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Содержание

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CHAPTER I

It was market day at Aldersbury, the old county town of Aldshire, and the busiest hour of the day. The clock of St. Juliana's was on the point of striking three, and the streets below it were thronged. The gentry, indeed, were beginning to take themselves homeward; a carriage and four, with postillions in yellow jackets, awaited its letters before the Post Office, and near at hand a red-wheeled tandem-cart, the horses tossing their small, keen heads, hung on the movements of its master, who was gossipping on the steps of Ovington's Bank, on Bride Hill. But only the vans bound to the more distant valleys had yet started on their lagging journey; the farmers' gigs, the hucksters' carts, the pack-asses still lingered, filling the streets with a chattering, moving multitude. White-coated yeomen and their wives jostled their betters-but with humble apologies-in the low-browed shops, or hardily pushed smocked-frocks from the narrow pavements, or clung together in obstinate groups in the roadway. Loud was the babel about the yards of the inns, loudest where the taprooms poured forth those who, having dined well, had also drunk deep, after the fashion of our great-grandsires.

Through all this medley and hubbub a young man threaded his way. He wore a blue coat with gilt buttons, a waistcoat to match, and drab trousers, and as he hurried along, his hat tilted back, he greeted gentle and simple with the same laughing nod. He had the carriage of one who had a fixed position in the world and knew his worth; and so attractive was his smile, so gallant his confidence, that liking ran before him, and two out of three of the faces that he encountered mirrored his good humor. As he passed along the High Street, and skirted the Market Place, where the quaint stone figure of an ancient Prince, great in his day, looked down on the turmoil from the front of the Market House, he glanced up at the clock, noted the imminence of the hour, and quickened his pace.

A man touched him on the sleeve. "Mr. Bourdillon, sir," he said, trying to stop him, "by your leave! I want to-"

"Not now. Not now, Broadway," the young man answered quickly. "I'm meeting the mail." And before the other had fairly taken in his words he was a dozen paces away, now slipping deftly between two lurching farmers, now coasting about the more obstinate groups.

A moment later St. Juliana's clock, hard put to it to raise its wheezy voice above the noise, struck the hour. The young man slackened his pace. He was in time, but only barely in time, for as he paused, the distant notes of the guard's bugle sprang like fairy music above the turbid current of sound and gave notice that the coach was at hand. Hurriedly gigs and carts drew aside, the crowd sought the pavements, the more sober drew the heedless out of danger, half a dozen voices cried "Look out! Have a care!" and with a last shrill Tantivy! Tantivy! Tantivy! the four sweating bays, the leaders cantering, the wheelers trotting, the bars all taut, emerged from the crest of the steep Cop, and the Holyhead Mail, within a minute of its time, drew up before the door of the Lion, the Royal Arms shining bravely from its red panels.

Shop-keepers ran to their doors, the crowd closed up about it, the yokels gaped-for who in those days felt no interest in its advent! By that coach had come, eleven years before, the news of the abdication of the Corsican and the close of the Great War. Laurelled and flagged, it had thrilled the town a year afterwards with the tidings of Waterloo. Later it had signalled the death of the old blind king, and later still, the acquittal-as all the world regarded it-of Queen Caroline. Ah, how the crowd had cheered then! And how lustily old Squire Griffin of Garth, the great-uncle of this young man, now come to meet the mail, had longed to lay his cane about their disloyal shoulders!

The coachman, who had driven the eleven-mile stage from Haygate in fifty-eight minutes, unbuckled and flung down the reins. The guard thrust his bugle into its case, tossed a bundle of journals to the waiting boys, and stepped nimbly to the ground. The passengers followed more slowly, stamping their chilled feet, and stretching their cramped limbs. Some, who were strangers, looked about them with a travelled air, or hastened to the blazing fires that shone from the Lion windows, while two or three who were at their journey's end bustled about, rescuing shawls and portmanteaux, or dived into inner pockets for the coachman's fee.

The last to appear, a man, rather below the middle height, in a handsome caped travelling-coat, was in no hurry. He stepped out at his ease and found the young man who has been described at his side. "That you, Arthur?" he said, his face lighting up. "All well?"

"All well, sir. Let me take that!"

"Isn't Rodd here? Ah!" to a second young man, plainer, darker, and more soberly garbed, who had silently appeared at his forerunner's elbow. "Take this, Rodd, will you?" handing him a small leather case. "Don't let it go, until it is on my table. All well?"

"All well, sir, thank you."

"Then go on at once, will you? I will follow with Mr. Bourdillon. Give me your arm, Arthur." He looked about him as he spoke. One or two hats were lifted, he acknowledged the courtesy with a smile. "Betty well?"

"You'll find her at the window looking out. All gone swimmingly, I hope, sir?"

"Swimmingly?" The traveller paused on the word, perhaps questioning its propriety; and he did not continue until they had disengaged themselves from the group round the coach. He and the young man came, though there was nothing to show this, from different grades of society, and the one was thirty years older than the other and some inches shorter. Yet there was a likeness. The lower part of the face in each was strong, and a certain brightness in the eyes, that was alertness in the younger man and keenness in the elder, told of a sanguine temperament; and they were both good-looking. "Swimmingly?" the traveller repeated when they had freed themselves from their immediate neighbors. "Well, if you choose to put it that way, yes. But, it's wonderful, wonderful," in a lower tone, as he paused an instant to acknowledge an acquaintance, "the state of things up there, my boy."

"Still rising?"

"Rising as if things would never fall. And upon my word I don't know why, with the marvellous progress everything is making-but I'll tell you all that later. It's a full market. Is Acherley at the bank?"

"Yes, and Sir Charles. They came a little before time."

"Clement is with them, I suppose?"

"Well, no, sir."

"Don't say he's away to-day!" in a tone of vexation.

"I'm afraid he is," Arthur admitted. "But they are all right. I offered Sir Charles the paper, but they preferred to wait outside."

"D-n!" muttered the other, nodding right and left. "Too bad of the boy! Too bad! No," to the person who had lain in wait for Bourdillon and now put himself in their way, "I can't stop now, Mr. Broadway."

"But, Mr. Ovington! Just a-"

"Not now!" Ovington answered curtly. "Call to-morrow." And when they had left the man behind, "What does he want?"

"What they all want," Arthur answered, smiling. "A good thing, sir."

"But he isn't a customer."

"No, but he will be to-morrow," the young man rejoined. "They are all agog. They've got it that you can make a man's fortune by a word, and of course they want their fortunes made."

"Ah!" the other ejaculated drily. "But seriously, look about you, Arthur. Did you ever see a greater change in men's faces-from what they were this time two years? Even the farmers!"

"Well, they are doing well."

"Better, at any rate. Better, even they. Yes, Mr. Wolley," to a stout man, much wrapped up, who put himself in the way, "follow us, please. Sir Charles is waiting. Better," Ovington continued to his companion, as the man fell behind, "and prices rising, and demand-demand spreading in everything."

"Including Stocks?"

"Including Stocks. I've some news for Sir Charles, that, if he has any doubts about joining us, will fix him. Well, here we are, and I'm glad to be at home. We'll go in by the house door, Arthur, or Betty will be disappointed."

The bank stood on Bride Hill, looking along the High Street. The position was excellent and the house good. Still, it was no more than a house, for in 1825 banks were not the institutions that they have since become; they had still for rivals the old stocking and the cracked teapot, and among banks, Ovington's at Aldersbury was neither of long standing nor of more than local repute.

Mr. Ovington led the way into the house, and had barely removed his hat when a girl flew down the wide oak staircase and flung herself upon him. "Oh, father!" she cried. "Here at last! Aren't you cold? Aren't you starving?"

"Pretty well for that," he replied, stroking her hair in a way that proved that, whatever he was to others, he had a soft spot for his daughter. "Pretty well for that, Betty."

"Well, there's a good fire! Come and warm yourself!"

"That's what I can't do, my dear," he said, taking off his great coat. "Business first."

"But I thought you had done all that in London?" pouting.

"Not all, but some. I shall be an hour, perhaps more."

She shot a mutinous glance at Arthur. "Why can't he do it? And Mr. Rodd?"

"You think we are old enough, Betty?"

"Apprentices should be seen, and not heard!" she snapped.

Arthur's position at the bank had been hardly understood at first, and in some fit of mischief, Betty, determined not to bow down to his pretensions, had christened him the "Apprentice."

"I thought that that proverb applied to children," he retorted.

The girl was a beauty, dark and vivid, but small, and young enough to feel the gibe. Before she could retaliate, however, her father intervened. "Where's Clement?" he asked. "I know that he is not here."

"Tell-tale!" she flung at Arthur. "If you must know, father," mildly, "I think that he's-"

"Mooning somewhere, I suppose, instead of being in the bank, as he should be. And market day of all days! There, come, Bourdillon, I mustn't keep Sir Charles and Acherley waiting." He led the way to the rear of the hall, where a door on the left led into the bank parlor. Betty made a face after them.

In the parlor which lay behind the public office were two men. One, seated in an arm-chair by the fire, was reading the *Morning Post*. The other stood at the window, his very shoulders expressing his impatience. But it was to the former, a tall, middle-aged man, stiff and pompous, with thin sandy hair but kindly eyes, that Ovington made the first advance. "I am sorry to have kept you waiting, Sir Charles," he said. "Very sorry. But I assure you I have not wasted a minute. Mr. Acherley," to the other, "pardon me, will you? Just a word with Sir Charles before we begin."

And leaving Bourdillon to make himself agreeable to the impatient Acherley, Ovington drew Sir Charles Woosenham aside. "I have gone a little beyond my instructions," he said in a low tone, "and sold your Monte Reales."

The Baronet's face fell. "Sold!" he ejaculated. "Parted with them? But I never-my dear sir, I never-"

"Authorized a sale?" the banker agreed suavely. "No, perfectly right, Sir Charles. But I was on the spot and I felt myself responsible. There was a favorable turn and-" forestalling the other as he

would have interrupted-"my rule is little and sure-little and sure, and sell on a fair rise. I don't think you will be dissatisfied with the transaction."

But Sir Charles's displeasure showed itself in his face. He was a man of family and influence, honorable and straightforward, but his abilities were hardly on a par with his position, and though he had at times an inkling of the fact it only made him the more jealous of interference. "But I never contemplated," he said, the blood rising to his face, "never for a moment, that you would part with the stocks without reference to me, Mr. Ovington."

"Precisely, precisely-without your authority, Sir Charles-except at a really good profit. I think that four or five hundred was mentioned? Just so. Well, if you will look at this draft, which of course includes the price of the stocks-they cost, if I remember, fourteen hundred or thereabouts-you will, I hope-I really hope-approve of what I did."

Sir Charles adjusted his glasses, and frowned at the paper. He was prepared to be displeased and to show it. "Two thousand six hundred," he muttered, "two thousand six hundred and twenty-seven!" his jaw dropping in his surprise. "Two thousand six-really! Ah, well, I certainly think-" with a quick change to cordiality that would have amused an onlooker-"that you acted for the best. I am obliged to you, much obliged, Mr. Ovington. A handsome profit."

"I felt sure that you would approve," the banker assented gravely. "Shall Bourdillon put the draft-Arthur, be good enough to place this draft to Sir Charles Woosenham's account. And tell Mr. Wolley and Mr. Grounds-I think they are waiting-to come in. I ask your pardon, Mr. Acherley," approaching him in turn.

"No plum for me, I suppose?" growled that gentleman, whom the gist of the interview with Sir Charles had not escaped. He was a tall, hatchet-faced, dissipated-looking man, of an old family, Acherley of Acherley. He had been a dandy with Brummell, had shaken his elbow at Watier's when Crockford managed it, had dined at the Pavilion; now he vegetated in the country on a mortgaged estate, and on Sundays attended cock-fights behind the village public-house.

"Well, not to-day," Ovington answered pleasantly. "But when we have shaken the tree a little-"

"One may fall, you think?"

"I hope so. You will be unlucky if one does not."

The two men who had been summoned came in, each after his fashion. Wolley entered first, endeavoring to mask under a swaggering manner his consciousness that he stood in the presence of his betters. A clothier from the Valleys and one of Ovington's earliest customers, he had raised himself, as the banker had, and from the same stratum; but by enlarging instead of selling his mill. During the war he had made much money and had come to attribute his success a little more to his abilities and a little less to circumstances than was the fact. Of late there were whispers that in the financial storm of '16, which had followed the close of the war, he had come near the rocks; but if so he had put a bold face on the crisis, and by steadily putting himself forward he had impressed most men with a belief in his wealth. "Afternoon, Sir Charles," he grunted with as much ease as he could compass. "Afternoon," to Acherley. He took a seat at the table and slapped down his hat. He was here on business and he meant to show that he knew what business was.

Grounds, who followed, was a man of a different type. He was a maltster and had been a dairyman; a leading tradesman in the town, cautious, penurious, timid, putting pound to pound without saying much about it, and owning that respect for his superiors which became one in his position. Until lately he had hoarded his savings, or put them into the five per cents.; he had distrusted even the oldest bank. But progress was in the air, new enterprises, new discoveries were the talk of the town, the interest on the five per cents. had been reduced to four, and in a rare moment of rashness, he had taken a hint dropped by Ovington, had ventured, and won. He still trembled at his temerity, he still vowed in wakeful moments that he would return to the old safe road, but in the meantime easy gains tempted him and he was now fairly embarked on modern courses. He was a byword in

Aldersbury for caution and shrewdness, and his adhesion to any scheme would, as Ovington well knew, commend it to the town.

He hung back, but, "Come, Mr. Grounds, take a seat," said the banker. "You know Sir Charles and Mr. Acherley? Sir Charles, will you sit on my right, and Mr. Acherley here, if you please? Bourdillon, will you take a note? We are met, as you know, gentlemen, to consider the formation of a Joint Stock Company, to be called" – he consulted a paper-"the Valleys Steam Railroad Company, for the purpose of connecting the woollen business of the Valleys with the town, and of providing the public with a superior mode of transport. The Bill for the Manchester and Liverpool Railroad is on the point of passing, and that great enterprise is as good as carried through. The Bill for the London and Birmingham Railroad is before the House; a Bill for a line from Birmingham to Aldersbury is preparing. Those projects are, gentlemen, in stronger hands than ours, and it might seem to some to be too early to anticipate their success and to provide the continuation we propose. But nothing is more certain than that the spoils are to those who are first in the field. The Stockton and Darlington Railway is proving what can be done by steam in the transport of the heaviest goods. There a single engine draws a load of fifty tons at the rate of six miles an hour, and has been known to convey a load of passengers at fifteen miles. Higher speeds are thought to be possible-"

"I'll never believe it!" Wolley growled, anxious to assert himself.

"But not desirable," Ovington continued blandly. "At any rate, if we wait too long-"

"There's no talk of waiting!" Acherley exclaimed. Neither he nor Sir Charles was in the habit of meeting on an equal footing the men with whom they were sitting to-day; he found the position galling, and what was to be done he was anxious should be done quickly. He had heard the banker's exordium before.

"No, we are here to act," Ovington assented, with an eye on Grounds, for whose benefit he had been talking. "But on sober and well-considered lines. We are all agreed, I think, that such a railroad will be a benefit to the trade and district?"

Now, to this proposition not one of those present would have assented a year before. "Steam railroads?" they would have cried, "fantastic and impossible!" But the years 1823 and 1824 had been years not only of great prosperity but of abnormal progress. The seven lean years, the years of depression and repression, which had followed Waterloo had come to an end. The losses of war had been made good, and simultaneously a more liberal spirit had been infused into the Government. Men had breathed freely, had looked about them, had begun to hope and to venture, to talk of a new world. Demand had overtaken and outrun supply, large profits had been made, money had become cheap, and, fostered by credit, the growth of enterprise throughout the country had been marvellous. It was as if, after the frosts of winter, the south wind had blown and sleeping life had everywhere awakened. Men doubled their operations and still had money to spare. They put the money in the funds-the funds rose until they paid no more than three per cent. Dissatisfied, men sought other channels for their savings, nor sought in vain. Joint Stock Companies arose on every side. Projects, good and bad, sprang up like mushrooms in a night. Old lodes and new harbors, old canals and new fisheries, were taken in hand, and for all these there seemed to be capital. Shares rose to a premium before the companies were floated, and soon the bounds of our shores were found to be too narrow for British enterprise. At that moment the separation of the South American countries from Spain fell out, and these were at once seen to offer new outlets. The romantic were dazzled with legends of mines of gold and pockets of diamonds, while the gravest saw gain in pampas waving with wheat and prairies grazed by countless herds. It was felt, even by the most cautious, that a new era had set in. Trade, soaring on a continual rise in prices, was to know no bounds. If the golden age of commerce had not begun, something very like it had come to bless the British merchant.

Under such circumstances the Valleys Railroad seemed a practical thing even to Grounds, and Ovington's question was answered by a general assent.

"Very good, gentlemen," he resumed. "Then I may take that as agreed." He proceeded to enter upon the details of the scheme. The length of the line would be fourteen miles. The capital was to be £45,000, divided into 4500 shares of £10 each, £1 a share to be paid at once, the sum so raised to be used for the preliminary expenses; £1 10s. per share to be paid three months later, and the rest to be called up as required. The directors' qualification would be fifty shares. The number of directors would be seven-the five gentlemen now present and two to be named, as to whom he would have a word to say by-and-by. Mr. Bourdillon, of whose abilities he thought highly-here several at the table looked kindly at the young man-and who for other reasons was eminently fitted for the position, would be secretary.

"But will the forty-five thousand be enough, sir?" Grounds ventured timidly. He alone was not directly interested in the venture. Wolley was the tenant of a large mill. Sir Charles was the owner of two mills and the hamlets about them, Acherley of a third. Ovington had various interests.

"To complete the line, Mr. Grounds? We believe so. To provide the engine and coaches another fifteen thousand will be needed, but this may be more cheaply raised by a mortgage."

Sir Charles shied at the word. "I don't like a mortgage, Mr. Ovington," he said.

"No, d-n a mortgage!" Acherley chimed in. He had had much experience of them.

"The point is this," the banker explained. "The road once completed, we shall be able to raise the fifteen thousand at five per cent. If we issue shares they must partake, equally with ourselves, in the profits, which may be fifteen, twenty, perhaps twenty-five per cent."

A twinkle of greed passed from eye to eye. Fifteen, twenty, twenty-five per cent.! Ho, ho!

"The next question," Ovington continued, "is important. We cannot use the highway, the gradients and angles render that impossible. We must acquire a right of way; but, fortunately, the estates we run over are few, no more than thirteen in all, and for a full third of the distance they are represented at this table." He bowed gracefully to the two landowners. "Sir Charles will, of course, be President of the Road and Chairman of the Directors. We are fortunate in having at our head a country gentleman who has" – he bowed again-"the enlightenment to see that the landed interest is best served by making commerce contributory to its well-being."

"But what about the game?" Sir Charles asked anxiously. "You don't think-"

"On that point the greatest care will be taken. We shall see that no covert is closely approached."

"And the-you won't bring the line within sight of-"

"Of the Park? God forbid! The amenities of every estate must be carefully guarded. And, of course, a fair price for the right of way will be agreed. Seven of the smaller landowners I have sounded, and we shall have no trouble with them. The largest estate outstanding-"

"Is my landlord's, I'll bet!" Wolley exclaimed.

"Yes-is Garth. Mr. Griffin's."

Wolley laughed rudely. "Garth? Ay, you'll have your work cut out there!"

"Oh. I don't know!"

"I do. And you'll find I'm right."

"Well, I hope-"

"You may hope what you like!" Sir Charles shuddered at the man's brusqueness. "The Squire's a hard nut to crack, and so you'll find, banker. If you can get him to do a thing he don't wish to do, you'll be the first that ever has. He hates the name of trade as he hates the devil!"

The baronet sat up. "Trade?" he exclaimed. "Oh! but I am not aware, sir, that this is- Surely a railroad is on another footing?" Alarm was written on his face.

"Quite!" Ovington struck in. "Entirely different! Another thing altogether, Sir Charles. There can be only one opinion on that."

"Of course, if I thought I was entering on anything like-"

"A railroad is on an entirely different footing," the banker repeated, with an angry glance at Wolley, who, unrepentant, continued to stare before him, a sneer on his face. "On an entirely different

footing. Even Mr. Griffin, prejudiced as I venture with all respect to think he is-even he would agree to that. But I have considered the difficulty, gentlemen, and I have no doubt we can surmount it. I propose to see him on Monday, accompanied by Mr. Bourdillon, his great-nephew, and between us I have no doubt that we shall be able to persuade him."

Acherley looked over his shoulder at the secretary, who sat at a small table at Ovington's elbow. "Like the job, Arthur?" he asked.

"I think Sir Charles's example will go a long way with him," Bourdillon answered. He was a tactful young man.

The banker put the interruption aside. "I shall see Mr. Griffin on Monday, and with your consent, gentlemen, I propose to offer him the sixth seat at the Board."

"Quite right, quite right," Sir Charles murmured, much relieved.

"He'll not take it!" Wolley persisted.

"My dear sir!"

"You will see I am right."

