLE CHUMS' BENEFIT CLUB

The 'Mother Bunch' public-house stands modestly aside from the din, traffic, and turmoil of a leading London thoroughfare, and retires, like a bashful maiden, from the gaze of a crowd to the society of its own select circle. It is situated in a short and rather narrow street, leading from an omnibus route running north from the city to nowhere in particular—or, if particulars must be given, to that complicated assemblage of carts, cabs, and clothes-lines; of manure heaps and disorganised pumps; of caged thrushes, blackbirds, and magpies; of dead dogs and cats, and colonies of thriving rats; of imprisoned terriers and goats let out on parole; of shrill and angry maternity and mud-loving infancy; and of hissing, curry-combing grooms and haltered horses, to which Londoners have given the designation of a Mews. Mr Peter Bowley, the landlord of the 'Mother Bunch,' was the late butler of the late Sir Plumberry Muggs; and having succeeded, on the demise of the baronet, to a legacy of L.500, and finding himself unable any longer to resist the charms of his seven years' comforter and counsellor, the cook, supplemented as they were by the attractions of a legacy of the like amount, he had united his destiny and wealth with hers in one common cause. The name of Sir Plumberry Muggs, even though its worthy proprietor was defunct, was still of sufficient influence to procure a licence for his butler; and within a few months of his departure, Mr Bowley had opened the new Inn and Tavern for the accommodation of Her Majesty's thirsty lieges. He had congratulated himself upon the selection of the site, and upon the suitability of the premises to the requirements of a good trade; and his heart swelled within him, as he sat at the head of his own table, on the occasion of the house-warming, dispensing with no niggard hand the gratuitous viands and unlimited beer, which were at once to symbolise and inaugurate the hospitality of his mansion. He had a snug bar curtained with crimson drapery, for the convenience of those who, declining the ostentation of the public room, might prefer to imbibe their morning-draught with becoming privacy. He had a roomy tap-room, where a cheerful fire was to blaze the winter through, and a civil Ganymede minister to the wants of the humblest guest. There was a handsome parlour hung round with sporting-prints, with cushioned seats and polished mahogany tables, where the tradesmen of the neighbourhood might take their evening solace after the fatigues of business; and, more than all this, he had an immense saloon on the first floor above, calculated for social conviviality on the largest scale, and furnished with mirrors, pictures, and an old grand-piano, a portion of the *lares* of the deceased Sir Plumberry Muggs.

Mr Bowley, however, soon made the unpleasing discovery, that it is one thing to open an establishment of the kind—which had already swallowed up two-thirds of his capital—and another thing to induce the public to patronise it. Notwithstanding the overflow which had gathered at his house-warming, and the numberless good wishes which had been expressed, and toasts which had been drunk to his prosperity, yet the prosperity did not come. Of the hundred and fifty enthusiastic well-wishers who had done honour to his entertainment, squeezed his hand, and sworn he was a trump, not a dozen ever entered the house a second time. Do what he would, Bowley could not create a business; and the corners of his mouth began visibly to decline ere the experiment had lasted a couple of months. He made a desperate effort to get up a Free-and-easy; he had the old piano tuned, and set an old fellow to play upon it with open windows; exhibited a perpetual announcement of 'A Concert this Evening;' and himself led off the harmony, to the tune of *Tally-ho*, at the top of his voice. It was all of no avail. The half-dozen grooms who joined in feeble chorus did not pay the

