

Oliphant Margaret

Hester. Volume 1 of 3



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Margaret Oliphant

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*"A springy motion in her gait,
A rising step, did indicate
Of pride and joy no common rate
That flush'd her spirit:
I know not by what name beside
I shall it call: if 'twas not pride,
It was a joy to that allied
She did inherit.*

*She was trained in Nature's school,
Nature had blest her.
A waking eye, a prying mind,
A heart that stirs, is hard to bind:
A hawk's keen sight ye cannot blind,
Ye could not Hester."*

Charles Lamb.

CHAPTER I.

VERNON'S

The Banking House of the Vernons was known through all the Home Counties as only second to the Bank of England in stability and strength. That is to say, the people who knew about such matters, the business people, the professional classes, and those who considered themselves to be acquainted with the world, allowed that it ought to be considered second: but this opinion was not shared by the greater proportion of its clients, the shopkeepers in Redborough and the adjacent towns, the farmers of a wide district, and all the smaller people whose many united littles make up so much wealth. To them Vernon's bank was the emblem of stability, the impersonation of solid and substantial wealth. It had risen to its height of fame under John Vernon, the grandfather of the present head of the firm, though it had existed for two or three generations before him. But John Vernon was one of those men in whose hands everything turns to gold. What the special gift is which determines this it is difficult to tell, but there can be little doubt that it is a special gift, just as it is a particular genius which produces a fine picture or a fine poem. There were wiser men than he, and there were men as steady to their work and as constantly in their place, ready for all the claims of business, but not one other in whose hands everything

prospered in the same superlative way. His investments always answered, his ships always came home, and under his influence the very cellars of the banking-house, according to the popular imagination, filled with gold. At one period of his career a panic seized the entire district, and there was a run upon the bank, by which it was evident anybody else must, nay, ought, to have been ruined; but John Vernon was not ruined. It was understood afterwards that he himself allowed that he did not understand how he had escaped, and nobody else could understand it: but he did escape, and as a natural consequence became stronger and richer, and more universally credited than ever. His son after him had not the same genius for money, but at least he had the genius for keeping what he had got, which is next best.

Edward Vernon, however, was not so fortunate in his family as in his affairs. He had two sons, one of whom died young, leaving a little daughter to be brought up by her grandfather; the other "went wrong." Oh, never-ending family tragedy, never ending, still beginning, the darkest anguish that exists in the world! The younger son went wrong, and died also in his father's lifetime, leaving a helpless little family of children, and a poor wife stupefied with trouble. She did her best, poor soul, to bring up her boy to ways the very opposite of those in which his father had stumbled and fallen, and it was supposed that he would marry his cousin Catherine Vernon, and thus unite once more all the money and prestige of the house. He too was John Vernon, and resembled the golden great-grandfather, and great things were

hoped of him. He entered the bank in old Mr. Vernon's time, and gave every promise of being a worthy successor as long as the senior partner, the head of the house, lived. But when the old gentleman died and John Vernon became in his turn the head of the house, there very soon appeared signs of change. In the first place the marriage with his cousin never came to pass; things had seemed to promise fairly so long as the grandfather with whom she lived was alive. But after, there was an immediate cooling of sentiment. Whose fault this was nobody knew. She said nothing on the subject even to her dearest friends; nor did he say anything; but he laughed and waved aside all questions as a man who "could an if he would" — . His mother, for her part, said a great deal. She ran between them like an excited hen, shaking her tail-feathers and cackling violently. What did they mean by it? What was it for? She asked her son how he could forget that if Catherine's money went out of the business it would make the most extraordinary difference? and she bade Catherine remember that it would be almost dishonest to enrich another family with money which the Vernons had toiled for. Catherine, who was not by any means an ordinary girl, smiled upon her, perhaps a little sadly, and entered into no explanations. But her son, as was natural, scoffed at his mother. "What should you know about the business?" he said. Poor Mrs. Vernon thought she had heard enough of it to understand it, or at least to understand the intentions of those who understood it. But what is the use of a mother's remonstrances? The new generation will please

itself and take its way. She scolded and wept for years after, poor soul, in vain, and yet could never learn that it was in vain, but began anew day after day weeping, entreating, remonstrating, falling into nervous crises of passion a hundred and a hundred times over. How much better for her to have held her tongue! but how could she help it? She was not of that placid and patient nature which can be wise. And gradually things began to go badly with John. He married a young lady belonging to a county family, but with no money to keep up her pretensions. He had his stables full of horses and his house full of company. "What is it all to come to?" cried his poor, anxious, angry, disappointed, despairing mother, seeking opportunities to have a few words with him, to speak to him seriously, to remind him of his duty. To be sure she did a great deal more harm than good. She drew many a blow upon herself which she might have escaped had she been content to allow that his life had passed far beyond her guidance; but the poor lady would not be taught. And it was quite true what John Vernon said. It would take a long time, he told her, before a few horses and pleasant company would affect Vernon's bank. As the head of that establishment he was expected to be hospitable, and keep almost open house; the country which trusted in him knew he could afford it. The Redborough people went further, and liked to see the confidence with which he spent his money. What could that do to Vernon's? He had never lived up to his income yet, he believed. So he told his mother, who was never satisfied, and went on till the day of her death always

seeking a few words with him – an opportunity of speaking seriously to her son. Poor mother! nothing went very well with her; perhaps she was not clever either at managing her children or her money. The partisans of the Vernons said so at least; they said so of all the wives that were not Vernons, but interlopers, always working harm. They said so also of Mrs. John, and there his mother thought they were not far wrong. But none of her children turned out very satisfactorily; the girls married badly; Edward, her younger son, went into the Church, and never was more than a vicar, and their money matters would not go right. Certainly she was not a fortunate woman. But she died, happily for her, before anything material happened to realise her alarms in respect to John.

It is astonishing how money grows when it is in the way of growing – when it has got the genuine impulse and rolls every kindred atom near it, according to some occult law of attraction, into itself. But just as wonderfully as money grows does it melt away when the other – the contrary process – has begun. John Vernon was quite right in saying that the bank justified, nay, almost demanded, a certain amount of expenditure from its chief partner. And he was more, much more, than its chief partner. Catherine, though she was as deeply interested in it as himself, took no responsibility whatever – how should she, a girl who knew as much about money as her pony did? She took less interest, indeed, than in ordinary circumstances she would have done, for there was certainly something, whatever it might be,

which had interrupted the natural intercourse between the two cousins. They were not at ease with each other like brother and sister, as everything suggested they ought to have been – not sufficiently at ease to consider their mutual interests together, as partners ought to have done. This, one of them at least thought, would have been ridiculous in any case. When his lawyers asked what Catherine thought on this or that subject, he laughed in their faces.

"What should she think? What should she know? Of course she leaves all that to me," he said. "How can a girl understand banking business?"

But this did not satisfy the respectable firm of solicitors who advised the banker.

"Miss Vernon is not a girl any longer," said Mr. Pounce, who was its head; upon which John Vernon laughed, one of those offensive laughs with which a coarse-minded man waves the banner of his sex over an unmarried woman.

"No," he said, "Catherine's growing an old maid. She must look alive if she means to get a husband."

Mr. Pounce was not a sentimentalist, and no doubt laughed sometimes too at the unfortunate women who had thus failed in the object of their life; but he respected Miss Vernon, and he was very doubtful of her cousin.

"Husband or no husband, I think she ought to be consulted," he said.

"Oh, I will take Catherine in my own hands," was the cousin's

reply.

And thus life went on, very gay, fast, amusing, and expensive on one side; very quiet and uneventful on the other. John Vernon built himself a grand new house, in which there were all the latest improvements and scientific luxuries, which the most expensive upholsterers filled with the most costly furniture, and for which the skilfullest gardeners all but created ready-made trees and shrubberies. He filled it with fine company – names which the clerks at the bank felt were a credit to the establishment, and which the townsfolk looked upon with admiring awe: and there was nothing in the county to equal Mrs. John Vernon's dresses and diamonds. What is all that to a great bank, gathering money every hour? – nothing! Even Mr. Pounce acknowledged this. Personal extravagance, as long as it is merely hospitality and show, must go a very long way indeed before it touches the great revenue of such a business. It was not the diamonds nor the feasts that they were afraid of. But to be lavish with money is a dangerous fault with a man who is a business man. It is a very common sin, but there is nothing more perilous. In Manchester or Liverpool, where they turn over a fortune every day, perhaps this large habit of sowing money about does not matter. People there are accustomed to going up and down. Bankruptcy, even, does not mean the end of the world in these regions. But a banker in a country town, who has all the money of a district in his hands, should not get into this reckless way. His clients are pleased – up to a certain limit. But when once the first whisper of suspicion

has been roused it flies fast, and the panic with which rural depositors rush upon a bank which has awakened the ghost of an apprehension, is even more cruel and unreflecting than other panics. It went on a long time, and where it was that the first suggestion came from, nobody ever knew. Probably it did not come from any one – it was in the air, it struck two people, all at once, talking to each other, and the electricity of the contact found a single syllable of utterance. When that was done, all was done. Everybody had been waiting for this involuntary signal; and when it came, it flew like lightning through all Redborough, and out into the roads and lanes – to distant farmhouses, into the rectories and vicarages, even to the labourer's cottage. "It's said as Vernon's bank's a-going to break," the ploughmen in the fields said to each other. It did not matter much to them; and perhaps they were not sorry that the farmer, who grew fat (they thought) on their toil, should feel that he was also human. The farmers had something of the same feeling in respect to their landlords, but could not indulge it for the furious terror that took possession of themselves. Vernon's bank! Safer than the Bank of England, was what they had all said exultingly. Very few of them had sufficient command of themselves to wait now and inquire into it and see how far the panic was well founded. To wait would have been to leave the chance of salvation to other men.