"Well, there are more ways than one. At any rate I will see him and report to the next meeting, when, with the chairman's approbation, we shall draw up the prospectus. In that connection" – he consulted his paper-"I have already received overtures from customers of the bank for four hundred shares." There was a murmur of applause and Grounds's face betrayed relief. "Then Sir Charles has put himself down for three hundred." He bowed deferentially to Woosenham. "Mr. Acherley for one hundred and fifty, Mr. Wolley has taken up one hundred and twenty-five, and Mr. Grounds-I have not heard from Mr. Grounds, and there is no hurry. No hurry at all!"

But Grounds, feeling that all eyes were on him, and feeling also uncomfortable in his company, took the fence up to which he had been brought. He murmured that he would take one hundred and twenty-five.

"Excellent!" said Ovington. "And I, on behalf of the bank, propose to take four hundred." Again there was a murmur of applause. "So that before we go to the public we have already one-third of the shares taken up. That being so, I feel no doubt that we shall start at a premium before we cut the first sod."

There followed a movement of feet, an outburst of hilarity. For this was what they all wished to hear; this was the point. Chairs were pushed back, and Sir Charles, who was as fearful for his prestige as Grounds for his money, recovered his cheerfulness. Even Acherley became good-humored. "Well, here's to the Valleys Railroad!" he cried. "Damme, we ought to have something to drink it in!"

The banker ignored this, and Sir Charles spoke. "But as to the seventh seat at the Board? We have not arranged that, I think?" He liked to show that nothing escaped him, and that if he was above business he could still, when he condescended, be a business man.

"No," Ovington agreed. "But I suggest that, with your permission, we hold that over. There may be a big subscriber taking three or four hundred shares?"

"Quite so, quite so."

"Somebody may come forward, and the larger the applications the higher the premium, gentlemen."

Again eyes glistened, and there was a new movement. Woosenham took his leave, bowing to Wolley and Grounds, and shaking hands with the others. Acherley went with him and Ovington accompanied them, bare-headed, to Sir Charles's carriage, which was waiting before the bank. As he returned Wolley waylaid him and drew him into a corner. A conference took place, the banker turning the money in his fob as he listened, his face grave. Presently the clothier entered on a second explanation. In the end Ovington nodded. He called Rodd from the counter and gave an order. He left his customer in the bank.

When he re-entered the parlor Grounds had disappeared, and Arthur, who was bending over his, papers, looked up. "Wolley wanted his notes renewed, I suppose?" he said. The bank had few

secrets for this shrewd young man, who had learnt as much of business in eighteen months as Rodd the cashier had learned in ten years, or as Clement Ovington would learn in twenty.

The banker nodded. "And three hundred more on his standing loan."

Arthur whistled. "I wonder you go on carrying him, sir."

"If I cut him loose now-"

"There would be a loss, of course."

"Yes, but that is not all, lad. Where would the Railroad scheme be? Gone. And that's not all, either. His fall would deal a blow to credit. The money that we are drawing out of the old stockings and the cracked tea-pots would go back to them. Half the clothiers in the Valley would shiver, and neither I nor you would be able to say where the trouble would stop, or who would be in the *Gazette* next week. No, we must carry him for the present, and pay for his railway shares too. But we shall hold them, and the profits will eventually come to us. And if the railway is made, it will raise the value of mills and increase our security; so that whether he goes on or we have to take the mills over- which Heaven forbid! – the ground will be firmer. It went well?"

"Splendidly! The way you managed them!" The lad laughed.

"What is it?"

"Grounds asked me if I did not think that you were like the pictures of old Boney. I said I did. The Napoleon of Finance, I told him. Only, I added, you knew a deal better where to stop."

Ovington shook his head at the flatterer, but was pleased with the flattery. More than once, people had stopped him in the street and told him that he was like Napoleon. It was not only that he was stout and of middle height, with his head sunk between his shoulders; but he had the classic profile, the waxen complexion, the dominating brow and keen bright eyes, nay, something of the air of power of the great Exile who had died three years before. And he had something, too, of his ambition. Sprung from nothing, a self-made man, he seemed in his neighbors' eyes to have already reached a wonderful eminence. But in his own eyes he was still low on the hill of fortune. He was still a country banker, and new at that. But if the wave of prosperity which was sweeping over the country and which had already wrought so many changes, if this could be taken at the flood, nothing, he believed, was beyond him. He dreamed of a union with Dean's, the old conservative steady-going bank of the town; of branches here and branches there; finally of an amalgamation with a London bank, of Threadneedle Street, and a directorship-but Arthur was speaking.

"You managed Grounds splendidly," he said. "I'll wager he's sweating over what he's done! But do you think-" he looked keenly at the banker as he put the question, for he was eager to know what was in his mind-"the thing will succeed, sir?"

"The railroad?"

"Yes."

"I think that the shares will go to a premium. And I see no reason why the railroad should not do. If I did not think so, I should not be fostering it. It may take time and, of course, more money than we think. But if nothing occurs to dash the public-no, I don't see why it should not succeed. And if it does it will give such an impetus to the trade of the Valleys, three-fourths of which passes through our hands, as will repay us many times over."

"I am glad you think so. I was not sure."

"Because I led Grounds a little? Oh, that was fair enough. It does not follow from that, that honesty is not the banker's only policy. Make no mistake about that. But I am going into the house now. Just bring me the note-issue book, will you? I must see how we stand. I shall be in the dining-room."

But when Arthur went into the house a few minutes later he met Betty, who was crossing the hall. "Your father wanted this book," he said. "Will you take it to him?"

But Betty put her hands behind her back. "Why? Where are you going?"

"You have forgotten that it is Saturday. I am going home."

"Horrid Saturday! I thought that to-night, with father just back-"

"I wouldn't go? If I don't my mother will think that the skies have fallen. Besides, I am riding Clement's mare, and if I don't go, how is he to come back?"

"As you go at other times. On his feet."

"Ah, well, very soon I shall have a horse of my own. You'll see, Betty. We are all going to make our fortunes now."

"Fortunes?" – with disdain. "Whose?"

"Your father's for one."

"Silly! He's made his."

"Then yours-and mine, Betty. Yours and mine-and Clement's."

"I don't think he'll thank you."

"Then Rodd's. But, no, we'll not make Rodd's. We'll not make Rodd's, Betty."

"And why not Mr. Rodd's?"

"Never mind. We'll not make it," mischievously. "I wonder why you've got such a color, Betty?" And as she snatched the book from him and threatened him with it, "Good-bye till Monday. I'm late now, and it will be dark before I am out of the town."

With a gay nod he vanished through the door that led into the bank. She looked after him, the book in her hand. Her lip curled. "Rodd indeed!" she murmured. "Rodd? As if I should ever-oh, isn't he provoking!"

CHAPTER II

The village of Garthmyle, where Arthur had his home, lay in the lap of the border hills more than seven miles from Aldersbury, and night had veiled the landscape when he rode over the bridge and up the village street. The squat church-tower, firm and enduring as the hopes it embodied, rose four-square above the thatched dwellings, and some half-mile away the rider could discern or imagine the blur of trees that masked Garth, on its sister eminence. But the bounds of the valley, in the mouth of which the village nestled, were obscured by darkness; the steep limestone wall which fenced it on one side and the more distant wooded hills that sloped gently to it on the other were alike hidden. It was only when Arthur had passed through the hamlet, where all doors were closed against the chill of a January night, and he had ridden a few paces down the hillock, that the lights of the Cottage broke upon his view. Many a time had they, friendly beacons of home and rest, greeted him at that point.

Not that Arthur saw them as beacons, for at no time was he much given to sentiment. His outlook on life was too direct and vivid for that, and to-day in particular his mind was teeming with more practical thoughts, with hopes and plans and calculations. But the lights meant that a dull ride over a rough road was at an end, and so far they gave him pleasure. He opened the gate and rode round to the stable, gave up the horse to Pugh, the man-of-all-work, and made his way into the house.

He entered upon a scene as cheerful as any lights shining on weary traveller could promise. In a fair-sized room a clear grate held a coal fire, the flames of which danced on the red-papered walls. A kettle bubbled on the hob, a tea-tray gleamed on the table, and between the two a lady and gentleman sat, eating crumpets; the lady with much elegance and a napkin spread over her lavender silk dress, the gentleman in a green cutaway coat with basket buttons-a coat that ill concealed the splashed gaiters for which he had more than once asked pardon.

But fair as things looked on the surface, all was not perfect even in this pleasant interior. The lady held herself stiffly, and her eyes rested rather more often than was courteous on the spatter-dashes. Secretly she thought her company not good enough for her, while the gentleman was frankly bored. Neither was finding the other as congenial as a first glance suggested, and it would have been hard to say which found Arthur's entrance the more welcome interruption.

"Hallo, mother!" he said, stooping carelessly to kiss her. "Hallo, Clement."

"My dear Arthur!" the lady cried, the lappets of her cap shaking as she embraced him. "How late you are! That horrid bank! I am sure that some day you will be robbed and murdered on your way home!"

"I! No, mother. I don't bring the money, more's the pity! I am late, am I? The worse for Clement, who has to ride home. But I have been doing your work, my lad, so you mustn't grumble. What did you get?"

"A brace and a wood-pigeon. Has my father come?"

"Yes, he has come, and I am afraid has a wigging in store for you. But-a brace and a wood-pigeon? Lord, man," with a little contempt in his tone, "what do you do with your gun all day? Why, Acherley told me that in that rough between the two fallows above the brook-"

"Oh, Arthur," Mrs. Bourdillon interposed, "never mind that!" She had condescended sufficiently, she thought, and wished to hear no more of Clement Ovington's doings. "I've something more important to tell you, much more important. I've had a shock, a dreadful shock to-day."

She was a faded lady, rather foolish than wise, and very elegant: one who made the most of such troubles as she had, and the opening her son now heard was one which he had heard often before.

"What's the matter now, mother?" he asked, stooping to warm his hands.

"Your uncle has been here."

"Well, that's no new thing."

"But he has behaved dreadfully, perfectly dreadfully to me."

"I don't know that that is new, either."

"He began again about your refusal to take Orders, and your going into that dreadful bank instead."

Arthur shrugged his shoulders. "That's one for you, Clement."

"Oh, that wasn't the half," the lady continued, unbending. "He said, there was the living, three hundred and fifty a year, and old Mr. Trubshaw seventy-eight. And he'd have to sell it and put in a stranger and have quarrels about tithes. He stood there with his great stick in his hand and his eyes glaring at me like an angry cat's, and scolded me till I didn't know whether I stood on my head or my heels. He wanted to know where you got your low tastes from."

"There you are again, Clement!"

"And your wish to go into trade, and I answered him quite sharp that you didn't get them from me; as for Mr. Bourdillon's grandfather, who had the plantations in Jamaica, it wasn't the same at all, as everybody knows and agrees that nothing is genteeler than the West Indies with black men to do the work!"

"You confounded him there, mother, I'm sure. But as we have heard something like this before, and Clement is not much interested, if that is all-"

"Oh, but it is not all! Very far from it!" Mrs. Bourdillon's head shook till the lappets swung again. "The worst is to come. He said that we had had the Cottage rent-free for four years-and I'm sure I don't know who has a better right to it-but that that was while he still hoped that you were going to live like a gentleman, like the Griffins before you-and I am sure the Bourdillons were gentry, or I should have been the last to marry your father! But as you seemed to be set on going your own way and into the bank for good-and I must say I told him it wasn't any wish of mine and I'd said all I could against it, as you know, and Mr. Clement knows the same-why, it was but right that we should pay rent like other people! And it would be thirty pounds a year from Lady Day!"

"The d-d old hunks!" Arthur cried. He had listened unmoved to his mother's tirade, but this touched him. "Well, he is a curmudgeon! Thirty pounds a year? Well, I'm d-d! And all because I won't starve as a parson!"

But his mother rose in arms at that. "Starve as a parson!" she cried. "Why, I think you are as bad, one as the other. I'm sure your father never starved!"

"No, I know, mother. He was passing rich on four hundred pounds a year. But that is not going to do for me."

"Well, I don't know what you want!"

"My dear mother, I've told you before what I want." Arthur was fast regaining the good temper that he seldom lost. "If I were a bishop's son and could look to be a bishop, or if I were an archdeacon's son with the prospect of a fat prebend and a rectory or two with it, I'd take Orders. But with no prospect except the Garthmyle living, and with tithes falling-"

"But haven't I told you over and over again that you have only to make-up to-but there, I haven't told you that Jos was with him, and I will say this for her, that she looked as ashamed for him as I am sure I was! I declare I was sorry for the girl and she not daring to put in a word-such an old bear as he is to her!"

"Poor Jos!" Arthur said. "She has not a very bright life of it. But this does not interest Clement, and we're keeping him."

The young man had indeed made more than one attempt to take leave, but every time he had moved Mrs. Bourdillon had either ignored him, or by a stately gesture had claimed his silence. He rose now.

"I dare say you know my cousin?" Arthur said.

"I've seen her," Clement answered; and his mind went back to the only occasion on which he had remarked Miss Griffin. It had been at the last Race Ball at Aldersbury that he had noticed her-a gentle, sweet-faced girl, plainly and even dowdily dressed, and so closely guarded by her proud old

dragon of a father that, warned by the fate of others and aware that his name was not likely to find favor with the Squire, he had shrunk from seeking an introduction. But he had noticed that she sat out more than she danced; sat, indeed, in a kind of isolation, fenced in by the old man, and regarded with glances of half-scornful pity by girls more smartly dressed. He had had time to watch her, for he also, though for different reasons, had been a little without the pale, and he had found her face attractive. He had imagined how differently she would look were she suitably dressed. "Yes," he continued, recalling it, "she was at the last Race Ball, I think."

"And a mighty poor time she had of it," Arthur answered, half carelessly, half contemptuously. "Poor Jos! She hasn't at any time much of a life with my beauty of an uncle. Twopence to get and a penny to spend!"

Mrs. Bourdillon protested. "I do wish you would not talk of your cousin like that," she said. "You know that she's your uncle's heiress, and if you only-"

Arthur cut her short. "There! There! You don't remember, mother, that Clement has seven miles to ride before his supper. Let him go now! He'll be late enough."

That was the end, and the two young men went out together. When Arthur returned, the tea had been removed and his mother was seated at her tambour work. He took his stand before the fire. "Confounded old screw!" he fumed. "Thirty pounds a year? And he's three thousand, if he's a penny! And more likely four!"

"Well, it may be yours some day," with a sniff. "I'm sure Jos is ready enough."

"She'll have to do as he tells her."

"But Garth must be hers."

"And still she'll have to do as he tells her. Don't you know yet, mother, that Jos has no more will than a mouse? But never mind, we can afford his thirty pounds. Ovington is giving me a hundred and fifty, and I'm to have another hundred as secretary to this new Company-that's news for you. With your two hundred and fifty we shall be able to pay his rent and still be better off than before. I shall buy a nag-Packham has one to sell-and move to better rooms in town."

"But you'll still be in that dreadful bank," Mrs. Bourdillon sighed. "Really, Arthur, with so much money it seems a pity you should lower yourself to it."

He had some admirable qualities besides the gaiety, the alertness, the good looks that charmed all comers; ay, and besides the rather uncommon head for figures and for business which came, perhaps, of his Huguenot ancestry, and had commended him to the banker. Of these qualities patience with his mother was one. So, instead of snubbing her, "Why dreadful?" he asked good-humoredly. "Because all our county fogies look down on it? Because having nothing but land, and drawing all their importance from land, they're jealous of the money that is shouldering them out and threatening their pride of place? Listen to me, mother. There is a change coming! Whether they see it or not, and I think they do see it, there is a change coming, and stiff as they hold themselves, they will have to give way to it. Three thousand a year? Four thousand? Why, if Ovington lives another ten years what do you think that he will be worth? Not three thousand a year, but ten, fifteen, twenty thousand!"

"Arthur!"

"It is true, mother. Ay, twenty, it is possible! And do you think that when he can buy up half a dozen of these thickheaded Squires who can just add two to two and make four-that he'll not count? Do you think that they'll be able to put him on one side? No! And they know it. They see that the big manufacturers and the big ironmasters and the big bankers who are putting together hundreds of thousands are going to push in among them and can't be kept out! And therefore trade, as they call it, stinks in their nostrils!"

"Oh, Arthur, how horrid!" Mrs. Bourdillon protested, "you are growing as coarse as your uncle. And I'm sure we don't want a lot of vulgar purse-proud-"

"Purse-proud? And what is the Squire? Land-proud! But," growing more calm, "never mind that. You will take a different view when I tell you something that I heard to-day. Ovington let drop a word about a partnership."

"La, Arthur, but-"

"A partnership! Nothing definite, nothing to bind, and not yet, but in the future. It was but a hint. But think of it, mother! It is what I have been aiming at all along, but I didn't expect to hear of it yet. Not one or two hundred a year, but say, five hundred to begin with, and three, four, five thousand by and by! Five thousand!" His eyes sparkled and he threw back the hair from his forehead with a characteristic gesture. "Five thousand a year! Think of that and don't talk to me of Orders. Take Orders! Be a beggarly parson while I have that in my power, and in my power while I am still young! For trust me, with Ovington at the helm and the tide at flood we shall move. We shall move, mother! The money is there, lying there, lying everywhere to be picked up. And we shall pick it up."

"You take my breath away!" his mother protested, her faded, delicate face unusually flushed. "Five thousand a year! Gracious me! Why, it is more than your uncle has!" She raised her mittened hands in protest. "Oh, it is impossible!" The vision overcame her.

But "It is perfectly possible," he repeated. "Clement is of no use. He is for ever wanting to be out of doors-a farmer spoiled. Rodd's a mere mechanic. Ovington cannot do it all, and he sees it. He must have someone he can trust. And then it is not only that I suit him. I am what he is not-a gentleman."

"If you could have it without going to the bank!" Mrs. Bourdillon said. And she sighed, golden as was the vision. But before they parted his eloquence had almost persuaded her. She had heard such things, had listened to such hopes, had been dazzled by such sums that she was well-nigh reconciled even to that which the old Squire dubbed "the trade of usury."

CHAPTER III

Meanwhile Clement Ovington jogged homeward through the darkness, his thoughts divided between the discussion at which he had made an unwilling third, and the objects about him which were never without interest for this young man. He had an ear, and a very sharp one, for the piping of the pee-wits in the low land by the river, and the owl's cadenced cry in the trees about Garth. He marked the stars shining in a depth of heaven opened amid the flying wrack of clouds; he picked out Jupiter sailing with supreme dominion, and the Dog-star travelling across the southern tract. His eye caught the gleam of water on a meadow, and he reflected that old Gregory would never do any good with that ground until he made some stone drains in it. Not a sound in the sleeping woods, not the barking of a dog at a lonely homestead-and he knew every farm by name and sight and quality-escaped him; nor the shape of a covert, blurred though it was and leafless. But amid all these interests, and more than once, his thoughts as he rode turned inwards, and he pictured the face of the girl at the ball. Long forgotten, it recurred to him with strange persistence.

He was an out-of-door man, and that, in his position, was the pity of it. Aldersbury School-and Aldersbury was a very famous school in those days-and Cambridge had done little to alter the tendency: possibly the latter, seated in the midst of wide open spaces, under a wide sky, the fens its neighbors, had done something to strengthen his bent. Bourdillon thought of him with contempt, as a clodhopper, a rustic, hinting that he was a throwback to an ancestor, not too remote, who had followed the plough and whistled for want of thought. But he did Clement an injustice. It was possible that in his love of the soil he was a throwback; he would have made, and indeed he was, a good ploughman. He had learnt the trick with avidity, giving good money, solid silver shillings, that Hodge might rest while he worked. But, a ploughman, he would not have turned a clod without noticing its quality, nor sown a seed without considering its fitness, nor observed a rare plant without wondering why it grew in that position, nor looked up without drawing from the sky some sign of the weather or the hour. Much less would he have gazed down a woodland glade, flecked with sunlight, without perceiving its beauty.

He was, indeed, both in practice and theory a lover of Nature; breathing freely its open air, understanding its moods, asking nothing better than to be allowed to turn them to his purpose. Though he was no great reader, he read Wordsworth, and many a line was fixed in his memory and, on occasions when he was alone, rose to his lips.

But he hated the desk and he hated figures. His thoughts as he stood behind the bank counter, or drummed his restless heels against the legs of his high stool, were far away in fallow and stubble, or where the trout, that he could tickle as to the manner born, lay under the caving bank. And to his father and to those who judged him by the bank standard, and felt for him half scornful liking, he seemed to be an inefficient, a trifler. They said in Aldersbury that it was lucky for him that he had a father.

Perhaps of all about him it was from that father that he could expect the least sympathy. Ovington was not only a banker, he was a banker to whom his business was everything. He had created it. It had made him. It was not in his eyes a mere adjunct, as in the eyes of one born in the purple and to the leisure which invites to the higher uses of wealth. Able he was, and according to his lights honorable; but a narrow education had confined his views, and he saw in his money merely the means to rise in the world and eventually to become one of the landed class which at that time monopolized all power and all influence, political as well as social. Such a man could only see in Clement a failure, a reversion to the yeoman type, and own with sorrow the irony of fortune that so often delights to hand on the sceptre of an Oliver to a "Tumble-down-Dick."

