

Oppenheim Edward Phillips

# Jacob's Ladder



Edward Oppenheim

**Jacob's Ladder**

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## PROLOGUE

Seated at breakfast on that memorable July morning, Jacob Pratt presented all the appearance of a disconsolate man. His little country sitting-room was as neat and tidy as the capable hands of the inimitable Mrs. Harris could make it. His coffee was hot and his eggs were perfectly boiled. Through the open windows stretched a little vista of the many rows of standard roses which had been the joy of his life. Yet blank misery dwelt in the soul of this erstwhile cheerful little man, and the spirit of degradation hung like a gloomy pall over his thoughts and being. Only the day before he had filed his petition in bankruptcy.

The usual morning programme was carried out, only, alas! in different fashion. Five and twenty minutes before the departure of the train, Mrs. Harris – but not the Mrs. Harris of customary days – presented herself, bearing his hat and stick. Her cheerful smile had departed. There were traces of something very much like tears in her eyes. She carried a small article in her hand, which she spent most of the time trying to conceal behind her apron.

“You’ll be home at the usual time, sir?” she asked.

“So far as I know, Mrs. Harris,” was the listless reply.

His landlady looked at the practically undisturbed breakfast table and gathered strength of purpose.

“Me and Harris, sir,” she declared, “we offers our respects and we hopes nothing ain’t going to be changed here.”

“You are very good – both of you,” Jacob said, with a weak smile. “For the present I don’t think that I could live cheaper anywhere else, nor, I am sure, as comfortably. I have had quite a decent situation offered me. The only thing is I may be away a little more.”

“That’s good news, sir, anyway,” the woman replied heartily. “I mean to say,” she added, “it’s good news about your staying on here. And me and Harris,” she went on, “having no children, so to speak, and you having paid liberal and regular for the last four years, we seem to have a bit of money we’ve no use for,” she added, producing at last that bulging purse, “and we thought maybe you might do us the honour – ”

Jacob took her by the shoulders and shook her.

“For God’s sake, don’t, Mrs. Harris!” he broke in. “If I want it, I’ll come to you. And – God bless you!”

Whereupon he picked up his hat and stick, stepped through the open French window, cut a rose for his buttonhole as usual, and started on his purgatorial walk, making a tremendous effort to look as though nothing had happened.

That walk, alas! surpassed his worst imaginings. Jacob Pratt was a sensitive little man, notwithstanding his rotund body, his fresh complexion and humorous mouth; and all the way from his modest abode to the railway station, he was a prey to fancies which were in some cases, without a doubt, founded upon fact. Mr. Gregson, the manager of the International Stores, at the passing of his discredited customer had certainly retreated from his position on the threshold of his shop, usual at that hour of the morning, and disclosed a morbid but absorbing interest in a tub of margarine. The greengrocer’s wife had looked at him reproachfully from behind a heap of cooking apples, and her response to his diffident greeting was accompanied by a sorrowful wag of the head. The newspaper boy at the entrance to the station had extended his *Express* almost doubtfully and had clutched with significant caution at the copper coin tendered in exchange for it. The station master had answered

his “Good morning” without troubling to turn his head, and the ticket collector had yawned as he moved away from the barrier. Each one of these incidents, trifling though they were in themselves, had been like pinpricks of humiliation to the little man whose geniality had been almost a byword.

The worst trial of all, however, arrived when Jacob entered the carriage in which he had been accustomed, for six days out of seven, to make his journey to the city. As usual, it was occupied by two men, strangers to him commercially, but with whom he had developed a very pleasant acquaintance; Mr. Stephen Pedlar, the well-known accountant to the trade in which Jacob was interested; Mr. Lionel Groome, whose life was spent in a strenuous endeavour to combine the two avocations of man of fashion and liquid glue manufacturer; and – Mr. Edward Bultiwell, of Bultiwell and Sons, Bermondsey, his former condescending patron and occasional host, now, alas! his largest creditor. The porter, being for the first time unaccountably absent, Jacob was compelled to open the door for himself, thereby rendering his nervous entrance more self-conscious than ever. He found himself confronted and encircled by a solid wall of newspapers, stumbled over an outstretched foot, relapsed into the vacant place and looked helplessly around him. A kind word just then might not have helped the lump in Jacob’s throat, but it would certainly have brought a fortune in later life to any one who had uttered it.

“Good morning, gentlemen,” the newcomer ventured.

There was a muttered response from either side of him, – none from the august figure in the opposite corner. Jacob fingered with tentative wistfulness the very choice rose which he was wearing in his buttonhole. Perhaps he ought not to have plucked and worn it. Perhaps it ought not to have opened its soft, sweet petals for an owner who was dwelling in the Valley of Impecunious Disgrace. Perhaps he ought to have ended there and then the good-natured rivalry of years and offered the cherished blossom to his silent creditor in the corner, in place of the very inferior specimen which adorned the lapel of the great man’s coat. Even in that moment of humiliation, Jacob felt a little thrill of triumph at the thought of Mr. Bultiwell’s three gardeners. It took more than gardeners to grow such a rose as he was wearing. He liked to fancy that it took personal care, personal sympathy, personal love. The sweetest and rarest flowers must have their special atmosphere.

Quite suddenly Mr. Edward Bultiwell laid down his *Times* and glared across at Jacob. He was a large man, with an ugly red face, a neck which hung over his collar in rolls, and a resonant voice. Directly he began to speak, Jacob began to shiver.

“Pratt,” he said, “am I to understand that the greeting which you offered to the occupants of this carriage, when you entered, was intended to include me?”

“I – I certainly meant it to,” was the tremulous reply.

“Then let me beg that such a liberty be not repeated,” Mr. Bultiwell continued brutally. “I look upon a man who has compounded with his creditors as a person temporarily, at any rate, outside the pale of converse with his fellows on – er – equal terms. I look upon your presence in a first-class carriage, wearing a floral adornment,” Mr. Bultiwell added, with a jealous glance at the very beautiful rose, “which is, to say the least of it, conspicuous, as – er – an impertinence to those who have had the misfortune to suffer from your insolvency.”

The healthy colour faded from Jacob’s cheeks. He had the air of one stricken by a lash – dazed for the moment and bewildered.

“My rose cost me nothing,” he faltered, “and my season ticket doesn’t expire till next month. I must go up to the City. My help is needed – with the books.”

Mr. Bultiwell shook his paper preparatory to disappearing behind it.

“Your presence here may be considered a matter of taste,” he fired off, as a parting shot. “I call it damned bad taste!”

Mr. Jacob Pratt sat like a hurt thing till the train stopped at the next station. Then he stumbled out on to the platform, and, making his way through an unaccountable mist, he climbed somehow or other into a third-class carriage. Richard Dauncey, the melancholy man who lived in the cottage

opposite to his, looked up at the newcomer's entrance, and, for the first time within his recollection, Jacob saw him smile.

“Good morning, Mr. Pratt,” the former said, with a strenuous attempt at cordiality. “If you'll excuse my saying so, that's the finest rose I've ever seen in my life.”

Richard Dauncey made his fortune by that speech – and Jacob had to swallow very hard and look very fixedly out of the window.

## CHAPTER I

Precisely two years later, Jacob Pratt sat once more in his cottage sitting-room, contemplating the remains of a barely tasted breakfast. Before him, read for the fiftieth time, were the wonderful letters, in his brain a most amazing confusion, in his heart an almost hysterical joy. Presently Mrs. Harris brought in his hat and stick.

“You’ll excuse my mentioning it, sir,” she said, looking at the former a little disparagingly, “but, brush though I may, there’s no doing much with this hat of yours. The nap’s fair gone. Maybe you haven’t noticed it, sir, but, with the summer coming on, a straw hat – ”

“I’ll buy a straw hat to-day, Mrs. Harris,” Jacob promised.

“And you’ll be home at the usual time for your supper, sir?”

“I – I expect so. I am not quite sure, Mrs. Harris. I shall be home sometime during the day, all right.”

Mrs. Harris shook her head at the sight of the untasted egg.

“You’ll excuse my saying so, sir,” she pronounced severely, “but there’s no good work done on an empty stomach. Times is hard, as we all know, but eggs is cheap.”

“Mrs. Harris,” Jacob reminded her, “it is two years since I left one of your eggs. I left it then because I was miserable. I am leaving it this morning because – I have had good news. I can’t eat. Later on – later on, Mrs. Harris.”

“And a bit of good news is what you deserve, sir,” the latter declared, lingering while he cut his accustomed rose with fingers which trembled strangely.

“Thank you very much, Mrs. Harris,” he said. “When I come back to-night, I’ll tell you all about it.”

Once more, then, two years almost to a day after Mr. Edward Bultiwell, of the great firm of Bultiwell and Sons, had laid down his newspaper and spoken his mind, Jacob was on his way to the station, again wearing a choice rose in his buttonhole. He had found no occasion to change his lodgings, for he had been an economical man who took great care of his possessions even in the days of his prosperity, and his moderate salary as traveller for a Bermondsey firm of merchants brought him in quite enough for his simple needs. He had to some extent lived down his disgrace. The manager of the International Stores nodded to him now, a trifle condescendingly, yet with tacit acknowledgement of the fact that in domestic affairs Jacob was a man of principle who always paid his way. The greengrocer’s wife passed the time of day when not too preoccupied, and the newspaper boy no longer clutched for his penny. Jacob generally met the melancholy man at the corner of the avenue and walked to the station with him. And he still grew roses and worshipped them.