expense of the gas; and he found the Free-and-easy, without abettors, the most difficult thing in the world. So he gave it up, and fell into a brown study, which engrossed him for a month. He had visions of Whitecross Street before his eyes; and poor Mrs Bowley sighed again, and sighed in vain, after the remembrance of Sir Plumberry's kitchen, and its vanished joys. The only symptom of business was the gathering of half-a-dozen nightly customers, who sipped their grog for an hour or two in the parlour; and one of these, moreover, had never paid a farthing since he had patronised the house. There were twenty grogs scored up against him, besides a double column of beers. Mr Bowley will put an end to that, at anyrate; so he signals the bibulous debtor, and having got him within the folds of the crimson curtains, he politely informs him, that credit is no part of his system of doing business, and requests payment. Mr Nogoe, the convivial defaulter, who is a gentleman of fifty, who has seen the world, and knows how to manage it, is decidedly of Bowley's opinion—that, as a general rule, credit is a bad plan; inasmuch as, so far as his experience goes in the public line, to afford it to your customers, is the first step towards losing it yourself. But he feels himself free to confess, that he is at the present moment under a cloud, and that it would be inconvenient to him to liquidate his score just then, though, of course, if Bowley insists, &c. While Bowley is pausing to consider which will be the best way to insist, Mr Nogoe carelessly leads the conversation to another topic, and begins to descant upon the marvellous capabilities of the 'Mother Bunch' for doing a first-rate trade; and hints mysteriously at the splendid thing that might be made of it, only supposing that his friend Bowley knew his own interest, and went the right way to work. The landlord, who is now all ear, and who knows his own interest well enough, pours out to his guest a glass of his favourite 'cold without,' and seating himself opposite him at the little table, encourages him to be more explicit. A long private and confidential conversation ensues, the results of which are destined to change the aspect of affairs at the 'Mother Bunch.' We shall recount the process for the information of our readers.

Next morning, Mr Bowley is altogether a new man; brisk, cheerful, and active, he has a smile for everybody, and a joke and a 'good-morning' even for the cobbler, who has the cure of soles in that very questionable benefice, the Mews. He visits his tap-room guests, and informs them of a plan which is in operation to improve the condition of the labouring-classes, of which they will hear more by and by. He is profoundly impressed with the sublime virtues of charity, benevolence, brotherly love, and, as he terms it, all that sort of thing. Day after day, he is seen in close confab with Mr Nogoe, who is now as busy as a bee, buzzing about here, there, and everywhere, with rolls of paper in his hand, a pen behind his ear, and another in his mouth, and who is never absent an hour together from the 'Mother Bunch,' where he has a private room much frequented by active, middle-aged persons of a rather seedy cast, and where he takes all his meals at the landlord's table. The first-fruits of these mysterious operations at length appear in the form of a prospectus of a new mutual-assurance society, under the designation of 'The Charitable Chums' Benefit Club;' of which Mr Nogoe, who has undertaken its organisation, is to act as secretary and chairman at the preliminary meetings, and to lend his valuable assistance in getting the society into working order. Under his direction, tens of thousands of the prospectuses are printed, and industriously circulated among the artisans, labourers, small tradesmen, and serving-men in all parts of the town, both far and near. Promises of unheard-of advantages, couched in language of most affectionate sympathy, are addressed to all whom it may concern. The same are repeated again and again in the daily and weekly papers. A public meeting is called, and the names of intending members are enrolled; special meetings follow, held at the large room of the 'Mother Bunch;' the enrolled members are summoned; officers and functionaries are balloted for and appointed; rules and regulations are drawn up, considered, adopted, certified, and printed. Mr Nogoe is confirmed in his double function as secretary and treasurer. Subscriptions flow in; and, to Bowley's infinite gratification, beer and spirits begin to flow out. The Charitable Chums, though eminently provident, are as bibulous as they are benevolent; for every sixpence they invest for the contingencies of the future tense, they imbibe at least half-a-crown for the exigencies of the present. The society soon rises into a condition of astonishing prosperity. The terms being liberal