Only from Betty, young and romantic, yet possessed of a woman's intuitive power of understanding others, could Clement look for any sympathy. And even Betty doubted while she loved-

for she had also that other attribute of woman, a basis of sound common-sense. She admired her father. She saw more clearly than Clement what he had done for them and to what he was raising them. And she could not but grieve that Clement was not, more like him, that Clement could not fall in with his wishes and devote himself to the attainment of the end for which the elder man had worked. She could enter into the father's disappointment as well as into the son's distaste.

Meanwhile Clement, dreaming now of a girl's face, now of a new drill which he had seen that morning, now of the passing sights and sounds which would have escaped nine men out of ten but had a meaning for him, drew near to the town. He topped the last eminence, he rode under the ancient oak, whence, tradition had it, a famous Welshman had watched the wreck of his fortunes on a pitched field. Finally he saw, rising from the river before him, the amphitheatre of dim lights that was the town. Descending he crossed the bridge.

He sighed as he did so. For to him to pass from the silent lands and to enter the brawling streets where apprentices were putting up the shutters and beggars were raking among heaps of market garbage was to fall half way from the clouds. To right and left the inns were roaring drunken choruses, drabs stood in the mouths of the alleys-dubbed in Aldersbury "shuts" – tradesmen were hastening to wet their profits at the Crown or the Gullet. When at last he heard the house door clang behind him, and breathed the confined air of the bank, redolent for him of ledgers and day-books, the fall was complete. He reached the earth.

If he had not done so, his sister's face when he entered the dining-room would have brought him to his level.

"My eye and Betty Martin!" she said. "But you've done it now, my lad!"

"What's the matter?"

"Father will tell you that. He's in his room and as black as thunder. He came home by the mail at three-Sir Charles waiting, Mr. Acherley waiting, the bank full, no Clement! You are in for it. You are to go to him the moment you come in."

He looked longingly at the table where supper awaited him. "What did he say?" he asked.

"He said all I have said and d-n besides. It's no good looking at the table, my lad. You must see him first and then I'll give you your supper."

"All right!" he replied, and he turned to the door with something of a swagger.

But Betty, whose moods were as changeable as the winds, and whose thoughts were much graver than her words, was at the door before him. She took him by the lapel of his coat and looked up in his face. "You won't forget that you're in fault, Clem, will you?" she said in a small voice. "Remember that if he had not worked there would be no walking about with a gun or a rod for you. And no looking at new drills, whatever they are, for I know that that is what you had in your mind this morning. He's a good dad, Clem-better than most. You won't forget that, will you?"

"But after all a man must-"

"Suppose you forget that '*after all*,'" she said sagely. "The truth is you have played truant, haven't you? And you must take your medicine. Go and take it like a good boy. There are but three of us, Clem."

She knew how to appeal to him, and how to move him; she knew that at bottom he was fond of his father. He nodded and went, knocked at his father's door and, tamed by his sister's words, took his scolding-and it was a sharp scolding-with patience. Things were going well with the banker, he had had his usual four glasses of port, and he might not have spoken so sharply if the contrast between the idle and the industrious apprentice had not been thrust upon him that day with a force which had startled him. That little hint of a partnership had not been dropped without a pang. He was jealous for his son, and he spoke out.

"If you think," he said, tapping the ledger before him, to give point to his words, "that because you've been to Cambridge this job is below you, you're mistaken, Clement. And if you think that you can do it in your spare time, you're still more mistaken. It's no easy task, I can tell you, to make a

bank and keep a bank, and manage your neighbor's money as well as your own, and if you think it is, you're wrong. To make a hundred thousand pounds is a deal harder than to make Latin verses-or to go tramping the country on a market day with your gun! That's not business! That's not business, and once for all, if you are not going to help me, I warn you that I must find someone who will! And I shall not have far to look!"

"I'm afraid, sir, that I have not got a turn for it," Clement pleaded.

"But what have you a turn for? You shoot, but I'm hanged if you bring home much game. And you fish, but I suppose you give the fish away. And you're out of town, idling and doing God knows what, three days in the week! No turn for it? No will to do it, you mean. Do you ever think," the banker continued, joining the fingers of his two hands as he sat back in his chair, and looking over them at the culprit, "where you would be and what you would be doing if I had not toiled for you? If I had not made the business at which you do not condescend to work? I had to make my own way. My grandfather was little better than a laborer, and but for what I've done you might be a clerk at a pound a week, and a bad clerk, too! Or behind a shop-counter, if you liked it better. And if things go wrong with me-for I'd have you remember that nothing in this world is quite safe-that is where you may still be! Still, my lad!"

For the first time Clement looked his father fairly in the face-and pleased him. "Well, sir," he said, "if things go wrong I hope you won't find me wanting. Nor ungrateful for what you have done for us. I know how much it is. But I'm not Bourdillon, and I've not got his head for figures."

"You've not got his application. That's the mischief! Your heart's not in it."

"Well, I don't know that it is," Clement admitted. "I suppose you couldn't-" he hesitated, a new hope kindled within him. He looked at his father doubtfully.

"Couldn't what?"

"Release me from the bank, sir? And give me a-a very small capital to-"

"To go and idle upon?" the banker exclaimed, and thumped the ledger in his indignation at an idea so preposterous. "No, by G-d, I couldn't! Pay you to go idling about the country, more like a dying duck in a thunder-storm, as I am told you do, than a man! Find you capital and see you loiter your life away with your hands in your pockets? No, I couldn't, my boy, and I would not if I could! Capital, indeed? Give you capital? For what?"

"I could take a farm," sullenly, "and I shouldn't idle. I can work hard enough when I like my work. And I know something about farming, and I believe I could make it pay."

The other gasped. To the banker, with his mind on thousands, with his plans and hopes for the future, with his golden visions of Lombard Street and financial sway, to talk of a farm and of making it pay! It seemed-it seemed worse than lunacy. His son must be out of his mind. He stared at him, honestly wondering. "A farm!" he ejaculated at last. "And make it pay? Go back to the clodhopping life your grandfather lived before you and from which I lifted you? Peddle with pennies and sell ducks and chickens in the market? Why-why, I don't know what to say to you?"

"I like an outdoor life," Clement pleaded, his face scarlet.

"Like a-like a-" Ovington could find no word to express his feelings and with an effort he swallowed them down. "Look here, Clement," he said more mildly; "what's come to you? What is it that is amiss with you? Whatever it is you must straighten it out, boy; there must be an end of this folly, for folly it is. Understand me, the day that you go out of the bank you go to stand on your own legs, without help from me. If you are prepared to do that?"

"I don't say that I could-at first."

"Then while I keep you I shall certainly do it on my own terms. So, if you please, I will hear no more of this. Go back to your desk, go back to your desk, sir, and do your duty. I sent you to Cambridge at Butler's suggestion, but I begin to fear that it was the biggest mistake of my life. I declare I never heard such nonsense except from a man in love. I suppose you are not in love, eh?"

"No!" Clement cried angrily, and he went out.

For he could not own to his father that he was in love; in love with the brown earth, the woods, and the wide straggling hedge-rows, with the whispering wind and the music of the river on the shallows, with the silence and immensity of night. Had he done so, he would have spoken a language which his father did not and could not understand. And if he had gone a step farther and told him that he felt drawn to those who plodded up and down the wide stubbles, who cut and bound the thick hedge-rows, who wrought hand in hand with Nature day in and day out, whose lives were spent in an unending struggle with the soil until at last they sank and mingled with it-if he had told him that he felt his kinship with those humble folk who had gone before him, he would only have mystified him, only have angered him the more.

Yet so it was. And he could not change himself.

He went slowly to his supper and to Betty, owning defeat; acknowledging his father's strength of purpose, acknowledging his father's right, yet vexed at his own impotence. Life pulsed strongly within him. He longed to do something. He longed to battle, the wind in his teeth and the rain in his face, with some toil, some labor that would try his strength and task his muscles, and send him home at sunset weary and satisfied. Instead he saw before him an endless succession of days spent with his head in a ledger and his heels on the bar of his stool, while the sun shone in at the windows of the bank and the flies buzzed sleepily about him; days arid and tedious, shared with no companion more interesting than Rodd, who, excellent fellow, was not amusing, or more congenial than Bourdillon, who patronized him when he was not using him. And in future he would have to be more punctual, more regular, more assiduous! It was a dreary prospect.

He ate his supper in morose silence until Betty, who had been quick to read the upshot of the interview in his face, came behind him and ruffled his hair. "Good boy!" she whispered, leaning over him. "His days shall be long in the land!"

"I wish to heaven," he answered, "they were in the land! I am sure they will be long enough in the bank!" But after that he recovered his temper.

CHAPTER IV

In remote hamlets a few churches still recall the fashion of Garthmyle. It was a wide church of two aisles having clear windows, through which a flood of cold light fell on the whitewashed walls, and on the maze of square pews, some colored drab, some a pale blue, through which narrow alleys, ending in culs-de-sac, wound at random. The Griffin memorials, though the earliest were of Tudor date, were small and mean, and the one warm scrap of color in the church was furnished by the faded red curtain which ran on iron rods round the Squire's pew and protected his head from draughts. That curtain was watched with alarm by many, for at a certain point in the service it was the Squire's wont to draw it aside, and to stand for a time with his back to the east while his hard eyes roved over the congregation. Woe to the absentees! His scrutiny completed, with a grunt which carried terror to the hearts of their families, he would draw the curtain, turn about again, and compose himself to sleep.

In its severity and bleakness the church fairly matched the man, who, old and gaunt and grey, was its central figure; who, like it, embodied, meagrely and plainly as he dressed, the greatness of old associations, and like it, if in a hard and forbidding way, owned and exacted an unchanging standard of duty.

For he was the Squire. Whatever might be done elsewhere, nothing was done in that parish without him. The parson, aged and apathetic, knew better than to cross his will-had he not to get in his tithes? The farmers were his tenants, the overseers rested in the hollow of his hand. Hardly a man was hired and no man was relieved, no old wife sent back to her distant settlement, no lad apprenticed, but as he pleased. He was the Squire.

On Sundays the tenants waited in the churchyard until he arrived, and it was this which deceived Arthur when, Mrs. Bourdillon feeling unequal to the service, he reached the church next morning. He found the porch empty, and concluding that his uncle had entered, he made his way to the Cottage pew, which was abreast of the great man's. But in the act of sitting down he saw, glancing round the red curtain, that Josina was alone. It struck him then that it would be pleasant to sit beside her and entertain himself with her conscious face, and he crossed over and let himself into the Squire's pew. He had the satisfaction of seeing the blood mount swiftly to her cheeks, but the next moment he found the old man-who had that morning sent word that he would be late-at his elbow, in the act of entering behind him.

It was too late to retreat, and with a face as hot as Josina's he stumbled over the straw-covered footstool and sat down on her other hand. He knew that the Squire would resent his presence after what had happened, and when he stood up his ears were tingling. But he soon recovered himself. He saw the comic side of the situation, and long before the sermon was over, he found himself sufficiently at ease to enjoy some of the *agréments* which he had foreseen.

Carved roughly with a penknife on the front of the pew was a heart surmounting two clasped hands. Below each hand were initials-his own and Josina's; and he never let the girl forget the August afternoon, three years before, when he had induced her to do her share. She had refused many times; then, like Eve in the garden, she had succumbed on a drowsy afternoon when they had had the pew to themselves and the drone of the preacher's voice had barely risen above the hum of the bees. She had been little more than a child at the time, and ever since that day the apple had been to her both sweet and bitter. For she was not a child now, and, a woman, she rebelled against Arthur's power to bring the blood to her cheeks and to play-with looks rather than words, for of these he was chary-upon feelings which she could not mask.

Of late resentment had been more and more gaining the upper hand with her. But to-day she forgave. She feared that which might pass between him and his uncle at the close of the service, and she had not the heart to be angry. However, when the dreaded moment came she was pleasantly

disappointed. When they reached the porch, "Take my seat, take my meat," the Squire said grimly. "Are you coming up?"

"If I may, sir?

"I want a word with you."

This was not promising, but it might have been worse, and little more was said as the three passed, the congregation standing uncovered, down the Churchyard Walk and along the road to Garth.

The Squire, always taciturn, strode on in silence, his eyes on his fields. The other two said little, feeling trouble in the air. Fortunately at the early dinner there was a fourth to mend matters in the shape of Miss Peacock, the Squire's housekeeper. She was a distant relation who had spent most of her life at Garth; who considered the Squire the first of men, his will as law, and who from Josina's earliest days had set her an example of servile obedience. To ask what Mr. Griffin did not offer, to doubt where he had laid down the law, was to Miss Peacock flat treason; and where a stronger mind might have moulded the girl to a firmer shape, the old maid's influence had wrought in the other direction. A tall meagre spinster, a weak replica of the Squire, she came of generations of women who had been ruled by their men and trained to take the second place. The Squire's two wives, his first, whose only child had fallen, a boy-ensign, at Alexandria, his second, Josina's mother, had held the same tradition, and Josina promised to abide by it.

When the Peacock rose Jos hesitated. The Squire saw it. "Do you go, girl," he said. "Be off!"

For once she wavered-she feared what might happen between the two. But "Do you hear?" the Squire growled. "Go when you are told."

She went then, but Arthur could not restrain his indignation. "Poor Jos!" he muttered.

Unluckily the Squire heard the words, and "Poor Jos!" he repeated, scowling at the offender. "What the devil do you mean, sir? Poor Jos, indeed? Confound your impudence! What do you mean?"

Arthur quailed, but he was not lacking in wit. "Only that women like a secret, sir," he said. "And a woman, shut out, fancies that there is a secret."

"Umph! A devilish lot you know about women!" the old man snarled. "But never mind that. I saw your mother yesterday."

"So she told me, sir."

"Ay! And I dare say you didn't like what she told you! But I want you to understand, young man, once for all, that you've got to choose between Aldersbury and Garth. Do you hear? I've done my duty. I kept the living for you, as I promised your father, and whether you take it or not, I expect you to do yours, and to live as the Griffins have lived before you. Who the devil is this man Ovington? Why do you want to mix yourself up with him? Eh? A man whose father touched his hat to me and would no more have thought of sitting at my table than my butler would! There, pass the bottle."

"Would you have no man rise, sir?" Arthur ventured.

"Rise?" The Squire glared at him from under his great bushy eyebrows. "It's not to his rise, it's to your fall I object, sir. A d-d silly scheme this, and one I won't have. D'you hear, I won't have it."

Arthur kept his temper, oppressed by the other's violence. "Still, you must own, sir, that times are changed," he said.

"Changed? Damnably changed when a Griffin wants to go into trade in Aldersbury."

"But banking is hardly a trade."

"Not a trade? Of course it's a trade-if usury is a trade! If pawn-broking is a trade! If loan-jobbing is a trade! Of course it's a trade."

The gibe stung Arthur and he plucked up spirit. "At any rate, it is a lucrative one," he rejoined. "And I've never heard, sir, that you were indifferent to money."

"Oh! Because I'm going to charge your mother rent? Well, isn't the Cottage mine? Or because fifty years ago I came into a cumbered estate and have pinched and saved and starved to clear it? Saved? I have saved. But I've saved out of the land like a gentleman, and like my fathers before me,

and not by usury. Not by money-jobbing. And if you expect to benefit-but there, fill your glass, and let's hear your tongue. What do you say to it?"

"As to the living," Arthur said mildly, "I don't think you consider, sir, that what was a decent livelihood no longer keeps a gentleman as a gentleman. Times are changed, incomes are changed, men are richer. I see men everywhere making fortunes by what you call trade, sir; making fortunes and buying estates and founding houses."

"And shouldering out the old gentry? Ay, damme, and I see it too," the Squire retorted, taking the word out of his mouth. "I see plenty of it. And you think to be one of them, do you? To join them and be another Peel, or one of Pitt's money-bag peers? That's in your mind, is it? A Mr. Coutts? And to buy out my lord and drive your coach and four into Aldersbury, and splash dirt over better men than yourself?"

"I should be not the less a Griffin."

"A Griffin with dirty hands!" with contempt. "That's what you'd be. And vote Radical and prate of Reform and scorn the land that bred you. And talk of the Rights of Men and money-bags, eh? That's your notion, is it, by G-d?"

"Of course, sir, if you look at it in that way-"

"That's the way I do look at it!" The Squire brought down his hand on the table with a force that shook the glasses and spilled some of his wine. "And it's the way you've got to look at it, or there won't be much between you and me-or you and mine. Or mine, do you hear! I'll have no tradesman at Garth and none of that way of thinking. So you'd best give heed before it's too late. You'd best look at it all ways."

"Very well, sir."

"Any more wine?"

"No, thank you." Arthur's head was high. He did not lack spirit.

"Then hear my last word. I won't have it! That's plain. That's plain, and now you know. And, hark ye, as you go out, send Peacock to me."

But before Arthur had made his way out, the Squire's voice was heard, roaring for Josina. When Miss Peacock presented herself, "Not you! Who the devil wants you?" he stormed. "Send the girl! D'you hear? Send the girl!"

And when Josina, scared and trembling, came in her turn, "Shut the door!" he commanded. "And listen! I've had a talk with that puppy, who thinks that he knows more than his betters. D-n his impertinence, coming into my pew when he thought I was elsewhere! But I know very well why he came, young woman, sneaking in to sit beside you and make sheep's eyes when my back was turned. Now, do you listen to me. You'll keep him at arm's length. Do you hear, Miss? You'll have nothing to say to him unless I give you leave. He's got to do with me now, and it depends on me whether there's any more of it. I know what he wants, but by G-d, I'm your father, and if he does not mend his manners, he goes to the right-about. So let me hear of no more billing and cooing and meeting in pews, unless I give the word! D'you understand, girl?"

"But I think you're mistaken, sir," poor Jos ventured. "I don't think that he means-"

"I know what he means. And so do you. But never you mind! Till I say the word there's an end of it. The puppy, with his Peels and his peers! Men my father wouldn't have-but there, you understand now, and you'll obey, or I'll know the reason why!"

"Then he's not to come to Garth, sir?"

But the Squire checked at that. Family feeling and the pride of hospitality were strong in him, and to forbid his only nephew the family house went beyond his mind at present.

"To Garth?" angrily. "Who said anything about Garth? No, Miss, but when he comes, you'll stand him off. You know very well how to do it, though you look as if butter wouldn't melt in your mouth! You'll see that he keeps his distance. And let me have no tears, or-d-n the fellow, he's spoiled

my nap. There, go! Go! I might as well have a swarm of wasps about me as such folks! Pack o' fools and idiots! Go into a bank, indeed!"

Jos did go, and shutting herself up in her room would not open to Miss Peacock, who came fluttering to the door to learn what was amiss. And she cried a little, but it was as much in humiliation as grief. Her father was holding her on offer, to be given or withheld, as he pleased, while all the time she doubted, and more than doubted, if he to whom she was on offer, he from whom she was withheld, wanted her. There was the rub.

For Arthur, ever since he had begun to attend at the bank, had been strangely silent. He had looked and smiled and teased her, had pressed her hand or touched her hair, but in sport rather than in earnest, meaning little. And she had been quick to see this, and with the womanly pride, of which, gentle and timid as she was, she had her share, she had schooled herself to accept the new situation. Now, her father had taken Arthur's suit for granted and humbled her. So Jos cried a little. But they were not very bitter tears.

CHAPTER V

Arthur was taken aback by his uncle's harshness, and he made haste to be at the bank early enough on the Monday to anticipate the banker's departure for Garth. He was certain that to approach the Squire at this moment in the matter of the railroad was to invite disaster, and he gave Ovington such an account of the quarrel as he thought would deter him from going over at present.

But the banker had a belief in himself which success and experience in the management of men had increased. He was convinced that self-interest was the spring which moved nine men out of ten, and though he admitted that the family quarrel was untimely, he did not agree that as between the Squire and a good bargain it would have weight.

"But I assure you, sir, he's like a bear with a sore head," Arthur urged.

"A bear will come to the honey if its head be sore," the banker answered, smiling.

"And perhaps upset the hive?"

Ovington laughed. "Not in this case, I think. And we must risk something. Time presses and he blocks the way. However, I'll let it stand over for a week and then I'll go alone. We must have your uncle."

Accordingly a week later, discarding the tilbury and smart man-servant that he had lately set up, he rode over to Garth, considering as he journeyed the man whom he was going to meet and of whom, in spite of his self-assurance, he stood in some awe.

Round Aldersbury were larger landowners and richer men than the Squire. But his family and his name were old, and by virtue of long possession he stood high among the gentry of the county. He had succeeded at twenty-two to a property neglected and loaded with debt, and his father's friends-this was far back in the old King's reign-had advised him to sell; let him keep the house and the home-farm and pay his debts with the rest. But pride of race was strong in him, he had seen that to sell was to lose the position which his forbears had held, and he had refused. Instead he had set himself to free the estate, and he had pared, he had pinched, he had almost starved himself and others. He had become a byword for parsimony. In the end, having benefited much by enclosures in the 'nineties, he had succeeded. But no sooner had he deposited in the bank the money to pay off the last charge than the loss of his only son had darkened his success. He had married again-he was by this time past middle age-but only a daughter had come of the marriage, and by that time to put shilling to shilling and acre to acre had become a habit of which he could not break himself, though he knew that only a woman would follow him at Garth.

