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MONETARY SENSATIONS

The poorest and most unlucky dog in the world either has or had some small portion of money. No matter how small, how hardly, or how precariously earned, he has seen, from time to time, a glimpse of the colour of his own cash, and rejoiced accordingly as that colour was brown, white, or yellow. It follows, therefore, that even the poorest and most unlucky dog in the world has experienced monetary sensations. It may appear paradoxical, but it is no less true, that it is the very rich, born to riches, the heirs to great properties, or no end of consolidated stock, who have never enjoyed or feared the sensation to which we allude. To them, money is a thing of course; it pours in upon them with the regularity of the succeeding seasons. Rent-day comes of itself, and there is the money; dividend-day is as sure

as Christmas, and there lie the receipts. These are the people who know nothing of the commodity with which they are so well endowed, or, at most, their knowledge is but skin-deep. They take and spend, just as they sit or walk. Both seem natural processes; they have performed them since they were born. Their money is a bit of themselves—an extra and uncommonly convenient limb with which they are endowed. It is only when some sudden catastrophe bursts upon and cuts off the supplies, that this class of ladies and gentlemen experience, like the shock of a thousand freezing shower-baths, their first 'monetary sensation.'

But the men and women who work either with head or hands—who fight their way—who plan to gain and plan to spend, so that the latter shall counterbalance the former—who lie sleepless in their beds, intent on how to make both ends meet—who are lucky and unlucky—who travel the ups and the downs of life, here grasping fortunes, there turning out the linings of penniless pockets: these are the people whose whole lives are one long succession of monetary sensations. Among them mainly is cultivated the art of looking at two sides of a shilling. They know how to value half-crowns and sovereigns in calling up the long arrear of hard-worked hours, which are, as it were, the small-change of quarters' salaries and weeks' wages. How many strokes of the steady-going pen are encircled in those bright yellow disks—how many thumps of the ponderous hammer has it taken to produce this handful of silver. Or on a larger scale—as the successful speculator sweeps to himself the mass of notes and

bills, all as good as gold, for which he has set every penny of his worldly means upon the stake, and feels with a thrill which makes him clutch the precious paper, that had things not turned out as, thank Heaven! they have, that then, and then!—He has had a tolerably vigorous monetary sensation.

But the whole of the money-getting classes, and, to some extent, the classes who merely spend what others got and gave them, can look very well back upon a series of monetary sensations which have marked epochs in their lives. Our remembrances of that kind are, of course, most deeply engraved, and most clearly recollected, in the cases in which we are working for ourselves, and have ourselves achieved steps and triumphed over difficulties in life—each step and triumph marked by a lengthening of the purse. But there are early monetary impressions common to almost all the juvenile world, rich and poor—to the children of the duke or of the mechanic, to the boy who has obtained the price of a pony or a watch, and the boy who has been made a present of what will buy him a twopenny story-book, or a twopenny bun. Boys and girls commonly have poses—to adopt a phrase not known south of the Tweed, where it must be explained, that to have a pose, is to possess a little private and secret, or quasi-secret, hoard of treasure. This pose frequently imparts the first monetary sensation. It instils the first distinct idea of the value of money; it gives the first notion of the accumulation of precious things; and the little proprietor or proprietrix comes to rattle the box with the narrow slit as

a sort of sly enjoyment. To break into a pose would be quite profane and irreverent. Pose-boxes do not open, and so far read a philosophic lesson to the proprietors. Always save, always add, always hold as a sort of sacred deposit, the mysteriously precious pose-boxes. Occasionally, again, a child gets a present of a sovereign, or an old-fashioned guinea, which it would be dreadful sacrilege to change. Every one will remember how Sophy and Livy Primrose 'never went without money themselves, as my wife always let them have a guinea each to keep in their pockets, but with strict injunctions never to change it.' There are hundreds of thousands of Sophies and Livies possessed of the same sacred store, or having given it to their parents 'to keep,' over whose minds the remembrance of the secret hoard every now and then sends flashing across the mind of the child a sense of importance, or richness, or a general self-complacency which varies with the individuality. Boys and girls in the next stages of their growth care little and think little about money, except as a means of obtaining some trifling passing indulgence. The childish reverence for the pose has passed. The unopenable box has been long since opened, and the unchangeable guinea long since changed. We allude here, of course, to the children of the well-to-do. With the children of the poor, the case is different. They never lose the faculty of monetary sensation. Money is too valuable to them, because as soon as the mere childish period is past, and sometimes before it, money to the young poor is always translatable into good food and new clothes. There is nothing

