

CHAPTER IV

THE LIFE INSURANCE

IN one of those sequestered spots which abound in many parts of the New Forest, removed from any communication with town or even village, where the whole aspect of the country would, during the summer months, be a brilliant green but that it is profusely covered with the forest fern and nothing but green, if not relieved by the mud walls of sundry straggling cottages scattered indiscriminately and occupied by persons whose whole lives have been spent in the forest. A curious observer might perceive, if he chose to penetrate a small clump of fir-trees, an evident disposition to overcome the natural sterility of the soil. He might further notice a slight embankment, surmounted by a thick quick-set edge, extending some forty or fifty yards, enclosing one of the most retired, neat, and picturesque cottages ever beheld! Built of the same material as its neighbours, it consisted of four or five rooms. Its covering was a thick straw thatch, its front ornamented with a rustic verandah clustering with roses, clematis, and honeysuckles, and the square latticed window opened to admit the fresh air to a row of beautiful geraniums. The embankment enclosed about an acre of ground, much of which was appropriated as a garden, which had been planted and laid out with so much good taste as to excite a stranger's surprise at finding in such a remote and barren spot (as it appeared without,) so much fertility and beauty. Compared with the country around it was a little paradise. At the end of the garden a green wicket opened into a paddock, in which quietly grazed a diminutive forest pony of exquisite symmetry. The whole presented such a quiet scene of retirement and seclusion as to induce a curiosity to know who could be the occupants of the cottage.



Courteous reader, I would fain awaken your curiosity on this point in the hope that it may plead as an excuse for my own. For I confess I was taken by surprise at finding this oasis in one of my early peregrinations in the New Forest.

What say you, gentle reader? Shall we proceed? Shall we dare to intrude ourselves on the retired inmates of this secluded nook? But see! A lovely girl is before us assisting that fine-looking old gentleman who moves with such apparent effort and her soothing voice has the magic of a syren's. There! Now he is seated in the rustic chair beneath the verandah. Now she has given him his book and now he is comfortably seated she is leaving him, like Desdemona, "upon household cares intent." Now my good friend, as I think you want to know who they are I'll try to gratify you. But how am I to commence? Must my story take the air of "a romance", an "historiette", a "soul-stirring tale" or a sober statement of facts? I think this last will suit me best.

So, to begin, I must tell you that the occupants of this interesting cottage are the old gentleman we have seen, his beautiful daughter, an old female servant, and an attaché called Joe Gates (a thorough forester by birth, parentage, and education, whose exploits will form another chapter). Of Ellen, the daughter, we might say with Rogers -

**"Oh! she was good as she was fair,
None - none on earth above her!
As pure in thought as angels are;
To know her was to love her."**

Even as a child, as her father's only and grateful pupil, how did she strive to beguile him with her artless prattle? How did she watch every opportunity of proving to him, by unceasing attention, her anxiety for his peace of mind? And from the artless, lighthearted child she had now become a beautiful, timid, retiring woman and with the increasing care excited for her father's health. Anxiety and watchfulness had come too, for he was old and feeble but he deserved all this devotion as will be seen in the sequel. Seldom indeed had the foresters seen visitors at the cottage excepting on occasional calls, still less frequently the tenant's only son, whose occupation called him far away - but of him anon.

Captain W. (the old gentleman seated in the rustic chair) is descended from a family of high fame in the North and, with two brothers, was left in early youth to the charge of the senior of the three, then a kind-hearted curate, who performed the duty thus imposed on him with affectionate solicitude. His preliminary education having been completed, he was on the point of qualifying himself for the same profession as that of his eldest brother, when intelligence reached them from the East Indies that his second brother had fallen in a military engagement there.

A certain accession to his fortune consequent on this regretted loss, enabled him to gratify a latent preference for a soldier's life and as the good curate, with whom he had resided was about to marry, and it was time that his public career should commence, he entered on that perilous path to glory to which, in those days, a commission in the army was a passport. Shortly after his entry the disastrous affair in Holland came off and he was soon afterwards promoted and served in the American War, from whence, in consequence of a serious wound in the knee, he returned to England invalided. From the effects of this wound he never entirely recovered.