On the way to the station, on this particular morning, he amazed his friend.

“Richard,” he said, “I shall not travel to the City with you to-day. At least I shall not start with you. I shall change carriages at Wendley, as I did once before.”

“The devil!” Richard exclaimed.

They were passing the plate-glass window of a new emporium, and Jacob paused to glance furtively at his reflection. He was an exceedingly neat man, and his care for his clothes and person had survived two years of impecuniosity. Nevertheless, although he passed muster well enough to the casual observer, there were indications in his attire of the inevitable conflict between a desire for adornment and the lack of means to indulge it. His too often pressed trousers were thin at the seams; his linen, though clean, was frayed; there were cracks in his vigorously polished shoes. He looked at himself, and he was suddenly conscious of a most amazing thrill. One of the cherished desires of his life loomed up before him. Even Savile Row was not an impossibility.

At the station he puzzled the booking clerk by presenting himself at the window and demanding a first single to Liverpool Street.

The youth handed him the piece of pasteboard with a wondering glance.

“Your season ain’t up yet, Mr. Pratt.”

“It is not,” Jacob acquiesced, “but this morning I desire to travel to town first-class.”

Whilst he waited for the train, Jacob read again the wonderful letters, folded them up, and was ready, with an air of anticipation, when the little train with its reversed engine came puffing around the curve and brought its few antiquated and smoke-encrusted carriages to a standstill. Everything went as he had hoped. In that familiar first-class carriage, into which he stepped with beating heart, sat Mr. Bultiwell in the farthest corner, with his two satellites, Stephen Pedlar, the accountant, and Lionel Groome. They all stared at him in blank bewilderment as he entered. Mr. Bultiwell, emerging from behind the *Times*, sat with his mouth open and a black frown upon his forehead.

“Good morning, all,” Jacob remarked affably, as he sprawled in his place and put his legs up on the opposite seat.

He might have dropped a bombshell amongst them with less effect. Every newspaper was lowered, and every one stared at this bold intruder. Then they turned to Mr. Bultiwell. It seemed fittest that he should deal with the matter. Unfortunately, he, too, seemed temporarily bereft of words.

“I seem to have startled you all a bit, what?” Jacob continued, with the air of one thoroughly enjoying the sensation he had produced. “I’ve got my ticket all right. Here you are,” he went on, producing it, – “first-class to Liverpool Street. Thought I’d like to have a look at you all once more. Sorry to see you’re not looking quite your old self, Mr. Bultiwell. Nasty things, these bad debts, eh? Three last week, I noticed. You’ll have to be careful down Bristol way. Things there are pretty dicky.”

“It would be more becoming on your part, sir,” Mr. Bultiwell pronounced furiously, “if you were to hold your tongue about bad debts.”

Jacob snapped his fingers.

“I don’t owe any man a farthing,” he declared.

“An undischarged bankrupt – ”

“Sold again,” Jacob interrupted amiably. “Got my discharge last week.”

Mr. Bultiwell found his tongue at the same time that he lost his temper.

“So that’s the reason you’re butting in here amongst gentlemen whom you’ve lost the right to associate with!” he exclaimed. “You think because you’re whitewashed by the courts you can count yourself an honest man again, eh? You think that because – ”

“Wrong – all wrong,” Jacob interrupted once more, with ever-increasing geniality. “You’ll have to guess again.”

Mr. Groome – the very superior Mr. Groome, who had married a relative of Mr. Bultiwell’s, and who occasionally wore an eyeglass and was seen in the West End – intervened with gentle sarcasm.

“Mr. Pratt has perhaps come to tell us that it is his intention to celebrate the granting of his discharge by paying his debts in full.”

Jacob glanced at the speaker with the air of one moved to admiration.

“Mr. Groome, sir,” he pronounced, “you are a wizard! You must have seen right through into the breast pocket of my coat. Allow me to read you a couple of letters.”

He produced these amazing documents, leisurely unfolding the first. There was no question of newspapers now.

“You will remember,” he said, “that I came to grief because I stood bondsman to my brother, who was out prospecting for oil lands in America. ‘Disgraceful speculation’ Mr. Bultiwell called it, I think. Well, this letter is from Sam:”

*Ritz-Carlton Hotel,  
New York.*

My dear Jacob,

I cabled you this morning to prepare for good news, so don't get heart failure when you receive this letter. We've struck it rich, as I always told you we should. I sold the worse half of our holdings in Arizona for four million dollars last week, and Lord knows what we'll get for the rest. I've cabled you a hundred thousand pounds, to be going on with, to the Bank of England.

Sorry you've had such a rough time, old chap, but you're on velvet for the rest of your life. Have a bottle with your best pal when you get this, and drink my health.

*Cheerio!*

*Sam.*

P. S. I should say, roughly speaking, that your share of the rest of the land will work out at something like five million dollars. I hope you'll chuck your humdrum life now and come out into the world of adventure.

"It's a fairy tale!" Mr. Groome gasped.

"Let me see the letter," the accountant implored.

Mr. Bultiwell only breathed hard.

"The other communication," Jacob continued, unfolding a stiff sheet of paper, "is from the Bank of England, and it is what you might call short and sweet:"

Dear Sir,

We beg to inform you that we have to-day received a credit on your behalf, from our New York branch, amounting to one hundred thousand pounds sterling, which sum we hold at your disposal.

*Faithfully yours,*

*BANK OF ENGLAND.*

*p. p. J. Woodridge Smith.*

"One hundred thousand pounds! God bless my soul!" Mr. Bultiwell gasped.

"I shall be at your office, Mr. Pedlar," Jacob announced, folding up the letters, "at eleven o'clock."

"It is your intention, I presume," the accountant enquired, "to pay your debts in full?"

"Certainly," Jacob replied. "I thought I had made that clear."

"A very laudable proceeding," Mr. Pedlar murmured approvingly.

The train was beginning to slacken speed. Jacob rose to his feet.

"I am changing carriages here," he remarked. "I am obliged to you all for putting up with my company for so long."

Mr. Bultiwell cleared his throat. There was noticeable in his tone some return of his former pomposity.

"Under the present circumstances, Mr. Pratt," he said, "I see no reason why you should leave us. I should like to hear more about your wonderful good fortune and to discuss with you your plans for the future. If you are occupied now, perhaps this evening at home. My roses are worth looking at."

Jacob smiled in a peculiar fashion.

"I have a friend waiting for me in the third-class portion of the train," he replied. "Until eleven o'clock, Mr. Pedlar."

## CHAPTER II

The melancholy man was seated in his favourite corner, gazing out at the landscape. He scarcely looked up as Jacob entered. It chanced that they were alone.

“Richard Dauncey,” Jacob said impressively, as soon as the train had started again, “you once sat in that corner and smiled at me when I got in. I think you also wished me good morning and admired my rose.”

“It was two years ago,” Dauncey assented.

“Did you ever hear of a man,” Jacob went on, “who made his fortune with a smile? Of course not. You are probably the first. Look at me steadfastly. This is to be a heart-to-heart talk. Why do you go about looking as though you were the most miserable creature on God’s earth?”

Richard Dauncey sighed.

“You needn’t rub it in. My appearance is against me in business and in every way. I can’t help it. I have troubles.”

“They are at an end,” Jacob declared. “Don’t jump out of the window or do anything ridiculous, my friend, but sit still and listen. You have been starving with a wife and two children on three pounds a week. Your salary from to-day is ten pounds a week, with expenses.”

Dauncey shook his head.

“You are not well this morning, man.”

Jacob produced the letters and handed them over to his friend, who read them with many exclamations of wonder. When he returned them, there was a little flush in his face.

“I congratulate you, Jacob,” he said heartily. “You are one of those men who have the knack of keeping a stiff upper lip, but I know what you have suffered.”

“Congratulate yourself, too, old chap,” Jacob enjoined, holding out his hand. “Exactly what I am going to do in the future I haven’t quite made up my mind, but this I do know – we start a fresh life from lunch-time to-day, you and I. You can call yourself my secretary, for want of a better description, until we settle down. Your screw will be ten pounds a week, and if you refuse the hundred pounds I am going to offer you at our luncheon table at Simpson’s to-day, I shall knock you down.”

Dauncey apologised shamefacedly, a few minutes later, for a brief period of rare weakness.

“It’s the wife, old chap,” he explained, as they drew near the terminus. “You see, I married a little above my station, but there was never any money, and the two kids came and there didn’t seem enough to clothe them properly, or feed them properly, or put even a trifle by in case anything should happen to me. Life’s been pretty hard, Jacob, and I can’t make friends. Or rather I never have been able to until you came along.”

They shook hands once more, a queer but very human proceeding in those overwrought moments.

“Just you walk to the office this morning,” Jacob said, “with your head in the air, and keep on telling yourself there’s no mistake about it. You’re going home to-night with a hundred pounds in bank notes in your pocket, with a bottle of wine under one arm, and a brown paper parcel as big as you can carry under the other. You’re out of the wood, young fellow, and you be thankful for the rest of your life that you found the way to smile one morning. So long till one o’clock at Simpson’s,” he added, as they stepped out on to the platform. “Hi, taxi!”