Withal he was a great aristocrat, a Tory of the Tories, stern and unbending. Fear of France and of French doctrines and pride in his caste were in his blood. The *Quarterly Review* ranked with him after his Bible, and very little after it. Reform under the most moderate aspect was to him a shorter name for Revolution. He believed implicitly in his class, and did not believe in any other class. Manufacturers and traders he hated and distrusted, and of late jealousy had been added to hatred and distrust. The inclusion of such men in the magistracy, the elevation of Peel to the Ministry had made him fancy that there was something in the Queen's case after all; when Canning and Huskisson had also risen to power he had said that Lord Liverpool was aging and the Duke was no longer the man he had been.

He was narrow, choleric, proud, miserly; he had been known to carry an old log a hundred yards to add it to his wood-pile, and to travel a league to look for a lost sixpence. He dressed shabbily, which was not so much remarked now that dandies aped coachmen, as it had been in his younger days; and he rode about his fields on an old white mare which he was believed to hold in affection next after his estate and much before his daughter. He ruled his parish with a high hand. He had no mercy for poachers. But he was honest and he was just. The farmers must pay the wage he laid down-it was a shilling above the allowed rate. But the men must work it out, and woe betide the idle; they

had best seek work abroad, and heaven help them if a foreign parish sent them home. In one thing he was before his time; he was resolved that no able-bodied man should share in the rates. The farmers growled, the laborers grumbled, there were hard cases. But he was obdurate-work your worth, or starve! And presently it began to be noticed that the parish was better off than its neighbors. He was a tyrant, but a just tyrant.

Such was the man whom Ovington was going to meet, and from whose avarice he hoped much. He had made his market of it once, for it was by playing on it that he had lured the Squire from Dean's, and so had gained one of his dearest triumphs over the old Aldersbury Bank.

His hopes would not have been lessened had he heard a dialogue which was at that moment proceeding in the stable-yard at Garth to an accompaniment of clattering pails and swishing besoms. "He've no bowels!" Thomas the groom declared with bitterness. "He be that hard and grasping he've no bowels for nobody!"

Old Fewtrell, the Squire's ancient bailiff, sniggered. "He'd none for you, Thomas," he said, "when you come back gallus drunk from Baschurch Fair. None of your Manchester tricks with me, says Squire, and, lord, how he did leather 'ee."

Thomas did not like the reminiscence. "What other be I saying!" he snarled. "He've no bowels even for his own flesh and blood! Did'ee ever watch him in church? Well, where be he a-looking? At his son's moniment as is at his elbow? Never see him, never see him, not once!"

"Well, I dunno as I 'ave, either," Fewtrell admitted.

"No, his eyes is allus on t'other side, a-counting up the Griffins before him, and filling himself up wi' pride."

"Dunno as I couldn't see it another way," said the bailiff thoughtfully.

"What other way? Never to look at his own son's moniment?"

"Well, mebbe-"

"Mebbe?" Thomas cried with scorn. "Look at his darter! He ain't but one, and he be swilling o' money! Do he make much of her, James Fewtrell? And titivate her, and pull her ears bytimes same as you with your grand-darters? And get her a horse as you might call a horse? You know he don't. If she's not quick, it's a nod and be damned, same as to you and me!"

Old Fewtrell considered. "Not right out the same," he decided.

"Right out, I say. You've been with him all your life. You've never knowed no other and you're getting old, and Calamity, he be old too, and may put up with it. But I don't starve for no Squire, and I'm for more wage. I was in Aldersbury Saturday and wages is up and more work than men! While here I'm a-toiling for what you got twenty year ago. But not me! I bin to Manchester. And so I'm going to tell Squire."

The bailiff grinned. "Mebbe he'll take a stick same as before."

"He'd best not!" Thomas said, with an ugly look. "He'd best take care, or-"

"Whist! Whist! lad. You be playing for trouble. Here be Squire."

The Squire glared at them, but he did not stop. He stalked into the house and, passing through it, went out by the front door. He intended to turn right-handed, and enter the high-terraced garden facing south, in which he was wont to take, even in winter, a few turns of a morning. But something caught his eye, and he paused. "Who's this?" he muttered, and shading his eyes made out a moment later that the stranger was Ovington. A visit from him was rare enough to be a portent, and the figure of his bank balance passed through the Squire's mind. Had he been rash? Ovington's was a new concern; was anything wrong? Then another idea, hardly more welcome, occurred to him: had the banker come on his nephew's account?

If so-however, he would soon know, for the visitor was by this time half-way up the winding drive, sunk between high banks, which, leaving the road a third of a mile from the house, presently forked, the left branch swerving through a grove of beech trees to the front entrance, the right making straight for the stables.

The Squire met his visitor at the gate and, raising his voice, shouted for Thomas. "I am sorry to trespass on you so early," Ovington said as he dismounted. "A little matter of business, Mr. Griffin, if I may trouble you."

The old man did not say that it was no trespass, but he stood aside punctiliously for the other to precede him through the gate. Then, "You'll stay to eat something after your ride?" he said.

"No, I thank you. I must be in town by noon."

"A glass of Madeira?"

"Nothing, Squire, I thank you. My business will not take long."

By this time they stood in the room in which the Squire lived and did his business. He pointed courteously to a chair. He was shabby, in well-worn homespun and gaiters, and the room was shabby, walled with bound Quarterlies and old farm books, and littered with spurs and dog leashes-its main window looked into the stable yard. But there was about the man a dignity implied rather than expressed, which the spruce banker in his shining Hessians owned and envied. The Squire could look at men so that they grew uneasy under his eye, and for a moment, owning his domination, the visitor doubted of success. But then again the room was so shabby. He took heart of grace.

"I shouldn't trouble you, Mr. Griffin," he said, sitting back with an assumption of ease, while the Squire from his old leather chair observed him warily, "except on a matter of importance. You will have heard that there is a scheme on foot to increase the value of the woollen industry by introducing a steam railroad. This is a new invention which, I admit, has not yet been proved, but I have examined it as a business man, and I think that much is to be expected from it. A limited company is being formed to carry out the plan, if it prove to be feasible. Sir Charles Woosenham has agreed to be Chairman, Mr. Acherley and other gentlemen of the county are taking part, and I am commissioned by them to approach you. I have the plans here-"

"What do you want?" The Squire's tone was uncompromising. He made no movement towards taking the plans.

"If you will allow me to explain?"

The old man sat back in his chair.

"The railroad will be a continuation of the Birmingham and Aldersbury railroad, which is in strong hands at Birmingham. Such a scheme would be too large for us. That, again, is a continuation of the London and Birmingham railroad."

"Built?"

"Oh no. Not yet, of course."

"Begun, then?"

"No, but-"

"Projected?"

"Precisely, projected, the plans approved, the Bill in preparation."

"But nothing done?"

"Nothing actually done as yet," the banker admitted, somewhat dashed. "But if we wait until these works are finished we shall find ourselves anticipated.

"Ah!"

"We wish, therefore, to be early in the field. Much has appeared in the papers about this mode of transport, and you are doubtless familiar with it. I have myself inquired into it, and the opinion of financial men in London is that these railroads will be very lucrative, paying dividends of from ten to twenty-five per cent."

The Squire raised his eyebrows.

"I have the plans here," the banker continued, once more producing them. "Our road runs over the land of six small owners, who have all agreed to the terms offered. It then enters on the Woosenham outlying property, and thence, before reaching Mr. Acherley's, proceeds over the Garth

estate, serving your mills, the tenant of one of which joins our board. If you will look at the plans?" Again Ovington held them out.

But the old man put them aside. "I don't want to see them," he said.

"But, Squire, if you would kindly glance-"

"I don't want to see them. What do you want?"

Ovington paused to consider the most favorable light in which he could place the matter. "First, Mr. Griffin, your presence on the Board. We attach the highest importance to that. Secondly, a way-leave over your land for which the Company will pay-pay most handsomely, although the value added to your mills will far exceed the immediate profit."

"You want to carry your railroad over Garth?"

"Yes."

"Not a yard!" The old man tapped the table before him. "Not a foot!"

"But our terms-if you would allow me to explain them?"

"I don't want to hear them. I am not going to sell my birthright, whatever they are. You don't understand me? Well, you can understand this." And abruptly the Squire sat up. "I'll have none of your d-d smoking, stinking steam-wagons on my land in my time! Oh, I've read about them in more places than the papers, sir, and I'll not sell my birthright and my people's birthright-of clean air and clean water and clean soil for any mess of pottage you can offer! That's my answer, Mr. Ovington."

"But the railroad will not come within a mile of Garth."

"It will not come on to my land! I am not blind, sir. Suppose you succeed. Suppose you drive the mails and coaches and the stage-wagons off the road. Where shall I sell my coach-horses and hackneys and my tenants their heavy nags? And their corn and their beans? No, by G-d," stopping Ovington, who wished to interrupt him. "You may delude some of my neighbors, sir, and you may know more about money-making, where it is no question how the money is made, than I do! But I'll see that you don't delude me! A pack of navigators upsetting the country, killing game and robbing hen-roosts, raising wages and teaching honest folks tricks? Not here! If Woosenham knew his own business, and Acherley were not up to his neck in debt, they'd not let themselves be led by the nose by-"

"By whom, sir?" Ovington was on his feet by this time, his eyes smoldering, his face paler than usual. They confronted each other. It was the meeting, the collision of two powers, of two worlds, the old and the new.

"By whom, sir?" the Squire replied sternly-he too had risen. "By one whose interests and breeding are wholly different from theirs and who looks at things from another standpoint! That's by whom, sir. And one word more, Mr. Ovington. You have the name of being a clever man and I never doubted it until to-day; but have a care that you are not over clever, sir. Have a care that you do not lead your friends and yourself into more trouble than you think for! I read the papers and I see that everybody is to grow rich between Saturday and Monday. Well, I don't know as much about money business as you do, but I am an old man, and I have never seen a time when everybody grew rich and nobody was the loser."

Ovington had controlled himself well; and he still controlled himself, but there was a dangerous light in his eyes. "I am sorry," he said, "that you can give me no better answer, Mr. Griffin. We hoped to have, and we set some value on your support. But there are, of course-other ways."

"You may take your railroad any way you like, so long as you don't bring it over Garth."

"I don't mean that. If the railroad is made at all it must pass over Garth-the property stretches across the valley. But the Bill, when presented, will contain the same powers which are given in the later Canal Acts-a single proprietor cannot be allowed to stand in the way of the public interests, Mr. Griffin."

"You mean-by G-d, sir," the Squire broke out, "you mean that you will take my land whether I will or no?"

"I am not using any threat."

"But you do use a threat!" roared the Squire, towering tall and gaunt above his opponent. "You do use a threat! You come here-"

"I came here-" the other answered-he was quietly drawing on his gloves-"to put an excellent business investment before you, Mr. Griffin. As you do not think it worth while to entertain it, I can only regret that I have wasted your time and my own."

"Pish!" said the Squire.

"Very good. Then with your permission I will seek my horse."

The old man turned to the window and opened it. "Thomas," he shouted violently. "Mr. Ovington's horse."

When he turned again. "Perhaps you may still think better of it," Ovington said. He had regained command of himself. "I ought to have mentioned that your nephew has consented to act as Secretary to the Company."

"The more fool he!" the Squire snarled. "My nephew! What the devil is he doing in your Company? Or for the matter of that in your bank either?"

"I think he sees more clearly than you that times are changed."

"Ay," the old man retorted, full of wrath, and well aware that the other had found a joint in his armor. "And he had best have a care that these fine times don't lead him into trouble!"

"I hope not, I hope not. Good-day, Mr. Griffin. I can find my way out. Don't let me trouble you."

"I will see you out, if you please. After you, sir." Then, with an effort which cost him much, but which he thought was due to his position, "You are sure that you will take nothing?"

"Nothing, I thank you."

The Squire saw his visitor to the door; but he did not stay to see him ride away. He went back to his room and to a side window at which it was his custom to spend much time. It looked over the narrow vale, little more than a glen, which the eminence, on which the house stood, cut off from the main valley. It looked on its green slopes, on the fern-fringed brook that babbled and tossed in its bottom, on the black and white mill that spanned the stream, and on the Thirty Acre covert that clothed the farther side and climbed to the foot of the great limestone wall that towered alike above house and glen and rose itself to the knees of the boundary hills. And looking on all this, the Squire in fancy saw the railroad scoring and smirching and spoiling his beloved acres. It was nothing to him, that in fact the railroad would pass up the middle of the broad vale behind him-he ignored that. He saw the hated thing sweep by below him, a long black ugly snake, spewing smoke and steam over the green meadows, fouling the waters, darkening the air.

"Not in my time, by G-d!" he muttered, his knees quivering a little under him-for he was an aging man and the scene had tried him. "Not in my time!" And at the thought that he, the owner of all, hill and vale, within his sight, and the descendant of generations of owners-that he had been threatened by this upstart, this loan-monger, this town-bred creature of a day, he swore with fresh vigor.

He had at any rate the fires of indignation to warm him, and the satisfaction of knowing that he had spoken his mind and had not had the worst of the bout. But the banker's feelings as he jogged homewards on his hackney were not so happy. In spite of Bourdillon's warning he had been confident that he would gain his end. He had fancied that he knew his man and could manage him. He had believed that the golden lure would not fail. But it had failed, and the old man's gibes accompanied him, and like barbed arrows clung to his memory and poisoned his content.

It was not the worst that he must return and own that Arthur had been wiser than he; that he must inform his colleagues that his embassy had failed. Worse than either was the hurt to his pride. Certain things that the Squire had said about money-making, his sneer about the difference in breeding, his warning that the banker might yet find that he had been too clever-these had pricked him to the quick, and the last had even caused him a pang of uneasiness. And then the Squire had shown so clearly the gulf that in his eyes lay between them!

Ay, it was that which rankled: the knowledge, sharply brought home to him, that no matter what his success, no matter what his wealth, nor how the common herd bowed down to him, this man and his like would ever hold themselves above him, would always look down on him. The fence about them he could not cross. Add thousands to thousands as he might, and though he conquered Lombard Street, these men would not admit him of their number. They would ever hold him at arm's length, would deal out to him a cold politeness. He could never be of them.

As a rule Ovington was too big a man to harbor spite, but as he rode and fumed, a plan which he had already considered put on a new aspect, and by and by his brow relaxed and he smote his thigh. Something tickled him and he laughed. He thought that he saw a way to avenge himself and to annoy his enemy, and by the time he reached the bank he was himself again. Indeed, he had not been human if he had not by that time owned that whatever Garth thought of him he was something in Aldersbury.

Three times men stopped him, one crossing the street to intercept him, one running bare-headed from a shop, a third seizing his rein. And all three sought favors, or craved advice, all, as they retreated, did so, eyed askance by those who lacked their courage or their impudence.

For the tide of speculation was still rising in the country, and even in Aldersbury had reached many a back-parlor where the old stocking or the money-box was scarcely out of date. Thousands sold their Three per cents., and the proceeds had to go somewhere, and other proceeds, for behind all there was real prosperity. Men's money poured first into a higher and then into a lower grade of security and raised each in turn, so that fortunes were made with astonishing speed. The banks gave extended credit; everything rose. Many who had bought in fear found that they had cleared a profit before they had had time to tremble. They sold, and still there were others to take their place. It seemed as if all had only to buy and to sell and to grow rich. Only the very cautious stood aside, and one by one even these slid tempted into the stream.

The more venturesome hazarded their money afar, buying shares in steamship companies in the West Indies, in diamond mines in Brazil, or in cattle companies in Mexico. The more prudent preferred undertakings which they could see and which their limited horizon could compass, and to these such a local scheme as the Valleys Railroad held out a tempting bait. They knew nothing about a railroad, but they knew that steam had been applied to ocean travel, and they knew Aldersbury and the woollen district. Here was something the growth and progress of which they could watch, and which once begun could not vanish in a night.

Then the silence of those within and the rumors spread without added to its attractions. Each man felt that his neighbor was stealing a march upon him, and that if he were not quick he would not get in on equal terms.

One of Ovington's waylayers wished to know if the limit at which he had been advised to sell his stock was likely to be reached. "I sold on Saturday," the banker answered, "two pounds above your limit, Davies. The money will be in the bank in a week." He spoke with Napoleonic curtness, and rode on, leaving the man, amazed and jubilant, to calculate his gains.

The next wanted advice. He had a hundred in hand if Mr. Ovington would not think it too small. "Call to-morrow-no, Thursday," Ovington said, hardly looking at him. "I'll see you then."

The third ran bare-headed out of a shop. He was a man of more weight, Purslow the big draper on Bride Hill, who had been twice Mayor of Aldersbury; a tradesman, bald and sleek, whom fortune had raised so rapidly that old subservience was continually at odds with new importance. "Just a word, Mr. Ovington," he stuttered, "a word, sir, by your leave? I'm a good customer." He had not laid aside his black apron but merely twisted it round his waist, a sure sign, in these days of his greatness, that he was flustered.

The banker nodded. "None better, Purslow," he answered. "What is it?"

"What I says, then-excuse me-is, if Grounds, why not me? Why not me, sir?"

"I don't quite-"

"If he's to be on the Board, he and his mash-tubs-"

"Oh!" The banker looked grave. "You are thinking of the Railroad, Purslow?"

"To be sure! What else? – excuse me, sir! And what I say is, if Grounds, why not me? I've been mayor twice and him not even on the Council? And I'm not a pauper, as none knows better than you, Mr. Ovington. If it's only that I'm a tradesman, why, there ought to be a tradesman on it, and I'll be bound as many will follow my lead as Grounds'."

The banker seemed to consider. "Look here, Purslow," he said, "you are doing very well, not a man in Aldersbury better. Take my advice and stick to the shop."

"And slave for every penny I make!"

"Slow and sure is a good rule."

"Oh, damn slow and sure!" cried the draper, forgetting his manners. "No offence, sir, I'm sure. Excuse me. But slow and sure, while Grounds is paid for every time he crosses the street, and doubles his money while he wears out his breeches!"

"Well," said Ovington, with apparent reluctance, "I'll think it over. But to sit on the Board means putting in money, Purslow. You know that, of course."

"And haven't I the money?" the man cried, inflamed by opposition. "Can't I put down penny for penny with Grounds? Ay, though I've served the town twice, and him not even on the Council!"

"Well, I'll bear it in mind. I can say no more than that," Ovington rejoined. "I must consult Sir Charles. It's a responsible position, Purslow. And, of course, where there are large profits, as we hope there may be, there must be risk. There must be some risk. Don't forget that. Still," touching up his horse with his heel, "I'll see what I can do."

He gained the bank without further stay, and there the stir and bustle which his practised eye was quick to mark sustained the note already struck. There were customers coming and going: some paying in, others seeking to have bills renewed, or a loan on securities that they might pay calls, or accommodation of one kind or another. But with easy money these demands could be granted, and many a parcel of Ovington's notes passed out amid smiling and general content. The January sun was shining as if March winds would never blow, and credit seemed to be a thing to be had for the asking.

It was only within the last seven years that Ovington's had ventured on an issue of notes. Then, a little before the resumption of cash payments, they had put them forth with a tentative, "If you had rather have bank paper it's here." Some had had the bad taste to prefer the Abraham Newlands, a few had even asked for Dean's notes. But borrowers cannot be choosers, the notes had gradually got abroad, and though at first they had returned with the rapidity of a homing pigeon, the readiness with which they were cashed wrought its effect, and by this time the public were accustomed to them.

Dean's notes bore a big D, and Ovington's, for the benefit of those who could not read, were stamped with a large CO., for Charles Ovington.

Alone with his daughter that evening the banker referred to this. "Betty," he said, after a long silence, "I am going to make a change. I am going to turn CO. into Company."

She understood him at once, and "Oh, father!" she cried, laying down her work. "Who is it? Is it Arthur?"

"Would you like that?"

She replied by another question. "Is he really so clever?"

"He's a gentleman-that's much. And a Griffin, and that's more, in a place like this. And he's-yes, he's certainly clever."

"Cleverer than Mr. Rodd?"

"Rodd! Pooh! Arthur's worth two of him."

"Quite the industrious apprentice!" she murmured, her hands in her lap.

"Well, you know," lightly, "what happened to the industrious apprentice, Betty?"

She colored. "He married his master's daughter, didn't he? But there are two words to that, father. Quite two words."

"Well, I am going to offer him a small share. Anything more will depend upon himself-and Clement."

She sighed. "Poor Clement!"

"Poor Clement!" The banker repeated her words pettishly. "Not poor Clement, but idle Clement! Can you do nothing with that boy? Put no sense into him? He's good for nothing in the world except to moon about with a gun. Last night he began to talk to me about Cobbett and some new wheat. New wheat, indeed! Rubbish!"

"But I think," timidly, "that he does understand about those things, father."

"And what good will they do him? I wish he understood a little more about banking! Why, even Rodd is worth two of him. He's not in the bank four days in the week. Where is he to-day?"

"I am afraid that he took his gun-but it was the last day of the season. He said that he would not be out again. He has been really better lately."

"Though I was away!" the banker exclaimed. And he said some strong things upon the subject, to which Betty had to listen.