Mrs. John Vernon was considered very refined and elegant according to the language of the day, a young lady with many accomplishments. But it was the fashion of the time to be

unpractical just as it is the fashion of our time that women should understand business and be ready for any emergency. To wear your hair in a high loose knot on the top of your head, with ringlets straying down your cheek, and across the always uncovered whiteness of your shoulders, and to sing the songs of Mr. Haynes Bayley, "Oh no, we never mention her," or "The Soldier's Tear" – could anything be more entirely inconsistent with business habits? Mrs. John would have considered it a slight to the delicacy of her mind to have been supposed to know anything about the bank; and when the head clerk demanded an audience at an unseasonable hour one summer evening she was entirely taken aback.

"Me! do you mean that it is me Mr. Rule wants to see?" she asked of the servant in consternation.

"He did ask for master, ma'am," said the man, "but as master's from home he said he must see my lady. He looks very flustered. I'll say that for him," he added.

To be sure William had heard the whisper in the air, and was more or less gratified that Mr. Rule should be flustered; but as for his lady, she saw no connection whatever between Mr. Rule's excitement and herself.

"I do not see what good I can do him, William; and it's not an hour at which I ever receive people. I am sure I don't know what he can want with me."

"It's business, I think, ma'am," said the servant, with a little eagerness. He wanted immensely himself to know what it was,

and it did not occur to him as possible that his mistress, so much more interested than he, should be without anxiety or concern.

"Business!" said Mrs. John, "what do I know about business? However," she added, "if he is so desirous, perhaps you had better show him up. Your master is always pleased when I pay a little attention to the clerks. He says it does good."

"Yes, ma'am," said William.

Being a reasonable human creature he was touched in spite of himself by the extraordinary sight of this poor, fine lady, sitting in her short sleeves on the edge of the volcano, and knowing nothing about it. It was too bad of master, William thought, if so be – To leave the poor lady entirely in the dark so that she did not know no more than a baby what the clerk could want with her. William speculated, too, on his own circumstances as he went down stairs. If so be – It was a good place, and he would be sorry to lose it. But he remembered that somebody had said the Sandersons were looking out for a butler.

"Mrs. Vernon will see you, sir," he said in the midst of these thoughts; and Mr. Rule followed him eagerly up stairs.

But what could Mrs. John do? Her dress was spotted muslin, as most dresses were in those days; it was cut rather low on the shoulders, though she was not dressed for company. She had pretty little ringlets falling upon her cheeks, and short sleeves, and a band round her waist with a shining clasp. She was considered brilliant in conversation, and sang, "We met, 'twas in a crowd," and the songs previously mentioned, with so much

feeling that people had been known to weep as they listened. The clerk had heard of all these accomplishments, and as he hurried in, his eye was caught by the harp in its corner, which was also one of the fashions of the time. He could not help being a little overawed by it, notwithstanding his dreadful anxiety. Poor lady! the thought passed through his mind as similar thoughts had passed through William's – Would all this be sold away from her? White muslin dresses with low necks have the advantage that they quite seem to separate their wearers from everyday life. We have no doubt that the dying out of chivalry, and the way in which women nowadays insist on doing their own business, and most likely other people's too, is in great part to be put down to high dresses and long sleeves. In these habiliments a lady looks not so very much different from other people. She feels herself free to go into common life. But Mrs. John sat there helpless, ignorant, quite composed and easy in her mind, with pretty feet in sandalled slippers peeping from under her dress. Mr. Rule had time for all this distressed, regretful sympathy before he could stammer out in a hurry his anxious question – or rather his hope – that Mr. Vernon would be home to-morrow – early?

"I am sure I don't know," said Mrs. John. "It would be scarcely worth his while to go away if he was to be back so soon. He said perhaps to-morrow, but more likely next week."

"Next week!" cried Mr. Rule; "then he may just as well stay away altogether; it will then be too late."

"Dear me!" said Mrs. John, politely, willing to show an

interest; but she did not know what more to say.

"Perhaps you know where he is, ma'am?" said the anxious clerk: for this was the time when people said ma'am. "We might send an express after him. If he were here, things might still be tided over. Excuse me, Mrs. Vernon, but if you can give me any information – "

"Dear me," said Mrs. John, "my husband was going to London, I think. Is it about business, or anything I may know?"

"All the world will know to-morrow," cried the agitated clerk, "unless you can give me some assistance. I don't like to trouble a lady, but what can I do? Mrs. Vernon, to-morrow is market day, and as sure as that day comes if he is not here to make some provision for it, we shall have a run on the bank."

"A run on the bank!" said Mrs. John, dismayed. "What does that mean?"

"It means that we shall have to pay every note that is presented us in gold: and that everybody will rush upon us with our notes in their hands: and all the people who have deposit accounts will withdraw their money. It means Ruin," said Mr. Rule, very much flustered indeed, wiping the perspiration from his brow. He had an account himself, and a considerable sum to his credit. Oh, the fool he had been to let it lie there instead of investing it! but then, he had been waiting for a good investment, and in the meantime, Vernon's was as safe, safer than the Bank of England. He had believed that till to-day.

Mrs. John sat looking at him with bewildered eyes.

"I don't understand," she said. "The bank of course is for that, isn't it? I never understand how you do it," she added, with a little of the sprightliness for which she was distinguished. "It has always been a mystery to me what good it can do you to take all the trouble of paying people's bills for them, and locking up their money, and having all that responsibility; but I cannot deny that it seems to answer," she concluded with a little simper.

The harassed clerk looked at her with a pity that was almost tragic. If she had not been so handsome and so fine, and surrounded with all these luxuries, it is very likely he would have been impatient, and considered her a fool.

He replied gently —

"I dare say, ma'am, it is difficult for you to form an idea of business; but I am almost forgetting, sitting talking to you, how dreadfully serious it is. If I knew where Mr. Vernon was, I would send a post-chaise directly. We are lost if he is not here. They will say — God knows what they may not say. For God's sake, ma'am, tell me how I am to find him?"

"Indeed, Mr. Rule, I am very, very sorry. If I had known! but I rather encouraged him to go. He was looking so poorly. He was going to town, I am sure — first: and then perhaps to Bath: or he might go across to France. He has been talking of that. France — yes, I suggested it. He has never been on the Continent. But now I think of it, I don't think he will go there, for he said he might be home to-morrow — though more likely next week."

"It seems very vague," said Mr. Rule, looking at her with a

steady look that began to show a gleam of suspicion; but this was entirely out of place. Mrs. John answered lightly without any perception even of what he could mean.

"Oh yes, it was vague! it is so much better not to be tied down. I told him he ought to take me; but it was settled in a hurry, he was feeling so poorly."

"Then he has forsaken us!" cried the clerk in a terrible voice, which shook even her obtuse perceptions. She gazed at him with a little glow of anger.

"Forsaken you! Dear me, surely a little holiday never can matter. Why, the servants could go on without me for a time. It would never come into Mr. Vernon's head that you could not manage by yourselves even for a single day."

The clerk did not answer; it was all such a terrible muddle of ignorance and innocence, and perhaps of deep and deliberate guilt. But anyhow, there was the result beyond all uncertainty. The bank must come down. Vernon's, which it had taken the work of generations to build up; Vernon's, which was safer than the Bank of England. Mr. Rule had been a clerk there, man and boy, for about twenty years. He had been one of old Mr. Vernon's staff. He had a pride in the bank as if it had been his own. To give up Vernon's to destruction seemed more than giving himself up. But what could the clerks do without the principal? A lieutenant may fight his ship if the captain fails, or a subaltern replace his leader, but what can the clerks do without the head of the establishment? And he had no authority to act even if he had

known how to act; and every two or three minutes there would come across him a poignant recollection of his own deposit. Oh, the Alnaschar hopes he had built upon that little fortune, the ways in which it was to serve him! He tried honestly, however, to put it away from his mind.