Mr. Bultiwell came hurrying along, with a good deal less than his usual dignity. He was not one of those men who were intended by nature to proceed at any other than a leisurely pace.

“Pratt,” he called out, “wait a minute. We’ll share that taxi, eh?”

Jacob glanced over his shoulder.

“Sorry,” he answered, “I’m not going your way.”

Soon after the opening of that august establishment, Jacob, not without some trepidation, visited the Bank of England. At half-past ten, he strolled into the warehouse of Messrs. Smith and Joyce, leather merchants, Bermondsey Street, the firm for which he had been working during the last two years. Mr. Smith frowned at him from behind a stack of leather.

“You’re late this morning, Pratt,” he growled. “I thought perhaps you had gone over to see that man at Tottenham.”

“The man at Tottenham,” Jacob remarked equably, “can go to hell.”

Mr. Smith was a short, thin man with a cynical expression, a bloodless face and a loveless heart. He opened his mouth a little, a habit of his when surprised.

“I suppose it is too early in the morning to suggest that you have been drinking,” he said.

“You are right,” Jacob acknowledged. “A little later in the day I shall be able to satisfy everybody in that respect.”

Mr. Smith came out from behind the stack of leather. He was wearing a linen smock over his clothes and paper protectors over his cuffs.

“I don’t think you’re quite yourself this morning, Pratt,” he observed acidly.

“I am not,” Jacob answered. “I have had good news.”

Mr. Smith was a farseeing man, with a brain which worked quickly. He remembered in a moment the cause of Jacob’s failure. Oil might be found at any time!

“I am very glad to hear it, Pratt,” he said. “Would you like to come into the office and have a little chat?”

Jacob looked his employer squarely in the face.

“Never so long as I live,” he replied. “Just the few words I want to say to you, Mr. Smith, can be said here. You gave me a job when I was down and out. You gave it to me not out of pity but because you knew I was a damned good traveller. I’ve trudged the streets for you, ridden in tram-cars, ’buses and tubes, sold your leather honestly and carefully for two years. I’ve doubled your turnover; I’ve introduced you to the soundest connection you ever had on your books. Each Christmas a clerk in the counting house has handed me an extra sovereign – to buy sweets with, I suppose! You’ve never raised my salary, you’ve never uttered a word of thanks. I’ve brought you in three of the biggest contracts you ever had in your life, and you accepted them with grudging satisfaction, pretended they didn’t pay you, forgot that I knew what you gave for every ton of your leather that passed through my hands. You’ve been a cold, calculating and selfish employer. You’ll never be a rich man because you haven’t the imagination, and you’ll never be a poor one because you’re too stingy. And now you can go on with your rotten little business and find another traveller, for I’ve finished with you.”

“You can’t leave without a week’s notice,” Mr. Smith snapped.

“Sue me, then,” Jacob retorted, as he turned away. “Put me in the County Court. I shall have the best part of a million to pay the damage with. Good morning to you, Mr. Smith, and I thank Providence that never again in this life have I got to cross the threshold of your warehouse!”

Jacob passed out into the street, whistling lightly. He was beginning to feel himself.

Half an hour later, seated in the most comfortable easy chair of Mr. Pedlar’s private office, a sanctum into which he had never before been asked to penetrate, Jacob discussed the flavour of a fine Havana cigar and issued his instructions for the payment of his debts in full. Mr. Stephen Pedlar, a suave, shrewd man of much versatility, congratulated himself that he had, at all times during his connection with Jacob, treated this erstwhile insignificant defaulter with the courtesy which at least had cost him nothing.

“Most interesting position, yours, Pratt,” the man of figures declared, loitering a little over the final details. “I should like to talk it over with you sometime. What about a little lunch up in the West End to-day?”

Jacob shook his head.

“I am lunching with a friend,” he said. “Thank you very much, all the same.”

“Some other time, then,” Mr. Pedlar continued. “Have you made any plans at all for the future?”

“None as yet worth speaking of.”

“You are a young man,” the accountant continued. “You must have occupation. If the advice of a man of the world is worth having, count me at your disposal.”

“I am very much obliged,” Jacob acknowledged.

“I can be considered wholly impartial,” Mr. Pedlar went on, “because I have no direct interest in whatever you may choose to do with your money, but my advice to you, Mr. Pratt, would be to buy a partnership in one of the leading firms engaged in the industry with which you have been associated.”

“I see,” Jacob reflected. “Go into business again on a larger scale?”

“Exactly,” the accountant assented, “only, go into an established business, with a partner, where you are not too much tied down. You’ll want to enjoy yourself and see a little of the world now. A bungalow down the river for the summer, eh? A Rolls-Royce, of course, and a month or so on the Riviera in the winter. Plenty of ways of getting something out of life, Mr. Pratt, if only one has the means.”

Jacob drew a deep sigh and murmured something noncommittal.

“My advice to you,” his mentor continued, “would be to enjoy yourself, get value for your money, but – don’t give up work altogether. With the capital at your command, you could secure an interest in one of the leading firms in the trade.”

“Were you thinking of any one in particular?” Jacob asked quietly.

Mr. Pedlar hesitated.

“To tell you the truth, Mr. Pratt,” he admitted candidly, “I was. I know of a firm at the present moment, one of the oldest and most respected in the trade – I might almost say the most prominent firm – who would be disposed to admit into partnership a person of your standing and capital.”

“You don’t, by any chance, mean Bultiwell’s?”

The accountant’s manner became more earnest. He had the air of one who releases a great secret.

“Don’t mention it, Pratt, whatever you do,” he begged. “Mr. Bultiwell would probably be besieged by applications from people who would be quite useless to him.”

“I shall not tell a soul,” Jacob promised.

“You see,” his companion went on, watching the ash of his cigar for a moment, “the Mortimers and the Craigs have both come to an end so far as regards participation in the business. Colonel Craig was killed playing polo in India, and had no sons, and old Mortimer, too, had only one son, who went into the diplomatic service. That leaves Mr. Bultiwell the sole representative of the firm, and though he has, as you know, a great dislike for new associations, it is certainly too much responsibility for one man.”

“The Mortimer and Craig interests have had to be paid out, I suppose?” Jacob enquired.

“To a certain extent, yes,” Mr. Pedlar admitted. “That is where the opportunity for new capital comes in.”

“I have made no plans yet,” Jacob declared, rising to take his leave. “If you like to place the figures before me within the course of the next week or so, and the suggested terms, I might consider the matter – that is, if I decide to go into business at all.”

“I can’t conceive a more comfortable position for a young man with your knowledge of the trade,” Mr. Pedlar said, as he wished his guest good morning. “You shall have all the figures placed before you. Good morning, and once more my heartiest congratulations, Mr. Pratt.”

## CHAPTER III

At twelve o'clock, Jacob was in Regent Street, and at one o'clock, in a new blue serge suit, shirt, collar and tie of the latest pattern, he was dividing his time between admiring his reflection in the mirror and waiting in the entrance hall of Simpson's. Dauncey's coming was, in its way, pathetic. With a pessimism engendered by years of misfortune, he had found it impossible to preserve throughout the morning the exultation of those first few minutes with Jacob in the railway carriage. He entered the restaurant and came towards his friend with a feverish light in his eyes and a trembling of the lips which the latter only too well understood.

"It's all right, old fellow," Jacob assured him emphatically. "Throw in your hat with mine. Here's our table – two cocktails waiting, you see, and a bottle of the best the place has – I tell you the old gentleman in Threadneedle Street parted without a murmur. I'm simply bursting with money – Steady, old chap!"

In the crowd of people waiting for their tables, they were little noticed, these two – Dauncey struggling against the faintness, the rising in his throat, the strange moisture in his eyes, Jacob talking nonsense as hard as he could and affecting to disregard these unusual conditions. Soon he had his friend safely seated opposite him, forced him to drink his cocktail, gave cheerful orders to the waiter, and produced a brand new pocketbook, which he laid upon the table.

"Richard," he announced, "there's a hundred pounds in that. Away with it, pocketbook and all. Now put the soles of your feet firmly on the ground and think what you're going to say to Nora when you get home. You've stood up against some nasty knocks. Now just tell yourself that they're all over. We'll take a feast home to-night. Waiter, open the wine. By Jove, I've heard that pop for other fellows often enough, but not one for myself for two years and more."

"Jacob," Dauncey faltered, "I can't say a word, but I'm all right. And God bless you," he added, raising his glass and drinking. "God bless you, Jacob! You're a pal."

After that, the thing was accepted as part of their lives, and they talked reasonably.

"This afternoon," Jacob confided, "I am going to be measured for half a dozen suits of clothes. I am going to prowl about Bond Street and gratify the longings of a lifetime for variegated hosiery. At five o'clock, Richard, I shall call for you at your office. By the bye, you had better ask them how soon they can let you go."

"They won't worry about that," Dauncey answered, a little bitterly. "Every Saturday for months has been a nightmare to me, for fear I'd get the sack. They don't think I'm smart enough for my job there – not smart enough even for three pounds a week!"

"Just let them know what you think about them, for a change," Jacob enjoined. "Three pounds a week, indeed! Tell them you've accepted a post at five hundred a year with a financier who needs your advice with his investments. That'll give them something to think about!"

