

Your wife motioned me to place my ear to her lips. I did so. With an effort she raised her head from the pillow, fixed her eyes on the sleeping girl, and whispered to me, 'If my husband should ever think of marrying again, I hope that she will be his choice.'

Captain Preston rose passionately from his chair, and grasped my hand. "You have plucked from my mind the most anxious doubt that for several weeks past has literally haunted it. I have asked myself over and over again,—What would she have said?"

"Have you put the question to Miss Saint Felix?" the Major inquired.

"No," said Captain Preston; "but I will do so to-morrow."

Annie at first objected to become the wife of Captain Preston, although she was very much attached to him. She was afraid that his union with her would prejudice his position in the colony, and eventually make him unhappy. But, at last, her scruples were overcome, and on one lovely winter's morning in the month of June, Captain Preston led Annie to the altar, where their hands were joined. The Major and myself, as well as those neighbours with whom we associated, were present; and, albeit the church in point of structure bore a very strong resemblance to an English barn, and there were no merry peals of bells, still there were joyous faces to greet the newly wedded pair when the ceremony concluded. They lived very happily together, and Annie became the mother of a little boy.

About eighteen months after this event Captain Preston unexpectedly inherited a large property in England. The amount of income may have been exaggerated; but rumour put it down at fifteen thousand pounds a-year. The Captain's presence was required in England, but he would not leave the colony until he could be accompanied by his wife. Remember that she was still a convict under sentence of transportation for the term of her natural life, though the most debased and brutal person in existence would never have dreamt of reminding her of that frightful fact.

It must have been a bitterly painful interview that which Captain Preston had with the governor of the colony; but it resulted in the removal of the obstacle which lay in the way of Annie's returning to Europe, and they left New South Wales, to the very great regret of my husband and myself, and of many others.

The last time I saw Annie before she left the colony was in the streets of Sydney. She was leaning on the arm of her stepson, Charles Preston, who was then a tall youth of twenty years of age, and an ensign in a Regiment of Foot. He regarded his mother (as he always spoke of her) with a look so replete with filial affection,—spoke to her so kindly and so gently—seemed so proud of her (for she was still a very

pretty woman) that my liking for him was far in excess of what it had been when he was only a boy.

### AN EXECUTOR.

SILAS NESTEGG, ESQUIRE, having died suddenly, appointed me his executor, in conjunction with a gentleman whom I had never before heard of. I did not refuse the trust, as it was forced upon me by friendship, although I had no recollection of ever being consulted on the subject. Silas Nestegg was always extremely uncommunicative upon matters connected with his property, and I was always very unwilling to ask him any questions.

My deceased friend was one of those quiet, restless speculators, who are very common amongst middle-aged gentlemen of leisure commanding a certain amount of floating capital. He was always running down to the City for the purpose of selling out of something, buying into something else, and spreading his money over the greatest possible area. He was part of the tank in a large water-works; he was a station or an engine on a Canadian railway; he was twenty yards of road-pipes in a leading gas factory; he was half of a fishing-smack, and two-thirds of a steam tug-boat; he was so many tons of French bread that went into the mouths of French soldiers, and so many pounds of Austrian lead that went into those soldiers' hearts; he was a blind-alley in a Welsh coal-mine; a dozen yards of electric cable at the bottom of the Atlantic Ocean; another dozen yards of the same material about to be flung into the Red Sea; he was two omnibuses and six pairs of horses; he was five hundred sovereigns shovelled about on a banker's counter; he was eighty gallons of the finest gin turned out of a London joint-stock distillery; he was ready to carry the post-office mails; to provide for the widow on the death of her husband; to compensate the railway traveller for a smashed nose, or a wooden leg; to put out a fire, or to make good the loss; to build a theatre to annoy a chapel, or to build a chapel to fulminate against a theatre. In short, he was that machine of universal adaptability, without thought, sentiment, or feeling, except for the everlasting per-centages—a capitalist who dabbled a little in almost every investment.

Some of these shares and undertakings I was not surprised to find, as I had heard of them, at different times, from my late friend's own mouth; but most of them came upon me quite unexpectedly.