"We could have done well enough on an ordinary occasion," he said, "and Mr. Vernon generally settles everything before he goes; but I thought he was only absent for the day. Mrs. Vernon," he cried, suddenly, "can't you help us? can't you help us? It will be ruin for you too."

She stared at him for a moment without speaking, and then —
"You make me quite wretched. I don't understand. I have only a little money in the house. Would that do any good?" she said.

"How much have you?" said the clerk in his trouble.

She ran to a pretty ornamental desk and opened it nervously.

"I dare say there may be about twenty pounds," she said.

He laughed loudly, harshly, a laugh that seemed to echo through the large, unoccupied room.

"If it were twenty thousand it might do something," he said.

"Sir!" said Mrs. John Vernon, standing in a fine attitude of displeasure by her desk, holding it open with one hand. She looked like a picture by Sir Thomas Lawrence, her scarf, for she wore a scarf, hanging half off her pretty white shoulders, caught upon one equally white arm, her ringlets waving on her cheek. His laugh was rude, and then he was only a clerk. She was all angry scorn from the high knot of brown hair on the top of her

head to the point of her sandalled shoe.

Poor Mr. Rule was as penitent as man could be. He was shocked beyond measure by his own brutality. He had forgotten himself – and before a lady! He made the most abject apologies.

"But my interest in the bank will, I hope, be some excuse. I feel half distracted," he said; and he added, as he backed out at the door with painful bows, "Perhaps, ma'am, if you can think of any means of communicating with Mr. Vernon, you would let me know; or I will call later, if we could send an express; nothing is too much for the chance of having him back to-morrow."

"Well," said the lady, "you are strange managers, I must say, that cannot get on without my husband one day."

"It is not that, ma'am; it is not that."

"I don't know what it is. I begin to think it is only making a fuss," Mrs. John said.

CHAPTER II.

MISS CATHERINE

Poor Mr. Rule rushed out into the night in a state of despair. It was a summer night, and the streets of Redborough were still full of the murmur of life and movement. He came down from the slope on which Mr. John Vernon's grand new house was situated, into the town, turning over everything that it was possible to do. Should he go to the Old Bank, the life-long rival of Vernon's, and ask their help to pull through? Even such a humiliation he would have endured had there been any chance of success. Should he go to the agent of the Bank of England? He could not but feel that it was quite doubtful whether between them they could make up enough to meet the rush he expected; and were they likely to do it? Would not the first question be, "Where is Mr. Vernon?" And where was Mr. Vernon? Perhaps gone to Bath; perhaps to France, his wife said. Why should he go to France without letting any one at the bank know, saying he was only to be absent for a day? There was no telegraph in those days, and if he confided Mr. Vernon's story to the other banks, what would they think of him? They would say that Vernon was mad, or that he had – gone away. There could be no doubt of what they would say. Rule was faithful to his old service, and to the honour of the house which had trained him. He would say nothing about France or Bath.

He would allow it to be understood that Mr. Vernon had gone to London to get the assistance necessary, and would come back in a post-chaise before the offices were open in the morning. And perhaps, he said to himself, perhaps it was so. God grant it might be so! Very likely he had not thought it necessary to enter into the matter to a lady. Poor thing, with her twenty pounds! that showed how much she knew of business; but it was very high-minded and innocent of her to offer all she had. It showed there was at least no harm in her thoughts. It gave a momentary ease to the clerk's mind to think that perhaps this was what Mr. Vernon must mean. He must have known for some time how badly things were going, and who could tell that the sudden expedition of which he had made so little, only saying when he left the bank the day before "I shall not be here to-morrow," who could tell that it was not to help to surmount the crisis, that he had gone away? Rule turned towards his own house under the solace of this thought, feeling that anyhow it was better to get a night's rest, and be strong for whatever was to happen to-morrow. It would be a miserable to-morrow if Mr. Vernon did not bring help. Not only the bank that would go, but so many men with families that would be thrown upon the world. God help them! and that money which stood to his own credit, that balance of which two or three days before he had been so proud, to see it standing in his name on those well-kept beautiful books! All this hanging upon the chance that Mr. Vernon might have gone to town to get money! No, he could not go in, and sit down at the peaceful table where Mrs. Rule perhaps

would be hemming a cambric ruffle for his shirt, or plaiting it delicately with her own fingers, a thing no laundress could do to please her – and the children learning their lessons. He felt sure that he could not rest; he would only make her anxious, and why should she be made anxious as long as he could keep it from her. It is difficult to say how it was that the first suggestion of a new possibility took hold of Mr. Rule's mind. He turned away when he was within a stone's throw of his own house, saying to himself that he could not go in, that it was impossible, and walked in the opposite direction, where he had not gone far until he came in sight of the bank, that centre of so many years' hard work, that pride of Redborough, and of everybody connected with it. Vernon's! To think that Ruin should be possible, that so dark a shadow could hover over that sacred place. What would old Mr. Vernon have said, he who received it from his father and handed it down always flourishing, always prosperous to – not to his son. If his son had lived, the eldest one, not he who had gone wrong, but the eldest, who was John too, called after his grandfather, he who was the father of – It was at this point that Mr. Rule came to a dead stop, and then after a pause wheeled right round, and without saying another word to himself walked straight up Wilton Street, which as everybody knows was quite out of his way.

The father of – Yes, indeed, indeed, and that was true! The recollection which called forth this fervour of affirmation was a pleasant one. All the youth of Redborough at one time had

been in love with Catherine Vernon. The bank clerks to a man adored her. When she used to come and go with her grandfather – and she did so constantly, bringing him down in the morning in her pony carriage, calling for him in the afternoon, running in in the middle of the day to see that the old gentleman had taken his biscuits and his wine – she walked over their hearts as she crossed the outer office, but so lightly, so smoothly, that the hearts were only thrilled, not crushed by her footfall, so firm and swift, but so airy as it was. She knew them all in the office, and would give her hand to the head clerk, and send a friendly glance all round, unaware of the harm she was doing to the hapless young men. But after all it was not harm. It was a generous love they felt for her, like the love of chivalry for a lady unapproachable. That young princess was not for them. None of them grew mad with foolish hopes, but they thought of her as they never thought of any one else. Mr. Rule was at the end of Wilton Street, just where it meanders out towards the edge of the common, before he took breath, and began to ask himself what Miss Vernon could do for him. Was not one lady enough to appeal to? She whom he had already seen had nothing for him – no help, no advice, not a suggestion even. And yet she was more closely connected with the bank than Catherine Vernon, who had disappeared from all visible connection with it at her grandfather's death, notwithstanding that a great deal of her money was in it, and that she had in fact a right to be consulted as a partner. So it had been settled, it was said, by the old man

in his will. But she had never, so far as anybody knew, taken up this privilege. She had never come to the bank, never given a sign of having any active interest in it. What then could she be expected to do? What could she do even if she wished to help them? Mr. Rule was aware that there was no very cordial feeling between her cousin's house and hers. They were friends, perfectly good friends, but they were not cordial. While he turned over these thoughts in his mind, however, he walked on steadily and quickly without the least hesitation in his step. There was even a sort of exhilarated excitement in him, a sentiment quite different from that with which he had been disconsolately straying about, and painfully turning over possibilities, or rather impossibilities. Perhaps it was a half romantic pleasure in the idea of speaking to Miss Vernon again, but really there was something besides that, a sense of satisfaction in finding a new and capable mind to consult with at least, if no more.

Miss Vernon lived in the house which her grandfather had lived in and his father before him. To reach it you had to make your way through the delta of little streets into which Wilton Street ran, and across a corner of the common. The Grange was an old house with dark red gables appearing out of the midst of a clump of trees. In winter you saw the whole mass of it, chiefly old bricks, though these were thrown up and made picturesque by the fact that the oldest part was in grey stone. Broad large Elizabethan windows glimmered, lighted up, through the thick foliage this evening; for by this time the summer night was

beginning to get dark, and a good deal too late for a visit. Mr. Rule thought as he knocked at the door that it was very likely she would not see him. But this was not the case. When he sent in his name as the head clerk at the bank he was received immediately, and shown into the room with the Elizabethan windows where she was sitting. By this time she was of mature years, and naturally much changed from the young girl he had known. He had been one of the young clerks in the outer office, whom she would recognise with a friendly smiling look, and a nod of her head all round. Now, however, Miss Vernon came up to him, and held out her hand to Mr. Rule. "You need not have sent me word who you were," she said with a smile. "I knew quite well who you were. I never forget faces nor names. You have not come to me at this time of night on a mere visit of civility. Don't be afraid to tell me at once whatever there may be to say."