However, he had recovered his temper when he sent for Arthur next day. He bade him close the door. "I want to speak to you," he said; then he paused a moment while Arthur waited, his color rising. "It's about yourself. When you came to me I did not expect much from the experiment. I thought that you would soon tire of it, being what you are. But you have stood to it, and you have shown a considerable aptitude for the business. And I have made up my mind to take you in-on conditions, of course."

Arthur's eyes sparkled. He had not hoped that the offer would be made so soon, and, much moved, he tried to express his thanks. "You may be sure that I shall do my best, sir," he said.

"I believe you will, lad. I believe you will. Indeed, I am thinking of myself as well as of you. I had not intended to make the offer so soon-you are young and could wait. But you will have to bring in a certain sum, and capital can be used at present to great advantage."

Arthur looked grave. "I am afraid, sir-"

"Oh, I'll make it easy," Ovington said. "This is my offer. You will put in five thousand pounds, and will receive for three years twelve per cent upon this in lieu of your present salary of one hundred and fifty-the hundred you are to be paid as Secretary to the Company is beside the matter. At the end of three years, if we are both satisfied, you will take an eighth share-otherwise you will draw out your money. On my death, if you remain in the bank, your share will be increased to a third on your bringing in another five thousand. You know enough about the accounts to know-"

"That it's a most generous offer," Arthur exclaimed, his face aglow. And with the frankness and enthusiasm, the sparkling eye and ready word that won him so many friends, he expressed his thanks.

"Well, lad," the other answered pleasantly, "I like you. Still, you had better take a short time to consider the matter."

"I want no time," Arthur declared. "My only difficulty is about the money. My mother's six thousand is charged on Garth, you see."

This was a fact well known to Ovington, and one which he had taken into his reckoning. Perhaps, but for it, he had not been making the offer at this moment. But he concealed his satisfaction and a smile, and "Isn't there a provision for calling it up?" he said.

"Yes, there is-at three months. But I am afraid that my mother-"

"Surely she would not object under the circumstances. The increased income might be divided between you so that it would be to her profit as well as to your advantage to make the change. Three months, eh? Well, suppose we say the money to be paid and the articles of partnership to be signed four months from now?"

Difficulties never loomed very large in this young man's eyes. "Very good, sir," he said. "Upon my honor, I don't know how to thank you."

"It won't be all on your side," the banker answered good-humoredly. "Your name's worth something, and you are keen. I wish to heaven you could infect Clement with a tithe of your keenness."

"I'll try, sir," Arthur replied. At that moment he felt that he could move mountains.

"Well, that's settled, then. Send Rodd to me, will you, and do you see if I have left my pocket-book in the house. Betty may know where it is."

Arthur went through the bank, stepping on air. He gave Rodd his message, and in a twinkling he was in the house. As he crossed the hall his heart beat high. Lord, how he would work! What feats of banking he would perform! How great would he make Ovington's, so that not only Aldshire but Lombard Street should ring with its fame! What wealth would he not pile up, what power would he not build upon it, and how he would crow, in the days to come, over the dull-witted clod-hopping Squires from whom he sprang, and who had not the brains to see that the world was changing about them and their reign approaching its end!

For at this moment he felt that he had it in him to work miracles. The greatest things seemed easy. The fortunes of Ovington's lay in the future, the cycle half turned-to what a point might they not carry them! During the last twelve months he had seen money earned with an ease which made all things appear possible; and alert, eager, sanguine, with an inborn talent for business, he felt that he had but to rise with the flowing tide to reach any position which wealth could offer in the coming age-that age which enterprise and industry, the loan, the mill, the furnace were to make their own. The age of gold!

He burst into song. He stopped. "Betty!" he cried.

"Who is that rude boy?" the girl retorted, appearing on the stairs above him.

He bowed with ceremony, his hand on his heart, his eyes dancing. "You see before you the Industrious Apprentice!" he said. "He has received the commendation of his master. It remains only that he should lay his success at the feet of-his master's daughter!"

She blushed, despite herself. "How silly you are!" she cried. But when he set his foot on the lowest stair as if to join her, she fled nimbly up and escaped. On the landing above she stood. "Congratulations, sir," she said, looking over the balusters. "But a little less forwardness and a little more modesty, if you please! It was not in your articles that you should call me Betty."

"They are cancelled! They are gone!" he retorted. "Come down, Betty! Come down and I will tell you such things!"

But she only made a mocking face at him and vanished. A moment later her voice broke forth somewhere in the upper part of the house. She, too, was singing.

CHAPTER VI

Between the village and Garth the fields sank gently, to rise again to the clump of beeches which masked the house. On the farther side the ground fell more sharply into the narrow valley over which the Squire's window looked, and which separated the knoll whereon Garth stood from the cliffs. Beyond the brook that babbled down this valley and turned the mill rose, first, a meadow or two, and then the Thirty Acre covert, a tangle of birches and mountain-ashes which climbed to the foot of the rock-wall. Over this green trough, which up-stream and down merged in the broad vale, an air of peace, of remoteness and seclusion brooded, making it the delight of those who, morning and evening, looked down on it from the house.

Viewed from the other side, from the cliffs, the scene made a different impression. Not the intervening valley but the house held the eye. It was not large, but the knoll on which it stood was scarped on that side, and the walls of weathered brick rose straight from the rock, fortress-like and imposing, displaying all their mass. The gables and the stacks of fluted chimneys dated only from Dutch William, but tradition had it that a strong place, Castell Coch, had once stood on the same site; and fragments of pointed windows and Gothic work, built into the walls, bore out the story.

The road leaving the village made a right-angled turn round Garth and then, ascending, ran through the upper part of the Thirty Acres, skirting the foot of the rocks. Along the lower edge of the covert, between wood and water, there ran also a field-path, a right-of-way much execrated by the Squire. It led by a sinuous course to the Acherley property, and, alas, for good resolutions, along it on the afternoon of the very day which saw the elder Ovington at Garth came Clement Ovington, sauntering as usual.

He carried a gun, but he carried it as he might have carried a stick, for he had long passed the bounds within which he had a right to shoot; and at all times, his shooting was as much an excuse for a walk among the objects he loved as anything else. He had left his horse at the Griffin Arms in the village, and he might have made his way thither more quickly by the road. But at the cost of an extra mile he had preferred to walk back by the brook, observing as he went things new and old; the dipper curtseying on its stone, the water-vole perched to perform its toilet on the leaf of a brook-plant, the first green shoots of the wheat piercing through the soil, an old laborer who was not sorry to unbend his back, and whose memory held the facts and figures of fifty-year-old harvests. The day was mild, the sun shone, Clement was happy. Why, oh, why were there such things as banks in the world?

At a stile which crossed the path he came to a stand. Something had caught his eye. It was a trifle, to which nine men out of ten would not have given a thought, for it was no more than a clump of snowdrops in the wood on his right. But a shaft of wintry sunshine, striking athwart the tiny globes, lifted them, star-like, above the brown leaves about them, and he paused, admiring them-thinking no evil, and far from foreseeing what was to happen. He wondered if they were wild, or-and he looked about for any trace of human hands-a keeper's cottage might have stood here. He saw no trace, but still he stood, entranced by the white blossoms that, virgin-like, bowed meek heads to the sunlight that visited them.

He might have paused longer, if a sound had not brought him abruptly to earth. He turned. To his dismay he saw a girl, three or four paces from him, waiting to cross the stile. How long she had waited, how long watched him, he did not know, and in confusion-for he had not dreamed that there was a human being within a mile of him-and with a hurried snatch at his hat, he moved out of the way.

The girl stepped forward, coloring a little, for she foresaw that she must climb the stile under the young man's eye. Instinctively, he held out a hand to assist her, and in the act-he never knew how, nor did she-the gun slipped from his grasp, or the trigger caught in a bramble. A sheet of flame tore between them, the blast of the powder rent the air.

"O my God!" Clement cried, and he reeled back, shielding his eyes with his hands.

The smoke hid the girl, and for a long moment, a moment of such agony as he had never known, Clement's heart stood still. What had he done? oh, what had he done at last, with his cursed carelessness! Had he killed her?

Slowly, the smoke cleared away, and he saw the girl. She was on her feet-thank God, she was on her feet! She was clinging with both hands to the stile. But was she-"Are you-are you-" he tried to frame words, his voice a mere whistle.

She clung in silence to the rail, her face whiter than the quilted bonnet she wore. But he saw-thank God, he saw no wound, no blood, no hurt, and his own blood moved again, his lungs filled again with a mighty inspiration. "For pity's sake, say you are not hurt!" he prayed. "For God's sake, speak!"

But the shock had robbed her of speech, and he feared that she was going to swoon. He looked helplessly at the brook. If she did, what ought he to do? "Oh, a curse on my carelessness!" he cried. "I shall never, never forgive myself."

It had in truth been a narrow, a most narrow escape, and at last she found words to say so. "I heard the shot-pass," she whispered, and shuddering closed her eyes again, overcome by the remembrance.

"But you are not hurt? They did pass!" The horror of that which might have been, of that which had so nearly been, overcame him anew, gave a fresh poignancy to his tone. "You are sure-sure that you are not hurt?"

"No, I am not hurt," she whispered. "But I am very-very frightened. Don't speak to me. I shall be right-in a minute."

"Can I do anything? Get you some water?"

She shook her head and he stood, looking solicitously at her, still fearing that she might swoon, and wondering afresh what he ought to do if she did. But after a minute or so she sighed, and a little color came back to her face. "It was near, oh, so near!" she whispered, and she covered her face with her hands. Presently, and more certainly, "Why did you have it-at full cock?" she asked.

"God knows!" he owned. "It was unpardonable. But that is what I am! I am a fool, and forget things. I was thinking of something else, I did not hear you come up, and when I found you there I was startled."

"I saw." She smiled faintly. "But it was-careless."

"Horribly! Horribly careless! It was wicked!" He could not humble himself enough.

She was herself now, and she looked at him, took him in, and was sorry for him. She removed her hands from the rail, and though her fingers trembled she straightened her bonnet. "You are Mr. Ovington?"

"Yes. And you are Miss Griffin, are you not?"

"Yes," smiling tremulously.

"May I help you over the stile? Oh, your basket!"

She saw that it lay some yards away, blackened by powder, one corner shot away; so narrow had been the escape! He had a feeling of sickness as he took it up. "You must not go on alone," he said. "You might faint."

"Not now. But I shall not go on. What-" Her eyes strayed to the wood, and curiosity stirred in her. "What were you looking at so intently, Mr. Ovington, that you did not hear me?"

He colored. "Oh, nothing!"

"But it must have been something!" Her curiosity was strengthened.

"Well, if you wish to know," he confessed, shamefacedly, "I was looking at those snowdrops."

"Those snowdrops?"

"Don't you see how the sunlight touches them? What a little island of light they make among the brown leaves?"

"How odd!" She stared at the snowdrops and then at him. "I thought that only painters and poets, Mr. Wordsworth and people like that, noticed those things. But perhaps you are a poet?"

"Goodness, no!" he cried. "A poet? But I am fond of looking at things-out of doors, you know. A little way back" – he pointed up-stream, the way he had come-"I saw a rat sitting on a lily leaf, cleaning its whiskers in the sun-the prettiest thing you ever saw. And an old man working at Bache's told me that he-but Lord, I beg your pardon! How can I talk of such things when I remember-?"

He stopped, overcome by the recollection of that through which they had passed. She, for her part, was inclined to ask him to go on, but remembered that this, all this was very irregular. What would her father say? And Miss Peacock? Yet, if this was irregular, so was the adventure itself. She would never forget his face of horror, the appeal in his eyes, his poignant anxiety. No, it was impossible to act as if nothing had happened between them, impossible to be stiff and to talk at arm's length about prunes and prisms with a person who had all but taken her life-and who was so very penitent. And then it was all so interesting, so out of the common, so like the things that happened in books, like that dreadful fall from the Cobb at Lyme in "Persuasion." And he was not ordinary, not like other people. He looked at snowdrops!

But she must not linger now. Later, when she was alone in her room, she could piece it together and make a whole of it, and think of it, and compass the full wonder of the adventure. But she must go now. She told him so, the primness in her tone reflecting her thoughts. "Will you kindly give me the basket?"

"I am going to carry it," he said. "You must not go alone. Indeed you must not, Miss Griffin. You may feel it more by and by. You may-go off suddenly."

"Oh," she replied, smiling, "I shall not go off, as you call it, now."

"I will only come as far as the mill," humbly. "Please let me do that."

She could not say no, it could hardly be expected of her; and she turned with him. "I shall never forgive myself," he repeated. "Never! Never! I shall dream of the moment when I lost sight of you in the smoke and thought that I had killed you. It was horrible! Horrible! It will come back to me often."

He thought so much of it that he was moving away without his gun, leaving it lying on the ground. It was she who reminded him. "Are you not going to take your gun?" she asked.

He went back for it, covered afresh with confusion. What a stupid fellow she must think him! She waited while he fetched it, and as she waited she had a new and not unpleasant sensation. Never before had she been on these terms with a man. The men whom she had known had always taken the upper hand with her. Her father, Arthur even, had either played with her or condescended to her. In her experience it was the woman's part to be ordered and directed, to give way and to be silent. But here the parts were reversed. This man-she had seen how he looked at her, how he humbled himself before her! And he was-interesting. As he came back to her carrying the gun, she eyed him with attention. She took note of him.

He was not handsome, as Arthur was. He had not Arthur's sparkle, his brilliance, his gay appeal, the carriage of the head that challenged men and won women. But he was not ugly, he was brown and clean and straight, and he looked strong. He bent to her as if he had been a knight and she his lady, and his eyes, grey and thoughtful-she had seen how they looked at her.

Now, she had never given much thought to any man's eyes before, and that she did so now, and criticised and formed an opinion of them, implied a change of attitude, a change in her relations and the man's; and instinctively she acknowledged this by the lead she took. "It seems so strange," she said half-playfully-when had she ever rallied a man before? – "that you should think of such things as you do. Snowdrops, I mean. I thought you were a banker, Mr. Ovington."

"A very bad banker," he replied ruefully. "To tell the truth, Miss Griffin, I hate banking. Pounds, shillings, and pence-and this!" He pointed to the country about them, the stream, the sylvan path they were treading, the wood beside them, with its depths gilded here and there by a ray of the sun. "A desk and a ledger-and this! Oh, I hate them! I would like to live out of doors. I want" – in a burst of candor-"to live my own life! To be able to follow my own bent and make the most of myself."

"Perhaps," she said with naïveté, "you would like to be a country gentleman?" And indeed the lot of a country gentleman in that day was an enviable one.

"Oh no," he said, his tone deprecating the idea. He did not aspire to that.

"But what, then?" She did not understand. "Have you no ambition?"

"I'd like to be-a farmer, if I had my way."

That surprised as well as dashed her. She thought of her father's tenants and her face fell. "Oh, but," she said, "a farmer? Why?" He was not like any farmer she had ever seen.

But he would not be dashed. "To make two blades of grass grow where one grew before," he answered stoutly, though he knew that he had sunk in her eyes. "Just that; but after all isn't that worth doing? Isn't that better than burying your head in a ledger and counting other folk's money while the sun shines out of doors, and the rain falls sweetly, and the earth smells fresh and pure? Besides, it is all I am good for, Miss Griffin. I do think I understand a bit about that. I've read books about it and I've kept my eyes open, and-and what one likes one does well, you know."

"But farmers-"

"Oh, I know," sorrowfully, "it must seem a very low thing to you."

"Farmers don't look at snowdrops, Mr. Ovington," with a gleam of fun in her eyes.

"Don't they? Then they ought to, and they'd learn a lot that they don't know now. I've met men, laboring men who can't read or write, and it's wonderful the things they know about the land and the way plants grow on it, and the live things that are only seen at night, or stealing to their homes at daybreak. And there's a new wheat, a wheat I was reading about yesterday, Cobbett's corn, it is called, that I am sure would do about here if anyone would try it. But there," remembering himself and to whom he was talking, "this can have no interest for you. Only wouldn't you rather plod home weary at night, feeling that you had done something, and with all this" – he waved his hand-"sinking to rest about you, and the horses going down to water, and the cattle lowing to be let into the byres, and-and all that," growing confused, as he felt her eyes upon him, "than get up from a set of ledgers with your head aching and your eyes muddled with figures?"

"I'm afraid I have not tried either," she said. But she smiled. She found him new, his notions unlike those of the people about her, and certainly unlike those of a common farmer. She did not comprehend all his half-expressed thoughts, but not for that was she the less resolved to remember them, and to think of them at her leisure. For the present here was the mill, and they must part. At the mill the field-path which they were following fell into a lane, which on the right rose steeply to the road, on the left crossed a cart-bridge, shaken perpetually by the roar and wet with the spray of the great mill-wheel. Thence it wound upwards, rough and stony, to the back premises of Garth.

He, too, knew that this division of the ways meant parting, and humility clothed him. "Heavens, what a fool I've been," he said, blushing, as he met her eyes. "What must you think of me, prating about myself when I ought to have been thinking only of you and asking your pardon."

"For nearly shooting me?"

"Yes-and thank God, thank God," with emotion, "that it was not worse."

"I do."

"I ought never to carry a gun again!"

"I won't exact that penalty." She looked at him very kindly.

"And you will forgive me? You will do your best to forgive me?"

"I will do my best, if you will not carry off my basket," she replied, for he was turning away with the basket on his arm. "Thank you," as he restored it, and in his embarrassment nearly dropped his gun. "Good-bye."

"You are sure that you will be safe now?"

"If you have no fresh accident with your firearms," she laughed. "Please be careful."

She nodded, and turned and tripped away. But she had hardly left him, she had not passed ten paces beyond the bridge, before her mood changed. The cloak of playfulness fell from her, reaction

did its work. The color left her cheeks, her knees shook as she remembered. She felt again the hot blast on her cheek, lived through the flash, the shock, the onset of faintness. Again she clung to the stile, giddy, breathless, the landscape dancing about her. And through the haze she saw his face, white, drawn, terror-stricken-saw it and strove vainly to reassure him.

And now-now he was soothing her. He was pouring out his penitence, he was upbraiding himself. Presently she was herself again; her spirits rising, she was playing with him, chiding him, exercising a new sense of power, becoming the recipient of a man's thoughts, a man's hopes and ambitions. The color was back in her cheeks now, her knees were steady, she could walk. She went on, but slowly and more slowly, full of thought, reviewing what had happened.

Until, near the garden door, she was roughly brought to earth. Miss Peacock, visiting the yard on some domestic errand, had discerned her. "Josina!" she cried. "My certy, girl, but you have been quick! I wish the maids were half as quick when they go! A whole afternoon is not enough for them to walk a mile. But you've not brought the eggs?"

"I didn't go," said Josina. "I was frightened by a gun."

"A gun?"

"And I felt a little faint."

"Faint? Why, you've got the color of a rose, girl. Faint? Well, when I want galeny eggs again I shan't send you. Where was it?"

"Under the Thirty Acres-by the stile. A gun went off, and-"

"Sho!" Miss Peacock cried contemptuously. "A gun went off, indeed! At your age, Josina! I don't know what girls are coming to! If you don't take care you'll be all nerves and vapors like your aunt at the Cottage! Go and take a dose of gilly-flower-water this minute, and the less said to your father the better. Why, you'd never hear the end of it! Afraid because a gun went off!"

Josina agreed that it was very silly, and went quickly up to her room. Yes, the less said about it the better!

CHAPTER VII

The terraced garden at Garth rested to the south and east on a sustaining wall so high that to build it to-day would tax the resources of three Squires. Unfortunately, either for defence or protection from the weather, the wall rose high on the inner side also, so that he who walked in the garden might enjoy the mellow tints of the old brickwork, but had no view of the country except through certain loop-holes, gable-shaped, which pierced the wall at intervals, like the port-holes of a battleship. If the lover of landscape wanted more, he must climb half a dozen steps to a raised walk which ran along the south side. Thence he could look, as from an eyrie, on the green meadows below him, or away to the line of hills to westward, or turning about he could overlook the operations of the gardener at his feet.

More, if it rained or blew there was at the south-west corner, and entered from the raised walk, an ancient Dutch summer-house of brick, with a pyramidal roof. It had large windows and, with much at Garth that served for ornament rather than utility, it was decayed, time and damp having almost effaced its dim frescoes. But tradition hallowed it, for it was said that William of Orange, after dining in the hall at the oaken table which still bore the date 1691, had smoked his pipe and drunk his Schnapps in this summer-house; and thence had watched the roll of the bowls and the play of the bias on the turf below. For in those days the garden had been a bowling green.

There on summer evenings the Squire would still drink his port, but in winter the place was little used, tools desecrated it, and tubers took refuge in it. So when Josina began about this time to frequent it, and, as winter yielded to the first breath of spring, began to carry her work thither of an afternoon, Miss Peacock should have had her suspicions. But the good lady saw nothing, being a busy woman. Thomas the groom did remark the fact, for idle hands make watchful eyes, but for a time he was none the wiser.

"What's young Miss doing up there?" he asked himself. "Must be tarnation cold! And her look's fine, too! Ay, 'tis well to be them as has nought to do but traipse up and down and sniff the air!"

