***Woman in White***

***Part 1***

***Section 2***

***Chapter 3***

***Summary:***

* Back in London, Mr. Gilmore receives word that the marriage is definitely on.
* He gets to work on drawing up Laura's marriage settlement, meaning arranging how her finances would work out.
* We get some background on the Fairlies. Philip Fairlie, Laura's dad, had two siblings. After his death the younger brother, Frederick, inherited Limmeridge (no girls allowed to inherit, apparently).
* His sister, Eleanor, married an Italian guy. Philip was furious about that and cut Eleanor out of his will.
* Laura has a boatload of money. Mr. Gilmore draws up a settlement that ensures that either her kids will get the money… or Marian will if she dies childless.
* Mr. Gilmore is super-upset when a counter-proposal arrives from Sir Percival's lawyer, Mr. Merriman.
* The counter says that all of Laura's money will go directly to Sir Percival upon her death.
* The two men duke it out and Mr. Gilmore grows increasingly upset about Sir Percival's insistence on this clause.
* In London Mr. Gilmore runs into Walter, who looks awful.
* Walter is heading out of the country and Mr. Gilmore worries about his future, given how sickly he looks.

***Summary and Analysis Part by Part:***

***Summary Part 1:***

[Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) has been back in London for a week when he receives a letter from [Marian](https://www.litcharts.com/lit/the-woman-in-white/characters/marian-halcombe) announcing that the date of [Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie)’s wedding has been set for December—“three months before Laura comes of age.” Although he is slightly disappointed by Marian’s brusque tone in the note, Mr. Gilmore acknowledges that his role in Laura’s story has nearly reached its end: Marian will take up the narrative after him. However, before he concludes, Mr. Gilmore states that he must inform the reader about the state of Laura’s inheritance as it is a “very important part of Miss Fairlie’s story” and will help the reader to understand the events still to come.

***Analysis Part 1:***

Mr. Gilmore cares about Laura and wants to feel that she will be happy in her marriage. He is disappointed that Marian does not confirm this in her note and that she does not give him more information about what changed Laura’s mind towards her fiancé. Mr. Gilmore’s statement about the inheritance foreshadows later events in the novel.

***Summary Part 2:***

[Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie) will inherit Limmeridge House when [Mr. Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-fairlie), her uncle, dies. Once she inherits it, the house will bring her an income of three thousand pounds a year and, when she dies, the house will go to her heir if she has a son. If she dies childless, the house will belong to her husband, [Sir Percival](https://www.litcharts.com/lit/the-woman-in-white/characters/sir-percival-glyde). Laura is also set to receive a sum of thirty thousand pounds when she comes of age, meaning when she turns twenty-one, as she will in three months. If Laura dies without producing an heir, this money will be split in two. Twenty thousand pounds will go to whoever Laura bequeaths it to and ten thousand will go to her aunt, [Madame Fosco](https://www.litcharts.com/lit/the-woman-in-white/characters/madame-fosco).

***Analysis Part 2:***

Before she is twenty-one, Laura is financially reliant on her male relatives. However, once she comes of age, she will be a wealthy woman. Although she cannot own or inherit property herself, because she is a woman, Limmeridge House will belong to her son if she has one. The property will pass, by default, to her husband if she dies childless.

***Summary Part 3:***

[Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie)’s aunt was disowned by her brother, [Mr. Philip Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters), Laura’s father, because she married an Italian nobleman named [Count Fosco](https://www.litcharts.com/lit/the-woman-in-white/characters/count-fosco), whom Laura’s father despised. [Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) believes that Laura’s father had a hatred for foreigners, and that this is the reason why he kept the inheritance out of his sister’s reach. [Madame Fosco](https://www.litcharts.com/lit/the-woman-in-white/characters/madame-fosco) will only receive ten thousand pounds of inheritance money if Laura dies before her. Given the difference in age between the two women, Mr. Gilmore believes that Laura’s father deliberately arranged the will so that his sister would not receive an inheritance.