"It will!" Dauncey admitted, with a smile. "They'll think I've gone mad."

"Let 'em think what they choose," Jacob insisted. "You come out of it with your nose in the air and leave your office coat behind for the errand boy. They'll always be worried to think that you must have been a great deal smarter than they gave you credit for."

"I'll do my best," Dauncey promised.

"I shall call for you in my motor-car," Jacob continued; "we shall make purchases on our way, and we shall return to Marlingden in state. Thank heavens, Dick, for small ambitions! Just for the moment, I feel that nothing could make me happier than to be driven down the village street, pull up at the shops on the way home, and spend a few five-pound notes where I've had to look twice at a shilling."

Dauncey smiled with the air of a man who sees more wonderful things.

“That’s all very well in its way, old fellow,” he admitted, “but to appreciate this absolutely you ought to be married. I can think of nothing but Nora’s face when I tell her – when I show her the pocketbook – when she begins to realise! Jacob, it’s worth all the misery of the last few years. It’s worth – anything.”

Jacob’s face glowed with sympathy, but he made a brave attempt to whistle under his breath a popular tune.

“Fact of it is, old chap,” he said, as he gripped the bottle for support and watched the bubbles rise in Dauncey’s glass, “we are both altogether too emotional.”

Jacob’s programme, for the remainder of the day, was carried out very nearly as he had planned it. The car was hired without difficulty, and the sensation created in the village shops by his arrival in it, his lavish orders and prompt payment, was ample and gratifying. Mrs. Harris alone seemed curiously unmoved when he confided to her the story of this great change in his circumstances. She who had been all kindness and sympathy in the days of his misfortune listened to the story of his newly arrived wealth with a striking absence of enthusiasm.

“You’ll be giving up your rooms now, I suppose?” she observed with a sigh. “Want to go and live in the West End of London, or some such place.”

Jacob extended his arm as far as possible around her ample waist.

“Mrs. Harris,” he said, “no one else in the world could have looked after me so well when I was poor. No one else shall look after me now that I am rich. If I leave here, you and Harris must come too, but I don’t think that I shall – not altogether. There are the roses, you see.”

“And what’s in that cardboard box?” she asked suspiciously.

“A black silk dress for you,” Jacob replied. “You’ll give me a kiss when you see it.”

“A black silk dress – for me?” Mrs. Harris faltered, her eyes a gleam. “I don’t know what Harris will say!”

“There’s a bicycle at the station for him,” Jacob announced. “No more two-mile trudges to work, eh?”

Mrs. Harris sat down suddenly and raised her apron to her eyes. Jacob made his escape and crossed the road. It had seemed to him that he must have exhausted the whole gamut of emotions during the day, but there was still a moment’s revelation for him when the pale, shy, little woman whom he had known as his friend’s wife came running out to greet him with shining eyes and outstretched hands.

“Mr. Pratt!” she cried. “Is it all true?”

“It’s all true, and more of it,” he assured her. “Your man’s set up comfortably for life, and I am a starving millionaire. Anything to eat?”

She laughed a little hysterically.

“Why, there’s everything in the world to eat, and to drink, too, I should think,” she answered. “What they must have thought of you two men in the shops, I can’t imagine! Come into the dining-room, won’t you? Dick’s opening some wine.”

Then followed the second feast of the day, at which Jacob had to pretend to be unconscious of the fact that his host and hostess were alternately ecstatically happy and tremulously hysterical. They all waited upon themselves and ate many things the names of which only were familiar to them. Dauncey opened champagne as though he had been used to it all his life. Jacob carved chickens with great skill, but was a little puzzled as to the location of caviare in the meal and more than a little generous with the *pâté-de-foie-gras*. The strawberries and real Devonshire cream were an immense success, and Mrs. Dauncey’s eyes grew round with pleasure at the sight of the boxes of bonbons and chocolates. Afterwards the two men wandered out into the garden, a quaint strip of uncultivated land, with wanton beds of sweet-smelling flowers, and separated from the meadow beyond only by an untrimmed and odoriferous hedge, wreathed in honeysuckle. Over wonderful cigars, the like of which neither of them had ever smoked before, they talked for a moment or two seriously.

“What are you really going to do with your money, Jacob?” Dauncey asked. “And where do I come in? I do hope I am going to have a chance of earning my salary.”

Jacob was silent for a few moments. In the half light, a new sternness seemed to have stolen into his face.

“Richard,” he said, “you’ve seen men come out of a fight covered with scars, – wounds that burn and remind them of their sufferings. Well, I’m rather like that. I was never a very important person, you know, but in the old days I was proud of my little business and my good name. It hurt me like hell to go under. It was bad enough when people were kind. Sometimes they weren’t.”

“I know,” Dauncey murmured sympathetically.

“My scars are there,” Jacob went on. “If I had such a thing, Dick, I should say that they had burned their way into my soul. I haven’t made any plans. Don’t think that I am going to embark upon any senseless scheme of revenge – but if this promise of great wealth is fulfilled, I have some sort of a fancy for using it as a scourge to cruelty, or for giving the unfortunate a leg up where it’s deserved. There are one or two enterprises already shaping themselves in my mind, which might be brought to a successful conclusion.”

“Enterprises?” Dauncey repeated a little vaguely.

Jacob laid his hand upon his friend’s shoulder. There was a strange light in his eyes.

“Dick,” he said, “you’d think I was a commonplace sort of fellow enough, wouldn’t you? So I am, in a way, and yet I’ve got something stirring in my blood of the fever which sent Sam out to the far west of America, more for the sheer love of going than for any hope of making a fortune. I’ve lived an everyday sort of life, but I’ve had my dreams.”

“We’re not going around the world treasure hunting, or anything of that sort, are we?” Dauncey asked anxiously.

“All the treasure hunting we shall do,” Jacob replied, with a little thrill in his tone, “will be on the London pavements. All the adventures which the wildest buccaneers the world has ever known might crave are to be found under the fogs of this wonderful city. We shan’t need to travel far in the body, Dick. A little office somewhere in the West End, a little ground bait which I know about, and the sharks of the world will come stealing around us. There are seven or eight million people in London, Dick. A detective I once knew – kind of thoughtful chap he was – once told me that on a moderate computation there were twenty-five thousand of them who would commit murder without hesitation if they could get their hand deep enough into their neighbour’s pocket.”

“Talking through his hat,” Dauncey muttered.

“That is what we shall find out. Only remember this, Richard. I am convinced that I possess in some degree that sixth sense the French criminologist talked about, – the sense for Adventure. I’ve had to keep my nose to the grindstone, worse luck, but there have been times when I’ve lifted my head and sniffed it in the air. In queer places, too! In the dark, shadowy streets of old towns which I have visited as a commercial traveller, selling goods by day and wandering out alone by night into the backwaters. I’ve felt the thrill there, Dick, trying to look through the curtained windows of some of those lonely houses. I’ve been brushed by a stranger in Fleet Street and felt it; looked into a woman’s mysterious eyes as she turned around, with a latchkey in her hand, before a house in Bloomsbury. We shan’t need to wander far away, Richard.”

“Seems to me,” the latter observed, “that I am to play Man Friday to – ”

He suddenly stood rigid. He gripped his friend’s arm, his lips a little parted. He was listening in a paroxysm of subdued joy. From out of the sitting-room window came faint sounds of melody.

“It’s Nora,” he murmured ecstatically. “It’s the first time for years! She’s singing!”

He moved involuntarily towards the house. Jacob filled his pipe and strolled across the way, homewards.

## CHAPTER IV

Mr. Edward Bultiwell, of the House of Bultiwell and Sons, sat alone in his private office, one morning a week or so later, and communed with ghosts. It was a large apartment, furnished in mid-Victorian fashion, and, with the exception of the telephone and electric light, destitute of any of the modern aids to commercial enterprise. Oil paintings of Mr. Bultiwell's father and grandfather hung upon the walls. A row of stiff, horsehair chairs with massive frames stood around the room, one side of which was glass-fronted, giving a view of the extensive warehouse beyond. It was here that Mr. Bultiwell's ghosts were gathered together, – ghosts of buyers from every town in the United Kingdom, casting occasional longing glances towards where the enthroned magnate sat, hoping that he might presently issue forth and vouchsafe them a word or two of greeting; ghosts of sellers, too, sellers of hides and skins from India and South America, Mexico and China, all anxious to do business with the world-famed House of Bultiwell. Every now and then the great man would condescend to exchange amenities with one of these emissaries from distant parts. Everywhere was stir and bustle. Every few minutes a salesman would present himself, with a record of his achievements. All the time the hum of voices, the clattering of chains, the dust and turmoil of moving merchandise, the coming and going of human beings, all helping to drive the wheel of prosperity for the House of Bultiwell!..

The ghosts faded away. Two old men were outside, dusting stacks of leather. There was no one else, no sound of movement or life. Bultiwell glanced at his watch, as he sat there and waited. Presently he struck the bell in front of him, and a grey-haired bookkeeper shuffled in.

“What time did Pedlar say Mr. Pratt would be round?” he asked harshly.

“Between eleven and twelve, sir.”

Mr. Bultiwell glanced at his watch and grunted.

