

Meade L. T.

A Plucky Girl



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CHAPTER I

FORTUNE'S BALL

I was born a month after my father's death, and my mother called me after him. His name was John Westenra Wickham, but I was Westenra Wickham alone. It was a strange name for a girl, and as I grew up people used to comment on it. Mother loved it very much, and always pronounced it slowly. She was devoted to father, and never spoke of him as most people do of their dead, but as if he were still living, and close to her and to me. When a very little child, my greatest treat was to sit on her knee and listen to wonderful stories of my brave and gallant father. He was a handsome man and a good man, and he must have possessed, in a large degree, those qualities which endear people to their fellows, for surely it was no light cause which made my mother's beautiful brown eyes sparkle as they did when she spoke of him, and her whole face awake to the tenderest life and love and beauty when she mentioned his name.

I grew up, therefore, with a great passionate affection for my dead father, and a great pride in his memory. He had been

a Major-General in a Lancer regiment, and had fought many battles for his country, and led his men through untold dangers, and performed himself more gallant feats than I could count. He received his fatal wound at last in rescuing a brother-officer under fire in Zululand, and one of the last things he was told was that he had received his Victoria Cross.

During my father's lifetime mother and he were well off, and for some years after his death there did not appear to be any lack of money. I was well educated, partly in Paris and partly in London, and we had a pretty house in Mayfair, and when I was eighteen I was presented to Her Gracious Majesty by mother's special friend, and my godmother, the Duchess of Wilmot, and afterwards I went a great deal into society, and enjoyed myself as much as most girls who are spirited and happy and have kind friends are likely to do. I was quite one and twenty before the collapse came which changed everything. I don't know how, and I don't know why, but our gold vanished like a dream, and we found ourselves almost penniless.

"Now what are we to do, Westenra?" said mother.

"But have we nothing?" I replied.

"Only my pension as your dear father's widow. Your pension as his child ceased when you came of age, and I believe, for so our lawyers tell me, that there is about fifty pounds besides. I think we can count on a hundred and fifty a year. Can we live on that sum, Westenra?"

"No," I answered proudly.

I was standing behind one of the silk curtains in the drawing-room as I spoke. I was looking down into the street. The room was full of luxury, and the people who passed backwards and forwards in their luxurious carriages in the street below were many of them our friends, and all more or less moved in what was called nice society. I was full of quite unholy pride at that moment, and poverty was extremely distasteful, and to live on a hundred and fifty pounds a year seemed more than impossible.

"What is it, West? What are you thinking of?" said mother, in a sad voice.

"Oh, too many things to utter," I replied. "We can't live on the sum you mention. Why, a curate's wife could scarcely manage on it."

"Don't you think we might just contrive in a very small cottage in the country?" pleaded mother. "I don't want much, just flowers round me and the country air, and your company, darling, and – and – oh, very small rooms would do, and the furniture of this house is ours. We could sell most of it, and send what we liked best down to the cottage."

"It can't be done," I answered. "Listen, mother, I have a proposal to make."

"What is it, my darling? Don't stand so far away – come and sit near me."

I walked gravely across the room, but I did not sit down. I stood before mother with my hands tightly locked together, and my eyes fastened on her dear, lovely, delicate old face.

"I am glad that the furniture is ours," I began.

"Of course it is."

"It is excellent furniture," I continued, looking round and appraising it quickly in my mind's eye: "it shall be part of our capital."

"My dear child, our capital? What do you mean?"

"We will take a house in Bloomsbury, put the furniture in, and have paying guests."

"West, are you mad? Do you remember who I am – Mrs. Wickham, the widow of – or no, I never will allow that word – the wife of your dear, dear, noble father."

"Father would approve of this," I answered. "He was a brave man and died fighting, just as I mean to die fighting. You are shocked at the idea to-night, mother, because it is fresh to you, but in a week's time you will grow accustomed to it, you will take an interest in it, you will even like it. I, bury myself in the country and starve! – no, no, no, I could not do it. Mother, darling, I am your slave, your devoted slave, your own most loving girl, but don't, don't ask me to vegetate in the country. It would kill me – it would kill me."

I had dropped on my knees now and taken both her hands in mine, and I spoke with great excitement, and even passion.

"Don't stir for a moment," said mother; "how like your father you look! Just the same eyes, and that straight sort of forehead, and the same expression round your lips. If your father were alive he would love you for being brave."

As mother looked at me I think she forgot for the moment the terrible plunge we were about to make into the work-a-day strata of society, but the next instant the horrid fact was brought back to her, for Paul, our pretty little page, brought in a sheaf of letters on a salver. Of course they were unpaid bills. Mother said sadly —

"Put them with the others, Westenra."

"All these bills must be met," I said stoutly, after Paul had closed the door behind him. "There will be just enough money for that purpose, so we need not start handicapped. For my part, I mean to enjoy our scheme vastly."

"But, my child, you do not realise — you will be stepping down from the position in which you were born. Our friends will have nothing to do with us."

"If they wish to give us up because we do something plucky they are not worthy to be called friends," was my reply. "I don't believe those friends we wish to keep will desert us, mother. On the contrary, I am certain they will respect us. What people cannot stand in these days is genteel poverty — its semi-starvation, its poor mean little contrivances; but they respect a hand-to-hand fight with circumstances, and when they see that we are determined to overcome in the battle, then those who are worth keeping will cling to us and help us; and if all our friends turn out to be the other sort, mother, why" — and here I rose and stretched out my arms wide — "let them go, they are not worth keeping. Those who won't be fond of us in our new home in Bloomsbury

we can do without."