Those I had heard of turned out to be the safe and profitable investments, while those I had never heard of were the dead leaves of the capitalist's cash-box. The late Silas Nestegg, Esquire, was never known to admit that his judgment had led him into anything like a failure.

Some of the unavoidable detail of this sudden trust duty was attended to by my late friend's solicitors; but much more—and that, perhaps, the most troublesome and responsible portion—fell upon me and my co-executor.

My co-executor was the mildest of all existing business men. He had no opinion of his own, and no voice to enforce it. He was small in body, weak in spirit, and feeble in mind. He was thin, fair, fifty-six, always scrupulously clean, and always dressed in old-fashioned tied shoes, that were like dancing-pumps.

He left everything to me; he listened attentively to everything I said, and he merely repeated a few of the last words I had uttered, which he looked upon as an answer. His name was Ebenezer Nutmeg, and he was very particular in informing me that he was no relation of the deceased, in case I should think so from the similarity of surname.

The difficulties attendant upon winding up a complicated estate were increased, in the present instance, by the character of the people amongst whom we had to divide the property.

The chief legatee was a nephew of the late Silas Nestegg, Esquire (who died a bachelor), a muscular ruffian about thirty-five, who had been to sea; who had tried a digger's life, or something of that kind, in California, without success; who had left the country after nearly killing a man in San Francisco over a game of dominos; and who was found, upon being advertised for, as a private soldier in a regiment of the line, with a very bad character, a love of raw brandy, and a tendency to delirium tremens. His commanding officers candidly told us, after we had paid the regulation amount to buy him off, that they would gladly have parted with him for half the money.

Besides this hopeful ward, whose interests we were bound to attend to, under the strictest penalties of the law, we were brought into contact with a number of small legatees, of different degrees of relationship to the deceased capitalist. The smaller their claims under the will, the more importunate the claimants, the more suspicious of our legal authority over the property, and the more indignant at our alleged slowness in proceeding to realise and divide. There was one thin, middle-aged lady, whose legacy was something less than a hundred pounds, who was always waiting to see me when I came down-stairs in the morning, and who wrote me plaintive letters—not unlike begging-letters—when any business or pleasure took me out of town for a few days. She was pinched and shabby in appearance; she took snuff; she carried an umbrella and wore pattens; she always sat on the extreme edge of a chair, till she seemed in momentary danger of slipping off; and she held a glass

of wine or a cup of tea mincingly in her hands, which were always encased in long, claw-like, faded, and darned black gloves. She had lived for many years without requiring parochial assistance, or without being taken to jail for debt; but the prospect of this small legacy seemed, all at once, to overwhelm her with misfortune. The broker's man had just that morning been put into possession of her apartments for one quarter's rent, and could I advance her five or ten pounds, on account? I must know how extremely inconvenient it was for a maiden lady like herself to lodge in the same rooms with a broker's man; and if it had not been for a sympathetic female in the same house, who lent her half a bed, she would have been compelled to walk about the streets all night, as she had no money to procure another lodging. My refusals only brought her back again, morning after morning, to rate me loudly, at last, upon my hard-hearted conduct.

"It's all very well for you," she said, glancing round my breakfast parlour, "who recline in the lap of luxury, but how would you like all your things to be standing on a truck in the street?"

"Not at all," I replied; "but that has nothing to do with my duties as a trustee."

"That's where my little hard-earned property will be then in a few minutes," she continued, not heeding my last remark, and bursting into tears. "I left them cording up the boxes, and throwing the crockery about, as I came away."

I was compelled to advance her five-and-twenty pounds out of my own pocket before I could get rid of her, although I had no idea whether the property, spread about as it was, would realise any of the legacies after the sales were effected and the debts were paid.

My co-executor fared even worse than I did: for the rampant nephew had found him out, and had favoured him with several unseasonable visits in a triumphant state of drink.

This hopeful legatee had already placed himself in funds, by means of a small bill transaction with a trusting friend; and as the bill had arrived at maturity without being paid, and the trusting friend began to get anxious for his capital and interest, the hopeful legatee was easily prevailed upon to make a demonstration against his tardy, self-interested trustees, especially as he was naturally inclined for such a hostile proceeding.