“Where's Mr. Haskall?”

“Gone round to the sale, sir.”

“He got my message?” Mr. Bultiwell asked anxiously.

“I told him that he was on no account to buy, sir,” the cashier assented. “He was somewhat disappointed. There is a probability of a rise in hides, and most of the pits down at the tannery are empty.”

Mr. Bultiwell groaned under his breath. His eyes met the eyes of his old employé.

“You know why we can't buy – at the sales, Jenkins,” he muttered.

The man sighed as he turned away.

“I know, sir.”

Then there was a little stir in the place. The two men left off dusting; the clerks in the counting-house raised their heads hopefully. Jacob Pratt arrived and was ushered into the presence of the head of the firm. It was a trying moment for Mr. Bultiwell, but he did his best. He wished to be patronising, kindly and gracious. He succeeded in being cringing.

“Glad to see you, Pratt. Glad to see you,” he said. “Try that easy-chair. A cigar, eh? No? Quite right! Don't smoke much myself till after lunch. Seen Pedlar this morning?”

“I've just come from his office,” Jacob replied.

Mr. Bultiwell thrust his hands into his trousers pockets and leaned back in his chair.

“Clever fellow, Pedlar, but not so clever as he thinks himself. I don't mind telling you, Pratt, between ourselves, that it was entirely my idea that you should be approached with a view to your coming in here.”

“Is that so?” Jacob observed quietly.

“I knew perfectly well that you wouldn't be content to do nothing, a young man like you, and if you're going to keep in the leather trade at all, why not become associated with a firm you know all about, eh? I don't want to flatter myself,” Mr. Bultiwell proceeded, with a touch of his old arrogance,

“but Bultiwell’s, although we haven’t been so energetic lately, is still pretty well at the top of the tree, eh?”

“Not quite where it was, I am afraid, Mr. Bultiwell,” Jacob objected. “I’ve been looking through the figures, you know. Profits seem to have been going down a good deal.”

“Pooh! That’s nothing! Hides were ridiculously high all last year, but they’re on the drop now. Besides, these accountants always have to make out balance sheets from a pessimistic point of view.”

“The present capital of the firm,” Jacob commented, “seems to me astonishingly small.”

“What’s it figure out at?” Mr. Bultiwell enquired, with a fine show of carelessness. “Forty thousand pounds? Well, that is small – smaller than it’s been at any time during the last ten years. Perhaps I have embarked in a few too many outside investments. They are all good ’uns, though. No use having money lying idle, Mr. Pratt, these days. Now my idea was,” he went on, striving to hide a slight quaver in his voice, “that you put in, say, eighty thousand pounds, and take an equal partnership – a partnership, Pratt, remember, in Bultiwell’s... Eh? What’s that?”

Mr. Bultiwell looked up with a well-assumed frown of annoyance. A very fashionably dressed young lady, attractive notwithstanding a certain sullenness of expression, had entered the room carrying a great bunch of roses.

“So sorry, dad,” she said, strolling up to the table. “I understood that you were alone. Here are the roses,” she added, laying them upon the table without enthusiasm. “Are you coming up west for luncheon to-day?”

“My dear,” Mr. Bultiwell replied, “I am engaged just now. By the bye, you know Mr. Pratt, don’t you? Pratt, you remember my daughter?”

Jacob, whose memories of that young lady, with her masses of yellow hair and most alluring smile, had kept him in fairyland for three months, and a little lower than hell for the last two years, took fierce command of himself as he rose to his feet and received a very cordial but somewhat forced greeting from this unexpected visitor.

“Of course I know Mr. Pratt,” she answered, “and I hope he hasn’t altogether forgotten me. The last time I saw you, you bicycled over one evening, didn’t you, to see my father’s roses, and we made you play tennis. I remember how cross dad was because you played without shoes.”

“Mr. Pratt is doubtless better provided in these days,” Bultiwell observed with an elephantine smile. “What about running over to see us to-night or to-morrow night in that new car of yours, Pratt, eh?”

“Do come,” the young lady begged, with a very colourable imitation of enthusiasm. “I am longing for some tennis.”

“You are very kind,” Jacob replied. “May I leave it open just for a short time?”

“Certainly, certainly!” Mr. Bultiwell agreed. “Sybil, run along and sit in the waiting-room for a few minutes. I’ll take you up to the Carlton, if I can spare the time. May take Mr. Pratt, perhaps.”

Sybil passed out, flashing a very brilliant if not wholly natural smile into Jacob’s face, as he held open the door. Mr. Bultiwell watched the latter anxiously as he returned slowly to his place. He was not altogether satisfied with the result of his subtle little plot.

“Where were we?” he continued, struggling hard to persevere in that cheerfulness which sat upon him in these days like an ill-fitting garment. “Ah! I know – eighty thousand pounds and an equal partnership. How does that appeal to you, Mr. Pratt?”

“There were one or two points in the balance sheet which struck me,” Jacob confessed, gazing down at his well-creased trousers. “The margin between assets and liabilities, though small, might be considered sufficient, but the liability on bills under discount seemed to me extraordinarily large.”

Mr. Bultiwell’s pencil, which had been straying idly over the blotting pad by his side, stopped. He looked at his visitor with a frown.

“Credits must always be large in our trade,” he said sharply. “You know that, Mr. Pratt.”

“Your credits, however,” Jacob pointed out, “are abnormal. I ventured to take out a list of six names, on each one of whom you have acceptances running to the tune of twenty or thirty thousand pounds.”

“The majority of my customers,” Mr. Bultiwell declared, with a little catch in his breath, “are as safe as the Bank of England.”

Jacob produced a very elegant morocco pocketbook, with gold edges, and studied a slip of paper which he held towards his companion.

“Here is a list of the firms,” he continued. “I have interviewed most of them and made it worth their while to tell me the truth. There isn’t one of them that isn’t hopelessly insolvent. They are being kept on their legs by you and your bankers, simply and solely to bolster up the credit of the House of Bultiwell.”

“Sir!” Mr. Bultiwell thundered.

“I should drop that tone, if I were you,” Jacob advised coldly. “You have been a bully all your life, and a cruel one at that. Lately you have become dishonest. When the firm of Bultiwell is compelled to file its petition in bankruptcy, which I imagine will be a matter of only a few weeks, I do not envy you your examination before the official receiver.”

Mr. Bultiwell collapsed like a pricked bladder. He shrivelled in his clothes. There was a whine in his tone as he substituted appeal for argument.

“There’s good business to be done here still,” he pleaded. “Even if the firm lost a little money on those names, there are two of them at least who might weather the storm, with reasonable assistance. Pratt, they tell me you’re pretty well a millionaire. I’m sorry if I was hard on you in the old days. If you won’t take a partnership, will you buy the business?”

Jacob laughed scornfully.

“If I were ten times a millionaire,” he said, rising to his feet, “I would never risk a penny of my money to rid you of the millstone you have hung around your neck. It is going to be part of my activity in life, Mr. Bultiwell, to assist nature in dispensing justice. For many years you have ruled the trade in which we were both brought up, and during the whole of that time you have never accomplished a single gracious or kindly action. You have wound up by trying to drag me into a business which is rotten to the core. Your accountants may be technically justified in reckoning that hundred and forty thousand pounds owed you by those six men as good, because they never failed, but you yourself know that they are hopelessly insolvent, and that the moment you stop renewing their bills they will topple down like ninepins... I would not help you if you were starving. I shall read of your bankruptcy with pleasure. There is, I think, nothing more to be said.”

Mr. Bultiwell sat in his chair, dazed, for long after Jacob had left him. His daughter reappeared and left at once, harshly dismissed. His clerks went out for lunch and returned at the appointed hour. Mr. Bultiwell was seeing ghosts...

Jacob and his friend dined together that night in a well-known grill-room. Dauncey, to whom, in those days, every man seemed to be a brother and every place he entered a fairy palace, showed signs of distress as he listened to his companion’s story.

“Dear friend,” he remonstrated, “of what use in the world is revenge? I do not suggest that you should throw your money away trying to help Bultiwell, but you might at least have left him alone.”

Jacob shook his head. The corners of his mouth tightened. He spoke with grave seriousness.

“Dick,” he said, “you are like the man who sympathises with the evil growth which it is the surgeon’s task to remove. In the days of his prosperity, Bultiwell was a brute and a bully. His only moments of comparative geniality came when he was steeped in wine and glutted with food. His own laziness and self-indulgence paved the way to his ruin. He then became dishonest. He deliberately tried to cheat me; he stooped even to the paltry trick of remembering that I once admired his daughter, and dragged her in to complete his humiliation. Believe me, the world is a better place without its Bultiwells – a better and a healthier place – and where I find them in life, I am going to use the knife.”

“You have used it this time perhaps even more effectually than you thought,” Dauncey groaned, as he took an evening paper from his pocket and passed it across the table. “Mr. Bultiwell shot himself in his office, late this afternoon. I did not tell you before, for fear it might spoil your dinner.”

Jacob sipped his wine, unmoved.

“It was really the only thing left for him,” was his brief comment.

Dauncey was once more the melancholy man.

“I hope that all your interventions, or whatever you may call them,” he said, “won’t end in the same way.”