"You are enthusiastic and – and ignorant," said mother.

"I grant that I am enthusiastic," I answered. "It would be a great pity if I had none of that quality at one and twenty; but as to my ignorance, well, time will prove. I should like, however, to ask you a straight question, mother. Would father have sat beside his guns and done nothing when the fight was going against him? Was that the way he won his Victoria Cross?"

Mother burst out crying. She never could bear me to allude to that fatal and yet glorious occasion. She rose now, weak and trembling, and said that she must defer the discussion of ways and means until the next day.

I put on my hat and went for a walk alone. I was full of hope, and not at all depressed. Girls in these days are always glad to have something new to do, and in the first rush of it, the idea of leaving the humdrum path of ordinary society and of entering on a new and vigorous career filled me with ecstasy. I don't really think in the whole of London there was a prouder girl than the real Westendra Wickham; but I do not think I had ordinary pride. To know titled people gave me no special pleasure, and gay and pretty dresses were so common with me that I regarded them as the merest incidents in my life, and to be seen at big receptions, and at those "At Homes" where you met the most fastidious and the smartest folks, gave me no joy whatsoever. It is true I was very fond of my godmother, the Duchess of Wilmot, and of another dear little American friend, who had married a member

of the Cabinet, Sir Henry Thesiger. But beyond these two I was singularly free from any special attachments. The fact is, I was in love with mother. Mother herself seemed to fill all my life. I felt somehow as if father had put some of his spirit into me, and had bound me over by a solemn vow to look after her, to comfort her, to guard her, until he himself came to fetch her, and now my thought of thoughts was how splendid and how necessary it would be to keep her usual comforts round my dainty, darling, lovely mother, to give her the food she required, and the comfortable rooms and the luxury to which she was born; and I felt that my pride, if I could really do that, would be so great and exultant, that I should hold my head higher than ever in the air. Yes, I would have a downright good try, and I vowed I would not fail. It seemed to me as I turned home again in the sweet golden summer evening that fortune's ball lay at my feet, that in the battle I would not be conquered, that like my father I in my own way would win the Victoria Cross.

CHAPTER II

FRIENDS OR QUONDAM FRIENDS

Mother used to say that there were times when her daughter Westenra swept her right off her feet.

"I can no more resist you," she used to remark on these occasions, "than if you were a great flood bearing me along."

Perhaps never did mother find my power so strong, so determined as on the present occasion. It was in vain for her, poor darling, to speak of our friends, of those dear, nice, good people who had loved father and for his sake were good to his widow. I had my answer ready.

"It is just this, mother," I said, "what we do will cause a gleaning – a sifting – amongst our friends. Those who are worth keeping will stay with us, those who are not worth keeping will leave us. And now do you know what I mean to do? I mean this morning, with your leave, to order the carriage, the carriage which we must put down at the end of the week, but which we can certainly keep for the next couple of days, and go round to our friends and tell them what we are about to do."

"You must go alone then, Westenra, for I cannot go with you."

"Just as you please, mother. I would rather you had the courage; but still, never mind, darling, I will do it by myself."

Mother looked at me in despair.

"How old are you?" she said suddenly.

"You know quite well," I replied, "I was twenty-one a month ago."

Mother shook her head sadly.

"If you really intend to carry out this awful idea, West, you must consider youth a thing of the past," she said.

I smiled and patted her cheek.

"Nothing of the sort," I answered; "I mean to be young and vigorous and buoyant and hopeful as long as I have you with me, so there! Now, may I ring the bell and tell Paul to desire Jenkins to bring the victoria round at eleven o'clock?"

Mother could not refuse, and having executed this order I sat down with considerable appetite to breakfast. I was really enjoying myself vastly.

Punctual to the hour, I stepped into our pretty carriage. First of all I would visit my dear old godmother, the Duchess of Wilmot.

Accordingly, early as it was, I told Jenkins to drive me to the Duchess's house in Park Lane. When we drew up at the house I jumped out, ran up the steps and sounded the bell. The man who opened the door informed me that her Grace was at home to no one at so early an hour.

I thought for a moment, then I scribbled something on a little piece of paper.

"Dear Duchess," I said, "I want to see you particularly,

the matter is very urgent. – Your god-daughter,
WESTENRA WICKHAM."

This I twisted up and gave to the man.

"Give that to her Grace, I will wait to see if there is an answer,"

I said.

He came down in a moment or two.

"Her Grace will see you, Miss Wickham," he said.

I entered the house, and following the footman up some winding stairs and down some corridors, I was shown into the small boudoir where the Duchess generally sat in the morning. She was fully dressed, and busily writing notes.

"That will do, Hartop," she said to the man; "close the door, please. Now then, Westenra, what is the meaning of this? What eccentric whim has induced you to visit me at so early an hour?"

"I wanted to tell you something," I said; "mother is awfully distressed, but I thought you had better know."

"How queer you look, my child, and yet I seldom saw you brighter or handsomer. Take off your hat and sit near me. No, I am not specially busy. Is it about the Russells' reception? Oh, I can take you if your mother is not strong enough. You want to consult me over your dress? Oh, my dear Westenra, you must wear – "

"It has nothing to do with that," I interrupted. "Please let me speak. I want to say something so badly. I want to consult you."

"Of course," said her Grace.