"From the way you speak, ma'am," said Mr. Rule, "I conclude that you have heard some of the wicked reports that are flying about?"

"That is exactly what I want to know," she said, with all her old vivacity. "Are they wicked reports?"

"A report is always wicked," said Mr. Rule sententiously, "which is likely to bring about the evil it imagines."

"Ah!" she cried. "Then it is no further gone than that; and yet it is as far gone as that?" she added, looking anxiously in his face.

"Miss Vernon," said Rule solemnly, "I expect a run upon the bank to-morrow."

"Good God!" she said, clasping her hands; which was not a profane exclamation, but the kind of half-conscious appeal which nature makes instinctively. "But you have made all preparations? Surely you can meet that."

He shook his head solemnly. The credit of the bank was so much to him that when thus face to face with the event he dreaded, poor Rule could not articulate anything, and the water stood in his eyes.

"Good God!" she said again: but her face was not awe-stricken; it was that of a soldier springing instantly to the alert, rallying all his resources at the first word of danger; "but you don't mean to say that my cousin – does not John know this? They say everybody knows these things before the person concerned. Why, why did you not warn him, Mr. Rule?"

Rule shook his head.

"It isn't possible that he could have been ignorant. How could he be ignorant, ma'am? God knows I have not a word to say against Mr. Vernon – but to think he should forsake us in our moment of trial!"

"Forsake you!" A sudden flush flew over Miss Vernon's face – a spark shot out of her eyes. Indignation and yet doubt was in her face. "That is not possible," she cried, holding her head high; and then she said anxiously, "Mr. Rule, tell me what you mean?"

"I dare say it is the falsity of appearances," said poor Rule. "I am sure I hope so. I hope Mr. Vernon has gone away to get help, personally: you can do that so much better than writing: and that

he may be back in time to-morrow."

"Has he gone away?" she said in a low tone.

"Unfortunately, Miss Vernon – I can't help saying unfortunately, for it paralyses everybody else. We can do nothing at the bank. But I cling to the hope that he will be back before the bank is opened. Oh, yes, I cling to the hope. Without that – "

"Everything will be lost?"

"Everything!" cried he, who was so proud of being the head clerk at Vernon's, with tears in his eyes.

And then there was a pause. For a minute or two not a word was said. The daughter of the house was as much overcome by the thought as was its faithful servant. At last she said faintly, but firmly —

"Mr. Rule, I cannot believe but that you will see John to-morrow when the bank is opened, with means to meet every demand."

"Yes, Miss Vernon, that is my conviction too."

But in what a faltering voice was this conviction stated! The room was not very light, and they did not distinguish very clearly each other's faces.

"But in case of any failure – " she said, "for of course one never can tell, the most tiresome nothings may detain you just when speed is most important; or he might not have succeeded as he hoped. In case of any – delay – I shall be there, Mr. Rule; you may calculate upon me, with every penny I can muster – "

"You, Miss Vernon!" the clerk said, with a cry of relief and

joy.

"Certainly; who else, when the credit of the bank is at stake? I have been living very quietly, you know. I spend next to nothing; my mother's money has accumulated till it is quite a little fortune, I believe. What had I best do? send to Mr. Sellon and ask him to help us on that security? I don't think he will refuse."

"If you do that we are saved," said Rule, half crying. "That is the thing to do. What a head for business you have!"

She smiled, and gave him a little nod, like one of those happy nods she used to give to the young clerks in her fine youthful days, in which there was a kind acknowledgment of their admiration, a friendly good fellowship with themselves.

"I hope I am not old Edward Vernon's grand-daughter for nothing," she said, beginning to walk up and down the room with a buoyant impatience, as though longing for the moment of exertion to come. "I had better write to Mr. Sellon at once; there is no time to lose."

"And if you will let me I will take the note directly, and bring you an answer."

"Bravo! that is promptitude," cried Miss Vernon; and she went up to him and held out her hand. "Between us we will keep the old place going," she said, "whoever may give in."

If Mr. Rule had not been the steady, bashful Englishman he was, he would have kissed that hand. He felt that there was in it enough to save everything – the bank first, and then his own little bit of money, and his situation, and his children's bread. He had

not allowed himself to think of these things in the greatness of his anxiety in respect to Vernon's; but he did think of them now, and was ready to cry in the relief of his soul.

Never was an evening more full of occupation. Mr. Sellon, who was the agent of the Bank of England in Redborough, was fortunately at home, and responded at once to Miss Vernon's appeal. Mr. Rule had the gratification of walking back with him to the Grange, whither he hastened to reply in person, and of assisting at the interview afterwards with a sense of pride and personal advancement which heightened the satisfaction of his soul. Miss Vernon insisted strongly on the point that all these preparations were by way of precaution merely.

"My cousin will no doubt be back in time, fully provided; but of course you never can be perfectly certain. Horses may break down, shafts be broken; the least little accident may spoil everything. Of course John put off such a step till the last moment, and thought it better to keep it entirely to himself."

"Of course," cried Rule, speaking out of his corner; and "Of course," but much more faintly, Mr. Sellon said.

"That is so evident that it requires no repetition: but just as naturally Mr. Rule was alarmed, and had the good sense to come to me."

All this was by way of convincing Mr. Sellon that the whole matter was perfectly simple, and that probably his resources would not be called upon at all. To be sure, as in every case of a similar kind, Miss Vernon might have saved herself the

trouble, the circumstances being far more clearly known to Mr. Sellon than to herself. He was very sure that John Vernon would not return, and that his intention was to get himself out of it. Everybody had known it was coming. It was just as well to humour a lady, and accept her version as the right one; but he was not for a moment deceived.

"Of course the bank," he said, "will make it up to you afterwards."

"Of course," she said; "and if not, I don't know who is to stop me from doing what I like with my own."

He asked a few questions further, in which there was a good deal of significance, as for instance something about Mrs. John Vernon's marriage settlements, which neither of the others for the moment understood. Rule saw Mr. Sellon to the door, by Miss Vernon's request, with great pride, and went back to her afterwards, "as if he were one of the family," he described to his wife afterwards.

"Well," she said, "are you satisfied?"

"Oh, more than satisfied, happier than I can tell you," cried the clerk. "The bank is saved!"

And then she, so triumphant, buoyant, inspired as she was, sank down upon a chair, and put her head in her hands, and he thought cried; but Rule was not a man to spy upon a lady in the revulsion of her feelings. When she looked up again she said to him quickly —

"In any case, Mr. Rule, we are both sure that my cousin is

doing all he can for the bank; if he succeeds or not is in other hands."

"Oh yes, Miss Vernon, quite sure," Rule replied promptly. He understood that she meant it to be understood so, and determined within himself that he was ready to go to the stake for the new dogma. And then he related to her his interview with Mrs. John, and her willingness to give him up her twenty pounds to save the bank.

Miss Vernon's first flush of indignation soon yielded to amusement and sympathy. She laughed and she cried.

"That shall always be remembered to her credit," she said. "I did not think she had any feeling for the bank. Let us always remember it to her credit. She was ready to give all she had, and who can do any more?"

Mr. Rule was somewhat intoxicated with all these confidences, and with the way in which Miss Vernon said "we" – his head was a little turned by it. She was a woman who understood what it was to have a faithful servant. No doubt, after the sacrifice she was making, she would, in future, have more to do with the business, and Rule could scarcely keep his imagination from straying into a consideration of changes that might be. Instead of merely being head clerk, it was quite possible that a manager might be required; but he pulled himself up, and would not allow his thoughts to carry him so far.

