

**CLARA VAUGHAN.  
A NOVEL. IN THREE  
VOLUMES. VOL. I**

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Clara Vaughan. A Novel. In Three Volumes. Vol. I by Clara Vaughan & R. D. Blackmore

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**CLARA VAUGHAN & R. D. BLACKMORE**

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*A NOVEL.*

IN THREE VOLUMES.

VOL. I.

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CLARA VAUGHAN.

BOOK I.

VOL. I.

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1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud. The text notes that without reliable records, it would be difficult to track the flow of funds and to identify any irregularities.

2. The second part of the document outlines the various methods used to collect and analyze data. It describes the process of gathering information from different sources, such as bank statements, receipts, and invoices, and how this data is then processed and analyzed to identify trends and anomalies. The text also mentions the use of statistical techniques to help in the interpretation of the data.

3. The third part of the document focuses on the role of technology in modern financial analysis. It discusses how the use of computers and specialized software has revolutionized the way in which financial data is handled, making it possible to process large volumes of information much more quickly and accurately than in the past. The text also touches on the importance of data security and the need to protect sensitive financial information from unauthorized access.

4. The fourth part of the document addresses the challenges faced by financial institutions in the current environment. It discusses the impact of global economic conditions, such as inflation and interest rate fluctuations, and how these factors can affect the stability of the financial system. The text also mentions the need for institutions to stay up-to-date with the latest regulations and to implement robust risk management strategies.

5. The fifth and final part of the document provides a summary of the key findings and conclusions. It reiterates the importance of accurate record-keeping, the effectiveness of modern data analysis techniques, and the need for financial institutions to remain vigilant in the face of a complex and ever-changing global financial landscape. The text concludes by emphasizing the role of each individual in maintaining the integrity and stability of the financial system.

## CHAPTER I.

I DO not mean to describe myself. Already I feel that the personal pronoun will appear too often in these pages. Knowing the faults of my character almost as well as my best friends know them, I shall attempt to hide them no more than would those beloved ones. Enough of this: the story I have to tell is strange, and short as my own its preamble.

The day when I was ten years old began my serious life. It was the 30th of December, 1842; and proud was the kiss my loving father gave me for spelling, writing, and pronouncing the date in English, French, and Italian. No very wonderful feat, it is true, for a clever child well-taught; but I was by no means a clever child; and no one except my father could teach me a single letter. When, after several years of wedlock, my parents found new joy in me, their bliss was soon overhung with care. They feared, but durst not own the fear, lest the wilful, passionate, loving creature,



on whom their hearts were wholly set, should be torn from their love to a distance greater than the void of death; in a word, should prove insane. At length they could no longer hide this terror from each other. One look told it all; and I vaguely remember my hazy wonder at the scene that followed. Like a thief, I came from the corner behind the curtain-loops, and trembled at my father's knee, for him to say something to me. Then frightened at his silence—a thing unknown to me—I pulled his hands from before his eyes, and found hot tears upon them. I coaxed him then, and petted him, and felt his sorrows through me; then made believe to scold him for being so naughty as to cry. But I could not get his trouble from him, and he seemed to watch me through his kisses.

Before I had ceased to ponder dreamily over this great wonder, a vast event (for a child of seven) diverted me. Father, mother, and Tooty—for so I then was called—were drawn a long way by horses with yellow men upon them: from enlarged experience I infer that we must have posted to London. Here, among many marvels, I remember especially a long and mysterious interview with a kind, white-haired old

gentleman, who wore most remarkable shoes. He took me upon his lap, which seemed to me rather a liberty; then he smoothed down my hair, and felt my head so much that I asked if he wanted to comb it, having made up my mind to kick if he dared to try such a thing. Then he put all sorts of baby questions to me which I was disposed to resent, having long discarded Cock Robin and Little Red-riding-hood. Unconsciously too, I was moved by Nature's strong hate of examination. But my father came up, and with tears in his eyes begged me to answer everything. Meanwhile my mother sat in a dark corner, as if her best doll was dying. With its innate pugnacity, my hazy intellect rose to the situation, and I narrowly heeded everything.

"Now go, my dear," the old gentleman said at last; "you are a very good little girl indeed."

"That's a great lie," I cried; for I had learned bad words from a flighty girl, taken rashly as under-nurse.

The old gentleman seemed surprised, and my mother was dreadfully shocked. My father laughed first, then looked at me sadly; and I did what he expected, I jumped into his arms. At one word from him, I ran to the great physician, and humbly begged his pardon, and

offered him my very dearest toy. He came up warmly, and shook my father's hand, and smiled from his heart at my mother.

"Allow me, Mrs. Vaughan—allow me, my dear sir—to congratulate you cordially. The head is a noble and honest one. It is the growth of the brain that causes these little commotions; but the congestion will not be permanent. The fits, that have so alarmed you, are at this age a good symptom; in fact, they are Nature's remedy. They may last for seven years, or even for ten; of course they will not depart at once. But the attacks will be milder, and the intervals longer, when she has turned fourteen. For the intellect you need have no fear whatever. Only keep her quiet, and never force her to learn. She must only learn when it comes as it were with the wind. She will never forget what she *does* learn."

Hereupon, unless I am much mistaken, my father and mother fell to and kissed and hugged one another, and I heard a sound like sobbing; then they caught me up, and devoured me, as if I were born anew; and staring round with great childish eyes, I could not catch the old gentleman's glance at all.