more sadly frequent in the squalid lanes and alleys of London, than to see a little creature, boy or girl, toddle with a chance-penny, not into the toy-shop or the sweet-shop, but into the cook-shop, and there spend the treasure in food, taking care, with melancholy precocity, to have the full weight, and only a due proportion of gristle or fat. Further on in life, when a poor boy earns a chance-sixpence or a shilling, there is so much added to the store laying up for the new jacket, the new cap, or the new boots; or, not unfrequently, there is so much gained for the family exigencies of Saturday night. Here there are monetary sensations in abundance. The life of such people is full of them. The annuitant or the proprietor who listlessly, and without one additional throb of his pulse, drops hundreds into his purse, has not the ghost of an idea of the thrill of pleasure—invoking, perhaps, a score of delightful associations—with which the boy who holds his horse receives the sixpence, which is tossed him as the capitalist in his normal condition rides coolly and unmovedly away. To experience monetary sensations, you must earn the money first, and have a score of urgent purposes disputing for its application.

But perhaps one of the most vivid monetary sensations which a man experiences, is when he is paid the first instalment of the price of his labours. In an instant, he seems to rise and take a footing in the world. He has struck the first blow in his Battle of Life, and prostrated his antagonist, for whom, however, as soon as he has taken him captive, he conceives a particular affection.

The glow of assured independence is a proud and manly feeling. The money is not *given*. That is the overmastering sensation. It is fairly earned. The recipient swells with honest pride as he thinks he is now a man working his way, and strides off a couple of inches higher than he came. This elevation of sentiment of course gradually dies away. The monetary sensation of the first-earned payment is not supported, but it is not forgotten, and insensibly, perhaps, to the recipient, it has at once heightened and deepened the moral qualities and tendencies of his spiritual being. From time to time, as remuneration ascends, a shade, as it were, of the first impression is recalled, particularly when the recipient perceives that at last—that great change in a young man's life—his 'settlement' may be accomplished. Here is another sensational era in his monetary experiences—the realisation of the grand fact that the struggle, always promising, is at length successful, and that he is now enlisted in the regular army of society. The elder Stephenson, when an occasional wage of a shilling per day was raised to a permanent two, flung up his hat, and exclaimed: 'Thank God! I'm a made man for life!' Here was a fine monetary sensation.

But there are also monetary sensations of quite a different species from those to which we have alluded. The sun shines on both sides of the hedge, and blank and dreary, if not dismaying and crushing, is the first trial of monetary difficulty. People, long struggling, get blunted to the *res angustæ*, precisely as people fast prospering do to the steady tide of wealth. The man

who leaps heart-struck from his seat, as for the first time he contemplates a quarter's rent due and unprovided for, or the foolish fellow who groans in spirit over a protested bill returned upon the hand which he 'set' to it, merely for the convenience of acquaintance, and who has never thought of stamped paper since—such are two of the negative monetary associations which checker life; of course, their number is legion. The man who found his fairy gold transmuted into oak leaves, experienced a decided monetary sensation; but not more so than fell to the lot of many a speculator, who had bought to his last available penny in the Mississippi or the South-sea Bubbles; or, to come to more recent days, in the stock of fly-away English projected railways. To the mass of monetary sensations of the kind, we fear, must be added at the present day those produced by betting-offices. In these swindling dens, it is by no means uncommon to see children, whose heads hardly come above the counter, staking their shillings; even servant-maids haunt the 'office;' working-men abound, and clerks and shop-boys are great customers. Among these people, there ought to be a good crop of monetary sensations. In success, the little man-boy sees a grand vision of cheap cigars, and copper and paste jewellery; for the urchin early initiated in practical London-life, thinks of such things, and worse, when the country lad of the same age would dream of nothing beyond kites, fishing-tackle, or perhaps a gun. Molly, the housemaid, has her prospects of unbounded 'loves of dresses' and 'ducks of bonnets;' and the clerk and the shopman very possibly