***Analysis Part 3:***

Mr. Gilmore puts Mr. Philip Fairlie’s behavior down to a general dislike of foreigners rather than a personal dislike of Count Fosco. This suggests that racist and xenophobic attitudes were normal and common in the nineteenth century. Mr. Philip Fairlie’s decision to deny his sister her inheritance because of her choice of husband demonstrates how much power men had over women’s financial and marital circumstances. As Madame Fosco has acted against her brother’s will, he has punished her by keeping money from her, and there is nothing she can do legally to protect herself from this.

***Summary Part 4:***

[Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) draws up the marriage settlement for [Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie) and [Sir Percival](https://www.litcharts.com/lit/the-woman-in-white/characters/sir-percival-glyde) and includes in it “the knot of the whole case”—a clause which gives Laura the right to make a will. This is so that she can decide who the twenty thousand pounds will go to in the unlikely event of her death. He posts the settlement to Sir Percival’s lawyer, [Mr. Merriman](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-merriman), and it is sent back with the standard amendments and edits. However, one detail surprises Mr. Gilmore: Mr. Merriman absolutely refuses to entertain Laura’s right to make a will and distribute the twenty thousand pounds as she pleases. Instead, the lawyer insists that this money should automatically and unquestionably go to Sir Percival in the event of Laura’s death.

***Analysis Part 4:***

The clause Mr. Gilmore describes is the “knot of the whole case” as it is the one aspect of her fortune and circumstances that Laura has direct power over. No one can claim this part of her inheritance unless she specifically wills it to them. Mr. Gilmore, who has so far believed that Sir Percival means well towards Laura, is surprised to find that Sir Percival has ordered his lawyer to try and gain control over this aspect of the will and prevent Laura from deciding what happens with her fortune—so that it will automatically pass to Sir Percival if Laura dies.

***Summary Part 5:***

Concerned by this rejection of his terms—and suspecting a “mercenary” motive behind it—[Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) writes to [Mr. Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-fairlie) in the hope that, because he is [Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie)’s legal guardian, he will call off the wedding. Mr. Fairlie writes back dismissing Mr. Gilmore’s concerns and implies that Mr. Gilmore is being overly alarmist and is bothering him inconsiderately for no reason.

***Analysis Part 5:***

Mr. Gilmore now questions his earlier judgement about Sir Percival and suspects that he wants to marry Laura for the inheritance she will receive when she is twenty-one and which, as her husband, Sir Percival will be able to control. Although he suspects this, Mr. Gilmore cannot prove it, and although he tries to warn Mr. Fairlie, he cannot compel him to call of the engagement.

***Summary Part 6:***

[Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) has just received this reply—and is disgusted by [Mr. Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-fairlie)’s disregard for his niece’s wellbeing—when [Sir Percival](https://www.litcharts.com/lit/the-woman-in-white/characters/sir-percival-glyde)’s lawyer, [Mr. Merriman](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-merriman), arrives at his office to discuss his client’s affairs with him. Mr. Gilmore is pessimistic about his ability to deal with Mr. Merriman, as he maintains an outward appearance of extreme friendliness and good humor but is secretly ruthless underneath.

***Analysis Part 6:***

Mr. Gilmore rightly believes that Mr. Fairlie, who is extremely self-absorbed and neurotic, cares more about his own peace and comfort than he does about Laura and will not go out of his way to help his niece. Mr. Gilmore struggles to deal with Mr. Merriman because it is impossible to get a straight answer from him. It is also hard for people to be firm or angry with someone who is being externally pleasant and polite. Mr. Merriman knows this and exploits it to his advantage.

***Summary Part 7:***

[Mr. Merriman](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-merriman) tells [Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) that he regrets having to reject his clause but that there is nothing he can do; he is simply obeying orders from his client, [Sir Percival](https://www.litcharts.com/lit/the-woman-in-white/characters/sir-percival-glyde). Mr. Gilmore tries to negotiate with Mr. Merriman to lower the sum which Sir Percival would receive from the twenty thousand pounds, if [Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie) were to die, but Mr. Merriman—despite seeming jocular and apologetic—absolutely will not budge. He agrees to give Mr. Gilmore a little more time, however, to work on the contract and to get a final answer from [Mr. Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-fairlie) and Laura.