beyond all precedent, the Charitable Chums' becomes wonderfully popular. A guinea a week during sickness, besides medical attendance, and ten pounds at death, or half as much at the death of a wife, are assured for half the amount of subscription payable at the old clubs. The thing is as cheap as dirt. The clerk has as much as he can do to enregister the names of new applicants, and keep accounts of the entrance-money. By way of keeping the society before the public, special meetings are held twice a month, to report progress, and parade the state of the funds. Before the new society is a year old, they have nearly one thousand pounds in hand; and Bowley's house, now known far and wide as the centre and focus of the Charitable Chums, swarms with that provident brotherhood, who meet by hundreds under the auspices of 'Mother Bunch,' to cultivate sympathy and brotherly love, and to irrigate those delicate plants with libations of Bowley's gin and Bowley's beer. The Free-and-easy is now every night choke full of wide-mouthed harmonists. The 'Concert this Evening' is no longer a mere mythic pretence, but a very substantial and vociferous fact. The old grand-piano, and the old, ragged player, have been cashiered, and sent about their business; and a bran-new Broadwood, presided over by a rattling performer, occupies their place. Bowley's blooming wife, attended by a brace of alcoholic naiads, blossoms beneath the crimson drapery of the bar, and dispenses 'nods and becks, and wreathed smiles,' and 'noggins of *max*,' and 'three-outers,' to the votaries of benevolence and 'Mother Bunch;' and the landlord is happy, and in his element, because the world goes well with him.

When Whitsuntide is drawing near, a general meeting of the club is convened, for the purpose of considering the subject of properties. A grand demonstration, with a procession of the members, is resolved upon: it is to come off upon Whit-Monday. In spite of the remonstrance of a mean-spirited Mr Nobody—who proposes that, by way of distinguishing themselves from the rest of the thousand-and-one clubs who will promenade upon that occasion, with music, flags, banners, brass-bands, big drums, sashes, aprons, and white wands, they, the Charitable Chums, shall walk in procession in plain clothes, and save their money till it is wanted—and in spite of five or six sneaking, stingy individuals, so beggarly minded as to second his proposition, and who were summarily coughed down as not fit to be heard, the properties were voted; and the majority, highly gratified at having their own way, gave *carte-blanche* to their officers to do what they thought right, and for the credit of the society. Accordingly, flags and banners of portentous size, together with sashes, scarfs, and satin aprons, all inlaid with the crest of the Charitable Chums—an open hand, with a purse of money in it—were manufactured at the order of the secretary, and consigned in magnificent profusion to the care of Mr Bowley, to be in readiness for the grand demonstration. A monster banner, bearing the designation of the society in white letters upon a ground of flame-coloured silk, hung on the morning of the day from the parapet of Bowley's house, and obscured the good 'Mother Bunch,' as she swung upon her hinges, in its fluttering folds. The procession, which went off in irreproachable style, was followed by a dinner at Highbury Barn, at which above a thousand members sat down to table; and after which, thanks were voted to the different officers of the club; and, in addition thereto, a gold snuff-box, with an appropriate inscription, was presented to Mr Nogoe, for his unparalleled exertions in the sacred cause of humanity, as represented by their society.

The jovial Whitsuntide soon passed away, and so did the summer, and the autumn was not long in following; and then came the cold winds, and fogs, and hoar-frost of November. The autumn had been sickly with fevers, and Dr Dosem, the club's medical man, had had more cases of typhus to deal with than he found at all pleasant or profitable, considering the terms upon which he had undertaken the physicking of the Charitable Chums. He was heard to say, that it took a deal of drugs to get the fever out of them; and that, though he worked harder than any horse, he yet lost more of his patients than he had fair reason to expect. With nearly fifteen thousand members, the deaths in the club became alarmingly frequent. Nogoe, as he took snuff out of his gold box, shrugged his shoulders at the rapid disappearance of the funds, as one ten-pound cheque after another was handed over to the disconsolate widows. His uneasiness was not at all alleviated by the reception of a bill of two

hundred and fifty pounds for properties, &c. among which stood his snuff-box, set down at thirty-five guineas, upon which he knew, for he had tried, that no pawnbroker would lend ten pounds. He called a special council of all the officers of the club, and laid the state of affairs before them. The first thing they did, was to pass a vote for the immediate payment of the property bills; a measure which is hardly to be wondered at, if we take into account that they were themselves the creditors. The treasurer handed them a cheque for the amount; and then, apprising them that there was now, with claims daily increasing, less than two hundred pounds in hand, which must of necessity be soon exhausted, demanded their advice. They advised a reissue of prospectuses and advertisements; which being carried into effect at the cost of a hundred pounds, brought a shoal of fresh applicants, with their entrance-money, and for the moment relieved the pressure upon the exchequer.