She laid her jewelled hand on my arm. How I loved that white

hand! How I adored my beautiful old friend! It would be painful to give her up. Was she going to give me up?

"I will tell you something quite frankly," I said. "I love you very much; you have always been kind to me."

"I am your godmother, don't forget."

"A great trouble has come to us."

"A great trouble, my dear, what do you mean?"

"Mother thinks it a fearful trouble, and I suppose it is, but anyhow there are two ways of taking it. There is the sinking-down way, which means getting small and poor and thin, anaemic, in short, and there is the bold way, the sort of way when you stand up to a thing, you know what I mean."

"You are talking school-boy language. My grandson Ralph would understand you; he is here; do you want to see him? I am a little too busy for riddles, Westenra."

"Oh! I do beg your pardon. I know I am taking a great liberty: no one else would come to you at so early an hour."

"Well, speak, my dear."

"We have lost our money."

"Lost your money!" cried the Duchess.

"Yes; everything, or nearly everything. It was through some bad investments, and mother was not at all to blame. But we have nothing left, or nearly nothing – I mean we have a hundred and fifty a-year, about the price of one of your dresses."

"Don't be personal, Westenra – proceed."

"Mother wants to live in a cottage in the country."

"I do not see how she could possibly do it," said the Duchess. "A cottage in the country! Why, on that pittance she could scarcely afford a workman's cottage, but I will speak to my friends; something must be arranged immediately. Your dear, lovely, fragile mother! We must get her a suite of apartments at Hampton Court. Oh! my poor child, this is terrible."

"But we do not choose to consider it terrible," I replied, "nor will we be beholden to the charity of our friends. Now, here is the gist of the matter. I have urged mother to take a house in Bloomsbury."

"Bloomsbury?" said the Duchess a little vaguely.

"Oh, please Duchess, you must know. Bloomsbury is a very nice, healthy part of the town. There are big Squares and big houses; the British Museum is there – now, you know."

"Oh, of course, that dreary pile, and you would live close to it. But why, why? Is it a very cheap neighbourhood?"

"By no means; but city men find it convenient, and women who work for their living like it also, and country folks who come to town for a short time find it a good centre. So we mean to go there, and – and make money. We will take our furniture and make the house attractive and – and take paying guests. We will keep a boarding-house. Now you know."

I stood up. There was a wild excited feeling all over me. The most daring flight of imagination could never associate the gracious Duchess of Wilmot with a lodging-house keeper, and mother had always hitherto been the Duchess's equal. I had never

before felt *distract* or nervous in the Duchess's presence, but now I knew that there was a gulf between us – that I stood on one side of the gulf and the Duchess on the other. I stretched out my hands imploringly.

"I know you will never speak to me again, you never can, it is not to be thought of. This is good-bye, for we must do it. I see you understand. Mother said that it would part us from our friends, and I thought she was wrong, but I see now that she was right. This is good-bye."

Before she could prevent me I dropped on my knees and raised the jewelled hand to my lips, and kissed it passionately.

"Oh, for heaven's sake, Westenra," said the Duchess then, "don't go into hysterics, nor talk in that wild way. Sit down again quietly, dear, and tell me what sort of person is a boarding-house keeper."

Her tone made me smile, and relieved the tension.

"Don't you really know?" I asked; "did you never hear of people who take paying guests? They swarm at the seaside, and charge exorbitant prices."

"Oh, and rob you right and left," said the Duchess; "yes, my friends have told me of such places. As a rule I go to hotels by preference, but do you mean, Westenra, that your mother is going to live in apartments for the future?"

"No, no," I answered wildly; "she will have a house, and she and I, both of us, will fill it with what they call paying guests. People will come and live with us, and pay us so much a week,

and we will provide rooms for them, and food for them, and they will sit with us in the drawing-room and, and —*perhaps* we will have to amuse them a little."

The Duchess sank feebly back in her chair. She looked me all over.

"Was there ever?" she asked, "I scarcely like to ask, but was there ever any trace of insanity in your family?"

"I have never heard that there was," I replied. "It is certainly not developing in me. I have always been renowned for my common sense, and it is coming well to the fore now."

"My poor child," said the Duchess tenderly. She drew me close to her. "You are a very ignorant little girl, Westenra," she said, "but I have always taken a deep interest in you. You are young, but you have a good deal in your face — you are not exactly pretty, but you have both intelligence and, what is more important from my point of view, distinction in your bearing. Your father was my dear and personal friend. The man he rescued, at the cost of his own life, was my relation. I have known your mother too since we were both girls, and when she asked me, after your dear father's death, to stand sponsor to his child I could not refuse. But now, what confused rigmarole are you bringing to my ears? When did the first symptoms of this extraordinary craze begin?"

"A fortnight ago," I answered, "when the news came that our money, on which we had been living in great peace and comfort, had suddenly vanished. The investments were not sound, and one

of the trustees was responsible. You ought to blame him, and be very angry with him, but please don't blame me. I am only doing the best I can under most adverse circumstances. If mother and I went to the country we should both die, not, perhaps, of physical starvation, but certainly of that starvation which contracts both the mind and soul. It would not matter at all doing without cream and meat, you know, and – "

"Oh dear," interrupted the Duchess, "I never felt more bewildered in my life. Whatever goes wrong, Westenra, people have to live, and now you speak of doing without the necessaries of life."