His brother the clergyman, having married, had also died during his absence and had left a widow and two children amply provided for. Contrary to the advice of her friends, the widow had resumed the bonds of wedlock and removed to a distant part of the kingdom, so that on his return he felt disinclined to renew an intercourse little calculated to endear the recollection of one whose memory he tenderly cherished. Hence, a cripple and relation-less, he sought to dissipate the dullness of his condition by mingling with the gay world as freely as his means permitted. Here he formed connections more consonant with his temperament and one in particular which resulted in his marriage. With his wife, the daughter of a senior officer, he passed a somewhat retired life, in competence as to pecuniary matters, in affluence as to home felicities. They had an only child, a boy, whose strong constitution bore up under the pressure of their caresses and, anxious to secure him a future provision in life, the father entered into some of the bubble speculations so popular at that period and in common with thousands was nearly ruined.

At this time was born to him a daughter and was taken from him a wife on whom he doted. Distracted by grief and vexation, the responsibilities he had incurred imperatively claimed his attention so he gathered up the wreck of his substance and thought of his duties as a father. It was under these circumstances that he sought the retirement and seclusion of the Forest and accordingly he purchased the land and built the cottage before described and to this place, attended by the widow of a servant who had followed him to America, he retreated.

His son George being at that time old enough to be placed at school, his daughter became his sole care and, fully sensible of the importance of his new trust, he zealously betook himself to prepare her young mind for the duties and the trials of life. But what a source of gratification to him was it to watch the expansion, the innocent intelligence and amiable properties of her mind and if the pains of a preceptor can be requited by his pupil's love, what rich repayment had he! Here, in the solitude of nature, her best of pleasures and foremost of desires were to listen, to talk to, and to pray with him, for in the camp he remembered his elder brother's earnest admonitions and subsequently his afflictions had made him prayerful.

His mind indeed seemed to have taken a sombre tinge from the influences by which he was surrounded. The forest had been now his home for years, and he had learnt to feel:

“Tis solitude should teach us how to die: It hath no flatterers.”

Sometimes the common gift of memory would repaint and re-people the busy past and throw around it the halo of an unreal happiness at which his heart might momentarily be moved. But his prevailing sentiment was that of gratitude that his dear children had been spared, to alleviate his lot and share with him the bounties still reserved to him by a merciful Providence. Therefore had the forest become a sanctuary and its stillness had tranquillised his spirit and abstracted from it all desire to roam. His only visits to the busy world were when he had occasion to present himself personally as a "receipt" for his government allowance, which circumstance, occurring but twice a year, relieved, in a most agreeable manner, the monotony of Joe Gates' existence, seeing that on these occasions he was the captain's charioteer. Ellen was now thirteen and her father reluctantly convinced himself that it was time she should acquire the accomplishments considered essential in the education of a lady and after deliberating with the worthy doctor (alluded to in the preceding story) and inviting to his counsels the doctor's spinster sister, it was ultimately decided that Ellen should be placed at a well-reputed seminary at L— the town in which the captain made his half-yearly appearance as a retired officer in the receipt of pay. After so long and so unbroken and so loving an intercourse the pang of separation was inexpressibly acute, both in the bosom of the father and his child but the paramount necessity of the step was too clearly seen by the former to permit him to yield to feeling on a point of duty.

With regard to the son, whom we left some years since at school, it is not necessary to detain the reader with an account of his progress, beyond the fact that from Winchester he removed to Oxford, where he passed through the ordeal of the examinations with so much credit to himself and satisfaction to those with whom he was placed, that in the end he obtained the situation of tutor to a nobleman, then a minor and at the time our story opens was travelling on the continent. Lord B— had proved a constant friend to George and was altogether worthy the attention of so well-qualified a tutor.