But when the November fogs brought the influenza, and a hundred of the members were thrown upon their backs and the fund at once; when it became necessary to engage additional medical assistance; and when, in spite of unremitting energy in the departments of prospectusing, puffing, and personal canvassing, the money leaked out five times as fast as it came in, then Mr Nogoe began to find his position peculiarly unpleasant, and anything but a bed of roses. With 'fourscore odd' of sick members yet upon the books—with five deaths and three half-deaths unpaid—and the epidemic yet in full force, he beheld an unwholesome December threatening a continuation of sickness and mortality, and a balance at the banker's hardly sufficient to pay his own quarter's salary. Again he calls his colleagues together, and states the deplorable condition of affairs. The representatives of the five deceased members, whom Nogoe has put off from time to time on various ingenious pretences, having become aware of the meeting, burst in upon their deliberations, and after an exchange of no very complimentary remonstrances, backed by vehement demands for immediate payment, are with difficulty induced to withdraw, while the committee enter upon the consideration of their cases. Nogoe produces his budget, from the examination of which it appears, that if they are paid in full, there will remain in the hands of the bankers, to meet the demands of the 'fourscore odd' sick members, the sum of 4s. 7d. What is to be done? is now the question. A speechification of three hours, during which every member of the committee is heard in his turn, helps them to no other expedient than that of a subscription for the widows, and a renewed agitation, by means of the press and the bill-sticker, to re-establish the funds by the collection of fresh fees and entrance-money. The subscription, the charge of which is confided to a deputy, authorised to collect voluntary donations from the various lodges about town, turns out a failure: the widows, who want their ten pounds each, disgusted at the offer of a few shillings, flock in a body to the nearest sitting magistrate, and clamorously lay their case before his worship, who gravely informs them, that the Charitable Chums' Benefit Society being duly enrolled according to Act of Parliament, he can render them no assistance, as he is not authorised to interfere with their proceedings.

In the face of this exposure, the agitation for cramming the society down the throats of the public goes on more desperately than ever. By this means, Mr Nogoe manages to hold on till Christmas, and then pocketing his salary, resigns his office in favour of Mr Dunderhead, who has hitherto figured as honorary Vice-Something, and who enters upon office with a gravity becoming the occasion. Under his management, affairs are soon brought to a stand-still. Notwithstanding his profound faith in the capabilities of the Charitable Chums, and his settled conviction that their immense body must embrace the elements of stability, his whole course is but one rapid descent down to the verge, and headlong over the precipice, of bankruptcy. The dismal announcement of 'no effects,' first breathed in dolorous confidence at the bedsides of the sick, soon takes wind. All the C.C.s in London are aghast and indignant at the news; and the 'Mother Bunch' is nightly assailed by tumultuous crowds of angry members, clamorous for justice and restitution. The good lady who hangs over the doorway, in nowise abashed at the multitude, receives them all with open arms. Indignation is as thirsty as jollity, and to their thirst at least she can administer, if she cannot repair their wrongs. Nogoe has vanished from the locality of the now thriving inn and tavern of his friend Mr Peter Bowley,

and in the character of a scapegoat, is gone forth to what point of the compass nobody exactly knows. The last account of him is, that he had gone to the Isle of Man, where he endeavoured to get up a railway on the Exhaustive Principle, but without effect. As for that excellent individual, Bowley, he appears among the diddled and disconsolate Chums in the character of a martyr to their interests. A long arrear of rent is due to him, as well as a lengthy bill for refreshments to the various committees, for which he might, if he chose, attach the properties in his keeping. He scorns such an ungentlemanly act, and freely gives them up; but as nobody knows what to do with them, as, if they were sold, they would not yield a farthing each to the host of members, they remain rolled up in his garret, and are likely to remain till they rot, the sole memorials of a past glory.