"Meat and cream are not necessary to keep one alive," I replied; "but of course you have never known the sort of people who do without them. I should certainly be hand and glove with them if I went into the country, but in all probability in the boarding-house in Bloomsbury we shall be able to have good meals. Now I must really say good-bye. Try and remember sometimes that I am your god-daughter ... and that mother loves you very much. Don't *quite* give us both up – that is, as far as your memory is concerned."

The Duchess bustled to her feet. "I can't make you out a bit," she said. "Your head has gone wrong, that is the long and short of it, but your mother will explain things. Stay to lunch with me, Westenra, and afterwards we will go and have a talk with your mother. I can either send her a telegram or a note."

"Oh, I cannot possibly wait," I replied. "I drove here to-

day, but we must give up the carriage at the end of the week, and I have other people to see. I must go immediately to Lady Thesiger. You know what a dear little Yankee she is, and so wise and sensible."

"She is a pretty woman," said the Duchess, frowning slightly, "but she does not dress well. Her clothes don't look as if they grew on her. Now you have a very lissom figure, dear; it always seems to be alive, but *have* I heard you aright? You are going to live in apartments. No; you are going into the country to a labourer's cottage – no, no, it isn't that; you are going to let apartments to people, and they are not to have either cream or meat. They won't stay long, that is one comfort. My poor child, we must get you over this craze. Dr. Paget shall see you. It is impossible that such a mad scheme should be allowed for a moment."

"One thing is certain, she does not take it in, poor darling," I said to myself. "You are very kind, Duchess," I said aloud, "and I love you better than I ever loved you before," and then I kissed her hand again and ran out of the room. The last thing I saw of her round, good-humoured face, was the pallor on her cheeks and the tears in her eyes.

Lady Thesiger lived in a large flat overlooking Kensington Gardens. She was not up when I called, but I boldly sent my name in; I was told that her ladyship would see me in her bathroom. I found her reclining on a low sofa, while a pretty girl was massaging her face.

"Is that you, Westenra?" she said; "I am charmed to see you.

Take off your hat. That will do, Allison; you can come back in half-an-hour. I want to be dressed in time for lunch."

The young woman withdrew, and Lady Thesiger fixed her languid, heavily-fringed eyes on my face.

"You might shut that window, Westenra," she said, "that is, if you mean to be good-natured. Now what is it? you look quite excited."

"I am out of bondage, that is all," I said. I never treated Jasmine with respect, and she was a power in her way, but she was little older than I, and we had often romped together on rainy days, and had confided our secrets one to the other.

"Out of bondage? Does that mean that you are engaged?"

"Far from it; an engagement would probably be a state of bondage. Now listen, you are going to be awfully shocked, but if you are the good soul I think you are, you ought to help me."

"Oh, I am sure I will do anything; I admire you very much, child. Dear me, Westenra, is that a new way of doing your hair? Let me see. Show me your profile? I am not sure whether I quite like it. Yes, on the whole, I think I do. You have pretty hair, very pretty, but now, confess the truth, you do wave it; all those little curls and tendrils are not natural."

"As I love you, Jasmine, they are," I replied. "But oh, don't waste time now over my personal appearance. What do you think of my physical strength? Am I well made?"

"So-so," answered Lady Thesiger, opening her big dark eyes and gazing at me from top to toe. "I should say you were strong.

Your shoulders are just a trifle too broad, and sometimes I think you are a little too tall, but of course I admire you immensely. You ought to make a good marriage; you ought to be a power in society."

"From this hour, Jasmine," I said, "society and I are at daggers drawn. I am going to do that sort of thing which society never forgives."

"Oh, my dear, what?" Lady Thesiger quite roused herself. She forgot her languid attitude, and sat up on her elbow. "Do pass me that box of Fuller's chocolates," she said. "Come near and help yourself; they are delicious, aren't they?"

I took one of the sweetmeats.

"Now then," said her ladyship, "speak."

"It is this. I must tell you as briefly as possible – mother and I have lost our money."

"Oh, dear," said the little lady, "what a pity that so many people do lose their money – nice people, charming people who want it so much; but if that is all, it is rather fashionable to be poor. I was told so the other day. Some one will adopt you, dear; your mother will go into one of the refined order of almshouses. It is quite the fashion, you know, quite."

"Don't talk nonsense," I said, and all the pride which I had inherited from my father came into my voice. "You may think that mother and I are low down, but we are not low enough to accept charity. We are going to put our shoulders to the wheel; we are going to solve the problem of how the poor live. We

will work, for to beg we are ashamed. In short, Jasmine, this diatribe of mine leads up to the fact that we are going to start a boarding-house. Now you have the truth, Jasmine. We expect to have charming people to live with us, and to keep a large luxurious house, and to retrieve our lost fortune. Our quondam friends will of course have nothing to do with us, but our real friends will respect us. I have come here this morning to ask you a solemn question. Do you mean in the future to consider Westenra Wickham, the owner of a boarding-house, your friend? If not, say so at once. I want in this case to cut the Gordian knot quickly. Every single friend I have shall be told of mother's and my determination before long; the Duchess knows already."

"The Duchess of Wilmot?" said Lady Thesiger with a sort of gasp. She was sitting up on the sofa; there was a flush on each cheek, and her eyes were very bright. "And what did the Duchess say, Westenra?"

"She thinks I am mad."

"I agree with her. My poor child. Do let me feel your forehead. Are you feverish? Is it influenza, or a real attack of insanity?"