Jacob’s eyes looked through the walls of the restaurant. A sudden impulse of fancy had carried him forward into that land of adventure to which he held the golden key. He felt the thrill of danger, the mystery of unknown places. He passed from palace to hovel. He heard the curse of the defeated schemer, he felt the warmth and joy of gratitude. All these figures, save one, were imaginary, and that one was always there, always watching, always with that look of reproach which he seemed already to see in her cold blue eyes. He fancied himself pleading with her, only to be scorned; hiding from the dangers she invoked; fancied her the protectress of his enemies, the evil genius of those whom he would have befriended. And all the time there lingered in the background of his mind the memory of that single evening when, angered by her father’s condescension, she had chosen to be kind to him; had shown him the secret places in that wonderful garden, glorious with budding rhododendrons, fragrant with the roses drooping from the long pergola, – a little scene out of fairyland, through which he had walked under the rising moon like a man bewildered with strange happiness.

Richard leaned forward in his place.

“Are you seeing ghosts?” he asked curiously.

Jacob was suddenly back from that unreal world into which his magical prosperity had pitchforked him. He drained the glass which he raised to his lips with firm fingers.

“Ghosts belong to the past,” he answered. “All that we have any concern with is the future.”

## CHAPTER V

Jacob, in the midst of those pleasant activities necessitated by his change of fortunes, found time to write a letter. He wrote it with great care and after many revisions, and not until after it was dispatched did he realise with how much anxiety he awaited the reply.

*The Cottage,  
Marlingden.*

Dear Miss Bultiwell,

I am venturing to write these few lines to assure you of my very deep sympathy with you in the loss which you have sustained, and I beg also to express the earnest hope that you will not associate me in any way with those misfortunes of your father which I was powerless to avert or lighten.

I have a further object in writing to you, which I hesitate to touch upon for fear I should give you offence, but I do beg, Miss Bultiwell, that you will accept my offer in a kind and generous spirit, and believe that it is entirely dictated by feelings of friendship for you. I gather that your father's affairs are so much involved that a considerable interval may elapse before any substantial sum can be collected from his estate for the benefit of yourself and your mother. I beg, therefore, as a person into whose hands great wealth has come quite unexpectedly, that you will, if it is the slightest convenience to you, permit me to offer to make any advance necessary for your comfort. At a word from you, it will give me the greatest pleasure to place a thousand pounds, or any such sum, in any bank you may name, for your use until the estate is wound up.

If I have expressed myself crudely, please forgive me, Miss Bultiwell. I have a sincere desire to be of service to you, and I would like very much to be able to sign myself

*Your friend,  
Jacob Pratt.*

The reply came by return of post. It was dated from the late Mr. Bultiwell's house, a few miles farther down the line than Marlingden.

Dear Mr. Pratt,

The offer contained in your letter, which I received this morning, may possibly have been kindly meant, but I wish you to know that I consider it an insult. My father took his life after an interview with you, during which I understand that you rejected a business proposition of his in terms which I cannot help suspecting, from your attitude while I was present, were unnecessarily brutal. Under those circumstances, you can scarcely wonder that I, his daughter, feel the greatest resentment at your offer and decline without the slightest hesitation your proposal of friendship.

*Yours truly,  
Sybil Bultiwell.*

Jacob read the letter as he sat out amongst his roses, with the engine of his motor-car purring in the street, waiting to take him to town. For a few moments all the joy of his new prosperity seemed to slip away from him. The perfume of his cherished flowers lost its sweetness; the pleasant view of spreading meadows, with their background of dim blue hills, faded from before his eyes. He remembered the girl's face as he had first seen and afterwards dreamed of it, the eyes shining with kindness, the proud lips smiling encouragement, her tone purposely softened, leading him on to

talk about himself, his pleasant hobbies, his dawning ambitions. And then again he thought of her as she must have looked when she sat down to write that letter, amidst the discomfort of a dismantled home, embittered and saddened by the sordid approach of ignominious poverty. He shivered a little and looked up as Dauncey approached.

“I almost wish,” he declared, “that I had bought that old swindler’s business. It wouldn’t have cost me a tenth part of what I am worth.”

“Has the girl been unkind?” his friend asked.

Jacob showed him the letter.

“She’s not generous,” was Dauncey’s comment, as he returned it.

“She’s loyal, at any rate,” Jacob replied.

Dauncey’s face suddenly softened. His wife was leaning over the gate waving her hand. His eyes watched her retreating figure until she disappeared.

“Somehow or other,” he ventured a little hesitatingly, as he turned back to Jacob, “I can’t help thinking that the tone of that letter isn’t altogether womanly. She must know the truth about her father’s position. It doesn’t seem fair to blame you for your perfectly reasonable attitude.”

“Why, even you thought I was hard at the time,” Jacob reminded him.

“You were hard but you were just, and your offer to the young lady and her mother should certainly have evoked some feeling of gratitude. I don’t like a woman to be too independent.”

“You’ve never seen her,” Jacob groaned.

“Not to speak to, but I’ve seen her once or twice on the platform with her father. She is very good-looking, of course,” Dauncey continued hesitatingly, “although she always reminded me of one of the conventional pictures of the birth or purse-proud young women which adorn the illustrated papers.”

“You’ve never seen her smile,” Jacob said gloomily, as he rose to his feet. “However, she may get more reasonable after the first shock has passed away... Time we started for the City, eh, Dick?”

They motored through the old-fashioned villages and along the quiet country lanes, towards where the wide-flung arms of the great city crept out like tentacles of hideous brick and mortar, to gather in her children. This morning ride was to both of them a never-ending source of delight. Jacob especially had the air of a schoolboy when he remembered the punctual train, his punctual appearance at the dingy warehouse in Bermondsey Street, his inevitable sallying forth, half-an-hour later, with a list of names in his pocket, a few samples of leather in his bag, and the stock phrases of the market packed into his head by the never-satisfied Mr. Smith.

“A free man, Dick,” he observed, taking his cigar from his mouth and drawing a long breath of content. “A free man at thirty-four years of age. It’s wonderful!”

“If it only lasts!” Dauncey muttered, with a touch of his old pessimism.

“You can cut that out, old fellow,” Jacob insisted firmly. “I gave Pedlar a cheque for thirty-eight thousand pounds yesterday, and that left me fifty-five thousand of the original hundred thousand. Since then I have received bonds to the registered par value of four hundred thousand pounds, which are being sold to-day in New York at eight times their par value. Then there was a quarterly dividend cheque yesterday for nine thousand pounds. You’ll admit the money’s there.”

“Can’t deny facts,” Dauncey agreed, with returning cheerfulness.

“As regards your personal position,” Jacob went on, “I made my will yesterday and I left you five hundred a year.”

“Jacob!”

Jacob patted his friend on the shoulder.

“I’ve only told you this, old chap,” he went on, “because I want you to lift up your head when you walk, remember that you owe nobody anything, and that, whatever measure of bad luck you may have, you are outside all risk of financial trouble for the rest of your life. It’s a wonderful feeling, that, Dick. Half the men you meet in life admit that they have their fits of depression, their dark days,

their anxieties. If you analyse these, you will find that nearly every one of them is financial. The man who is free from all financial cares for himself and his family should walk about with a song on his lips the whole of the day. You and I are in that position, Dick, and don't let us forget it."

Dauncey drew in a deep breath of realisation, and his face for a moment glowed.

"Jacob," he confided, "I don't feel that I could ever be unhappy again. I have what I always dreamed of – Nora and the kids and freedom from anxiety. But you – where will life lead you, I wonder? I have reached the summit of my ambitions. I'm giddy with the pleasure of it. But you – it would be horrible if you, with all your money, were to miss happiness."

Jacob smiled confidently.

"My dear Dick," he said, "I am happy – not because I have twelve suits of clothes coming home from Savile Row to-day, not because of this Rolls-Royce car, my little flat at the Milan Court, my cottage at Marlingden, with Harris there for gardener now, and Mrs. Harris with not a worry in the world except how to make me comfortable. I am happy not because of all these things, but because you and I together are going to test life. I have the master key to the locked chambers. I am ready for adventures."

"I have about as much imagination as an owl," Dauncey sighed.

Jacob's eyes were fixed upon the haze which hung over the city.

"When I speak of adventures," he went on, "I do not mean the adventures of romance. I mean rather the adventures of the pavement. Human beings interest me, Dick. I like to see them come and go, study their purposes, analyse their motives, help them if they deserve help, stand in their way if they seek evil. These are the day-by-day adventures possible to the man who is free from care, and who mixes without hindrance with his fellows."

"I begin to understand," Dauncey admitted, "but I still don't quite see by what means you are sure of coming into touch with interesting people."

Jacob knocked the ash from his cigar.

"Dick," he said, with a twinkle in his eyes, "you are a very superficial student of humanity. A story such as mine attracts the imagination of the public. Every greedy adventurer in the world believes that the person who has acquired wealth without individual effort is an easy prey. I expect to derive a certain amount of amusement from those who read of my good fortune and seek to profit by it. That is why I had no objection to telling my story to the reporters, why I let them take my photograph, why I gave them all the information they wanted about the payment of my creditors in full and my sudden wealth. All that we need now is the little West End office which I am going to take within the next few days, and a brass plate upon the door. The fly will then sit still and await the marauding spiders."