***Analysis Part 7:***

Mr. Merriman denies any responsibility for rejecting the clause and claims that he is simply following orders and cannot contradict the will of his client. This makes him impossible for Mr. Gilmore to negotiate with, as Mr. Merriman insists that it has nothing to do with him, even though he is working for and being paid by Sir Percival and so does bear some responsibility for Laura’s wellbeing.

***Summary Part 8:***

Once they have agreed on this, [Mr. Merriman](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-merriman) changes the subject and asks [Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore), seemingly in passing, if he has heard anything about “the woman who wrote the anonymous letter,” [Anne Catherick](https://www.litcharts.com/lit/the-woman-in-white/characters/anne-catherick-the-woman). Mr. Gilmore admits he has not. Mr. Merriman is not too disappointed by this, however, and tells Mr. Gilmore that, although Anne has not been found, [Sir Percival](https://www.litcharts.com/lit/the-woman-in-white/characters/sir-percival-glyde) has hired people to watch the person who he thinks may be hiding her. Mr. Gilmore asks if this is the old woman that Anne was seen with, but Mr. Merriman replies that the person they suspect is a man.

***Analysis Part 8:***

Although Mr. Merriman seems unconcerned about the fact that Anne Catherick is still missing, it is clear that Sir Percival is still taking a keen interest in her whereabouts, as they are having someone watched and believe that Anne is in hiding with this person.

***Summary Part 9:***

[Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) realizes that he has made no headway with [Mr. Merriman](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-merriman). He feels it is pointless to appeal to [Mr. Fairlie](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-fairlie) again in writing and, instead, decides to visit Limmeridge again in person. At the train station he runs into [Walter Hartright](https://www.litcharts.com/lit/the-woman-in-white/characters/walter-hartright) and is surprised to find the young man strangely altered; he is “pale and haggard” and seems to be extremely on edge, as though he thinks that he is being watched.

***Analysis Part 9:***

Mr. Gilmore still hopes to convince Mr. Fairlie that Sir Percival wants to marry Laura for her inheritance and that, since he will receive part of Laura’s fortune after her death, that she may be in danger. Walter’s fear that he is being watched implies that Sir Percival believes that Walter is hiding Anne Catherick and has men spying on Walter in London. Sir Percival learned from Marian that Anne had spoken to Walter while at Limmeridge.

***Summary Part 10:***

[Walter](https://www.litcharts.com/lit/the-woman-in-white/characters/walter-hartright) tells [Mr. Gilmore](https://www.litcharts.com/lit/the-woman-in-white/characters/mr-gilmore) that he has heard about [Laura](https://www.litcharts.com/lit/the-woman-in-white/characters/laura-fairlie)’s wedding and asks him when it will be. Mr. Gilmore thinks that he is displaying more interest than is proper for someone who worked as an employee for the Fairlies, and is rather put off by Walter’s prying. When Walter perceives this, he remarks bitterly that he has no right to enquire about Laura’s affairs and explains that he has been ill recently and is going away, “a long distance off,” to recover. Mr. Gilmore must catch his train and Walter disappears into the crowd, leaving Mr. Gilmore feeling faintly uneasy about the young man’s future.

***Analysis Part 10:***

Mr. Gilmore feels that Walter is overstepping social boundaries by asking personal questions about Laura, who is upper-class and of a higher social rank than Walter. Mr. Gilmore is a very typical, conservative nineteenth-century man and, although a member of the middle-class himself, believes in a degree of separation and reserve between people of different classes in the interests of propriety. Despite this, however, Mr. Gilmore is a kind hearted person and worries a little about Walter, who seems strange and out of sorts to him.