To the father this was naturally a great solace. His son was provided for and was moving in a sphere of life alike honourable to himself and his family. George's letters to his father and sister teemed with duty and affection, and afforded a subject for their congratulation. Ellen, now seventeen, had returned from school, and a beautiful creature she had grown. The poor old man had suffered much age and infirmities were creeping on him and a very, very slight irritability sometimes displayed itself, still Ellen was never so happy as when occupied in soothing and comforting him. But there was one domestic mystery in which her father was prime mover, which completely baffled her. Since she had first left home for school, a parsimonious principle had pervaded all the household arrangements. Even old Nanny cried out and Joe Gates did not spend half his time at the cottage as he used. [It should be stated that Joe was not an in-door servant, but lived with his father in a neighbouring cabin and his attentions were chiefly confined to the pony and the garden.] In short, the stinting system became so intolerable at the cottage that poor Ellen was at her wit's end to know how to proceed. Sometimes our worthy friend the doctor would, with his sister drive over and see them and they were the only friends to whom Ellen could speak on the subject, but the doctor's private remonstrance with the captain was all in vain.

Thus matters went on until the very morning when poor Ellen led her father out and seated him beneath the verandah. It was singular, but that same day Ellen had received a letter announcing the intended, return to England of her brother George and his pupil, Lord B—, who, as they would land at Southampton would embrace the opportunity of accompanying George to his father's home in the Forest. This news was indeed

delightful and the old gentleman's purse opened with his heart. The doctor also, who seemed as if endowed with a special heart for the joys and cares of each of the households he visited, was scarcely less pleased than the captain and his daughter at the prospect of again seeing his young friend George.

I will not tire my readers with a detail of all that was done by way of preparation for this two day's visit, for it was unavoidably limited to this short space, nor will I pretend to delineate the emotions it excited, nor to relate its incidents. Suffice it that it was warmly welcomed, intensely enjoyed, and sorrowfully surrendered - for sadness is alas, the inevitable reaction of all human joy!

Now - sorry am I to say it - there are those in this carping world who indulge in mis-constructions and leap to uncharitable conclusions in reference to the motives and the actions of their neighbours. There are, I fear, those who might insinuate of George, that his sister Ellen, being comely and so forth, his motive for inviting the young lord to his father's house was sufficiently transparent and needs no explanation. That, as far as "the old soldier" is concerned, his sudden and unwonted liberality on the occasion was, to say the least of it, singularly suspicious; and as it affects our darling Ellen and her innocent joy, that she, never doubt it, knew her charms well enough and would not fail, you may be sure, to make the most of them in his lordship's presence. This line of argument may, possibly be the correct line with parties whose character has been formed at Almack's, and it may perhaps be a current doctrine at Brighton, at Bath, or at Cheltenham, particularly during "the season." But I must be permitted to repudiate its application to the personages who figure in this tale.

Of the father I will affirm that his highmindedness would shrink from the supposition of the son, that his lofty honour would disdain such policy and of Ellen - pure, ingenuous, and loving - I will only say, that if in her forest-home, fair as her flowers, and unsullied in her virtues, the young lord had sued and won her, his nobility would not have suffered by the contact. For my part I admire the frankness of Lord B—, who, having spent two days in a most agreeable manner, confessed it more than once to George but with the latter's retrospect of that delightful reunion there sprung up sources of filial care and disquietude, to mar the perfect sunlight in which memory might else have steeped that happy time. He saw plainly the havoc which age was making on his father's frame, detected that one of its infirmities was an irritability of temper, which on this occasion would not perhaps have been noticed by an eye less observant than his and could not therefore but be sensible that a lonely and trying life was Ellen's - the patient nurse in that un-varied solitude.

Ellen's embarrassments from her father's unaccountable penuriousness had driven her to make a confidant of George on this point and as his position now enabled him to remove that complaint, he promptly did so, mentally resolving that this new failing of his father was another of those developments peculiar to old age against which it was useless to reason. Thus things went on, improved by grants from George's exchequer upon which, if he "took a note when seen," the old gentleman made no verbal comment.