Naturally it did not at once occur to him that the summer-house commanded a view of the path which ran along the brook side; nor did he suppose that Miss had any purpose, when, as might happen perhaps once a week, she would leave her station at the window and in an aimless fashion wander down to the mill-and beyond it. She might be following a duck inclined to sit, or later-for turkeys will stray-be searching for a turkey's nest. She might be doing fifty things, indeed-she was sometimes so long away. But the time did come when, being by chance at the mill, Thomas saw a second figure on the path beside the water, and he laid by the knowledge for future use. He was a sly fellow, not much in favor with the other servants.

Presently there came a cold Saturday in March, a wet, windy day, when to saunter by the brook would have too odd an air. But would it have an odd look, Josina wondered, standing before the glass in her room, if she ran across to the Cottage for ten minutes about sunset? The bank closed early on Saturdays, and men were not subject to the weather as women were. Twice she put on her bonnet, and twice she took it off and put it back in its box-she could not make up her mind. He might think that she followed him. He might think her bold. Or suppose that when they met before others, she blushed; or that they thought the meeting strange? And, after all, he might not be there-he was no favorite with Mrs. Bourdillon, and his heart might fail him. In the end the bonnet was put away, but it is to be feared that that evening Jos was a little snappish with Miss Peacock when arraigned for some act of forgetfulness.

Had she gone she might have come off no better than Clement, who, braving all things, did go. Mrs. Bourdillon did not, indeed, say when he entered, "What, here again?" but her manner spoke for her, and Arthur, who had arrived before his time, received the visitor with less than his usual good humor. Clement's explanation, that he had left his gun, fell flat, and so chilly were the two that he stayed but twenty minutes, then faltered an excuse, and went off with his tail between his legs.

He did not guess that he had intruded on a family difference, a trouble of some standing, which the passage of weeks had but aggravated. It turned on Ovington's offer, which Arthur, pluming himself on his success and proud of his prospects, had lost no time in conveying to his mother. He had supposed that she would see the thing with his eyes, and be as highly delighted. To become a partner so early, to share at his age in the rising fortunes of the house! Surely she would believe in him now, if she had never believed in him before.

But Mrs. Bourdillon had been imbued by her husband with one fixed idea-that whatever happened she must never touch her capital; that under no circumstances must she spend it, or transfer it or alienate it. That way lay ruin. No sooner, therefore, had Arthur come to that part of his story than she had taken fright; and nothing that he had been able to say, no assurance that he had been able to give, no gilded future that he had been able to paint, had sufficed to move the good woman from her position.

"Of course," she said, looking at him piteously, for she hated to oppose him, "I'm not saying that it does not sound nice, dear."

"It is nice! Very nice!"

"But I'm older than you, and oh, dear, dear, I've known what disappointment is! I remember when your father thought that he had the promise of the Benthall living and we bought the drawing-room carpet, though it was blue and buff and your father did not like the color-something to do with a fox, I remember, though to be sure a fox is red! Well, my dear," drumming with her fingers on her lap in a placid way that maddened her listener, "he was just as confident as you are, and after all the Bishop gave the living to his own cousin, and the money thrown clean away, and the carpet too large for any room we had, and woven of one piece so that we couldn't cut it! I'm sure that was a lesson to me that there's many a slip between the cup and the lip. Believe me, a bird in the hand-"

"But this is in the hand!" Arthur cried, restraining himself with difficulty. "This is in the hand!"

"Well, I don't know how that may be. I never was a business woman, whatever your uncle may say when he is in his tantrums. But I do know that your father told me, nine or ten times-"

"And you've told me a hundred times!"

"Well, and I'm sure your uncle would say the same! But, indeed, I don't know what he wouldn't say if he knew what we were thinking of!"

"The truth is, mother, you are afraid of the Squire."

"And if I am," plaintively, "it is all very well for you, Arthur, who are away six days out of seven. But I'm here and he's here. And I have to listen to him. And if this money is lost-"

"But it cannot be lost, I tell you!"

"Well, if it is lost, we shall both be beggars! Oh, dear, dear, I'm sure if your father told me once he told me a hundred times-"

"Damn!" Arthur cried, fairly losing his temper at last. "The truth is, mother, that my father knew nothing about money."

At that, however, Mrs. Bourdillon began to cry and Arthur found himself obliged to drop the matter for the time. He saw, too, that he was on the wrong tack, and a few days later, under pressure of necessity, he tried another. He humbled himself, he wheedled, he cajoled; and when he had by this means got on the right side of his mother he spoke of Ovington's success.

"In a few years he will be worth a quarter of a million," he said.

The figure flustered her. "Why, that's-"

"A quarter of a million," he repeated impressively. "And that's why I consider this the chance of my life, mother. It is such an opportunity as I shall never have again. It is within my reach now, and surely, surely," his voice shook with the fervor of his pleading, "you will not be the one to dash it from my lips?" He laid his hand upon her wrist. "And ruin your son's life, mother?"

She was shaken. "You know, if I thought it was for your good!"

"It is! It is, mother!"

"I'd do anything to make you happy, Arthur! But I don't believe," with a sigh, "that whatever I did your uncle would pay the money."

"Is it his money or yours?"

"Why, of course, Arthur, I thought that you knew that it was your father's." She was very simple, and her pride was touched.

"And now it is yours. And I suppose that some day-I hope it will be a long day, mother-it will be mine. Believe me, you've only to write to my uncle and tell him that you have decided to call it up, and he will pay it as a matter of course. Shall I write the letter for you to sign?"

Mrs. Bourdillon looked piteously at him. She was very, very unwilling to comply, but what was she to do? Between love of him and fear of the Squire, what was she to do? Poor woman, she did not know. But he was with her, the Squire was absent, and she was about to acquiesce when a last argument occurred to her. "But you are forgetting," she said, "if your uncle takes offence, and I'm sure he will, he'll come between you and Josina."

"Well, that is his look-out."

"Arthur! You don't mean that you've changed your mind, and you so fond of her? And the girl heir to Garth and all her father's money!"

"I say nothing about it," Arthur declared. "If he chooses to come between us that will be his doing, not mine."

"But Garth!" Mrs. Bourdillon was altogether at sea. "My dear boy, you are not thinking! Why, Lord ha' mercy on us, where would you find such another, young and pretty and all, and Garth in her pocket? Why, if it were only on Jos's account you'd be mad to quarrel with him."

"I'm not going to quarrel with him," Arthur replied sullenly. "If he chooses to quarrel with me, well, she's not the only heiress in the world."

His mother held up her hands. "Oh dear me," she said wearily. "I give it up, I don't understand you. But I'm only a woman and I suppose I don't understand anything."

He was accustomed to command and she to be guided. He saw that she was wavering, and he plied her afresh, and in the end, though not without another outburst of tears, he succeeded. He fetched the pen, he smoothed the paper, and before he handed his mother her bed-candle he had got the fateful letter written, and had even by lavishing on her unusual signs of affection brought a smile to her face. "It will be all right, mother, you'll see," he urged as he watched her mount the stairs. "It will be all right! You'll see me a millionaire yet."

And then he made a mistake which was to cost him dearly. He left the letter on the mantel-shelf. An hour later, when he had been some time in bed, he heard a door open and he sat up and listened. Even then, had he acted on the instant, it might have availed. But he hesitated, arguing down his misgivings, and it was only when he caught the sound of footsteps stealthily re-ascending that he jumped out of bed and lit a candle. He slipped downstairs, but he was too late. The letter was gone.

He went up to bed again, and though he wondered at the queer ways of women he did not as yet doubt the issue. He would recover the letter in the morning and send it. The end would be the same.

There, however, he was wrong. Mrs. Bourdillon was a weak woman, but weakness has its own obstinacy, and by the morning she had reflected. The sum charged on Garth was her whole fortune, her sole support, and were it lost she would be penniless, with no one to look to except the Squire, whom she would have offended beyond forgiveness. True, Arthur laughed at the idea of loss, and he was clever. But he was young and sanguine, and before now she had heard of mothers beggared through the ill-fortune or the errors of their children. What if that should be her lot!

Nor was this the only thought which pressed upon her mind. That Arthur should marry Josina and succeed to Garth had been for years her darling scheme, and she could not, in spite of the hopes with which he had for the moment dazzled her, imagine any future for him comparable to that. But if he would marry Josina and succeed to Garth he must not offend his uncle.

So, when Arthur came down in the morning, and with assumed carelessness asked for the letter she put him off. It was Sunday. She would not discuss business on Sunday, it would not be lucky. On Monday, when, determined to stand no more nonsense, he returned to the subject, she took refuge in tears. It was cruel of him to press her so, when-when she was not well! She had not made up her mind. She did not know what she should do. To tears there is no answer, and, angry as he was, he had to start for Aldersbury, leaving the matter unsettled, much to his disgust and alarm, for the time was running on.

And that was the beginning of a tragedy in the little house under Garthmyle. It was a struggle between strength and weakness, and weakness, as usual, sought shelter in subterfuge. When Arthur came home at the end of the week his mother took care to have company, and he could not get a word with her. She had no time for business-it must wait. On the next Saturday she was not well, and kept her bed, and on the Sunday met him with the same fretful plea-she would do no business on Sunday! Then, convinced at last that she had made up her mind to thwart him, he hardened his heart. He loved his mother, and to go beyond a certain point did not consort with his easy nature, but he had no option; the thing must be done if his prospects were not to be wrecked. He became hard, cruel, almost brutal; threatening to leave her, threatening to take himself off altogether, harassing her week after week, in what should have been her happiest hours, with pictures of the poverty, the obscurity, the hopelessness to which she was condemning him! And, worst of all, torturing her with doubts that after all he might be right.

And still she resisted, and weak, foolish woman as she was, resisted with an obstinacy that was infinitely provoking. Meanwhile only two things supported her: her love for him, and the belief that she was defending his best interests and that some day he would thank her. She was saving him from himself. The odds were great, she was unaccustomed to oppose him, and still she withstood him. She would not sign the letter. But she suffered, and suffered terribly.

She took to bringing in guests as buffers between them, and once or twice she brought in Josina. The girl, who knew them both so well, could not fail to see that there was something wrong, that something marred the relations between mother and son. Arthur's moody brow, his silence, or his snappish answers, no less than Mrs. Bourdillon's scared manner, left her in no doubt of that. But she fancied that this was only another instance of the law of man's temper and woman's endurance-that law to which she knew but one exception. And if the girl hugged that exception, trembling and hoping, to her breast, if Arthur's coldness was a relief to her, if she cared little for any secret but her own, she was no more of a mystery to them than they were to her. When the door closed behind her, and, accompanied by a maid, she crossed the dark fields, she thought no more about them. The two ceased-such is the selfishness of love-to exist for her. Her thoughts were engrossed by another, by one who until lately had been a stranger, but whose figure now excluded the world from her view. Her secret monopolized her, closed her heart, blinded her eyes. Such is the law of love-at a certain stage in its growth.

Meanwhile life at the Cottage went on in this miserable fashion until April had come in and the daffodils were in full bloom in the meadows beside the river. And still Arthur could not succeed in his object, and wondering what the banker thought of the delay and his silence, was almost beside himself with chagrin. Then there came a welcome breathing space. Ovington despatched him to London on an important and confidential mission. He was to be away rather more than a fortnight, and the relief was much even to him. To his mother it had been more, if he had not, with politic cruelty, kept from her the cause of his absence. She feared that he was about to carry out his threat and to make a home elsewhere-that this was the end, that he was going to leave her. And perhaps, she thought, she had been wrong. Perhaps, after all, she had sacrificed his love and lost his dear presence for nothing! It was a sad Easter that she passed, lonely and anxious, in the little house.

CHAPTER VIII

It was in the third week of April that Arthur returned to Aldersbury. Ovington had not failed to let his correspondents know that the lad was no common mercantile person, but came of a county family and had connections; and Arthur had been fêted by the bank's agents and made much of by their friends. The negotiation which Ovington had entrusted to him had gone well, as all things went well at this time. His abilities had been recognized in more than one counting-house, and in the general elation and success, civilities and hospitality had been showered upon him. Mothers and daughters had exerted themselves to please the nephew-it was whispered the heir-of the Aldshire magnate; and what Arthur's letters of credit had not gained for him, his handsome face and good breeding had won. He came back, therefore, on the best of terms with himself and more in love than ever with the career which he had laid out. And, but for the money difficulty, and his mother's obstinacy, he would have seen all things in rose color.

He returned at the moment when speculation in Aldersbury-and Aldersbury was in this but a gauge of the whole country-was approaching its fever point. The four per cent, consols, which not long before had stood at 72, were 106. The three per cents., which had been 52, had risen to 93. India stock was booming at 280, and these prices, which would have seemed incredible to a former generation, were justified by the large profits accruing from trade and seeking investment. They were, indeed, nothing beside the heights to which more speculative stocks were being hurried. Shares in one mine, bought at ten pounds, changed hands at a hundred and fifty. Shares in another, on which seventy pounds had been paid, were sold at thirteen hundred. An instalment of £5 was paid on one purchase, and ten days later the stock was sold for one hundred and forty!

Under such circumstances new ventures were daily issued to meet the demand. Proposals for thirty companies came out in a week, and still there appeared to be money for all, for the banks, tempted by the prevailing prosperity, increased their issues of notes. It seemed an easy thing to borrow at seven per cent., and lay out the money at ten or fifteen, with certainty of a gain in capital. Men who had never speculated saw their neighbors grow rich, and themselves risked a hundred and doubled it, ventured two and saw themselves the possessers of six. It was like, said one, picking up money in a hat. It was like, said another, baling it up in a bucket. There seemed to be money everywhere-money for all. Peers and clergymen, shop-keepers and maiden ladies, servants even, speculated; while those who knew something of the market, or who could allot shares in new ventures, were courted and flattered, drawn into corners and consulted by troops of friends.

All this came to its height at the end of April, and Arthur, sanguine and eager, laden with the latest news from Lombard Street, returned to Aldersbury to revel in it. He trod the Cop and the High Street as if he walked on air. He moved amid the excitement like a young god. His nod was confidence, his smile a promise. A few months before he had doubted. He had viewed the rising current of speculation from without, and had had his misgivings. Now the stream had caught him, and if he ever reflected that there might be rocks ahead, he flattered himself that he would be among the first to take the alarm.

The confidence which he owed to youth, the banker drew from a past of unvarying success. But the elder man did have his moments of mistrust. There were hours when he saw hazards in front, and the days on which he did not call for the Note Issues were few. But even he found it easier to go with the current, and once or twice, so high was his opinion of Arthur's abilities, he let himself be persuaded by him. Then the mere bustle was exhilarating. The door of the bank that never rested, the crowded counter, the incense of the streets, the whispers where he passed, all had their intoxicating effect. The power to put a hundred pounds into a man's pocket-who can abstain from, who is not flattered by, the use of this, who can at all times close his mouth? And often one thing leads to another, and advice is the prelude to a loan.

It was above all when the railroad scheme was to the fore that the banker realized his importance. It was his, he had made it, and it was on its behalf that he was disposed to put his hand out farthest. The Board, upon Sir Charles's proposal-the fruit of a hint dropped by Ovington-had fixed the fourth market-day in April for the opening of the subscription list. Though the season was late, the farmers would be more or less at liberty; and as it happened the day turned out to be one of the few fine days of that spring. The sun, rarely seen of late, shone, the public curiosity was tickled, the town was full, men in the streets quoted the tea-kettle and explained the powers of steam; and Arthur, as he forged his way through the good-tempered, white-coated throng, felt to the full his importance.

Near the door of the bank he met Purslow, and the draper seized his arm. "One moment, sir, excuse me," he whispered. "I've a little more I can spare at a pinch. What do you advise, Mr. Bourdillon?"

Arthur knew that it was not in his province to advise, and he shook his head. "You must ask Mr. Ovington," he said.

"And he that busy that he'll snap my nose off! And you're just from London. Come, Mr. Bourdillon, just for two or three hundred pounds. A good 'un! A real good 'un! I know you know one!"

Arthur gave way. The man's wheedling tone, the sense of power, the ability to confer a favor were too much for him. He named the Antwerp Navigation Company. "But don't stop in too long," he added. And he snatched himself away, and hurried on, and many were those who found his frank eager face irresistible.

As he ploughed his way through the crowd, his head on a level with the tallest, he seemed to be success itself. His careless greeting met everywhere a cheery answer, and more than one threw after him, "There goes the old Squire's nevvy! See him? He's a clever 'un if ever there was one!" They gave him credit for knowing mysteries dark to them, yet withal they owned a link with him. He too belonged to the land. A link with him and some pride in him.

In the parlor where the Board met he had something of the same effect. Sir Charles and Acherley had taken their seats and were talking of county matters, their backs turned on their fellows. Wolley stood before the fire, glowering at them and resenting his exclusion. Grounds sat meekly on a chair within the door. But Arthur's appearance changed all. He had a word or a smile for each. He set Grounds at his ease, he had a joke for Sir Charles and Acherley, he joined Wolley before the fire. Ovington, who had left the room for a moment, noted the change, and his heart warmed to the Secretary. "He will do," he told himself, as he turned to the business of the meeting.

"Come, Mr. Wolley, come, Mr. Grounds," he said, "pull up your chairs, if you please. It has struck twelve and the bank should be open to receive applications at half-past. I conveyed your invitation, gentlemen, to Mr. Purslow two days ago, and I am happy to tell you that he takes two hundred shares, so that over one-third of the capital will be subscribed before we go to the public. I suppose, gentlemen, you would wish him to take his seat at once?"

Sir Charles and Acherley nodded, Wolley looked sullen but said nothing, Grounds submitted. Neither he nor Wolley was over-pleased at sharing with another the honor of sitting with the gentry. But it had to be done. "Bring him in, Bourdillon," Ovington said.

Purslow, who was in waiting, slid into the room and took his seat, between pride and humility. "I have reason to believe, gentlemen," Ovington continued, "that the capital will be subscribed within twenty-four hours. It is for you to say how long the list shall remain open."

"Not too long," said Sir Charles, sapiently.

"Shall I say forty-eight hours? Agreed, gentlemen? Very good. Then a notice to that effect shall be posted outside the bank at once. Will you see to that, Bourdillon?"

"And what of Mr. Griffin?" Wolley blurted out the question before Ovington could restrain him. The clothier was anxious to show Purslow that he was at home in his company.

"To be sure," Ovington answered smoothly. "That is the only point, gentlemen, in which my expectations have not been borne out. The interview between Mr. Griffin and myself was

disappointing, but I hoped to be able to tell you to-day that we were a little more forward. Mr. Wolley, however, has handed me a letter which he has received from Garth, and it is certainly-"

"A d-d unpleasant letter," Wolley struck in. "The old Squire don't mince matters." He had predicted that his landlord would not come in, and he was pleased to see his opinion confirmed. "He says I'd better be careful, for if I and my fine railroad come to grief I need not look to him for time. By the Lord," with unction, "I know that, railroad or no railroad! He'd put me out as soon as look at me!"

Sir Charles shuffled his papers uncomfortably. To hear a man like Wolley discuss his landlord shocked him-he felt it a kind of treason to listen to such talk. He feared-he feared more than ever-that the caustic old Squire was thinking him a fool for mixing himself up with this business. Good Heavens, if, after all, it ended in disaster!

Acherley took it differently. He cared nothing for Griffin's opinion; he was in money difficulties and had passed far beyond that. He laughed. "Put you out? I'll swear he would! There's no fool like an old fool! But he won't have the chance."

"No, I think not," Ovington said blandly. "But his attitude presents difficulties, and I am sure that our Chairman will agree with me that if we can meet his views, it will be worth some sacrifice."

"Can't Arthur get round him?" Acherley suggested.

"No," Arthur replied, smiling. "Perhaps if you-"

"Will you see him, Mr. Acherley?"

"Oh, I'll see him!" carelessly. "I don't say I shall persuade him."

"Still, we shall have done what we can to meet his views," the banker replied. "If we fail we must fall back-on my part most reluctantly-on the compulsory clauses. But that is looking ahead, and we need not consider it at present. I don't think that there is anything else? It is close on the half-hour. Will you see, Bourdillon, if all is ready in the bank?"

Arthur went out, leaving the door ajar. There came through the opening a murmur of voices and the noise of shuffling feet. Ovington turned over the papers before him. "In the event of the subscriptions exceeding the sum required, what day will suit you to allot? Thursday, Sir Charles?"

"Friday would suit me better."

"Friday be it then, if Mr. Acherley-good. On Friday at noon, gentlemen. Yes, Bourdillon?"

Arthur did not sit down. He was smiling. "It's something of a sight," he said. "By Jove it is! I think you ought to see it."

Ovington nodded, and they rose, some merely curious, others eager to show themselves in their new role of dignity. Arthur opened the door and stood aside. Beyond the door the cashier's desk with its green curtains formed a screen which masked their presence. Ovington separated the curtains, and Sir Charles and Acherley peeped between them. The others looked round the desk.

The space devoted to the public was full. It hummed with low voices, but above the hum sharp sentences from time to time rang out. "Here, don't push! It's struck, Mr. Rodd! Hand 'em out!" Then, louder than these, a lusty voice bawled, "Here, get out o' my road! I want money for a cheque, man!"