Next day everything happened as had been foreseen. There was a run on the bank, and a moment of great excitement; but

when Miss Vernon was seen at the door of the inner office smiling, with her smile of triumphant energy and capability, upon the crowd, and when the Bank of England porters appeared bringing in those heavy boxes, the run and all the excitement subsided as by magic. The bank was saved; but not by John Vernon. The outside world never was aware how the matter was settled. But John did not come back. He would have met nothing but averted looks and biting words, for there could be no doubt that he had abandoned his post, and left Vernon's to its fate. Messrs. Pounce and Seeling had a good deal to do about the matter, and new deeds were drawn, and old deeds cancelled to a serious extent; but the bank ever after remained in the hands of Miss Vernon, who, it turned out, had more than her grandfather's steady power of holding on, and was, indeed, the heir of her great-grandfather's genius for business. The bank throve in her hands as it had done in his days, and everything it touched prospered. She deserved it, to be sure, but everybody who deserves does not get this fine reward. There is something beyond, which we call good luck or good fortune, or the favour of Heaven; but as Heaven does not favour all, or even most of the best people in this way, we have to fall back upon a less pious phraseology. Is it, perhaps, genius for business, as distinct as genius in poetry, which makes everything succeed? But this is more than any man can be expected to understand. Rule attained all the heights of those hopes which had vaguely dawned on him out of the mist on that July evening when his good angel

suggested to him Catherine Vernon's name. He was raised to the dignity of manager as he had foreseen. His salary was doubled, his sons were provided for, and he grew old in such comfort and general esteem as he had never dreamed of. "This is the man that saved the bank," Miss Vernon would say. And though, of course, he deprecated such high praise, and declared that he was nothing but the humblest instrument, yet there can be no doubt that he came to believe it in the end, as his wife and all his children did from the beginning.

Miss Vernon's was a reign of great benevolence, of great liberality, but of great firmness too. As she got older she became almost the most important person in Redborough. The people spoke of her, as they sometimes do of a very popular man, by her Christian name. Catherine Vernon did this and that, they said. Catherine Vernon was the first thought when anything was wanted either by the poor who needed help, or the philanthropist who wanted to give it. The Vernon Almshouses, which had been established a hundred years before, but had fallen into great decay till she took them in hand, were always known as Catherine Vernon's Almshouses. Her name was put to everything. Catherine Street, Catherine Square, Catherine places without number. The people who built little houses on the outskirts exhausted their invention in varying the uses of it. Catherine Villas, Catherine Cottage, Catherine Mansion, were on all sides; and when it occurred to the High Church rector to dedicate the new church to St. Catherine of Alexandria, the

common people, with one accord, transferred the invocation to their living patroness. She was, at least, a saint more easily within reach, and more certain to lend a favourable ear.

CHAPTER III.

THE VERNONRY

These things all happened a great number of years before the beginning of this history. Catherine Vernon had become an old woman – at least she was sixty-five; you can call that an old woman if you please. Sometimes it may mean the extreme of age, decrepitude and exhaustion: but sometimes also it means a softer and more composed middle age – a lovely autumnal season in which all the faculties retain their force without any of their harshness, and toleration and Christian charity replace all sharpness of criticism or sternness of opinion. Sometimes this beautiful age will fall to the lot of those who have experienced a large share of the miseries of life and learnt its bitterest lessons, but often – and this seems most natural – it is the peaceful souls who have suffered little to whom this crown of continuance is given. Catherine Vernon belonged to the last class. If her youth had not been altogether happy, there had been fewer sorrows and still fewer struggles in her life. She had gone along peacefully, her own mistress, nobody making her afraid, no one to be anxious about, no one dear enough to rend her heart. Most people who have gone through the natural experiences of life are of opinion with the Laureate, that it is

"Better to have loved and lost
Than never to have loved at all."

But then we do not allow the other people to speak who know the other side of the question. If love brings great happiness it brings many woes. Catherine Vernon was like Queen Elizabeth, a dry tree – while other women had sons and daughters. But when the hearts of the mothers were torn with anxiety, she went free. She had the good of other people's children in a wonderful degree, but it was impossible she could have the harm of them – for those whom she took to were the good children, as was natural, the elect of this world. Her life had been full of exertion and occupation since that night when Rule called upon her at the Grange and set all the world of her being in movement. What flagging and loneliness might have been hers – what weariness and longing had ended at that time. Since then how much she had found to do! The work of a successful man of business increased, yet softened by all the countless nothings that make business for a woman, had filled her days. She was an old maid, to be sure, but an old maid who never was alone. Her house had been gay with young friends and tender friendship. She had been the first love of more girls than she could count. By the time she was sixty-five she was a sort of amateur grandmother in numbers of young households. A woman with plenty of money, with a handsome, cheerful house, and a happy disposition, she had – at least since her youth was over – never had occasion to remember the want of

those absorbing affections which bind a married woman within her own circle. The children of the barren in her case were more than those of any wife. If ever in her heart she said to herself, like Matthew in the poem —

"Many love me, yet by none
Am I enough beloved,"

the sentiment never showed, and must have occurred only as Matthew's did, in moods as evanescent as the clouds. Her face was not without lines, for that would be to say that it was without expression; nor did she look too young for her age: but her eye was not dim, nor her natural force abated. She had a finer colour than in her girlhood, though the red was not so smooth, but a little broken in her soft cheek. Her hair was white and beautiful, her figure ample, but graceful still. At sixty she had given up work, entering upon, she said, the Sabbatical period of her life. For the rest of her days she meant to keep Sunday, resting from her labours — and indeed, with perhaps too close a following of the divine example for any human creature to venture upon, finding them very good.

It follows as a matter of course that she had found somebody to replace her in the bank. There were so many Vernons, that this was not very difficult to do. At least it was not difficult to find candidates for so important a post. Descendants of the brothers and sisters of the great John Vernon, who had first made the

bank what it was, were plentiful, and from among them Catherine Vernon selected two hopeful young men to carry on her work. One of them, Harry Vernon, was descended from the daughter of the great John, who had married a relation and continued to bear the family name. The other went further back and traced his descent from a brother of that great John. The parents of these fortunate young men acquiesced with delight in the proposals she made to them. It was a certain fortune – an established living at once – far better than the chances of the Bar, or the Indian Civil Examinations, or Colorado, which had begun to be the alternative for young men. Indeed it was only Edward Vernon who had parents to be consulted. Harry had but a sister, who had come to live with him in the fine house which the last John, the one who had put the bank in such deadly peril, had built. Edward lived with Miss Vernon herself. Five years had passed since their inauguration as partners and managers, with very little change in their feelings towards the old cousin, who had done so much for them, and whom they called Aunt Catherine. She was Aunt Catherine to a great many people, but these three, who were the nearest to her in blood, were disposed to give themselves airs, and to punish intruders who presumed upon a fictitious relationship. They were to all appearance quite satisfactory young people, if perhaps not brilliant; and pious persons said that Miss Vernon had got her reward for her kindness to the poor, and her more than kindness to her poor relations. She was surrounded by those who were to her like children of her own. No mother could have

had sons more respectful and devoted. Good and virtuous and kind children – what could a woman have more?

Perhaps this was rather a flattering and ideal statement of the case; but at all events one of the young men satisfied all Miss Vernon's requirements, and they were both steady-going, fine young fellows, paying every attention to business, keeping everything going. Ellen perhaps was not quite so satisfactory. She was young and headstrong, and not sure that Catherine Vernon was all that people made her out to be. There was nothing wonderful in this. To hear one person for ever applauded is more likely than anything else to set an impatient mind against that person – and Ellen kept her old cousin at arm's length, and showed her little affection. Nobody could doubt that this must have vexed Miss Vernon, but she took it with wonderful calm.

"Your sister does not like me," she said to Harry; "never mind, she is young, and she will know better one day."

"You must not think so," Harry said. "Ellen is foolish and headstrong, but she has a very good heart."

Catherine Vernon nodded a little and shook her head.

"It is not a heart," she said, "that is disposed towards me. But never mind; she will think better of it one day."

Thus you will see that Miss Vernon escaped from the worst, and had the best, of motherhood. What a bitterness to her heart would this alienation have been, had Ellen been her child! but as the troublesome girl was not her child in reality, the unkindness vexed her in a very much less degree. She was able to think of the

boys, who were so good, without being disturbed by the image of the girl, who was not so good. And so all things went on serenely, and the years went by, gentle, unremarkable, tranquil years.