"It is an attack of downright common-sense," I replied. I rose as I spoke. "I have told you, Jasmine," I said, "and now I will leave you to ponder over my tidings. You can be my friend in the future and help me considerably, or you can cut me, just as you please. As to me, I feel intensely pleased and excited. I never felt so full of go and energy in my life. I am going to do that which will prevent mother feeling the pinch of poverty, and I can

tell you that such a deed is worth hundreds of 'At Homes' and receptions and flirtations. Why, Jasmine, yesterday I was nobody – only a London girl trying to kill time by wasting money; but from this out I am somebody. I am a bread-winner, a labourer in the market. Now, good-bye. You will realise the truth of my words presently. But I won't kiss you, for if you decide to cut me you might be ashamed of it."

CHAPTER III

MY SCHEME

I arrived home early in the afternoon.

"Dear mother," I said, "I had an interview with the Duchess of Wilmot and with Lady Thesiger. After seeing them both, I had not the heart to go on to any more of our friends. I will describe my interview presently, but I must talk on another matter now. Our undertaking will be greatly prospered if our friends will stick to us and help us a little. If, on the other hand, we are not to depend on them, the sooner we know it the better."

"What do you mean?" asked my mother.

"Well, of course, mother dear, we will have our boarding-house. I have thought of the exact sort of house we want. It must be very large and very roomy, and the landlord must be willing to make certain improvements which I will suggest to him. Our boarding-house will be a sort of Utopia in its way, and people who come there will want to come again. We will charge good prices, but we will make our guests very comfortable."

Mother clasped my hand.

"Oh, my dear, dear child," she said. "How little you know about what you are talking. We shall have an empty house; no one will come to us. Neither you nor I have the faintest idea how to manage. We shall not only lose all the money we have, but we

shall be up to our ears in debt. I do wish, Westenra, you would consider that simple little cottage in the country."

"If it must come to our living within our means," I said slowly, "I have not the least doubt that the Duchess of Wilmot would allow me to live with her as a sort of companion and amanuensis, and influence would be brought to bear to get you rooms in Hampton Court; but would you consent, mother darling, would you really consent that I should eat the bread of dependence, and that you should live partly on charity?"

Mother coloured. She had a very delicate colour, and it always made her look remarkably pretty. In her heart of hearts, I really do think she was taken with the idea of Hampton Court. The ladies who lived in those suites of apartments were more or less aristocratic, they were at least all well connected, and she and they might have much in common. It was, in her opinion, rather a distinction than otherwise to live there, but I would have none of it.

"How old are you, mother?" I asked.

"Forty-three," she answered.

"Forty-three," I repeated. "Why, you are quite young, just in the prime of middle-age. What do you mean by sitting with your hands before you for the rest of your life? You are forty-three, and I am twenty-one. Do you think for a single moment that able-bodied women, like ourselves, are to do nothing in the future; for if I did go to the Duchess my post would be merely a sinecure, and you at Hampton Court would vegetate, nothing

more. Mother, you will come with me, and help me? We will disregard society; if society is ashamed of us, let it be ashamed, but we must find out, and I have a scheme to propose."

"You are so full of schemes, Westenra, you quite carry me away."

Dear mother looked bewildered, but at the same time proud of me. I think she saw gleaming in my eyes, which I know were bright and dark like my father's, some of that spirit which had carried him with a forlorn hope into the thickest of the fight, and which enabled him to win the Victoria Cross. There are a great many Victoria Crosses to be secured in this world, and girls can get and wear some of them.

"Now," I said, "we need not give up this house until the autumn. The landlord will then take it off our hands, and we shall move into our Bloomsbury mansion, but as I did not quite succeed to-day in knowing exactly how we stood with our friends, I propose that next week we should give an 'At Home,' a very simple one, mother, nothing but tea and sweet cakes, and a few sandwiches, no ices, nothing expensive."

"My dear Westenra, just now, in the height of the season, would any one come?"

"Yes, they will come, I will write to all the friends I know, and they will come out of curiosity. We will invite them for this day fortnight. I don't know any special one of our friends who has an 'At Home' on the third Friday in the month. But let me get our 'At Home' book and see."

I looked it out, and after carefully examining the long list of our acquaintances, proclaimed that I thought the third Friday in the month was a tolerably free day.

"We will ask them to come at three," I said, "a little early in the afternoon, so that those who do want to go on to friends afterwards, will have plenty of time."

"But why should they come, Westenra; why this great expense and trouble, just when we are parting with them all, for if I go to Hampton Court, or the country, or to that awful boarding-house of yours, my poor child, my days in society are at an end."

"In one sense they are, mother, nevertheless, I mean to test our friends. People are very democratic in these days, and there is no saying, but that I may be more the fashion than ever; but I don't want to be the fashion, I want to get help in the task which is before me. Now, do hear me out."

Mother folded her hands in her lap. Her lips were quivering to speak, but I held her in control as it were. I stood before her making the most of my slender height, and spoke with emphasis.

"We will ask all our friends. Paul will wait on them, and Morris shall let them in, and everything will be done in the old style, for we have just the same materials we ever had to give a proper and fashionable 'At Home,' but when they are all assembled, instead of a recitation, or music, I will jump up and stand in the middle of the room, and briefly say what we mean to do. I will challenge our friends to leave us, or to stick to us."

"Westenra, are you mad? I can never, never consent to this."