count upon their racing gains as the fruitful origin of 'sprees' and 'larks' innumerable. On the other hand, how has the money staked been acquired? The pawnbroker's shop and the till will very frequently figure in the answer. Pilfered half-crowns, or perhaps sovereigns, kept back from collected accounts; or, in domestic service, pledged spoons and forks, are frequently at the bottom of the betting transactions of these 'noble sportsmen.' Then comes the period of anticipation, and hope and fear. Bright visions of luck, on one hand; a black and down-sloping avenue, stopping at the jail door, on the other. Luck—and the stolen property can be replaced, with a handsome profit; the reverse—and the police-office, the magistrate, and the sessions, float before the tortured imagination of the 'sportsman.' Here, then, are some of the saddest, and—whether the result in any case be winning or losing—the most wearing and degrading of monetary sensations.

We turn, however, to a concluding and a more cheering experience connected with money, and which may be regarded as a sequel to the sensation of the first earnings. We allude to the first interest, to the receipt of the first sum which properly belongs to the recipient, and yet for which he has not immediately and directly toiled. Here another great step has been achieved. To earn money, was the first triumph; to make money earn money, is the second. There is something more significantly pleasing in the sensation with which the young up-struggler of the world receives his first instalment of interest, and yet remembers

that all his original investment is still entire, than in all the lazy satisfaction with which a great stockholder—born perhaps to stockholding—gathers in his mighty dividends. For the first time, the former begins to feel a taste, just a taste, of the sweets of property, of the fruits of realisation, and of the double profits which labour, judiciously managed, will at length bestow. It is getting money for which he has worked and yet not worked, it is picking up the returning bread thrown upon the waters; and it is the first experienced sensation of a stable and assured position, of standing upon one's own feet, independent more or less absolutely of the caprices of fortune and the liking of employers. The first received amount of interest, however small it may be, assuredly calls up one of the not easily-forgotten eras of a man's life. There is nothing selfish or miserly in the fact. On the contrary, it is founded upon pure and natural feelings and impulses. The most generous man in the world likes to prosper, and the first received sum which his own money has bred, is a palpable proof that he is prospering. From his childish pose, he can recall the mental results attendant upon each step of his worldly career, and look back with interest and curiosity over what, in the course of his life, may have been his 'Monetary Sensations.'

THE POSTHUMOUS PORTRAIT

A country town is not a very hopeful arena for the exercise of the portrait-painter's art. Supposing an artist to acquire a local celebrity in such a region, he may paint the faces of one generation, and then, haply finding a casual job once a year or so, may sit down and count the hours till another generation rises up and supplies him with a second run of work. In a measure, the portrait-painter must be a rolling-stone, or he will gather no moss. So thought Mr Conrad Merlus, as he packed up his property, and prepared to take himself off from the town of C-, in Wiltshire, to seek fresh fields and pastures new, where the sun might be disposed to shine upon portrait-painting, and where he might manage to make hay the while. Conrad was a native of C-. In that congenial spot he had first pursued the study of his art, cheered by the praises of the good folks around him, and supported by their demands upon his talents. While, in a certain fashion, he had kept the spirit of art alive in the place, the spirit of art, in return, had kept him alive. But now all the work was done for a long time to come; every family had its great portraits, and would want him no more yet awhile; and Conrad saw, that if he could not turn his hand to something else, and in place of pencils and brushes, work with last, spade, needle, or quill, make shoes, coats, till the ground, or cast up accounts, he should shortly be hardly put to it to keep himself going. He

had made and saved a pretty tolerable little purse during his short season of patronage, and determined to turn that to account in seeking, in other places, a continuation of commissions. His father and mother were both dead, and, so far as he knew, he had no near relative alive. Therefore, there were no ties, save those of association, to bind him to his native place—'No ties,' sighed Conrad, 'no ties at all.'