The two clerks were at the counter, with piles of application forms before them and their eyes on the clock. Clement and Rodd stood in the background. The impassive attitude of the four contrasted strikingly with the scene beyond the counter, where eighteen or twenty persons elbowed and pushed one another, their flushed faces eloquent of the spirit of greed. For it had got about that there was easy money and much money to be made out of the Railroad shares-to be made in particular by those who were first in the field. Some looked to make the money by a sale at a premium, others foresaw a profit but hardly knew how it was to come, more had heard of men who had suddenly grown rich, and fancied that this was their chance. They had but to sign a form and pay an instalment, and profit would flow in, they did not care whence. They were certain, indeed, but of one thing, that there was gain in it; and with every moment their number grew, for with every moment a newcomer forced his way, smiling, into the bank. Meantime the crowd gave good-humored vent to their impatience. "Let's have 'em! Hand 'em out!" they murmured. What if there were not enough to go round?

The man with the cheque, hopelessly wedged in, protested. "There, someone hand it on," he cried at last. "And pass me out the money, d-n you! And let me get out of this."

The slip was passed from hand to hand, and "How'll you have it, Mr. Boumphry?" Rodd asked.

"In shares!" cried a wit.

"Notes and a pound in silver," gasped Boumphry, who thought the world had gone mad. "And dunno get on my back, man!" to one behind him. "I'm not a bullock! Here, how'm I to count it when I canna get-"

"A form!" cried a second wit. "Neither can we, farmer! Come, out with 'em, gentlemen. Hullo, Mr. Purslow! That you? Ha' you turned banker?"

The draper, who had showed himself over-confidently, fell back purple with blushes. "Certainly an odd sight," said the banker quietly. "It promises well, I think, Sir Charles."

"Hanged well!" said Acherley.

Sir Charles acquiesced. "Er, I think so," he said. "I certainly think so." But he felt himself a little out of place.

The minute hand touched the half-hour, and the clerks began to distribute the papers. After watching the scene for a moment the Board separated, its members passing out modestly through the house door. They parted on the pavement, even Sir Charles unbending a little and the saturnine Acherley chuckling to himself as visions of fools and fat premiums floated before him. It was a vision which they all shared in their different ways.

Arthur was about to join the workers in the bank when Ovington beckoned him into the dining-room. "You can be spared for a moment," he said. "Come in here. I want to speak to you." He closed the door. "I've been considering the matter I discussed with you some time ago, lad, and I think that the time has come when it should be settled. But you've said nothing about it and I've been wondering if anything was wrong. If so, you had better tell me."

"Well, sir-"

The banker was shrewd. "Is it the money that is the trouble?"

The moment that Arthur had been dreading was come, and he braced himself to meet it. "I'm afraid that there has been some difficulty," he said, "but I think now-"

"Have you given your uncle notice?"

Arthur hesitated. If he avowed that they had not given his uncle notice, how weak, how inept he would appear in the other's eyes! A wave of exasperation shook him, as he saw the strait into which his mother's obstinacy was forcing him. The opportunity which he valued so highly, the opening on which he had staked so much-was he to forfeit them through her folly? No, a hundred times, no! He would not let her ruin him, and, "Yes, we have given it," he said, "but very late, I'm afraid. My mother had her doubts and I had to overcome them. I'm sorry, sir, that there has been this delay."

"But the notice has been given now?"

"Yes."

"Then in three months, as I understand-"

"The money will be ready, sir." He spoke stoutly; the die was cast now, and he must go through with it. After all it was not his fault, but his mother's; and for the rest, if the notice was not already given it should be this very day. "It will be ready in three months, but not earlier, I am afraid."

Ovington reflected. "Well," he said, "that must do. And we won't wait. We will sign the agreement now and it shall take effect from next Monday, the payment to be made within three months. Go through the articles" – he opened his desk and took a paper from it and gave it to Arthur-"and come in with one of the clerks at five o'clock and we will complete it."

Arthur hardly knew what to Bay. "It's uncommonly kind of you, sir!" he stammered. "You may be sure I shall do my best to repay your kindness."

"Well, I like you," the banker rejoined. "And, of course, I see my own advantage in it. So that is settled."

Arthur went out taking the paper with him, but in the passage he paused, his face gloomy. After all it was not too late. He could go back and tell Ovington that his mother-but no, he could not risk the banker's good opinion. His mother must do it. She must do it. He was not going to see the chance of a lifetime wasted-for a silly scruple.

He moved at last, and as he went into the bank he jostled two persons who, sheltered by the cashier's desk, were watching, as the Board had watched a few minutes before, the scene of excitement which the bank presented. The one was Betty, the other was Rodd, the cashier. It had occurred to Rodd that the girl would like to view a thing so unusual, and he had slipped out and fetched her. They faced about, startled by the contact. "Oh, it's you!" said Betty.

"Yes," drily. "What are you doing here, Betty?"

"I came to see the Lottery drawn," she retorted, making a face at him. "Mr. Rodd fetched me. No one else remembered me."

"Well, I should have thought that he-ain't you wanted, Rodd?" There was a new tone in Arthur's voice. "Mr. Clement seems to have his hands full."

Rodd's face reddened under the rebuke. For a moment he seemed about to answer, then he thought better of it. He left them and went to the counter.

"And what would you have thought?" Betty asked pertly, reverting to the sentence that he had not finished.

"Only that Rodd might be better employed-at his work. This is just the job he is fit for, giving out forms."

"And Clement, too, I suppose? It is his job, too?"

"When he's here to do it," with a faint sneer. "That is not too often, Betty."

"Well, more often of late, anyway. Do you know what Mr. Rodd says?"

"No."

"He says that he has seen just such a crowd as this in a bank before. At Manchester seventeen years ago, when he was a boy. There was a run on the bank in which his father worked, and people fought for places as they are fighting to-day. He does not seem to think it-lucky."

"What else does he think?" Arthur retorted with contempt. "What other rubbish? He'd better mind his own business and do his work. He ought to know more than to say such things to you or to anyone."

Betty stared. "Dear me," she replied, "we are high and mighty to-day! Hoity toity!" And turning her shoulder on him, she became absorbed in the scene before her.

But that evening she was more than usually grave, and when her father, pouring out his fourth and last glass of port-for he was an abstemious man-told her that the partnership articles had been signed that afternoon, she nodded. "Yes, I knew," she said sagely.

"How, Betty? I didn't tell you. I have told no one. Did Arthur?"

"No, father, not in so many words. But I guessed it." And during the rest of the evening she was unusually pensive.

CHAPTER IX

Spring was late that year. It was the third week in April before the last streak of snow faded from the hills, or the showers of sleet ceased to starve the land. Morning after morning the Squire tapped his glass and looked abroad for fine weather. The barley-sowing might wait, but the oats would not wait, and at a time when there should have been abundant grass he was still carrying hay to the racks. The lambs were doing ill.

Morning after morning, with an old caped driving-coat cast about his shoulders and a shabby hunting-cap on his grey head, he would walk down to the little bridge that carried the drive over the stream. There, a gaunt high-shouldered figure, he would stand, looking morosely out over the wet fields. The distant hills were clothed in mist, the nearer heights wore light caps, down the vale the clear rain-soaked air showed sombre woods and red soil, with here and there a lop-sided elm, bursting into bud, and reddening to match the furrows. "We shall lose one in ten of the lambs," he thought, "and not a sound foot in the flock!"

One morning as he stood there he saw a man turn off the road and come shambling towards him. It was Pugh, the man-of-all-work at the Cottage, and in his disgust at things in general, the Squire cursed him for a lazy rascal. "I suppose they've nothing to do," he growled, "that they send the rogue traipsing the roads at this hour!" Aloud, "What do you want, my man?" he asked.

Pugh quaked under the Squire's hard eyes. "A letter from the mistress, your honor."

"Any answer?"

Reluctantly Pugh gave up the hope of beer with Calamy the butler. "I'd no orders to wait, sir."

"Then off you go! I've all the idlers here I want, my lad."

The Squire had not his glasses with him, and he turned the letter over to no purpose. Returning to his room he could not find them, and the delay aggravated a temper already oppressed by the weather. He shouted for his spectacles, and when Miss Peacock, hurrying nervously to his aid, suggested that they might be in the Prayer Book from which he had read the psalm that morning, he called her a fool. Eventually, it was there that they were found, on which he dismissed her with a flea in her ear. "If you knew they were there, why did you leave them there!" he stormed. "Silly fools women be!"

But when he had read the letter, he neither stormed nor swore. His anger was too deep. Here was folly, indeed, and worse than folly, ingratitude! After all these years, after forty years, during which he had paid them their five per cent. to the day, five per cent. secured as money could not be secured in these harum-scarum days-to demand their pound of flesh and to demand it in this fashion! Without warning, without consulting him, the head of the family! It was enough to make any man swear, and presently he did swear after the manner of the day.

"It's that young fool," he thought. "He's written it and she's signed it. And if they have their way in five years the money will be gone, every farthing, and the woman will come begging to me! But no, madam," with rising passion, "I'll see you farther before I'll pay down a penny to be frittered away by that young jackanapes! I'll go this moment and tell her what I think of her, and see if she's the impudence to face it out!"

He clapped on his hat and seized his cane. But when he had flung the door wide, pride spoke and he paused. No, he would not lower himself, he would not debate it with her. He would take no notice-that, by G-d, was what he would do. The letter should be as if it had not been written, and as to paying the money, why if they dared to go to law he would go all lengths to thwart them! He was like many in that day, violent, obstinate men who had lived all their lives among dependents and could not believe that the law, which they administered to others, applied to them. Occasionally they had a rude awakening.

But the old Squire did not lack a sense of justice, which, obscured in trifles, became apparent in greater matters. This quality came to his rescue now, and as he grew cooler his attitude changed. If the woman, silly and scatterbrained as she was, and led by the nose by that impudent son of hers-if she persisted, she should have the money, and take the consequences. The six thousand was a charge; it must be met if she held to it. Little by little he accustomed himself to the thought. The money must be paid, and to pay it he must sell his cherished securities. He had no more than four hundred, odd-he knew the exact figure-in the bank. The rest must be raised by selling his India Stock, but he hated to think of it. And the demand, made without warning, hurt his pride.

He took his lunch, a hunch of bread and a glass of ale, standing at the sideboard in the dining-room. It was an airy room, panelled, like most of the rooms at Garth, and the pale blue paint, which many a year earlier had been laid on the oak, was dingy and wearing off in places. His den lay behind it. On the farther side of the hall was the drawing-room, white-panelled and spacious, furnished sparsely and stiffly, with spindle-legged tables, and long-backed Stuart chairs set against the wall. It opened into a dull library never used, and containing hardly a book later than Junius' letters or Burke's speeches. Above, under the sloping roofs of the attics, were chests of discarded clothes, wig-boxes and queerly-shaped carriage-trunks, which nowadays would furnish forth a fancy-ball, an old-time collection almost as curious as that which Miss Berry once viewed under the attics of the Villa Pamphili, but dusty, moth-eaten, unregarded, unvalued. Cold and bare, the house owned everywhere the pinch of the Squire's parsimony; there was nothing in it new, and little that was beautiful. But it was large and shadowy, the bedrooms smelled of lavender, the drawing-room of potpourri, and in summer the wind blew through it from the hay-field, and garden scents filled the lower rooms.

An hour later, having determined how he would act, the old man walked across to the Cottage. As he approached the plank-bridge which crossed the river at the foot of the garden he caught a glimpse of a petticoat on the rough lawn. He had no sooner seen it than it vanished, and he was not surprised. His face was grim as he crossed the bridge, and walking up to the side door struck on it with his cane.

She was all of a tremble when she came to him, and for that he was prepared. That did not surprise him. It was due to him. But he expected that she would excuse herself and fib and protest and shift her ground, and pour forth a torrent of silly explanations, as in his experience women always did. But Mrs. Bourdillon took him aback by doing none of these things. She was white-faced and frightened, but, strange thing in a woman, she was dumb, or nearly dumb. Almost all she had to say or would say, almost all that he could draw from her was that it was her letter-yes, it was her letter. She repeated that several times. And she meant it? She meant what she had written? Yes, oh yes, she did. Certainly, she did. It was her letter.

But beyond that she had nothing to say, and at length, harshly, but not as harshly as he had intended, "What do you mean, then," he asked, "to do with the money, ma'am, eh? I suppose you know that much?"

"I am putting it into the bank," she replied, her eyes averted. "Arthur is going-to be taken in."

"Into the bank?" The Squire glared at her. "Into Ovington's?"

"Yes, into Ovington's," she answered, with the courage of despair. "Where he will get twelve per cent. for it." She spoke in the tone of one who repeated a lesson.

He struck the floor with his cane. "And you think that it will be safe there? Safe, ma'am, safe?"

"I hope so," she faltered.

"Hope so, by G-d? Hope so!" he rapped out, honestly amazed. "And that's all. Hope so! Well, all I can say is that I hope you mayn't live to regret your folly. Twelve per cent. indeed! Twelve-"

He was going to say more, but the silly woman burst into tears and wept with such self-abandonment that she fairly silenced him. After watching her a moment, "Well, there, there, ma'am, it's no good crying like that," he said irritably. "But damme, it beats me! It beats me. If that is the way you look at it, why do you do it? Why do you do it? Of course you'll have the money. But when

it's gone, don't come to me for more. And don't say I didn't warn you! There, there, ma'am!" moved by her grief, "for heaven's sake don't go on like that! Don't-God bless me, if I live to be a hundred, if I shall ever understand women!"

He went away, routed by her tears and almost as much perplexed as he was enraged. "If the woman feels like that about it, why does she call up the money?" he asked himself. "Hope that it won't be lost! Hope, indeed! No, I'll never understand the silly fools. Never! Hope, indeed! But I suppose that it's that son of hers has befooled her."

He saw, of course, that it was Arthur who had pushed her to it, and his anger against him and against Ovington grew. He would take his balance from Ovington's on the very next market day. He would go back to Dean's, though it meant eating humble pie. He thought of other schemes of vengeance, yet knew that when the time came he would not act upon them.

He was in a savage mood as he crossed the stable-yard at Garth, and unluckily his eye fell upon Thomas, who was seated on a shaft in a corner of the cart-shed. The man espied him at the same moment and hurried away a paper-it looked like a newspaper-over which he had been poring. Now, the Squire hated idleness, but he hated still more to see a newspaper in one of his men's hands. A laborer who could read was, in his opinion, a laborer spoiled, and his wrath blazed up.

"You d-d idle rascal!" he roared, shaking his cane at the man. "That's what you do in my time, is it! Read some blackguard twopenny trash when you should be cleaning harness! Confound you, if I catch you again with a paper, you go that minute! D'you hear? D'you think that that's what I pay you for?"

The worm will turn, and Thomas, who had been spelling out an inspiring speech by one Henry Hunt, did turn. "Pay me? You pay me little enough!" he answered sullenly.

The Squire could hardly believe his ears. That one of his men should answer him!

"Ay, little enough!" the man repeated impudently. "Beggarly pay, and 'tis time you knew it, Master."

The Squire gasped. Thomas was a Garthmyle man, who ten years before had migrated to Lancashire. Later he had returned-some said that he had got into trouble up north. However that may be, the Squire had wanted a groom, and Thomas had offered himself at low wages and been taken. The village thought that the Squire had been wrong, for Thomas had learned more tricks in Manchester than just to read the newspaper, and, always an ill-conditioned fellow, was fond of airing his learning in the ale-house.

Perhaps the Squire now saw that he had made a mistake; or perhaps he was too angry to consider the matter. "Time I knew it?" he cried, as soon as he could recover himself. "Why, you idle, worthless vagabond, do you think that I do not know what you're worth? Ain't you getting what I've always given?"

"That's where it be!"

"Eh!"

"That's where it be! I'm getting what you gave thirty years agone! And you soaking in money, Master, and getting bigger rents and bigger profits. Ain't I to have my share of it?"

"Share of it!" the old man ejaculated, thunderstruck by an argument as new as the man's insolence. "Share of it!"

"Why not?" Thomas knew his case desperate, and was bent on having something to repeat to the awe-struck circle at the Griffin Arms. "Why not?"

"Why, begad?" the Squire exclaimed, staring at him. "You're the most impudent fellow I ever set eyes on!"

"You'll see more like me before you die!" Thomas answered darkly. "In hard times didn't we share 'em and fair clem? And now profits are up, the world's full of money, as I hear in Aldersbury, and be you to take all and us none?"

It was a revelation to the Squire. Share? Share with his men? Could there be a fool so foolish as to look at the matter thus? Laborers were laborers, and he'd always seen that they had enough in the worst times to keep soul and body together. The duty of seeing that they had as much as would do that was his; and he had always owned it and discharged it. If man, woman or child had starved in Garthmyle he would have blamed himself severely. But the notion that they should have more because times were good, the notion that aught besides the county rate of wages, softened by feudal charity, entered into the question, was a heresy as new to him as it was preposterous. "You don't know what you are talking about," he said, surprise diminishing his anger.

"Don't I?" the man answered, his little eyes sparkling with spite. "Well there's some things I know as you don't. You'd ought to go to the summer-house a bit more, Master, and you'd learn. You'd ought to walk in the garden. There's goings-on and meetings and partings as you don't know, I'll go bail! But t'aint my business and I say nought. I do my work."

"I'll find another to do it this day month," said the Squire. "And you'll take that for notice, my man. You'll do your duty while you're here, and if I find one of the horses sick or sorry, you'll sleep in jail. That's enough. I want no more of your talk!"

He went into the house. Things had come to a pretty pass, when one of his men could face him out like that. The sooner he made a change and saw the rogue out of Garthmyle the better! He flung his stick into a corner and his hat on the table and damned the times. He would put the matter out of his mind.

But it would not go. The taunt the man had flung at him at the last haunted him. What did the rogue mean? And at whom was he hinting? Was Arthur working against him in his own house as well as opposing him out of doors? If so, by heaven, he would soon put an end to it! And by and by, unable to resist the temptation-but not until he had sent Thomas away on an errand-he went heavily out and into the terraced garden. He climbed to the raised walk and looked abroad, his brow gloomy.

The day had mended and the sun was trying to break through the clouds. The sheep were feeding along the brook-side, the lambs were running races under the hedgerows, or curling themselves up on sheltered banks. But the scene, which usually gratified him, failed to please to-day, for presently he espied a figure moving near the mill and made out that the figure was Josina's. From time to time the girl stooped. She appeared to be picking primroses.

It was the idle hour of the day, and there was no reason why she should not be taking her pleasure. But the Squire's brow grew darker as he marked her lingering steps and uncertain movements. More than once he fancied that she looked behind her, and by and by with an oath he turned, clumped down the steps, and left the garden.

He had not quite reached the mill when she saw him descending to meet her. He fancied that he read guilt in her face, and his old heart sank at the sight.

"What are you doing?" he asked, confronting her and striking the ground with his cane. "Eh? What are you doing here, girl? Out with it! You've a tongue, I suppose?"

She looked as if she could sink into the ground, but she found her voice. "I've been gathering-these, sir," she faltered, holding out her basket.

"Ay, at the rate of one a minute! I watched you. Now, listen to me. You listen to me, young woman. And take warning. If you're hanging about to meet that young fool, I'll not have it. Do you hear? I'll not have it!"

She looked at him piteously, the color gone from her face. "I-I don't think-I understand, sir," she quavered.

"Oh, you understand well enough!" he retorted, his suspicions turned to certainty. "And none of your woman's tricks with me! I've done with Master Arthur, and you've done with him too. If he comes about the place he's to be sent to the right-about. That's my order, and that's all about it. Do you hear?"

She affected to be surprised, and a little color trickled into her cheeks. But he took this for one of her woman's wiles-they were deceivers, all of them.

"Do you mean, sir," she stammered, "that I am not to see Arthur?"

"You're neither to see him nor speak to him nor listen to him! There's to be an end of it. Now, are you going to obey me, girl?"

She looked as if butter would not melt in her mouth. "Yes, sir," she answered meekly. "I shall obey you if those are your orders."

He was surprised by the readiness of her assent, and he looked at her suspiciously. "Umph!" he grunted. "That sounds well, and it will be well for you, girl, if you keep to it. For I mean it. Let there be no mistake about that."

"I shall do as you wish, of course, sir."

"He's behaved badly, d-d badly! But if you are sensible I'll say no more. Only understand me, you've got to give him up."

"Yes, sir."

"From this day? Now, do you understand?"

"Yes, sir."

After that he had no more to say. He required obedience, and he should have been glad to receive it. But, to tell the truth, he was a little at a loss. Girls were silly-such was his creed-and it behoved them to be guided by their elders. If they did not suffer themselves to be guided, they must be brought into line sharply. But somewhere, far down in the old man's heart, and unacknowledged even by himself, lay an odd feeling-a feeling of something like disappointment. In his young days girls had not been so ready, so very ready, to surrender their lovers. He had even known them to fight for them. He was perplexed.