Several years before this, before indeed the young people had entered into her life, the old house, called the Heronry, came into Miss Vernon's hands. It was at some distance on the same side of the Common, but a little further out towards the country than the Grange – a large old red-brick house, in the midst of a thin but lofty group of trees. Though it was so near the town, there was something forlorn in it, standing out against the west, the tall trees dark against the light, the irregular outline of the old house flush against the sky, for it was a flat country, no hills or undulations, but everything that was tall enough showing direct against the horizon in a way that was sometimes very impressive. This great old house Miss Vernon made a curious use of. It contained a multitude of rooms, not any very large except that which occupied the centre of the area, a sort of hall, with a great staircase going out of it. From the moment it came into her hands, she made, everybody thought, a toy of the Heronry. She divided it into about half a dozen compartments, each with a separate entrance. It was very cleverly done, so as not to interfere in any way with the appearance of the place. The doors were not new and unsightly, but adapted with great care, some of them being windows a little enlarged. What was it for? All kinds of rumours ran about the town. It was some sort of a convent which she was going to institute, a community of an apostolical

kind, a sisterhood, a hospital, a set of almshouses. Some went so far as to call it Catherine Vernon's Folly. She spent a great deal of money upon it, elaborating her whim, whatever it might be. It was fitted up with apparatus for warming, which would make the dwellers in it independent of fires, people said, and this looked like a hospital everybody allowed. There was no end to the conveniences, the comforts of the place. The old-fashioned gardens were put in order, and the greatest trouble taken to make the old pool – which had got the place its name, and where it was said that herons had actually been seen in the lifetime of some old inhabitants – wholesome and without prejudice to the health of the house. The pool itself was very weird, and strange to be so near the dwelling of ordinary life. It lay in the centre of the clump of trees which had once been a wood, and which round it had grown tall and bare, with clumps of foliage on the top, and straight, long stems mounting to the sky, and shining in long lines of reflection in the still, dark water. Several gaunt and ghostly old firs were among them, which in the sunset were full of colour, but in twilight stood up black and wild against the clear, pale sky. This pool was about as far from the Grange as Miss Vernon could walk with comfort, and it was a walk she was very fond of taking on summer nights. The Common lay between the house and the town; beyond it spread the long levels of the flat country. In the summer all was golden about, with gorse and patches of purple heather, and the abundant growth of wild, uncultivated nature. What did Catherine Vernon mean to do with this house? That

was what all Redborough wanted to know.

By the time at which this story properly begins, Redborough had been acquainted for years with Miss Vernon's intentions; they were indeed no longer intentions, but had been carried out. The Heronry had changed its name, if not formally, yet in familiar parlance, throughout all the neighbourhood, and was called the Vernonry even by people who did not know why. The six dwellings which had been contrived so cleverly were all occupied by relations and dependents of the family, members of the house of Vernon, or connections of the same. They made a little community among themselves, but not the community of a sisterhood or a hospital. It was said that they had their little internal feuds and squabbles, as people living so close together are always supposed to have, but they were sufficiently well bred, or sufficiently in awe of their cousin and patroness, to keep these quarrels decorously to themselves. How far they were indebted to her for their living, as well as their lodging, nobody knew, which was not for want of many a strenuous investigation on the part of the neighbourhood; but the inmates of the Vernonry were clever enough to keep their own counsel on a matter which involved their own consequence and credit. Disagreeable things were indeed said about "genteel almshouses," and "poor relations," when it first became a question in Redborough about calling on the new residents. But, as it turned out, they were all persons of pretensions, expecting to be called upon by the county, and contemptuous of the townspeople. Five of the six apartments

into which the old house had been divided were occupied, when Redborough was startled by the extraordinary intelligence that the last and best had been reserved for no less interesting an inmate than Mrs. John Vernon, she who had left the town in circumstances so painful. John Vernon, the unfortunate or the culpable, who had all but ruined the bank, and left it to its ruin, had died abroad. His wife's marriage settlement had secured their income, but he had spent as much as it was possible to spend of that, and forestalled every penny that he could manage to forestall. His debts were such that his widow's income was sadly crippled by the necessity of paying them, which it was said she would not herself have seen so clearly but for the determined way in which it was taken up by her child, a very young girl, born long after the catastrophe, but one who was apparently of the old stock, with a head for business, and a decision of character quite unusual in a child. Mrs. John's return caused a great sensation in Redborough. She was very well connected, and there could be no question on anybody's mind as to the propriety of calling on a woman who was aunt to Sir John Southwood, and first cousin to Lady Hartingale. How she could like to come back there, to live within sight of her own beautiful house, and to be indebted for shelter to Catherine Vernon, was a much more difficult matter to understand. But as everybody said, that of course was Mrs. John's own concern. If she could make up her mind to it, certainly nobody else had any call to interfere.

But what a change it was from the fatal day when poor Mr.

Rule, all anxious and miserable, was shown in by the curious servant to the costly drawing-room in which John Vernon's wife, in her spotted muslin, sat ignorant of business, but confident and satisfied in her good fortune and in the certainty that all would go well with her! Poor lady! she had learned some few things since that day, but never had grasped the mystery of her downfall, nor known how it was that everything had collapsed in a moment, tumbling down like a house of cards. She had not, indeed, tried to understand at that terrible time when it all burst upon her – when the fact that she had to leave her house, and that her furniture was going to be sold in spite of all her indignant protestations, compelled her understanding, such as it was, into the knowledge that her husband was ruined. She had too much to do then, in crying, in packing, in appealing to heaven and earth to know what she had done to be so cruelly used, and in trying to make out how she was to travel, to be able to face the problem how it had all come about. And after she went away the strangeness and novelty of everything swept thought out of her mind, if, indeed, it ever entered there at all. Perhaps it was only after that life was over, and when widowed and growing old she came back to the strange little house which Catherine Vernon had written to offer her, that she remembered once more to ask herself the question. Or, perhaps, even then it was not she who asked it, but Hester, who, greatly excited, with eyes large with curiosity and interest, clinging to her mother's arm in a way she had, which looked like dependence, and was control,

went all over the new-old place with her, drinking in information. Hester led her mother wherever she pleased, holding her arm embraced in her own two clasped hands. It was her way of holding the helm. She was a tall girl of fourteen when she came to the Heronry, outgrowing all her frocks, and all her previous knowledge, and thirsting to understand everything. She had never been in England before, though she prided herself on being an English girl. She knew scarcely anything about her family, why it was they lived abroad, what was their history, or by what means they were so severed from all relationships and friendships. The letter of Catherine Vernon offering them a house to live in had roused her, with all the double charm of novelty and mysterious, unknown relationship. "Who is she? Cousin Catherine? Papa's cousin! Why is she so kind? Oh yes, of course she must be kind – very kind, or she would not offer us a house. And that is where you used to live? Redborough. I should think in a week – say a week – we might be ready to go." It was thus that she carried her mother along, who at the first did not at all intend to go. Hester arrived at the curious old house, which was unlike anything she had ever seen before, with eyes like two notes of interrogation, brilliant, flaming, inquiring into everything; and as soon as her mother had rested, and had taken that cup of tea which is an Englishwoman's comfort, the girl had her out to see what was to be seen, and led her about, turning the helm now one way, now another. The Grange was visible as soon as they got beyond their gate, and on the other side of the red roofs of Wilton Street,

standing on the only height that exists in the neighbourhood, there was the white and splendid "elevation" of the White House, still splendid, though a little the worse for wear. Mrs. John stood still, resisting the action of the helm unconsciously, and all at once began to cry. "That is where we used to live," she said, with little sobs breaking in, "that – that is where we lived when we married. It was built for me; and now to think I have nothing to do with it – nothing!"

It was then that the question arose, large, embracing the entire past, and so many things that were beyond the mother's knowledge – "Why did papa go away?" Mrs. John cried, she could not help it, feeling in a moment all the difference, the wonderful change, the downfall and reversal of everything that in those days she had expected and hoped. She dried her eyes half a dozen times, and then burst out again. "Oh, what have I done that so much should happen to me! and Catherine Vernon always the same," she said. After a while Hester ceased to ask any questions, ceased to impel her mother this way or that by her arm, but led her home quietly to the strange house, with its dark wainscot, which was so unfamiliar, and made her lie down upon the sofa. Mrs. John was not a person of original impulses. What she did to-day she had done a great many times before. Her daughter knew all her little ways by heart. She knew about how long she would cry, and when she would cheer up again; and in the meantime she did her best to put two and two together and make out for herself the outline of the history. Of course she was all wrong.