"It is the very best plan, and far less troublesome than going round to everybody, and they will be slightly prepared, for the dear Duchess will have mentioned something of what I said this morning to her friends, and I know she will come. She won't mind visiting us here just once again, and Jasmine will come, and – and many other people, and we will put the thing to the test. Yes, mother, this day fortnight they shall come, and I will write the invitations to-night, and to-morrow you and I will go to Bloomsbury and look for a suitable house, for by the time they come, mother, the house will have been taken, and I hope the agreement made out, and the landlord will have been consulted, and he will make the improvements I suggest and will require. It is a big thing, mother, a great big venture for two lone women like ourselves, but we will succeed, darling, we *must* succeed."

"You are a rock of strength, West," she answered, half proudly, half sadly, "you are just like your father."

That night I sent out the invitations. They were ordinary notes of invitation, for on second thoughts I resolved not to prepare our many acquaintances beforehand. "Mrs. Wickham at home on such a day," nothing more.

I posted the letters and slept like a top that night, and in the morning awoke with the tingling sensation which generally comes over me when I have a great deal to do, and when there is an important and very interesting matter at stake. I used to feel like that at times when I was at school. On the day when I won the big scholarship, and was made a sort of queen of by the other

girls, I had the sensation very strongly, and I felt like it also when a terrible illness which mother had a few years ago came to a crisis, and her precious life lay in the balance. Here was another crisis in my career, almost the most important which had come to me yet, and I felt the old verve and the old strong determination to conquer fate. Fate at present was against me, but surely I was a match for it: I was young, strong, clever, and I had a certain *entrée* into society which might or might not help me. If society turned its back on me, I could assuredly do without it. If, on the other hand, it smiled on me, success was assured in advance.

I ran downstairs to breakfast in the best of spirits. I had put on my very prettiest white dress, and a white hat trimmed with soft silk and feathers.

"Why, Westenra, dressed already?" said mother.

"Yes, and you must dress too quickly, Mummy. Oh, there is Paul. Paul, we shall want the victoria at ten o'clock."

Paul seemed accustomed to this order now. He smiled and vanished. None of our servants knew that their tenure with us was ended, that within a very short time mother and I would know the soft things of life no more. We were dragging out our last delicious days in the Land of Luxury; we were soon to enter the Land of Hard Living, the Land of Endeavour, the Land of Struggle. Might it not be a better, a more bracing life than our present one? At least it would be a more interesting life, of that I made sure, even before I plunged into its depths.

Mother ate her breakfast quite with appetite, and soon

afterwards we were driving in the direction of Bloomsbury.

Jenkins, who had lived with us for years, and who had as a matter of course imbibed some of the aristocratic notions of our neighbourhood, almost turned up his nose when we told him to stop at the house of a well-known agent in Bloomsbury. He could not, like the Duchess of Wilmot, confess that he did not know where Bloomsbury was, but he evidently considered that something strange and by no means *comme il faut* had occurred.

Presently we reached our destination, it was only half-past ten.

"Won't you get out, mother?" I asked as I sprang to the pavement.

"Is it necessary, dear child?" replied mother.

"I think it is," I answered; "you ought to appear in this matter, I am too young to receive the respect which I really merit, but with you to help me – oh, you will do *exactly* what I tell you, won't you?"

"My dear girl!"

"Yes, Mummy, you will, you will."

I took her hand, and gave it a firm grip, and we went into the house-agent's together.

CHAPTER IV

THE VERDICT

The first thing I noticed when I entered the large room where Messrs Macalister & Co. carried on their business, was a young man, tall and very well set up, who stood with his back to us. He was talking earnestly to one of Macalister's clerks, and there was something about his figure which caused me to look at him attentively. His hair was of a light shade of brown, and was closely cropped to his well-shaped head, and his shoulders were very broad and square. He was dressed well, and had altogether that man-of-the-world, well bred sort of look, which is impossible to acquire by any amount of outward veneer. The man who stood with his back to us, and did not even glance round as we came into the agent's office, was beyond doubt a gentleman. I felt curiously anxious to see his face, for I was certain it must be a pleasant one, but in this particular fate did not favour me. I heard him say to the clerk in a hurried tone —

"I will come back again presently," and then he disappeared by another door, and I heard him walking rapidly away. Mother had doubtless not noticed the man at all. She was seated near a table, and when the clerk in question came up to her, seemed indisposed to speak. I gave her a silent nudge.

"We want — ahem," said my mother — she cleared her throat,

"we are anxious to look at some houses."

"Fourteen to fifteen bedrooms in each," I interrupted.

"Fourteen to fifteen bedrooms," repeated mother. "How many sitting rooms, Westenra?"

"Four, five, or six," was my answer.

"Oh, you require a mansion," said the agent. "Where do you propose to look for your house, madam?"

He addressed mother with great respect. Mother again glanced at me.

"We thought somewhere north," she said; "or north-west," she added.

"W.C.," I interrupted; "Bloomsbury, we wish to settle in Bloomsbury."

"Perhaps, Westenra," said my mother, "you had better describe the house. My daughter takes a great interest in houses," she added in an apologetic tone to the clerk. The face of the clerk presented a blank appearance, he showed neither elation nor the reverse at having a young lady to deal with instead of an old lady. He began to trot out his different houses, to explain their advantages, their aristocratic positions.

"Aristocratic houses in Bloomsbury – aristocratic!" said mother, and there was a tone of almost scorn in her voice.

"I assure you it is the case, madam. Russell Square is becoming quite the fashion again, and so is" – he paused – "Would Tavistock Square suit you?" he said, glancing at me.