"Look here," he said. "I'm not a-going to be kept out o' my property in this way. Hand over the stuff."

"Hand over the stuff! Exactly," answered my timid co-executor. "Pray, sir, let me beg of you, sir, not to make such a noise, as you see I'm only in lodgings."

"I don't know anything about lodgings,"

returned the hopeful legatee, even more noisily than before, and striding about the apartment, which was on the first-floor. "I can't live upon air, can I? D'ye want me to beg in the streets?"

"Not exactly," replied my timid co-executor, in his way; "you can't live upon air, can you? You don't want to beg in the streets? Pray, sir, let me implore you, sir; my landlady's very particular, and I think she's alarmed at the noise."

"Noise be jiggered!" continued the hopeful legatee, "she'll be alarmed at more than that, if I don't get fifty pound. There's no Court o' Chancery about me; I can take care o' myself without any law."

"Without any law, exactly, sir; pray, sir, don't strike the table, sir, because it's not mine."

Of course my timid co-executor was worked upon by these violent actions to advance various sums of money to the hopeful legatee, at different times, until the amount had reached something like two hundred pounds. He complained to me that this was not the worst effect of the legatee's visit, as his landlady—by whom he seemed to be governed, although he was never back in his rent—had already begun to suspect that the noisy visitor had some mysterious claim upon him, as an illegitimate or discarded son.

In all cases of sale and payment I had to consult my co-executor, although his character rendered this ceremony a purely formal matter.

"I think," I have often said, when one of the knotty points arose, which were constantly presenting themselves during the progress of our trusteeship, "we had better not incur any further responsibility without the advice of our solicitor?"

"Without the advice of our solicitor? exactly," he always replied; "we had better not go any further without the advice of our solicitor."

The advice of our solicitor was not worth much when obtained, except that it gave a legal sanction to our proceedings. On all occasions, when a question of extraordinary responsibility was involved, our solicitor flew for safety to counsel's opinion. By these means the risk (if any) was transferred from the shoulders of the attorney, who would have been responsible, to the shoulders of the barrister, who was not responsible, and so it came back in due course to us, that is, to me, being burdened through its journey with much writing, much talking, and much expense.

Time and industry enabled us, at last, to realise every variety of eccentric security, without much loss to the estate, except a positively inconvertible share in a joint-stock government annuity, called a Tontine.

A Tontine is, I believe, a scheme by which a number of persons subscribe a certain sum each to a fund, under Treasury management,

in consideration of which payment, they each receive a certain annuity up to the period of their respective deaths, when the whole of their lapsed interest is transferred to the credit of the survivors. The one who lives the longest thus becomes the recipient of all the annuities of his dead partners, and when he dies, in his turn, the yearly payment ceases. His claim, as long as he lives, may be transferred to any assignee, the only condition of payment being that he shall be produced personally at the office, except in cases of certified illness, et cetera, when satisfactory evidence of his existence must be tendered.

The late Silas Nestegg, Esquire, at the time of his death, was the holder and assignee of a share of this kind for a considerable sum, which had been transferred to him as consideration for a debt by the original owner, who was now the sole survivor—the last man—of this particular Tontine. The annuity payable upon this share became due twice a-year, in two equal amounts, and continued fruitful of labour and trouble long after all the other duties of our trust had been discharged and almost forgotten. The faded female legatee had disappeared, having got some one to marry her on the strength of her property (the hundred pounds, less money drawn on account) and her excellent expectations: the hopeful legatee, who had never been sober since the day of his coming into his property, had killed himself by tumbling head first from the top of an omnibus: my feeble co-executor had married his landlady, which produced such a marked change in his character, that on one occasion (probably stimulated by his wife) he positively refused to sign a necessary document, for fear of getting into trouble, and hinted to our solicitor, before retiring in disgust from active co-executorship, that I had not consulted him upon important points of business in a respectful and proper manner. All these things, and many others had occurred, and still I was left to collect the half-yearly payments of the Tontine annuity.