She had heard that her father was the victim of a conspiracy, and she had never seen him on any but his best side. Her idea was he had been wronged; perhaps he was too clever, perhaps too good, for the designing people round him, and they had laid their heads together and procured his ruin. The only thing that puzzled Hester was the share that the unknown Cousin Catherine had in it. Had she been against him too? But, if so, why was she kind to his wife and child? Perhaps out of remorse and compunction? Perhaps because she was an old woman, and wanted to make up a little for what she had done? But this was all vague, and Hester was prudent enough not to make up her mind about it until further inquiries. She put her mother to bed in the meantime, and did all the little things for her which were part of Mrs. John's system. She brushed her hair, still so pretty; she tied nicely, as if it were an article of full dress, the strings of her nightcap; she put all her little things by her on the table by her bedside – her Bible and prayer-book, the novel she had been reading on the journey, a biscuit in case she should wake up feeling faint in the night. There was quite an array of small matters. And then Hester kissed her mother and bid her go to sleep. "You will not be long of coming to bed, dear?" Mrs. John said; and the girl promised. But she went away, carrying her candle into one wainscoted room after another, asking herself if she liked them. She had been used to big white rooms in France. She saw gleams of her own face, and reflections of her light in the deep brown of these walls with a pleasant little thrill of alarm. It was all very strange, she had

never seen anything like it before; but what was the reason why papa left? What had he done? What had been done to him? One of the down stairs rooms opened upon a pretty verandah, into which she was just about stepping, notwithstanding her dread that the wind would blow her candle out, when suddenly she was met by a large and stately figure which made the heart jump in Hester's breast. Miss Catherine had come out, as she did so often at night, with a white shawl thrown over her cap. The road was so quiet – and if it had been ever so noisy Catherine Vernon could surely dress as she pleased, and go as she pleased, from one place to another in Redborough and its neighbourhood. She saw coming out upon her in the light of a candle a pair of brown eyes, large and wide open, full of eager curiosity, with a tall girl behind them, somewhat high-shouldered, with clustering curly short hair. Catherine Vernon was not without prejudices, and she did not like Mrs. John, nor did she expect (or perhaps intend) to like her daughter. There was something in the girl's face which disarmed her suspicion; but she was not a person to give in, and give up her foregone conclusion on any such trifling occasion as that.

CHAPTER IV.

A FIRST MEETING

Catherine Vernon had come to see with her own eyes that her guests or tenants had arrived, and that they were comfortable. They were relations, which justified the want of ceremony; but, perhaps, if they had not been poor, and she had not been their benefactor, she would scarcely, in so very easy a way, with a shawl over her cap, and at an hour not adapted for visits, have made the first call upon them. She would have been more indignant than any one at such a suggestion; but human motives are very subtle, and, no doubt, though she was not in the least aware of it, this was true. To be sure, there were circumstances in which such a visit would have seemed, of all things, the most kind, but not, perhaps, with persons so little in sympathy as Catherine Vernon and Mrs. John. She knew she had been substantially kind. It is so much easier to be substantially kind than to show that tender regard for other people's feelings which is the only thing which ever calls forth true gratitude; and perhaps Catherine had not altogether escaped the deteriorating influences of too much prosperity. In her solitude she had become a great observer of men – and women: and was disposed to find much amusement in this observation. Miss Vernon was half aware that other motives than those of pure benevolence affected her

mind as she went that evening to the Vernonly. Curiosity was in it. She could not but wonder how Mrs. John was feeling, what she thought of all these changes. She was glad that her cousin's widow had come home where she could be looked after, and where it would be seen that nothing happened to her; but she had wondered above measure when her offer of shelter and a home had been accepted, not knowing, of course, anything about that very active factor in Mrs. John's affairs, who was known to the people in Redborough only as "the little girl." Catherine Vernon thought that she herself, in Mrs. John's position, would have starved or worked her fingers to the bone rather than have come back in such a humiliated condition to the neighbourhood where she had held so different a place. She was rather glad to feel herself justified in her contempt of her cousin's wife by this failure in her of all "proper pride"; and she allowed curiosity and a sense of superiority and her low estimate of Mrs. John's capacity of feeling, to carry the day over her natural sense of courtesy. What so natural, she said to herself, as that she should run out and see whether they had arrived, and if they were comfortable, and establish friendly, easy relations at once, without waiting for formalities? *Qui s'excuse s'accuse*. Miss Vernon certainly knew, at the bottom of her heart, that sorrow and downfall merited a more respectful accost; but then Mrs. John had none of those delicacies of feeling, or it was not in nature that she would have come at all. And nothing could be more substantially kind than Catherine knew she had been. She had engaged an excellent

servant for them – a woman who had been in her own house, and who was a capital cook, and capable of taking a kind of charge as housekeeper if Mrs. John still remained incapable as of old; and, no doubt, Miss Vernon thought, there would be a foreign *bonne* of some sort or other to take care of "the little girl." Her own maid accompanied her to the gate, then went round to the humbler entrance while Miss Vernon walked through the garden to the pretty verandah newly put up (but in excellent taste and keeping, everybody said), which was intended to form a sort of conservatory in a sunny corner, and give the inhabitants a little more elegance and modern prettiness than the other houses afforded. She had done this on purpose for Mrs. John, who had got used, no doubt, to foreign ways, sitting out of doors, and indulgences of that kind. Could anything have been more kind? And yet, at the bottom of her heart, Miss Vernon was aware that if she had resisted her impulse to come and spy upon the poor traveller this first night, and investigate her feelings, and how she was supporting the change, and all the recollections to be called forth by her return, she would have been far more really kind. She felt this, yet she came. What is there in the human bosom more strong than the desire to see how the gladiators die? Poor Mrs. John was no gladiator, but she was upon the point of that sword of suffering which some writhe and struggle upon, and some allow themselves to be wounded by, in silence. Miss Vernon was very anxious to know how she was bearing it. The daylight, which had come to an end altogether in the dark wainscoted

rooms inside, was still lingering without. Behind the trees there was a golden clearness upon the horizon, against which every branch stood out. The stars were only half visible in the faint blue. The walk had been delightful. It was the time she preferred to be abroad, her mind undisturbed by those cares which pursue less peaceful people, yielding itself up entirely to the spell of universal tranquillity and repose.

But when Miss Vernon, opening the glass door of the verandah, suddenly came in sight of a figure which was quite unexpected, which she could not identify or recognise, she was, for the moment, too much startled to speak. A tall girl of fourteen, in that large development which so many girls attain at that early age, to be "fined down" into slim grace and delicacy afterwards – with rather high shoulders, increased by the simple form of her dress; hair of a chestnut colour, cut short, and clustering in natural rings and twists – not curled in the ordinary sense of the word; a complexion in which white predominated, the creamy whiteness of a sanguine temperament, with but little of the rose; and two large, eager brown eyes, full of curiosity, full of life, evidently interrogating everything, coming out, even upon the twilight and the tears of departing day, with her lighted candle and all-questioning eyes. There was so much warmth of life and movement about Hester, that it was difficult not to feel a certain interest in her; and there was something wonderfully characteristic in her attitude, arrested, as she stepped out, like an explorer, with her candle in her hand.

"I don't know you," said Catherine Vernon, who, from her general popularity and the worship administered to her all round, had, perhaps without knowing it, acquired the familiar ease of expression which belonged to kind and well-intentioned despots. The tone of her voice, Hester thought, who was accustomed to that distinction, was as if she said "*tu*." And it depends a great deal upon circumstances whether it is affection or insult to *tutoyer* a stranger. "I don't know you," she said, coming in without any invitation, and closing the glass door behind her. "I suppose you must have come with Mrs. John Vernon. It is not possible," she cried a moment after, "that you are the little girl?"

"I am all the girl there is. I am Hester: but I don't know you either," the girl said, determined not to show any poltroonery or to veil her pretensions for any one. "Are you Cousin Catherine?" she added after a moment, with a quick drawn breath.

"Yes, I am Cousin Catherine. I came to see how you have got through your journey, and how your mother is. I suppose she is your mother? It is quite astonishing to me to see you look almost like a grown up young woman, you whom I have always thought of as the little girl."

"I am fourteen," said Hester. "I never was very little since I can remember;" and then they stood and looked at each other under the glass roof, which still let in some light among the flowers, their two faces lit up by the flame of the candle. Hester stood in front of the door which led into the house, and, indeed, had something the aspect of a guardian of the house preventing

the visitor from going in. There was a sort of resemblance to each other in their faces and somewhat largely developed figures; but this, which ought to have been a comfortable and soothing thought, did not occur to either. And it cannot be denied that the first encounter was hostile on both sides.

"I should like to see your mother: to – welcome her – home."

"She has gone to bed. She was – tired," Hester said; and then, with an effort – "I do not suppose it is quite happy for her, just the first night, coming back to the place she used to live in. I made her go to bed."

"You take good care of her," said Miss Vernon; "that is right. She always wanted taking care of." Then, with a smile, she added, "Am I not to go in? I came to see if you were comfortable and had everything you want."

"Mother will be much obliged," said Hester, stiffly. She did not know any better. She was not accustomed to visitors, and was altogether at a loss what to do – not to speak of the instinct of opposition which sprang up in her mind to this first new actor in the new life which lay vaguely existing and unknown before her feet. It seemed to her, she could scarcely tell how, that here was an enemy, some one to be held at arm's length. As for Catherine Vernon, she was more completely taken aback by this encounter than by anything which had happened for years. Few people opposed her or met her with suspicion, much less hostility; and the aspect of this girl standing in the doorway, defending it, as it were, preventing her from entering, was half

comic, half exasperating. Keeping her out of her own house! It was one of the drawbacks of her easy beneficence, the *defauts de ses qualités*, that she felt a little too distinctly that it was her own house, which, seeing she had given it to Mrs. John, was an ungenerosity in the midst of her generosity. But she was human, like the rest of us. She began to laugh, bewildered, half angry, yet highly tickled with the position, while Hester stood in front of her, regarding her curiously with those big eyes. "I must rest here, if I am not to go in," she said. "I hope you don't object to that; for it is as much as I can do to walk from the Grange here."