"I do not know," I answered. "I seem to be better acquainted

with the names of Russell Square or Bloomsbury Square. After all, if we can get a large enough house it does not greatly matter, provided it is in Bloomsbury. We wish to see several houses, for we cannot decide without a large choice."

"You would not be induced, ladies, to think of a flat?" queried the agent.

Mother glanced at me; there was almost an appeal in her eyes. If I could only be induced to allow her to live in a tiny, tiny flat – she and I alone on our one hundred and fifty a year – but my eyes were bright with determination, and I said firmly —

"We wish to look at houses, we do not want a flat."

Accordingly, after a little more argument, we were supplied with orders to view, and returning to the carriage I gave brief directions to Jenkins.

During the rest of the morning we had a busy time. We went from one house to another. Most were large; some had handsome halls and wide staircases, and double doors, and other relics of past grandeur, but all were gloomy and dirty, and mother became more and more depressed, and more and more hopeless, as she entered each one in turn.

"Really, Westenra," she said, "we cannot do it. No, my darling, it is hopeless. Think of the staff of servants we should require. Do look at these stairs, it is quite worth counting them. My dear child, such a life would kill me."

But I was young and buoyant, and did not feel the stairs, and my dreams seemed to become more rosy as obstacles appeared

in view. I was determined to conquer, I had made up my mind to succeed.

"Whatever happens you shall not have a tiring time," I said affectionately to my dear mother, and then I asked one of the caretakers to give her a chair, and she sat in the great wide desolate drawing-room while I ran up and down stairs, and peeped into cupboards, and looked all over the house, and calculated, as fast as my ignorant brain would allow me, the amount of furniture which would be necessary to start the mansion I had in view.

For one reason or another most of the houses on the agent's list were absolutely impossible for our purpose, but at last we came to one which seemed to be the exact thing we required. It was a corner house in a square called Graham Square, and was not so old by fifty years as the houses surrounding it. In height also it was a storey lower, but being a corner house it had a double frontage, and was in consequence very large and roomy. There were quite six or seven sitting rooms, and I think there were up to twenty bedrooms in the house, and it had a most cheerful aspect, with balconies round the drawing-room windows, and balconies to the windows of the bedrooms on the first floor. I made up my mind on the spot that the inmates of these special rooms should pay extra for the privilege of such delightful balconies. And the windows of the house were large, and when it was all re-papered and re-painted according to my modern ideas, I knew that we could secure a great deal of light in the rooms; and then besides,

one whole side faced south-east, and would scarcely ever be cold in winter, whereas in summer it would be possible to render it cool by sun-blinds and other contrivances. Yes, the house would do exactly.

I ran downstairs to mother, who had by this time given up climbing those many, many stairs, and told her that I had found the exact house for our purpose.

"Seventeen Graham Square is magnificent," I said. "My dearest, darling mother, in ten years time we shall be rich women if we can only secure this splendid house for our purpose."

"We do not even know the rent," said mother.

"Oh, the rent," I cried. "I forgot about that. I will look on the order to view."

I held it in my hand and glanced at it. Just for a moment my heart stood still, for the corner house commanded a rental of two hundred and eighty pounds a year. Not at all dear for so big a mansion, but with rates and taxes and all the other etceteras it certainly was a serious item for us to meet, and would be considered even by the most sanguine people as a most risky speculation.

"Never mind, never mind," I cried eagerly, "we will secure this house; I do not think we need look at any of the others."

I crumpled up the remaining orders. Mother stepped into the carriage, and Jenkins took us back to the agent's.

"You must speak this time, Westenra," said mother. "Remember it is your scheme, darling; I am not at all accustomed

to this sort of business; it will be necessary for you to take the initiative."

"Very well, mother, I will; and suppose you stay in the carriage." I uttered these last words in a coaxing tone, for the tired look on her face almost frightened me, and I did not want her to take any of the worry of what I already called to myself "Westenra's grand scheme."

I entered the office, and the man who had attended to us in the morning came forward. I told him briefly that of the many houses which we had looked over, the only one which would suit our purpose was No. 17 Graham Square.

"Ah," he answered, "quite the handsomest house on our list. Do you want it for your own occupation, Miss – Miss –"

"Wickham," I said. "Yes, of course we want the house for ourselves – that is, mother would like to rent it."

"It is a high rent," said the man, "not of course high for such a fine mansion, but higher than the rest of the houses in the Square. It contains a great many rooms." He glanced at me as though he meant to say something impertinent, but, reading an expression of determination on my face, he refrained.

"How soon can we take possession of the house?" I asked. "It would of course be papered and painted for us?"

"If you take a lease, not otherwise," answered Macalister's clerk.

"I think we would take a lease," I replied. "What is the usual length?"

"Seven, fourteen, twenty-one years," he answered glibly; "but I do not think the landlords round here would grant a longer lease than fourteen years."

"Oh, that would be quite long enough," I answered emphatically. "We should like to arrange the matter as soon as possible, we are greatly pleased with the house. Of course the drains must be carefully tested, and the entire place would have to be re-decorated from cellar to attic."

"For a fourteen years' lease I doubt not this would be done," said the man, "but of course there are several matters to be gone into. You want the house for a private residence, do you not?"

"Yes, and no," I said faintly. There was a room just beyond where I was seated, and at that moment I heard a book fall heavily to the ground. It startled me. Was any one in there listening to what we were saying?

The clerk stepped forward and quietly closed the door.

"To be frank with you," I said, "we wish to secure 17 Graham Square in order to start a boarding-house there."

