

**IN A WILTSHIRE
VALLEY**

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In A Wiltshire Valley by Mrs. Barbara Emma Haughton

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MRS. BARBARA EMMA HAUGHTON

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MRS. HAUGHTON.



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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.

2. The second part of the document outlines the various methods used to collect and analyze data. It describes the use of statistical techniques to identify trends and anomalies in the data, and the importance of using reliable sources of information.

3. The third part of the document discusses the role of the auditor in the process. It explains how the auditor is responsible for verifying the accuracy of the records and for reporting any discrepancies to the appropriate authorities.

4. The fourth part of the document discusses the importance of transparency and accountability in the financial system. It argues that open access to financial information is essential for building trust and for ensuring that the system is operating in the best interests of the public.

5. The fifth part of the document discusses the challenges facing the financial system and the steps that are being taken to address them. It highlights the need for continued vigilance and for the implementation of effective controls to prevent future problems.

6. The sixth part of the document discusses the role of the government in the financial system. It explains how the government is responsible for regulating the system and for ensuring that it is operating in a fair and equitable manner.

7. The seventh part of the document discusses the importance of education and training in the financial system. It argues that a well-educated and trained workforce is essential for the system to function properly.

8. The eighth part of the document discusses the importance of international cooperation in the financial system. It explains how the system is a global one and that it is essential for countries to work together to address common challenges.

9. The ninth part of the document discusses the importance of innovation in the financial system. It argues that new technologies and products are essential for the system to remain competitive and to meet the needs of the public.

10. The tenth part of the document discusses the importance of risk management in the financial system. It explains how the system is subject to a variety of risks and that it is essential to have effective measures in place to manage these risks.

IN A WILTSHIRE VALLEY.

CHAPTER I.

IN these days of rapid ceaseless change—when all that once seemed most unlikely to be affected by the fashion of the day, is following the lead of the rest of the world—one is forced to the conclusion that few old ways or primitive customs can long survive to mark, as they have hitherto done, the difference between one county and another. Perhaps, therefore, a few rough sketches of life taken from a remote valley in Wiltshire, may not be wholly devoid of interest to others beside myself.

The inhabitants of my native valley were, like the peasantry of Dorsetshire, as laborious as they were ill-paid. They had a hard struggle to support themselves and their families ; yet although

their life was one unceasing struggle against an almost crushing poverty, there were numbers who, to their credit be it spoken, contrived to preserve a respectable appearance, and keep clear of debt and the workhouse. And this with a cheerful trust and faith that would put richer men to the blush. It was of course on the helpless and aged that the burden of poverty fell the heaviest; and this was truly and forcibly expressed once by an old woman, who, speaking of the calls made upon her by some sick relations, answered the observation, we wondered how they could live in such circumstances, by saying, "We don't *live*, we *bides*."

Those who have had much experience in village life, can bear witness of the kindness shown by the poor towards each other in times of sickness or trouble. To those who know the poor only from books, or any other second-hand way, it would seem almost incredible how at such seasons, forgetting old feuds or jealousies, they will sit up night after night with a sick neighbour, with whom before the trial came they were very likely at daggers drawn; and this when a hard day's

work in the harvest field, or some even severer agricultural labour, might have seemed a sufficient reason against making the effort. Doing the kind act too, with an unconscious simplicity all the more heroic from its unselfishness. They would often take charge of a little helpless orphan, in village parlance, "a friendless child," who but for them would have been consigned to the tender mercies of the *Parish*, making no distinction between the little forlorn incumbrance and their own babes. Yet were their weekly wages in those days, on an average, but seven shillings, with an increase of one shilling at the busy times of the year. How then can we wonder that many had no better prospect than, after all their toil, to end their days as inmates of "*The House*,"—that bugbear of all village folks?

We used sometimes to say to our old friends, "You would surely be more comfortable, better cared for, better tended in the Workhouse than in this lonely cottage?" But no, the answer always was, "There was no liberty there; they could not have their drop of *teawater* at whatever hour they liked; nor please themselves about

going to bed, nor getting up; and (worst of all) they could never be alone for *one moment*." In short, it was not their own home, the dearest possession an English man or woman can have.

One year, after having been absent some time, we were told by Mrs. M——, a fine handsome old woman, that owing to the bad winter and consequent want of work, her son and his family had been compelled by actual distress to go into the workhouse. "And how do you think they treated my daater-la?" she inquired, trembling with indignation at the mere recollection of the insult. "Oh, they treated her *shameful!* they *did*, 'twer downright *scandalous*: they put her in a bath, and washed her from head to foot." We all rather laughed at this, and E—— inquired whether the water had been cold, thinking that had possibly caused the grievance.

"*Cold waater?*" she cried, with horror; "no, 'twer hot waater; but such a thing had never happened to her before; it wer' a mercy she hadn't a died!"

When E—— by way of consoling her, told the good soul she herself had a cold bath every