Dauncey smiled with all the enthusiasm of his new-found sense of humour.

"Five hundred a year," he murmured, "to be henchman to a bluebottle!"

## CHAPTER VI

The acquisition of West End premises presented no particular difficulty, and in a few weeks' time beheld a transformed and glorified Jacob Pratt, seated in a cushioned swivel chair before a roll-top desk, in an exceedingly handsomely appointed office overlooking Waterloo Place. The summit of one of his ambitions had been easily gained. The cut of his black morning coat and neat grey trousers, the patent shoes and spats, his irreproachable linen, and the modest but beautiful pearl pin which reposed in his satin tie were indications of thoughtful and well-directed hours spent in the very Mecca of a man's sartorial ambitions. Standing by his side, with a packet of correspondence in his hand, Dauncey, in his sober, dark serge suit, presented a very adequate representation of the part of confidential assistant and secretary to a financial magnate.

"Nothing but begging letters again this morning," he announced; "four hospitals; the widow of an officer, still young, who desires a small loan and would prefer a personal interview; and the daughter of a rural dean down in the country, pining for London life, and only wanting a start in any position where good looks, an excellent figure, and a bright and loving disposition would be likely to meet with their due reward."

"Hm!" Jacob muttered. "Pitch 'em into the waste-paper basket."

"There are a packet of prospectuses –"

"Send them along, too."

"And a proposal from a Mr. Poppleton Watts that you should endow a national theatre, for which he offers himself as actor manager. You provide the cash, and he takes the whole responsibility off your shoulders. The letter is dated from the Corn Exchange, Market Harborough."

"Scrap him with the rest," Jacob directed, leaning back in his chair. "Anything more you want for the place, Dick?"

The two men looked around. There were rows of neatly arranged files, all empty; an unused typewriter; a dictaphone and telephone. The outer office, where Dauncey spent much of his time, was furnished with the same quiet elegance as the inner apartment. There seemed to be nothing lacking.

"A larger waste-paper basket is the only thing I can suggest," Dauncey observed drily.

Then came the sound for which, with different degrees of interest, both men had been waiting since the opening of the offices a fortnight before. There was a tap at the outer door, the sound of a bell and footsteps in the passage. Dauncey hurried out, closing the door of the private office behind him. His chief drew a packet of papers from a receptacle in his desk, forced a frown on to his smooth forehead, and buried himself in purposeless calculations.

Dauncey confronted the visitors. There were two of them – one whose orientalism of speech and features was unsuccessfully camouflaged by the splendour of his city attire, the other a rather burly, middle-aged man, in a worn tweed suit, carrying a bowler hat, with no gloves, and having the general appearance of a builder or tradesman of some sort. His companion took the lead.

"Is Mr. Jacob Pratt in?" he enquired.

"Mr. Pratt is in but very busy," Dauncey answered doubtfully. "Have you an appointment?"

"We have not, but we are willing to await Mr. Pratt's convenience," was the eager reply. "Will you be so good as to take in my card? Mr. Montague, my name is – Mr. Dane Montague."

Dauncey accepted the mission after a little hesitation, knocked reverently at the door of the inner office, and went in on tiptoe, closing the door behind him. He presented the card to Jacob, who was busily engaged in polishing the tip of one of his patent shoes with a fragment of blotting paper.

"A full-blown adventure," he announced. "A man who looks like a money-lender, and another who might be his client."

"Did they state the nature of their business?" Jacob demanded.

“They did not, but it is written in the face of Mr. Dane Montague. He wants as much of your million as he can induce you to part with. What his methods may be, however, I don't know.”

“Show them in when I ring the bell,” Jacob directed, drawing the packet of papers once more towards him. “Extraordinarily complicated mass of figures here,” he added.

Dauncey withdrew into the outer office, closing the door behind him and still walking on tiptoe.

“Mr. Pratt will see you in a few minutes,” he said, with the air of one who imparts great news. “Please be seated.”

The two men subsided into chairs. Dauncey thrust a sheet of paper into a typewriter and desperately dashed off a few lines to an imaginary correspondent. Then the bell from the inner office rang, and, beckoning the two men to follow him, he opened the door of Jacob's sanctum and ushered them in. Mr. Dane Montague advanced to the desk with a winning smile.

“My name is Dane Montague,” he announced, ostentatiously drawing off his glove and holding out a white, pudgy hand. “I am delighted to meet you, Mr. Pratt. This is my friend, Mr. James Littleham. The name may be known to you in connection with various building contracts.”

Jacob thrust away the papers upon which he had been engaged, with an air of resignation.

“Pray be seated, gentlemen,” he invited. “My time is scarcely my own just now. May I ask you to explain the nature of your business in as few words as possible?”

“Those are my methods exactly,” Mr. Dane Montague declared, throwing himself into the client's chair, balancing his finger tips together, and frowning slightly. It was in this position that he had once been photographed as the organiser of a stillborn Exhibition.

“My friend Littleham,” he continued, “is a builder of great experience. I am, in my small way, a financier. We have called to propose a business enterprise to you.”

“Go on,” Jacob said.

“You are doubtless aware that large sums of money have recently been made by the exploitation in suitable spots of what have become known as Garden Cities.”

Jacob gave a noncommittal nod and his visitor cleared his throat.

“Mr. Littleham and I have a scheme which goes a little further,” he went on. “We have discovered a tract of land within easy distance of London, where genuine country residences can be built and offered at a ridiculously moderate cost.”

“Land speculation, eh?”

“Not a speculation at all,” was the prompt reply. “A certainty! Littleham, please oblige me with that plan.”

Mr. Littleham produced an architect's roll from his pocket. His companion spread it out upon the desk before Jacob and drew an imitation gold pencil from his pocket.

“All along here,” he explained, tapping upon the plan, “is a common, sloping gently towards the south. The views all around are wonderful. The air is superb. There are five hundred acres of it. Here,” he went on, tapping a round spot, “is a small town, the name of which we will not mention for the moment. The Great Central expresses stop here. The journey to town takes forty minutes. That five hundred acres of land can be bought for twenty thousand pounds. It can be resold in half-acre and acre lots for building purposes at a profit of thirty or forty per cent.”

“The price of the land, if it is according to your description, is low,” Jacob remarked. “Why?”

Mr. Dane Montague flashed an excellently simulated look of admiration at his questioner.

“That's a shrewd question, Mr. Pratt,” he confessed. “We are going to be honest and aboveboard with you. The price is low because the Urban Council of this town here” – tapping on the plan – “will not enter into any scheme for supplying lighting or water outside the three-mile boundary.”

“Then what's the use of the land for building?” Jacob demanded.

“I will explain,” the other continued. “Situated here, two miles from our land, are the premises, works and reservoir of the Cropstone Wood, Water and Electric Light Company. They are in a position to supply everything in that way which the new colony might desire.”

“A going concern?” Jacob enquired.

“Certainly!” was the prompt reply. “But it is in connection with this Company that we expect to make a certain additional profit.”

Jacob glanced at the clock.

“You must hurry,” he enjoined.

“The Cropstone Wood Company,” Mr. Dane Montague confided, “is in a poorish way of business. The directors are sick of their job. They know nothing about our plan for building on the estate, and, to cut a long story short, we have secured a six months’ option to purchase the whole concern at a very low price. As soon as the building commences on the common, we shall exercise that option. We shall make a handsome profit on the rise in the shares of the Cropstone Wood Company, but our proposal is to work the company ourselves. At the price we can offer them at, it is certain that every building lot will be sold. Mr. Littleham here has prepared a specification of various forms of domiciles suited to the neighbourhood.”

Mr. Littleham, in a remarkably thick voice, intervened.

“I can run ’em up six-roomers at three hundred quid; eight and ten at five; and a country villa, with half an acre of garden, for a thousand,” he announced, relapsing at the conclusion of his sentence into his former state of sombre watching.

“There’s a very fair profit to be made, you see,” Mr. Dane Montague pointed out, “on the sale of the land and houses, without going more closely into the figures, but we want to be dead straight with you, Mr. Pratt. There should be an additional profit on the electric light and water which we supply from the Cropstone Wood Company.”

“I see,” Jacob remarked thoughtfully. “When they’ve bought their land, and the houses are beginning to materialise, you can charge them what you like for the water and lighting.”

Mr. Dane Montague beamed, with the air of one whose faith in the shrewdness of a fellow creature has been justified.

“You’ve hit the bull’s-eye,” he declared. “We’ve got the cost of service all worked out, and, added to the price we’ll have to pay for the Company, it don’t come to more than forty thousand pounds. Then we shall have the whole thing in our own hands and can charge what we damned well please.”

Jacob leaned back in his chair and surveyed his two visitors. There was a gleam in his eyes which might have meant admiration – or possibly something else. Neither of the two men noticed it.

“It’s quite a scheme,” he remarked.

“It’s a gold mine,” Mr. Dane Montague pronounced enthusiastically.

“There’ll be pickings every way,” the builder murmured thickly, with a covetous gleam in his eyes.

Jacob glanced at his watch.

“I’ll see the property this afternoon,” he promised. “If your statement is borne out by the facts, I am willing to come in with you. How much money do you require from me?”

Mr. Dane Montague coughed. Mr. Littleham looked more stolid than ever.