It was no easy task. The annuitant was a rather vulgar, restless man who was always alive—and kicking. The annuity had been purchased for him when young, by a thoughtful relative, and he might now have been in the quiet enjoyment of it, but for an unfortunate tendency to insolvency. If the late Silas Nestegg, Esquire, was always ready to invest in any undertaking, without much investigation, the Tontine annuitant was always ready to conduct any undertaking, without any special knowledge or experience. This affinity of character may have been the cause of bringing the two men—the dead and the living—together in the relation of creditor and debtor.

The Tontine annuitant, at the time when I wanted him, could never be found. He had no longer any interest in obtaining the pay-

ment of the annuity, and he, therefore, never presented himself to prove his existence till he was sought out and fetched. He had always forgotten all about it. When I proposed to give him a per centage upon the receipts, in order to secure his attendance, our solicitor—or rather my solicitor, as I was now compelled to move individually—consulted counsel, as usual, who told the attorney, as usual, who then told me, that the law gave me no power whatever to act in such a sensible manner. There was no course left open but to use all due diligence in finding the Tontine annuitant when he was wanted, which I was bound to do in my capacity of trustee, under penalty of all the terrors of the Court of Chancery. My plan was to watch the published insolvents' list, which saved me a good deal of useless labour. To go to any shop or house that had been in the possession of the Tontine annuitant on the last day of payment, was only to find it empty and closed, or with another name on the door-plate or over the window front. The explanation of this peculiar restlessness on the part of the Tontine annuitant was found in his description when he came before the commissioner. He had always been trading under the firm of Inkstand and Co., as general merchants; he had always been first of one street, then of another street, and afterwards renting furnished apartments in another street, while he followed no trade or occupation; he had always been a director of a loan-office, a manager of a gold mining company, and auditor of some provident tradesmen's association, an accountant, a photographic artist, a temperance lecturer or speaking convert, a chorus singer, a dealer in pictures, an author, a public reader of plays, a traveller on commission, and a

keeper of a servants' registry office. He had always been acting part of the time as a house-agent at the new marine settlement of Stillwater, and during the whole of the time had given lessons in animal magnetism and the art of clairvoyance.

All this apparent industry and activity never seemed to meet with a substantial reward, and he went as regularly to Portugal Street for the benefit of the Act, as some people do to the Bank of England for the benefit of the dividends. He knew all the Commissioners of Insolvency, with their tempers, their prejudices, their weaknesses, and their peculiar interpretations of the law, and he was almost as much interested in the death or retirement of one of these judges as the crowd of rising old barristers who hoped to get the appointment.

So far my Tontine annuitant was always to be found; but the trouble of searching for him in the particularly stifling atmosphere of a Portugal Street law court, or the equally unsavoury atmosphere of a Portugal Street tavern, had soon too little of novelty about it to make it any longer agreeable. I had seriously begun to consider what course I could adopt to secure him in one spot, and had even written to a friend who had some interest about procuring him a government appointment, when, to my great relief, I heard that he had suddenly sailed for British Columbia to introduce a new system of fire and life insurance. I have used all due diligence as a trustee to find him out, by writing a few letters to the colony, without obtaining any reply; and I consider my labours as an Executor finally closed. I never expect to see my Tontine annuitant again, and I shall certainly never blindly accept another similar trust.

### A LAST HOUSEHOLD WORD.

THE first page of the first of these Nineteen Volumes, was devoted to a Preliminary Word from the writer by whom they were projected, under whose constant supervision they have been produced, and whose name has been (as his pen and himself have been), inseparable from the Publication ever since.

The last page of the last of these Nineteen Volumes, is closed by the same hand.

He knew perfectly well, knowing his own rights, and his means of attaining them, that it *could not be* but that this Work must stop, if he chose to stop it. He therefore announced, many weeks ago, that it would be discontinued on the day on which this final Number bears date. The Public have read a great deal to the contrary, and will observe that it has not in the least affected the result.

THE END OF THE NINETEENTH VOLUME, AND OF THE SERIES.

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