It was Monday evening, and the next day, Tuesday, was to behold his departure. His rent was paid, his traps were all packed up in readiness, and he had nothing to think about, saving whither he should proceed. He walked out, for the last time, into the little garden behind the modest house in which he had dwelt, pensive and somewhat *triste*; for one cannot, without sorrowful emotions of some sort, leave, perhaps for ever, a spot in which the stream of life has flowed peacefully and pleasantly for many years, and where many little enjoyments, successes, and triumphs have been experienced. Even a Crusoe cannot depart from his desolate island without a pang, although he goes, after years of miserable solitude, to rejoin the human family. It was the month of August, and the glory of the summer was becoming mellowed and softened. The nights were gradually growing longer and the days shorter, the reapers were in the harvest-fields, the woods and groves were beginning to shew the autumn tint, the sun sank behind the hills earlier and earlier day by day, and the broad harvest-moon reigned throughout the sweet and fragrant nights. Conrad felt the influence of the season, and though he

had for some time contemplated his departure from his home with all the cheerfulness which the spirit of adventure imparts to young men, he now, as the time arrived, felt inclined to weep over the separation. He was indulging in reveries of a mournful complexion, when he observed his landlady leave the house, and, entering the garden, bustle towards him in a great hurry. Assured by the manner of the worthy old lady that he was wanted, and urgently, by some one or other, he rose from the rustic seat on which he had been sitting, and went to meet her. A gentleman had called to see him, in a phaeton, and was waiting in the parlour in a state of impatience and excitement which Mrs Farrell had never seen the like of. Wondering who the visitor could be, Conrad hastened into the parlour. He found there an elderly individual of gentlemanly appearance, who was walking to and fro restlessly, and whose countenance and demeanour bore affecting evidences of agitation and sorrow. He approached Conrad quickly.

'You are a portrait-painter, Mr Merlus?'

'Yes, sir.'

'The only one, I believe, in this neighbourhood?'

'Yes.'

'I am anxious,' continued the gentleman, speaking in a low tone, and with a tremulous earnestness that rendered his speech peculiarly emphatic—'I am anxious to have painted the portrait of one who is—who was—very very dear to me, immediately—*immediately*, for a few hours may make such a performance impossible. May I beg that you will submit to some sacrifice

of convenience—that you will be good enough to set aside your arrangements for a day or two to execute this work? Do so, and you shall find that you have lost nothing.'

'Without entertaining any consideration of that sort, sir,' answered Conrad, deeply touched by the manner of his visitor, which betokened recent and heavy affliction, 'my best abilities, such as they are, are immediately at your service.'

'Many thanks,' answered the gentleman, pressing his hand warmly. 'Had you declined, I know not what I should have done; for there is no other of the profession in this neighbourhood, and there is no time to seek further. Come; for Heaven's sake, let us hasten.'

Conrad immediately gave the necessary intimation to his landlady; his easel, pallet, and painting-box were quickly placed in the phaeton; the gentleman and himself took their places inside; and the coachman drove off at as great a pace as a pair of good horses could command.

Twilight was deepening into dusk when, after a silent and rapid ride of some ten miles, the phaeton stopped before the gates of a park-like demesne. The coachman shouted; when a lad, who appeared to have been waiting near the spot, ran and opened the gates, and they resumed their way through a beautiful drive—the carefully-kept sward, the venerable trees, and the light and elegant ha-has on either side, testifying that they were within the boundaries of an estate of some pretensions. Half a mile brought them to the portal of a sombre and venerable mansion, which

rose up darkly and majestically in front of an extensive plantation of forest-like appearance. Facing it was a large, level lawn, having in the centre the pedestal and sun-dial so frequently found in such situations.