At length one evening the daughter was aroused by a noise in her Father's room which alarmed her. She knocked at the door and called to him, but received no answer. She then called Nanny and together they forced the door and found him prostrate on the floor, senseless! He had been attacked with paralysis on his wounded side and could neither move nor articulate. Ellen was dreadfully alarmed but dispatched Joe Gates to the doctor as on an errand of life or death and in the mean time applied to the patient every restorative which she and Nanny could think of. Before daylight Joe had returned with the doctor, whom skill and long experience had well equipped to grapple with ordinary disease but in this case the skilful practitioner had sorrowfully to confess that recovery was hopeless. Ellen immediately apprised her brother and with a bosom beating with anxious affection did all she could devise for her father's comfort. Added to the distress of mind which his bodily affliction occasioned her, her feelings were painfully agitated by witnessing his unceasing effort to unburden his mind of some important secret, which his disease had rendered him powerless to communicate.

She saw with acute regret the many means by which he strove to convey to her his desire and with what grieved expression he perceived his efforts fruitless. This continued for a week. On the evening of the seventh day the harvest-moon, as it is called was rising and as it poured its radiance into the patient's room, his daughter Ellen, with the kind doctor who stayed as much as possible at the cottage, contrived to understand his wish to be removed nearer to the window that he might survey the scene beyond - as he had been known frequently to do. This desire gratified, his thoughts began again to labour with the secret he had so earnestly but ineffectually endeavoured to explain and success did at last reward his perseverance. By the teaching of a series of signs, Ellen learnt that the great source of his anxiety was locked in the chest of drawers that stood near them. Procuring the keys she drew forth many of their contents, inquiringly but at random. At last, from one of them she drew a small tin box which the lighting up of his pallid countenance assured her was the object he had longed to reveal. Something so excited him during the process of its unlocking that simultaneously with the opening of its lid, he seized with supernatural energy a paper it had contained, which, beckoning to his daughter to approach, he gave her and sunk back into her arms in the exhaustion of his mortal nature!

Thus died Captain W—, let us leave in the sanctity of her natural sorrow the virtuous child who had been the guardian angel of his later life. The worthy doctor remained to give all necessary directions and left a letter of condolence for the mourner and another to be delivered to her brother on his arrival, which had been hourly expected. The first strong flow of grief subsided, George recalled his sister's thoughts to the paper so intimately connected with the last moments of their father and Ellen, at his instigation, fetched it. Poor, anxious captain! Doubtlessly it was his Will the solemn testament of his latter years, in which he would be sure to have remembered Ellen and feeling that her condition might be lonely in the cold world, and that possibly the humble pittance he was able to leave her might be lost or misappropriated if his will were overlooked - here was the solution of his unrest, this the fond revelation so long suppressed! It was little, they both knew, that constituted their father's 'estate,' independently of his cottage and his annuity - but stay! This is no will, or if a will it has a strange accompaniment. Why actually sister Ellen A POLICY OF INSURANCE FOR £1,500 is here secured to you, together with the cottage, garden, and all appurtenances thereunto belonging! And so it was for this, that for years our father suffered deprivation! It was for this he had endured difficulties, sorrows, and denials, which none but himself knew! To accomplish this he had submitted to the practice of rigid economy, and to the reproach of parsimony from his household and his friend.

I need not say why, or under what circumstances, I attended one of those triennial music-meetings that occur in some of our large county-towns. Suffice it to say, I was at one such in a remote part of the kingdom. The parties having the management of the affair were old connections of mine. In looking over the list of patrons, I observed the name of the Rev. George W—, Vicar of the Grange and then those of Lord and Lady B— of the Grange. Between the first and second parts of the performance Lord and Lady B—, together with the Rev. G. W—, were pointed out to me and a more interesting group never caught the eye of a sculptor. There sat Lady B—, our own dear Ellen, a fine, elegant, matronly-looking woman, surrounded by a group of children, worthy of the study of a Canova, while a large party of young people sat close behind, under the control of the Rev. G. W—, with another matronly-looking woman. Oh! I thought of the poor old captain and what would have been his feelings at the sight.

Really affected, I turned away and left the room for awhile. At the doorway I saw an elegant carriage, to which were harnessed four noble steeds, the arms fully emblazoned on the panels. The footmen were joking with each other; but on the splendid hammer-cloth which surmounted the dickey sat, in imperial dignity with two full rows of powdered curls, becoming livery and most grave countenance, would you think it, reader, our old acquaintance, Joe GATES!