The Charitable Chums' Benefit Society has fulfilled its destiny, and answered the end of its creation. It has made the world acquainted with the undeniable merits of 'Mother Bunch,' and encircled that modest matron with a host of bibulous and admiring votaries; it has elevated Bowley from the class of struggling and desponding speculators, to a substantial and influential member of the Licensed Victuallers' Company: it has at once vastly improved the colour of his nose and the aspect of his bank-account; and while he complacently fingers the cash which it has caused to flow in a continual current into his pocket, he looks remarkably well in the character of chief mourner over its untimely fate.

LA ROSIÈRE

About twelve miles from Paris is situated the pretty vernal hamlet of Maisons Lafitte. It hangs around the Château Lafitte—a princely residence, formerly the property and dwelling of the well-known banker of that name, but for many years past in other hands. In front of the château, a broad avenue of greensward strikes straight away through a thick forest, extending many miles across the country; and parallel with the front of the building is an avenue still broader, but not so long—La Grande Allée—wherein the various *fêtes* of the hamlet are celebrated, and which, moreover, forms a principal scene in the following narrative.

Before the Revolution of 1793, the name of Gostillon was familiar as a daily proverb to the people of Maisons. There were three or four branches of the family living in the neighbourhood, and well known as industrious and respectable members of the peasant class. When the earthquake comes, however, the cottage is as much imperiled as the palace; so the events which brought Louis XVI. and Marie Antoinette to the block, and sent panic into every court in Europe, also broke up and dispersed the humble house of Gostillon. In the awful confusion of the times, some were slain upon barricades; some sent hither and thither with the army, to perish in La Vendée or elsewhere; and some fled to seek safety and peace in foreign lands. Thus it came to pass, that at length there were only three females in Maisons—a widow and her two daughters—bearing the once common name. M^{me} Veuve Gostillon managed to obtain a living by cultivating a small garden—the flowers and fruit from which she sold in the markets of Paris—and by plying her needle. Her daughters were named Julia and Cecilia, and there was the somewhat remarkable difference of eight years between their ages.

Just as Julia had reached her fourteenth year, and little Cecilia her sixth, a terrible misfortune happened to the industrious widow: a stroke of paralysis deprived her of the use of her limbs, and rendered her unable longer to maintain herself and little family by the labour of her hands. A time of severe distress ensued for this remnant of the once numerous and hearty family of the Gostillons; but it was only for awhile. Julia—shrewd, spirited, and industrious—worked night and day to perform the labour heretofore the portion of her parent, and to liquidate the extraordinary expenses of the poor widow's sad illness, and the derangement consequent thereupon. Steady assiduity seldom fails of success. It was not long before she had the satisfaction of finding matters proceeding in a somewhat straightforward manner—doctor's bills paid; arrears of rent, such as they were, made up; and the little business in flowers, fruit, and needle-work proceeding smoothly and satisfactorily. There is much attractiveness in the virtue and good-behaviour of youth; and Julia, handsome, intelligent, modest, and sweet-tempered, soon became the favourite of all who knew her.

The peasantry of France have, from ancient times, maintained the custom of publicly demonstrating their esteem of any young female member of a community, who, in her progress from childhood to adolescence, or rather to womanhood, may have given evidence of the possession of any unusual amount of amiability and cleverness. Young girls who are deemed worthy of public recognition as examples of virtue and industry, are waited upon by the villagers on a fête-day, led forth, seated on a throne of flowers, crowned with roses, blessed by the *curé*, and presented with the honourable title of *La Rosière*. The custom is graceful and poetical; and the world hardly presents a more charming spectacle—at once so simple and so touching—as the installation of a *rosière* in some sequestered village of France. The associations connected with it are pure and bright enough for a Golden Age. All who take part in the little ceremony are humble people, living by their labour; the queen of the day is queen by reason of her industry and virtue; they who do her such becoming and encouraging homage, old and young, lead lowly and toilsome lives, and yet have the innate grace thus to evince their reverence for the best qualities of human nature. The pageantry of courts, and pompous crowning of kings and queens, grand and splendid as they are, have not such spiritual fragrance as

these village queen-makings; soft glimmerings and shinings-through of the light of a better world—a world with which man, let conventionality disguise him as it may, always has some sympathies.