A footman in livery came forth, and taking Conrad's easel and apparatus, carried them into the house. The young artist, who had always lived and moved among humble people, was surprised and abashed to find himself suddenly brought into contact with wealth and its accompaniments, and began to fear that more might be expected of him than he would be able to accomplish. The occasion must be urgent indeed, thought he nervously, which should induce wealthy people to have recourse to him—a poor, self-taught, obscure artist—merely because he happened to be the nearest at hand. However, to draw back was impossible; and, although grief is always repellent, there was still an amount of kindness and consideration in the demeanour of his new employer that reassured him. Besides, he knew that, let his painting be as crude and amateur-like as any one might please to consider it, he had still the undoubted talent of being able to catch a likeness—indeed, his ability to do this had never once failed him. This reflection gave him some consolation, and he resolved to undertake courageously whatever was required of him, and do his best.

When they had entered the house, the door was softly closed, and the gentleman, whose name we may here mention was Harrenburn, conducted Conrad across the hall, and up stairs to

an apartment on the second storey, having a southern aspect. The proportions of the house were noble. The wide entrance-hall was boldly tessellated with white and black marble; the staircase was large enough for a procession of giants; the broad oaken stairs were partly covered with thick, rich carpet; fine pictures, in handsome frames, decorated the walls; and whenever they happened in their ascent to pass an opened door, Conrad could see that the room within was superbly furnished. To the poor painter, these evidences of opulence and taste seemed to have something of the fabulous about them. The house was good enough for a monarch; and to find a private gentleman of neither rank nor title living in such splendour, was what he should never have expected. Mr Harrenburn placed his finger on his lips, as he opened the door of the chamber already indicated; Conrad followed him in with stealthy steps and suppressed breath. The room was closely curtained, and a couple of night-lights shed their feeble and uncertain rays upon the objects within it. The height of the apartment, and the absorbing complexion of the dark oaken wainscot, here and there concealed by falls of tapestry, served to render such an illumination extremely inefficient. But Conrad knew that this must be the chamber of death, even before he was able to distinguish that an apparently light and youthful figure lay stretched upon the bed—still, motionless, impassive, as death alone can be. Two women, dressed in dark habiliments—lately nurses of the sick, now watchers over the dead—rose from their

seats, and retired silently to a distant corner of the room as Mr Harrenburn and Conrad entered. Where does the poor heart suffer as it does in the chamber of the dead, where lies, as in this instance, the corpse of a beloved daughter? A hundred objects, little thought of heretofore, present themselves, and by association with the lost one, assume a power over the survivor. The casual objects of everyday life rise up and seize a place in the fancy and memory, and, become invested with deep, passionate interest, as relics of the departed. There is the dress which lately so well became her; there the little shoes in which she stepped so lightly and gracefully; there the book which she was reading only yesterday, the satin ribbon still between the pages at which she had arrived when she laid it down for ever; there the cup from which she drank but a few hours back; there the toilet, with all its little knick-knacks, and the glass which so often mirrored her sweet face.

Thus Conrad instinctively interpreted the glances which Mr Harrenburn directed at the objects around him. The bereaved father standing motionless, regarded one thing and then another with a sort of absent attention, which, under other circumstances, would have appeared like imbecility or loss of self-command, but now was full of a deeply-touching significance, which roused the sympathies of the young painter more powerfully than the finest eloquence could have done. He seemed at first to shun the bed, as if the object lying there were too powerful a source of grief to bear—seemed to be anxious to discover in some minor

souvenirs of sorrow, a preparatory step, which should enable him to approach with seemly and rational composure the mute wreck of his beloved child—the cast-shell of the spirit which had been the pride and joy, the hope and comfort of his life. But presently he succeeded in mastering this sensibility, and approaching the bed, motioned Conrad to follow him. He gently drew aside the curtain which had concealed the face of the figure that was lying there. Conrad started. Could that be death? That hair, so freshly black and glossy; those slightly-parted lips, on which the light of fancy still seemed to play; the teeth within, so white and healthy-looking; the small, well-shapen hand and arm, so listlessly laid along the pillow: could these be ready for the grave? It seemed so much like sleep, and so little like death, that Conrad, who had never looked upon the dead before, was amazed. When he saw the eyes, however, visible betwixt the partly-opened lids, his scepticism vanished. The cold, glazed, fixed unmeaningness of them chilled and frightened him—they did really speak of the tomb.