“The fact of the matter is,” the former explained, “Mr. Littleham here is tied up with so much land that he has very little of the ready to spare at present. Personally, I have been so fortunate lately in the City, had so many good things brought to me by my pals, that I am pretty well up to the neck until things begin to move.”

Jacob studied the speaker thoughtfully. He was an observant person, and he noticed that Mr. Dane Montague’s glossy hat showed signs of frequent ironing, that there were traces of ink at the seams of his black coat, and the suggestion of a patch on the patent boot which lingered modestly under his chair.

“You mean, I suppose, that you wish me to provide the whole of the capital?” Jacob remarked.

Mr. Dane Montague coughed.

“You happen to be the only one of the trio who has it in fluid form,” he pointed out. “It would suit us better to recognise you a little more generously in the partition of the profits as the land is sold, and for you to finance the whole thing.”

“I have no objection to that,” Jacob decided, “provided I am satisfied in other respects. How far is this delectable spot by road?”

“Twenty-two miles,” Mr. Littleham replied. “Barely that if you know the way.”

“I will inspect the property this afternoon,” Jacob announced.

“Capital!” Mr. Dane Montague exclaimed. “You are a man after my own heart, Mr. Pratt. You strike while the iron’s hot. Now what about a little lunch, say at the Milan, before starting?”

“On condition that I am allowed to be host,” Jacob stipulated, “I shall be delighted.”

Mr. Dane Montague chuckled. The suggestion relieved him of a certain disquietude regarding the contents of his pocketbook.

“No objection to that, I am sure, Mr. Pratt,” he declared. “Eh, Littleham? At one o’clock at the Milan Grill, then.”

“You can rely upon me,” Jacob promised.

He entertained his two new friends to a very excellent lunch, but he insisted upon bidding them au revoir on the threshold of the restaurant. Jacob had views of his own about inspecting the Cropstone Wood Estate.

“I wish to form a wholly unbiased opinion as regards the value of the property,” he declared, “and I should much prefer to walk over it alone. Besides, if we are all of us seen there together – ”

“I quite understand,” Mr. Dane Montague interrupted. “Not another word, Mr. Pratt. Littleham, direct Mr. Pratt’s driver,” he added. “I have never been down by road myself.”

Littleham entered into explanations with the chauffeur, and Mr. Montague conversed in low but earnest tones with Jacob upon the pavement.

“Don’t think, Mr. Pratt,” he said, “that we are asking you to take part in a speculation, because we are not. That land at forty pounds an acre is a gift. You could buy it and forget all about it for ten years, and I wouldn’t mind guaranteeing that you doubled your capital. It’s just one of those amazing chances which come now and then in a man’s lifetime. The only thing that rather put us in a corner was the fact that the money has to be found within forty-eight hours. That won’t worry you, Mr. Pratt.”

“It will make no difference to me,” Jacob admitted.

“Then good luck to you and a pleasant journey,” was Mr. Montague’s valediction.

Jacob called for Dauncey, and after an hour’s ride they had tea in a small country town and walked along the edge of the common which Mr. Dane Montague had described. From the top of the ridge they obtained a fair view of the entire property. Jacob sat upon a boulder, lit a cigarette and contemplated it thoughtfully. He confessed himself puzzled.

“They look wrong ’uns, those two,” he observed, “but this land’s all right, Dauncey. It’s a capital building site.”

Dauncey plucked at his lower lip.

“I don’t know anything about property,” he admitted. “Never owned a yard of land in my life. Yet it seems to me there must be a hitch somewhere.”

A young man came strolling along the path, apparently on his way to the town. Jacob accosted him politely.

“Good evening, sir.”

“Good evening,” the other replied, a little gloomily.

“Fine view here,” Jacob observed.

“Not bad,” the newcomer answered, without enthusiasm.

Jacob produced his case, and the young man accepted a cigarette.

“Are you a resident in these parts, may I ask?” Jacob enquired.

“For my sins. I’ve just set up an office in Cropstone.”

“Are you, by any chance, a lawyer?”

The young man laughed.

“Do I carry my profession about with me to that extent? Yes, I’m a lawyer. Mark Wiseman, my name is.”

“Not too many clients yet, eh?” Jacob asked kindly.

The aspirant to legal fame made a grimace.

“Too near London.”

Jacob looked down the ridge.

“Fine building property this seems,” he observed.

The other assented. “It’s for sale, I believe.”

“I happen to know that it’s for sale,” Jacob continued, “and at a very low price, too. What’s the drawback? The soil looks all right.”

“The soil’s good,” the young man acquiesced. “Everything’s good, I believe. The great drawback is that it’s just over three miles from Cropstone, where the lighting and water would have to come from.”

“And what about that?”

“They won’t supply it, that’s all.”

Jacob pointed to where an ornamental chimney, a power shed and a gleam of water appeared on the other side of a small wood.

“Isn’t there a private company there?” he asked.

“Practically defunct. They used to supply Cropstone, but the Urban Council there are running a show of their own.”

“Water good?” Jacob enquired.

“I’ve never heard any complaints.”

Jacob glanced at his watch.

“If you would be so good as to call at the White Hart Hotel at half past six this evening,” he said, “and ask for Mr. Jacob Pratt, there is a small matter of business I should like you to undertake for me in this neighbourhood.”

The young lawyer’s alacrity was not to be mistaken.

“I will be there without fail,” he promised.

At eleven o’clock precisely, the next morning, Mr. Dane Montague presented himself for the second time at Jacob’s offices, accompanied this time by a smaller, darker and glossier duplicate of himself, whom he introduced as Mr. Sharpe, his solicitor. Jacob did not keep them long in suspense.

“I have inspected the Cropstone Wood Estate,” he announced, “and I am willing to advance the twenty thousand pounds for its purchase.”

Mr. Montague moistened his already too rubicund lips.

“I felt certain that you would not neglect such an opportunity,” he said.

“The profits on the sale of the land in lots,” Jacob continued, “are, I presume, to be divided equally amongst the three of us. As regards the houses which Mr. Littleham proposes to build, I will advance whatever money is necessary for these, on mortgage, at six per cent interest, but the profit on the sale of these I should expect to divide.”

Mr. Montague showed some signs of haste.

“I don’t object,” he assented suavely. “Littleham and I will take the other half. It is a great relief to me to get this matter settled quickly,” he continued, “as I have an exceedingly busy day. There just remains one rather important point, Mr. Pratt. My offer of the property expires to-morrow, and the vendors might or might not be disposed to extend the time. In any case, it would be better not to ask them. Would it be possible to clinch this matter to-day?”

“Bring your agreement here,” Jacob directed, “at three o’clock, and I will give you my cheque for the amount.”

Mr. Sharpe reached for his hat.

“I can manage it,” he said, in reply to a look from Montague, “but I shall have to get along at once.”

At a quarter past three that afternoon, Jacob wrote his cheque for twenty thousand pounds, received a signed copy of the agreement with Messrs. Littleham and Montague, and sat by himself, whistling softly and listening to their retreating footsteps. Dauncey came in, a few moments later, with a perplexed frown upon his forehead.

“Please may I look through the agreement?” he begged.

Jacob passed it over to him. He read it through slowly and carefully.

“Anything troubling you?” Jacob asked.

“I don't know what it is,” Dauncey confessed. “The agreement seems all right, but I saw their faces when I let 'em out. I can't see the flaw, Jacob, but it's not an honest deal. They've got something up their sleeve.”

Jacob smiled.

“Perhaps you're right, Dick,” he answered. “Anyway, lock the agreement up in the safe and don't worry.”

## CHAPTER VII

Jacob found life, for the next few months, an easy and a pleasant thing. He took a prolonged summer holiday and made many acquaintances at a fashionable French watering place, where he devoted more time to golf than gambling, but made something of a reputation at both pursuits. He came back to London bronzed and in excellent health, but always with a curious sense of something wanting in his life, an emptiness of purpose, which he could never altogether shake off. He was a liberal patron of the theatres, but he had no inclinations towards theatrical society, or the easy Bohemian circles amongst which he would have been such a welcome disciple. He was brought into contact with a certain number of wealthy men in the city, who occasionally asked him to their homes, but here again he was conscious of disappointment. He enjoyed wine, cigars and good food, but he required with them the leaven of good company and good fellowship, which somehow or other seemed to evade him. Dauncey remained his chief and most acceptable companion, a rejuvenated Dauncey, who had developed a dry fund of humour, a brightness of eye and speech wholly transforming. There were many others who offered him friendship, but Jacob's natural shrewdness seemed only to have increased with his access of prosperity, and he became almost morbidly conscious of the attractions to others of his ever-growing wealth. He had joined a club of moderate standing, where he met a certain number of men with whom he was at times content to exchange amenities. He had a very comfortable flat in the Milan Court, a country cottage at Marlingden, now his own property, with a largely increased rose garden, and half an acre of forcing houses, over which domain Mr. and Mrs. Harris reigned supreme. He possessed a two-seater Rolls-Royce, which was the envy of all his acquaintances, and a closed car of the same make. He belonged to a very good golf club near London, where he usually spent his week-ends, and his handicap was rapidly diminishing. And he had managed to preserve entirely his bland simplicity of manner. Not a soul amongst his acquaintance, unless specially informed, would have singled him out as a millionaire.

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