Hester felt as if her lips were sealed. She could not say anything; indeed she did not know what she ought to say. A vague sense that she was behaving badly made her uncomfortable; but she was not going to submit, to yield to the first comer, to let anybody enter who chose. Was she not the guardian of her mother, and of her quiet and repose? She shifted her position a little as Miss Vernon sat down on one of the creaking basket chairs, but did not even put her candle out of her hand, or relax in her defensive attitude. When her visitor laughed again, Hester felt a flush of hot anger, like a flame, going over her. To be ludicrous is the last thing a girl can bear: but even for that she would not give in.

"You are a capital guardian," Catherine said, "but I assure you I am not an enemy. I shall have to call my maid Jennings, who has gone to the kitchen to see Betsey, before I go home, for I am not fond of walking alone. You must try and learn that we are

all friends here. I suppose your mother has told you a great deal about the Vernons – and me?"

"I don't know about any Vernons – except ourselves," Hester said.

"My dear," said Miss Vernon, hastily, "you must not get it into your little head that you are by any means at the head of the house, or near it. Your grandfather was only the second son, and you are only a girl – if you had been a boy it might have been different; and even my great-grandfather, John Vernon, who is the head of our branch, was nothing more than a cadet of the principal family. So don't give yourself any airs on that score. All your neighbours here are better Vernons than you –"

"I never give myself any airs – I don't know what you mean," said Hester, feeling a wish to cry, but mastering herself with all the strength of passion.

"Don't you, my poor child? I think you do. You are behaving in a silly way, you know, meeting me like this. Your mother should have taught you better manners. I have no desire but to be kind to you. But never mind, I will not say anything about it, for I dare say you are all put the wrong way with fatigue and excitement; otherwise I should think you were excessively uncivil, do you know," Miss Vernon said.

And Hester stood, fiery-red, and listened. If she had spoken she must have cried – there was no alternative. The candle flickered between the two antagonists. They were antagonists already, as much as if they had been on terms of equality. When

Miss Vernon had rested as long as she thought necessary, she got up and bade her young enemy good-night. "Tell your mother that I have done my duty in the way of calling, and that it is she now who must come to me," she said.

Hester stood at the door of the verandah, with her candle flaring into the night, while Catherine went round to the other door to call Jennings, her maid, and then watched the two walking away together with a mixture of confused feeling which filled her childish soul to overflowing. She wanted to cry, to stamp with her feet, and clench her fists, and grind her teeth. She was like a child in the unreasoning force of her passion, which was bitter shame as well. She had behaved like a savage, like a fool, she knew, like a little silly, ill-tempered child. She ought to be whipped for her rudeness, and – oh, far worse! – she would be laughed at. Does not every one remember the overwhelming, intolerable shame and mortification which envelope a young creature like a sudden flame when she perceives that her conduct has been ludicrous as well as wrong, and that she has laid herself open to derision and laughter? Oh, if she could but wipe that hour out of her life! But Hester felt that never, never could it be wiped out of her life. She would remember it if she lived to be a hundred, Miss Vernon would remember it, and tell everybody what a senseless, rude, ignorant being she was. Oh, if the earth would open and swallow her up! She did not wish to live any longer with the consciousness of this mistake. The first time, the first time she had been tried – and she had made herself

ridiculous! The tears came pouring from her eyes like hail-drops, hot and stinging. Oh, how she stamped upon the floor! Never more could she hold up her head in this new place. She had covered herself with shame the very first hour. All the self-restraint she could exercise was to keep herself from flying up stairs and waking her mother in order to tell her all that had happened. She was not what people call unselfish – the one quality which is supposed to be appropriate to feminine natures. She was kind and warm-hearted and affectionate, but she was not without thought of herself. Her own little affairs naturally bulked more largely to her than everything else in the world. She could scarcely endure to keep all this to herself till to-morrow. She had indeed flown up stairs with a cry of "Mother, mother!" open-mouthed; and then it had occurred to her that to wake her mother would be cruel. She was very tired, and she had been more "upset" than Hester had ever seen her. Probably she would be still upset in the morning if she were disturbed now in her slumber. Hester's fortitude was not sufficient to make her go to bed quietly. She was almost noisy in her undressing, letting her hair-brush fall, and pushing the furniture about, hoping every moment that her mother would wake. But Mrs. John was very tired, and she was a good sleeper. She lay perfectly still notwithstanding this commotion; and Hester, with her heart swelling, had to put herself to bed at last, where she soon fell asleep too, worn out with passion and pain – things which weary the spirit more than even a day on the railway or crossing the Channel when there are

storms at sea.

Miss Vernon went home half amused, but more than half angry. Edward Vernon had not very long before taken up his abode at the Grange, and he was very attentive to Aunt Catherine, as many of the family called her. He came out to meet her when she appeared, and blamed her tenderly for not calling him when she went out.

"I do not think you would have been the worse for my arm," he said. He was a slim young man with a black beard, though he was still quite young, and a gentle expression in his eyes. He was one of those of whom it is said he never gave his parents an anxious hour; but there was something in his face which made one wonder whether this was from genuine goodness, or because he had never yet come under temptation. This doubt had passed through Catherine Vernon's mind when she heard all that his enthusiastic family had to say of him; but it had worn away in beholding the sweetness of his disposition, and his gentle, regular life. To see him so dutiful and gentle was a relief and comfort to her after the encounter she had just had.

"It would have given you a sensation," she said, "I promise you, if you had come with me, Edward. I have just had a meeting with a little spitfire, a little tiger-cat."

"Who is that, Aunt Catherine?"

Miss Vernon threw her shawl off her cap, and sat down on the sofa to take breath. She had walked home faster than usual in the excitement of the moment.

"If you will believe me," she said, "I don't even know her name – except of course that it is Vernon, John Vernon's daughter. I suppose she must have been warned against me, and instructed to keep me at arm's length."

"To keep *you* at arm's length? That is not possible."

"Well, it does not look likely, does it?" she said, somewhat mollified. "People are not generally afraid of Catherine Vernon: but it is singular sometimes how you will find your own family steeled against you, when everybody else likes you well enough. They see you too near at hand, where there is no illusion possible, I suppose; but that could not be the case with this little thing, who never set eyes on me before. She let me know that her mother was not to be disturbed, and even refused me admission – what do you think? – to my own house."

"Are you quite sure there is no mistake?" said Edward; "it seems incomprehensible to me."

"Oh, I do not find it incomprehensible. She is Mrs. John's daughter, and there never was any love lost between us. I always felt her to be a vacant, foolish creature; and no one can tell what a venturesome, ridiculous hoyden she thought me."

Here Catherine Vernon felt herself grow hot all over, as Hester had done, bethinking herself of an encounter not altogether unlike the present, in which she had enacted Hester's part, and exposed herself to the ridicule of Mrs. John. Though this was nearly half a century ago, it had still power to move her with that overwhelming sense of mortification. There are things which no

one ever forgets.

"When I heard of that woman coming home, I knew mischief would come of it," Miss Vernon said.

"But forgive me, Aunt Catherine, was it not you that asked her to come?"

Catherine Vernon laughed.

"You have me there," she said. "I see you are quick, and I see you are honest, Edward. Most people hearing me say that would have been bewildered, and thought it not possible. No, I did not bring her. I only said to her, if you are coming, there is a house here which you are welcome to if you please. What else could I do?"

"She is not penniless, I suppose. You might have let her settle where she pleased."

"She is not penniless, but she is heedless and heartless," said Miss Vernon with a sigh; "and as for settling where she pleased, of course anyhow she would have come here. And then, I never expected she would take it."

"You thought she would come here, and yet you never expected she would take it; and you knew she would make mischief, yet you invited her to come. That is a jumble. I don't make head or tail of it."

"Nor I," cried Miss Vernon, with another laugh. "You shall carry the problem a little further, if you please. I feared that her coming would disturb us all, and yet I am half pleased in my heart, being such a bad woman, that she is going to make a

disturbance to prove me right. You see I don't spare myself."

"It amuses you to make out your own motives as well as other people's: and to show how they contradict each other," Edward said, shaking his head.

This little bit of metaphysics refreshed Miss Vernon. She became quite herself again, as she told him her story.

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