CHAPTER X

They were standing on the narrow strip of sward between the wood and the stream, which the gun accident had for ever made memorable to them. The stile rose between them, but seeing that his hands rested on hers, and his eyes dwelt unrebuked on her conscious face, the barrier was but as the equator, which divides but does not separate; the sacrifice to propriety was less than it seemed. Spring had come with a rush, the hedges were everywhere bursting into leaf. In the Thirty Acres which climbed the hill above them, the thrushes were singing their May-day song, and beside them the brook rippled and sparkled in the sunshine. All Nature rejoiced, and the pulse of youth leapt to the universal rhythm. The maiden's eyes repeated what the man's lips uttered, and for the time to love and to be loved was all in all.

"To think," he murmured, "that if I had not been so awkward we should not have known one another!" And, silly man, he thought this the height of wisdom.

"And the snowdrops!" She, alas, was on the same plane of sapience. "But when-when did you first, Clem?"

"From the first moment we met! From the very first, Jos!"

"When I saw you standing here? And looking-"

"Oh, from long before that!" he declared. And his eyes challenged denial. "From the hour when I saw you at the Race Ball in the Assembly Room-ages, ages ago!"

She savored the thought and found it delicious, and she longed to hear it repeated. "But you did not know me then. How could you-love me?"

"How could I not? How could I see you and not love you?" he babbled. "How was it possible I should not? Were we not made for one another? You don't doubt that? And you," jealously, "when, sweet, did you first-think of me?"

Alas, she could only go back to the moment when she had tripped heart-whole round the corner of the wood, and seen him standing, solitary, wrapped in thought, a romantic figure. But though, to her shame, she could only go back to that, it thrilled her, it made her immensely happy, to think that he had loved her first, that his heart had gone out to her before she knew him, that he had chosen her even before he had spoken to her. Ay, chosen her, little regarded as she was, and shabby, and insignificant amid the gay throng of the ballroom! She had been Cinderella then, but she had found her glass slipper now-and her Fairy Prince. And so on, and so on, with sweet and foolish repetitions.

For this was the latest of a dozen meetings, and Love had long ago challenged Love. Many an afternoon had Clement waited under the wood, and with wonder and reverence seen the maid come tripping along the green towards him. Many a time had he thought a seven-mile ride a small price to pay for the chance, the mere chance, of a meeting, for the distant glimpse of a bonnet, even for the privilege of touching the pebble set for a token on the stile. So that it is to be feared that, if market days had found him more often at his desk, there had been other days, golden days and not a few, when the bank had not held him, when he had stolen away to play truant in this enchanted country. But then, how great had been the temptation, how compelling the lure, how fair the maid!

No, he had not played quite fairly with his father. But the thought of that weighed lightly on him. For this that had come to him, this love that glorified all things, even as Spring the face of Nature, that filled his mind with a thousand images, each more enchanting than the last, and inspired his imagination with a magic not its own, – this visited a man but once; whereas he would have long years in which he might redeem the time, long years in which he might warm his father's heart by an attendance at the desk that should shame Rodd himself! Ay, and he would! He would! Even the sacrifice of his own tastes, his own wishes seemed in his present mood a small surrender, and one he owed and fain would pay.

For he was in love with goodness, he longed to put himself right with all. He longed to do his duty to all, he who walked with a firmer step, who trod the soil with a conquering foot, who found new beauties in star and flower, he, so happy, so proud, so blessed!

But this being his mood, there was a burden which weighed on him, and weighing on him more heavily every day, and that was the part which he was playing towards the Squire. It had long galled him, when absent from her; of late it had begun to mar his delight in her presence. The role of secret lover had charmed for a time-what more shy, more elusive, more retiring than young love? And what more secret? Fain would it shun all eyes. But he had now reached a farther stage, and being honest, and almost quixotic by nature, he could not without pain fall day by day below the ideals which his fancy set up. To-day he had come to meet Josina with a fixed resolve, and a mind wound to the pitch of action; and presently into the fair pool of her content-yet quaking as he did so lest he should seem to hint a fault-he cast the stone.

"And now, Jos," he said, his eyes looking bravely into hers, "I must see your father."

"My father!" Fear sprang into her eyes. She stiffened.

"Yes, dear," he repeated. "I must see your father-and speak to him. There is no other course possible."

Color, love, joy, all fled from her face. She shivered. "My father!" she stammered, pale to the lips. "Oh, it is impossible! It is impossible! You would not do it!" She would have withdrawn her hands if he had not held them. "You cannot, cannot mean it! Have you thought what you are saying?"

"I have, indeed," he said, sobered by her fear, and full of pity for her. "I lay awake for hours last night thinking of it. But there is no other course, Jos, no other course-if we would be happy."

"But, oh, you don't know him!" she cried, panic-stricken. And her terror wrung his heart. "You don't know him! Or what he will think of me!"

"Nothing very bad," he rejoined. But more than ever, more than before, his conscience accused him. He felt that the shame which burned her face and in a moment gave way to the pallor of fear was the measure of his guilt; and in proportion as he winced under that knowledge, and under the knowledge that it was she who must pay the heavier penalty, he took blame to himself and was strengthened in his resolve. "Listen, Jos," he said bravely. "Listen! And let me tell you what I mean. And, dearest, do not tremble as you are trembling. I am not going to tell him to-day. But tell him I must some day-and soon, if we do not wish him to learn it from others."

She shuddered. All had been so bright, so new, so joyous; and now she was to pay the price. And the price had a very terrible aspect for her. Fate, a cruel, pitiless fate, was closing upon her. She could not speak, but her eyes, her quivering lips, pleaded with him for mercy.

He had expected that, and he steeled himself, showing thereby the good metal that was in him. "Yes," he said firmly, "we must, Jos. And for a better reason than that. Because if we do not, if we continue to deceive your father, he will not only have reason to be angry with you, but to despise me; to look upon me as a poor unmanly thing, Jos, a coward who dared not face him, a craven who dared not ask him for what he valued above all the world! Who stole it from him in the dark and behind his back! As it is he will be angry enough. He will look down upon me, and with justice. And at first he will say 'No,' and I fear he will separate us, and there will be no more meetings, and we may have to wait. But if we are brave, if we trust one another and are true to one another-and, alas, you will have to bear the worst-if we can bear and be strong, in the end, believe me, Jos, it will come right."

"Never," she cried, despairing, "never! He will never allow it!"

"Then-"

"Oh," she prayed, "can we not go on as we are?"

"No, we cannot." He was firm. "We cannot. By and by you would discover that for yourself, and you, as well as he, would have cause to despise me. For consider, Jos, think, dear. If I do not seek you for my wife, what is before us? To what can we look forward? To what future? What end?

Only to perpetual alarms, and some day, when we least expect it, to discovery-to discovery that will cover me with disgrace."

She did not answer. She had taken her hands from him, she had taken herself from him. She leant on the stile, her face hidden. But he dared not give way, nor would he let himself be repulsed; and very tenderly he laid his hand on her shoulder. "It is natural that you should be frightened," he said. "But if I, too, am frightened; if, seeing the proper course, I do not take it, how can you ever trust me or depend on me? What am I then but a coward? What is the worth of my love, Jos, if I have not the courage to ask for you?"

"But he will want to know-" her shoulders heaved in her agitation, "he will want to know-"

"How we met? I know. And how we loved? Yes, I am afraid so. And he will be angry with you, and you will suffer, and I shall be God knows how wretched! But if I do not go to him, how much more angry will he be! And how much more ground for anger will he have! If we continue to meet it cannot be long kept from him, and then how much worse will it be! And I, with not a word to say for myself, with no defence, no plea! I, who shall not then seem to him to be even a man."

"But he is so-so hard!" she whispered, her face still hidden.

"I know, dear. And so firmly set in his prejudice and his pride. I know. He will think me so far below you; he hates the bank and all connected with it. He holds me a mere clerk, not one of his class, and low, dear, I know it. But" – his voice rose a tone-"I am not low, Jos, and you have discovered it. And now I must prove it to him. I must prove it. And to make a beginning, I must be no coward. I must not be afraid of him. For you, the times are past when he could ill-treat you. And he loves you."

"He is very hard," she murmured. It was his punishment throughout, that though his heart was wrung for her he could not bear her share of the suffering. But he dared not and he would not give way. "He will make me give you up."

He had thought of that and was ready for it. "That must depend upon you," he said very soberly. "For my part, dear-but my part is easy-I shall never give you up. Never! But if the trial be too sore for you who must bear the heavier burden, if you feel that our love is not worth the price you must pay, then I will never reproach you, Jos, never. If you decide on that I will not say one word against it; no, nor think one harsh thought of you. And then we need not tell him. But we must not meet again."

She trembled; and it was natural, it was very natural, that she should tremble. It was an age when discipline was strict and even harsh, and she had been bred up in awe of her father, and in that absolute subjection to him of which the women about her set the example. Children were then to be seen and not heard. Girls were expected to have neither wills nor views of their own. And in her case this was not all. The Squire was a hard man. He was a man of whom those about him stood in awe, and who if he had any of the softer affections hid them under a mask of unpleasing reserve. Proud as he was of his caste, he kept his daughter short of money and short of clothes. He saw her go shabby without a qualm, and penniless, and rejoiced that she could not get into mischief. If she lost a shilling on an errand or overpaid a bill, he stormed and raved at her. Had she run up a debt he would have driven her from the room with oaths. So that if, under the dry husk, there was any kernel, any softer feeling-either for her or for the young boy who had died in his first uniform at Alexandria-she had no clue to the fact, and certainly no suspicion of it.

Nor was even this the whole. One thing was known to Josina which was not known to Clement. Garth was entailed upon her. Even the Squire could not deprive her of the estate, and in the character of his heir she wore for the old man a preciousness with which affection had nothing to do. What he might have permitted to his daughter was matter for grim conjecture. But that he would ever let his heiress, her whose hand was weighted with the rents of Garth, and with the wide lands he loved-that he would ever let her wed at her pleasure or out of her class-this appeared to Josina of all things the most unlikely.

It was no wonder then that the girl hesitated before she answered, or that Clement's face grew grave, his heart heavy, as he waited. But he had that insight into the feelings of others which

imagination alone can give, and while she wavered or seemed to waver, he felt none of the resentment which comes of wounded love. Rather he was filled with a great pity for her, a deep tenderness. For it was he who was in fault, he told himself. It was he who had made the overtures, he who had wooed and won her fancy, he who had done this. It was his selfishness, his thoughtlessness, his imprudence which had brought them to this pass, a pass whence they could neither advance without suffering nor draw back with honor. So that if she who must encounter a father's anger proved unequal to the test, if the love, which he did not doubt, was still too weak to face the ordeal, it did not lie with him to blame her-even on this day when bird and flower and leaf sang love's pæan. No, perish the thought! He would never blame her. With infinite tenderness, forgiving her beforehand, he touched her bowed head.

At that, at that touch, she looked up at last, and with a leap of the heart he read her answer in her eyes. He read there a love and a courage equal to his own; for, after all, she was her father's daughter, she too came of an old proud race. "You shall tell him," she said, smiling through her tears. "And I will bear what comes of it. But they shall never separate us, Clem, never, never, if you will be true to me."

"True to you!" he cried, worshipping her, adoring her. "Oh, Jos!"

"And love me a little always?"

"Love you? Oh, my darling!" The words choked him.

"It shall be as you say! It shall be always as you say!" She was clinging to him now. "I will do as you tell me! I will always-oh, but you mustn't, you mustn't," between tears and smiles, for his arms were about her now, and the poor ineffectual stile had ceased to be even an equator. "But I must tell you. I love you more now, Clement, more, more because I can trust you. You are strong and will do what is right."

"At your cost!" he cried, shaken to the depths-and he thought her the most wonderful, the bravest, the noblest woman in the world. "Ah, Jos, if I could bear it for you!"

"I will bear it," she answered. "And it will not last. And see, I am not afraid now-or only a little! I shall think of you, and it will be nothing."

Oh, but the birds were singing now and the brook was sparkling as it rippled over the shallows towards the deep pool.

Presently, "When will you tell him?" she asked; and she asked it, with scarce a quaver in her voice.

"As soon as I can. The sooner the better. This is Saturday. I will see him on Monday morning."

"But isn't that-market-day?" faintly. "Can you get away?"

"Does anything matter beside this?" he replied. "The sooner, dear, the tooth is pulled, the better. There is only, one thing I fear."

"I think you fear nothing," she rejoined, gazing at him with admiring eyes. "But what is it?"

"That someone should be before us. That someone should tell him before I do. And he should think us what we are not, Jos-cowards."

"I see," she answered thoughtfully. "Yes," with a sigh. "Then, on Monday. I shall sleep the better when it is over, even if I sleep in disgrace."

"I know," he said; and he saw with a pang that her color ebbed. But her eyes still met his and were brave, and she smiled to reassure him.

"I will not mind what comes," she whispered, "if only we are not parted."

"We shall not be parted for ever," he assured her. "If we are true to one another, not even your father can part us-in the end."

CHAPTER XI

Josina had put a brave face on the matter, but when she came down to breakfast on the Monday, the girl was almost sick with apprehension. Her hands were cold, and as she sat at table she could not raise her eyes from her plate. The habit of years is not to be overcome in an hour, and that which the girl had to face was beyond doubt formidable. She had passed out of childhood, but in that house she was still a child. She was expected to be silent, to efface herself before her elders, to have no views but their views, and no wishes that went beyond theirs. Her daily life was laid out for her, and she must conform or she would be called to heel. On love and marriage she must have no mind of her own, but must think as her father permitted. If he chose she would be her cousin's wife, if he did not choose the two would be parted. She could guess how he would treat her is she resisted his will, or even his whim, in that matter.

And now she must resist his will in a far worse case. Arthur was her cousin. But Clement? She was not supposed even to know him. Yet she must own him, she must avow her love for him, she must confess to secret meetings with him and stolen interviews. She must be prepared for looks of horror, for uplifted hands and scandalized faces, and to hear shameful things said of him; to hear him spoken of as an upstart, belonging to a class beneath her, a person with whom she ought never to have come in contact, one whom her father would not think of admitting to his table!

And through all, she who was so weak, so timid, so subject, must be firm. She must not flinch.

As she sat at table she was conscious of her pale cheeks, and trembled lest the others should notice them. She fancied that her father's face already wore an ominous gloom. "If you've orders for town," he flung at Miss Peacock as he rose, "you'll need be quick with them. I'm going in at ten."

Miss Peacock was all of a flutter. "But I thought, sir, that the Bench did not sit-"

"You'd best not think," he retorted. "Ten, I said."

That seemed to promise a blessed respite, and the color returned to Josina's cheeks. Clement could hardly arrive before eleven, and for this day she might be safe. But on the heels of relief followed reflection. The respite meant another sleepless night, another day of apprehension, more hours of fear; the girl was glad and she was sorry. The spirit warred with the flesh. She did not know what she wished.

And, after all, Clement might appear before ten. She watched the clock and watched her father and in returning suspense hung upon his movements. How he lingered, now hunting for a lost paper, now grumbling over a seed-bill, now drawing on his boots with the old horn-handled hooks which had been his father's! And the clock-how slowly it moved! It wanted eight, it wanted five, it wanted two minutes of ten. The hour struck. And still the Squire loitered outside, talking to old Fewtrell-when at any moment Clement might ride up!

The fact was that Thomas was late, and the Squire was saying what he thought of him. "Confound him, he thinks, because he's going, he can do as he likes!" he fumed. "But I'll learn him! Let me catch him in the village a week after he leaves, and I'll jail him for a vagrant! Such impudence as he gave me the other day I never heard in my life! He'll go wide of here for a character!"

"I dunno as I'd say too much to him," the old bailiff advised. "He's a queer customer, Squire, as you'd ought to have seen before now!"

"He'll find me a queer customer if he starts spouting again! Why, damme," irritably, "one might almost think you agreed with him!"

Old Fewtrell screwed up his face. "No," he said slowly, "I'm not saying as I agree with him. But there's summat in what he says, begging your pardon, Squire."

"Summat? Why, man," in astonishment, "are you tarred with the same brush?"

"You know me, master, better'n that," the old man replied. "An' I bin with you fifty years and more. But, certain sure, times is changed and we're no better for the change."

"But you get as much?"

"Mebbe in malt, but not in meal. In money, mebbe-I'm not saying a little more, master. But here's where 'tis. We'd the common before the war, and run for a cow and geese, and wood for the picking, and if a lad fancied to put up a hut on the waste 'twas five shillings a year; and a rood o' potato ground-it wasn't missed. 'Twas neither here nor there. But 'tisn't so now. Where be the common? Well, you know, Squire, laid down in wheat these twenty years, and if a lad squatted now, he'd not be long of hearing of it. We've the money, but we're not so well off. That's where 'tis."

The Squire scowled. "Well, I'm d-d!" he said. "You've been with me fifty years, and-" and then fortunately or unfortunately the curricle came round and the Squire, despising Fewtrell's hint, turned his wrath upon the groom, called him a lazy scoundrel, and cursed him up hill and down dale.

The man took it in silence, to the bailiff's surprise, but his sullen face did not augur well for the day, and when he had climbed to the back-seat-with a scramble and a grazed knee, for the Squire started the horses with no thought for him-he shook his fist at the old man's back. Fewtrell saw the gesture, and felt a vague uneasiness, for he had heard Thomas say ugly things. But then the man had been in liquor, and probably he didn't mean them.

The Squire rattled the horses down the steep drive with the confidence of one who had done the same thing a thousand times. Turning to the left a furlong beyond the gate, he made for Garthmyle where, at the bridge, he fell into the highway. He had driven a mile along this when he saw a horseman coming along the road to meet him, and he fell to wondering who it was. His sight was good at a distance, and he fancied that he had seen the young spark before, though he could not put a name to him. But he saw that he rode a good nag, and he was not surprised when the other reined up and, raising his hat, showed that he wished to speak.

It was Clement, of course, and with a little more wisdom or a little less courage he would not have stopped the old man. He would have seen that the moment was not propitious, and that his business could hardly be done on the highway. But in his intense eagerness to set himself right, and his anxiety lest chance should forestall him, he dared not let the opportunity pass, and his hand was raised before he had well considered what he would say.

The Squire pulled up his horses. "D'you want me?" he asked, civilly enough.

"If I may trouble you, sir," Clement answered as bravely as he could. "It's on important business, or-or I wouldn't detain you." Already, his heart in his mouth, he saw the difficulty in which he had placed himself. How could he speak before the man? Or on the road?

The Squire considered him. "Business, eh?" he said. "With me? Well, I know your face, young gentleman, but I can't put a name to you."

"I am Mr. Ovington's son, Clement Ovington, sir."

All the Squire's civility left him. "The devil you are!" he exclaimed. "Well, I'm going to the bank. I like to do my business across the counter, young sir, to be plain, and not in the road."

"But this is business-of a different sort, sir," Clement stammered, painfully aware of the change in the other's tone, as well as of the servant, who was all a-grin behind his master's shoulder. "If I could have a word with you-apart, sir? Or perhaps-if I called at Garth tomorrow?"

"Why?"

"It is upon private business, Mr. Griffin," Clement replied, his face burning.

"Did your father send you?"

"No."

"Then I don't see," the Squire replied, scowling at him from under his bushy eyebrows, "what business you can have with me. There can be none, young man, that can't be done across the counter. It is only upon business that I know your father, and I don't know you at all. I don't know why you stopped me."

Clement was scarlet with mortification. "If I could see you a few minutes-alone, sir, I think I could explain what it is."

"You will see me at the bank in an hour," the old man retorted. "Anything you have to say you can say there. As it is, I am going to close my account with your father, and after that the less I hear your name the better I shall be pleased. At present you're wasting my time. I don't know why you stopped me. Good morning." And in a lower tone, but one that was perfectly audible to Clement, "D-d young counterskipper," he muttered, as he started the horses. "Business with me, indeed! Confound his impudence!"

He drove off at speed, leaving Clement seated on his horse in the middle of the road, a prey to feelings that may be imagined. He had made a bad beginning, and his humiliation was complete.

"Young counterskipper!" That rankled-yet in time he might smile at that. But the tone, and the manner, the conviction that under no circumstances could there be anything between them, any relations, any equality-this bit deeper and wounded more permanently. The Squire's view, that he addressed one of another class and another grade, one with whom he could have no more in common than with the servant behind him, could not have been made more plain if he had known the object of the lad's application.

If he had known it! Good heavens, if he said so much now, what would he have said in that case? Certainly, the task which love had set this young man was not an easy one. No wonder Josina had been frightened.

He had-he had certainly made a mess of it. His ears burned, as he sat on his horse and recalled the other's words.

Meanwhile the Squire drove on, and with the air and movement he recovered his temper. As he drew near to the town the market-traffic increased, and sitting high on his seat he swept by many a humble gig and plodding farm-cart, and acknowledged with a flicker of his whip-hand many a bared head and hasty obeisance. He was not loved; men who are bent on getting a pennyworth for their penny are not loved. But he was regardful of his own people, and in all companies he was fearless and could hold his own. Men did not love him, but they trusted him, knowing exactly what they might expect from him. And he was Griffin of Garth, one of the few in whose hands were all county power and all county influence. As he drove down the hill toward the West Bridge, seeing with the eye of memory the airy towers and lofty gateways of the older bridge that had once stood there and for centuries had bridled the wild Welsh, his bodily eyes noted the team of the out-going coach which he had a share in horsing. And the coachman, proudly and with respect, named him to the box-seat.

Конец ознакомительного фрагмента.