For three years, the exemplary Julia had continued to support her helpless parent and little sister, when, in accordance with this custom, the good folks of the hamlet determined to shew their appreciation of her estimable qualities at the next fête, by crowning her with roses, and enthroning her with the usual ceremony in the Grande Allée. In the meantime, Victor Colonne, son of the steward of the château, happened to pay a visit to the poor widow's cottage; and thereafter he came again, and again, and again, courting Julia Gostillon.

But Victor and Julia were not made for each other. He was thriftless, idle, dissolute—the small *roué* of the neighbourhood: she was careful, industrious, virtuous. He was good-looking—of a dark, saturnine beauty, insidiously impressive, like the dangerous charms of a tempter; she was radiant and lustrous with the sweet graces of modesty, innocence, and intelligence. Julia, however, young and susceptible, was for a time pleased with his attentions. Persuasive powers of considerable potency, and personal attractions of no mean sort, were not exerted and prostrated at her feet entirely in vain. Ingenuous, trustful, and inexperienced, she listened to the charmer with a yielding and delighted ear, and was happy as long as she perceived nothing but sincerity and love. It was but for a time, however. The Widow Gostillon liked not her daughter's lover. Of more mature perception, of sharper skill in reading character than her child, she conceived a deep distrust of the airy smile and studied gallantry of Victor Colonne. She took counsel with matrons old and circumspect as herself; made herself acquainted with Victor's history; watched his looks, listened to his words narrowly and scrutinisingly; and, day by day, felt more and more strongly that she liked him not—that there was mischief in his restless eye and soft musical voice. She communicated her fears to Julia, told her the history of her suitor, and bade her be on her guard. Julia was startled and distressed. These suspicions checked the brightness and little glory of her life, and settled wanly and hazily on her soul, like damp breath on a mirror. But they served as points of departure for daily thoughts. Looks and words were watched, and weighed, and pondered over with wistful studiousness; and while Victor believed his conquest to be achieved, his increasing assurance and gradual abandonment of disguise were alienating him from the object of his pursuit. Julia had accompanied him on different occasions to the château; been presented to his father; and had been seen, admired, and kindly spoken to by the Comtesse Meurien and her daughters. Victor had lost no opportunity of strengthening his suit by stimulating her ambition and pride; but it was without avail. Though pleased for a time, she soon discovered that he was cold, heartless, and even dissolute. The intimacy betwixt them was fast relapsing into indifference, and, on her side, into dislike, when a certain *dénouement* of Master Victor's notorious love-makings, accompanied by disgraceful circumstances, determined her to put an end to it, once and for all.

'So you are determined?' exclaimed he with ill-restrained anger, as she repeated her resolve to him for the fourth or fifth time.

'Yes: I will have nothing more to say to you,' replied she firmly.

'Then my father and his reverence the curé may lose all hopes of me!' returned he bitterly. 'I have done much ill—I own it: I have won no one's esteem: I have been idle, irregular, profligate. But wherefore? Because I have had no one to care for me. Since my mother died, I have been left to myself, with no kind hand to guide me, no kind tongue to warn me: what wonder that youth should go astray?'

'No one to care for you!' exclaimed Julia, not without a tinge of sarcasm. 'Do not your father and monsieur the curé do their utmost for you?'

'The one reproves, and the other prays for me,' said Victor, with a derisive smile; then turning to Julia, with a face in which penitence, respect, and affection were well simulated, he exclaimed: 'but thou, dear Julia, art the sovereign of my soul! in whose hand my fate is placed. It is for you to shape my destiny: will you award me love or perdition? At your bidding, no honourable deed shall be too high to mark my obedience.'

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