'My daughter,' said Mr Harrenburn, to whose tone the effort of self-command now communicated a grave and cold severity. 'She died at four this afternoon, after a very short illness—only in her twentieth year. I wish to have her represented exactly as she lies now. From the window there, in the daytime, a strong light is thrown upon this spot; so that I do not think it will be needful to make any new disposition either of the bed or its poor burden. Your easel and other matters shall be brought here during the

night. I will rouse you at five in the morning, and you will then, if you please, use your utmost expedition.'

Conrad promised to do all he could to accomplish the desire of the afflicted parent, and after the latter had approached the bed, leaned over it, and kissed the cold lips of his child, they left the room to the dead and its silent watchers.

After a solemn and memorable evening, Conrad was shewn to his bedroom, and there dreamed through the livelong night—now, that he was riding at frightful speed through woods and wilds with Mr Harrenburn, hurrying with breathless haste to avert some catastrophe that was about to happen somewhere to some one; now, that he was intently painting a picture of the corpse of a beautiful young lady—terribly oppressed by nervousness, and a fretful sense of incapacity most injurious to the success of his labours—when suddenly, O horror! he beheld the body move, then rise, in a frightful and unnatural manner, stark upright, and with opened lips, but rigidly-clenched teeth, utter shriek upon shriek as it waved its white arms, and tore its streaming hair; then, that his landlady, Mrs Farrell, came up to him, as he crouched weeping and trembling by, and bade him be comforted, for that they who were accustomed to watch by the dead often beheld such scenes; then that Mr Harrenburn suddenly entered the room, and sternly reproached him for not proceeding with his work, when, on looking towards the bed, they perceived that the corpse was gone, and was nowhere to be seen, upon which Mr Harrenburn, with a wild cry, laid hands upon him, as

if to slay him on the spot.

'You do not sleep well.' A hand was gently laid upon his shoulder; a kind voice sounded in his ear: he opened his eyes; Mr Harrenburn was standing at his bedside. 'You have not slept well, I regret to find. I have knocked at your door several times, but, receiving no reply, ventured to enter. I have relieved you from an unpleasant dream, I think.'

Conrad, somewhat embarrassed by the combined influence of the nightmare, and being awakened suddenly by a stranger in a strange place, informed his host that he always dreamed unpleasantly when he slept too long, and was sorry that he had given so much trouble.

'It is some minutes past five o'clock,' said Mr Harrenburn. 'Tea and coffee will be waiting for you by the time you are dressed: doubtless, breakfast will restore you, and put you in order for your work; for really you have been dreaming in a manner which appeared very painful, whatever the experience might have been.'

Conrad rose, dressed, breakfasted, and did undoubtedly feel much more comfortable and lighthearted than during the night. He was shortly conducted to the chamber in which he had received so many powerful impressions on the preceding evening, and forthwith commenced the task he had engaged to perform. Conrad was by no means a young man of a romantic or sentimental turn, but it is not to be wondered at, that his present occupation should produce a deep effect upon his mind. The form and features he was now endeavouring to portray were

certainly the most beautiful he had as yet exercised his art upon—indeed, without exception, the most beautiful he had ever beheld. The melancholy spectacle of youth cut off in the first glow of life's brightest season, and when surrounded by everything that wealth and education can contribute towards rendering existence brilliant and delightful, can never fail to excite deep and solemn emotion. As the artist laboured to give a faithful representation of the sweetly serene face, the raven hair, the marble forehead, the delicately arched brow, the exquisitely formed nose and mouth, and thought how well such noble beauty seemed to suit one who was fit to die—a pure, spotless, bright being—he had more than once to pause in his work while he wiped the tears from his eyes. Few experiences chasten the heart so powerfully as the sight of the early dead; those who live among us a short while, happy and good, loving and beloved, and then are suddenly taken away, ere the rough journey of life is well begun, leaving us to travel on through the perilous and difficult world by ourselves; no more sweet words for us, no more songs, no more companionship, no more loving counsel and assistance—nothing now, save the remembrance of beauty and purity departed. How potent is that remembrance against the assaults of evil thoughts! How impressive the thought of virtue in the shroud!

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