The man immediately laid down the large book in which he had been taking my orders.

"That will never do," he said. "We cannot allow business of any sort to be carried on in the house, it would destroy all the rest of the property. It is far too aristocratic for anything of the kind."

"But our house would be practically private," I said; "I mean," I continued, stammering and blushing, and feeling ready to sink through the floor, "that our guests would be extremely nice and

well-behaved people."

"Oh, I have no doubt whatever of that," replied the clerk, "but there is a condition in every lease in that special Square, that money is not to be earned on the premises. I presume your guests would not come to you for nothing?"

"Certainly not," I replied. I felt myself turning cold and stiff. All the angry blood of my noble ancestors stirred in my veins. I said a few more words and left the shop.

"Well?" asked mother. She was looking dreary and terribly huddled up in the carriage. It was a warm day, but I think going through those empty houses had chilled her. "Well, Westenra, have you taken No. 17?"

"Alas! no," I answered in some heat; "would you believe it, mother, the agent says the landlord will not let us the house if we make money in it."

"If we make money in it? I do not understand," answered mother. Her blue eyes were fixed on my face in an anxious way.

"Why, mother, darling, don't you know we meant to fill the house with paying guests."

"Oh, I forgot," said mother. "Home, Jenkins, as fast as possible."

Jenkins whipped up the horses, and we trotted home. Mother looked distinctly relieved.

"So you have not taken the house?" she said.

"I cannot get it," I answered. "It is more than provoking. What are we to do? I had taken such a fancy to the place."

"It did seem, for that benighted place, fairly cheerful," said my mother, "but, Westenra, there is a Providence guiding our paths. Doubtless Providence does not intend you to wreck your young life attending to lodgers."

"But, mother dear, don't you understand that we must do something for our living? It is disappointing, but we shall get over it somehow."

During the rest of that day mother refused even to discuss the boarding-house scheme. She seemed to think that because we could not get 17 Graham Square, there was no other house available for our purpose.

The next day I went out without mother. I did not visit the same agent. After finding myself in Bloomsbury I repaired to a post-office, and, taking down the big Directory, secured the names of several agents in the neighbourhood. These I visited in turn. I had dressed myself very plainly; I had travelled to my destination by 'bus. I thought that I looked exactly what I felt – a very business-like young woman. Already the gulf was widening between my old and my new life. Already I was enjoying my freedom.

Once more I was supplied with a list of houses, and once again I trotted round to see them. Alack and alas! how ugly empty houses did look; how dilapidated and dirty were the walls without the pictures and bookcases! How dreary were those countless flights of stairs, those long narrow windows, those hopelessly narrow halls; and then, the neighbourhood of these so-

called mansions was so sordid. Could we by any possible means brighten such dwellings? Could we make them fit to live in? I visited them all, and finally selected three of these. Two had a clause forbidding the letting out of apartments, but the third and least desirable of the houses was to be the absolute property of the tenant to do what he liked with.

"That mansion," said the obliging agent, "you can sublet to your heart's content, madam. It is a very fine house, only one hundred and eighty pounds a year. There are ten bedrooms and five sitting-rooms. You had better close with it at once."

But this I could not do. The outlook from this house was so hideous; the only way to it was through an ugly, not to say hideous, thoroughfare. I thought of my delicate, aristocratic mother here. I thought of the friends whom I used to know visiting us in 14 Cleveland Street, and felt my castle in the clouds tumbling about my ears. What was to be done!

"I cannot decide to-day," I said; "I will let you know."

"You will lose it, madam," said the agent.

"Nevertheless, I cannot decide so soon; I must consult my mother."

"Very well, madam," said the man, in a tone of disappointment.

I left his office and returned home.

For the next few days I scarcely spoke at all about my project. I was struggling to make up my mind to the life which lay before us if we took 14 Cleveland Street. The street itself was somewhat

narrow; the opposite houses seemed to bow at their neighbours; the rooms, although many, were comparatively small; and last, but by no means least, the landlord would do very little in the way of decoration.

"We can let houses of this kind over and over again," said the agent, "I don't say that Mr. Mason won't have the ceilings whitened for you, but as to papering, no; the house don't require it. It was done up for the last tenant four years ago."

"And why has the last tenant left?" I asked.

"Owing to insolvency, madam," was the quick reply, and the man darted a keen glance into my face.

Insolvency! I knew what that meant. It was another word for ruin, for bankruptcy. In all probability, if we took that detestable house, we also would have to leave on account of insolvency, for what nice, cheerful, paying guests would care to live with us there? I shook my head. Surely there must be somewhere other houses to let.

During the next few days I spent all my time searching for houses. I got quite independent, and, I think, a little roughened. I was more brusque than usual in my manners. I became quite an adept at jumping in and out of omnibuses. I could get off omnibuses quite neatly when they were going at a fairly good pace, and the conductors, I am sure, blessed me in their hearts for my agile movements. Then the agents all round Bloomsbury began to know me. Finally, one of them said, on the event of my fourth visit —

"Had you not better try further afield, Miss? There are larger, brighter, and newer houses in the neighbourhood of Highbury, for instance."

"No," I said, "we must live in Bloomsbury." Then I noticed that the man examined me all over in quite a disagreeable fashion, and then he said slowly —

"14 Cleveland Street is still to be had, Miss, but of course you understand that the landlord will want the usual references."

"References!" I cried. "He shall certainly have them if he requires them." And then I wondered vaguely, with a queer sinking at my heart, to whom of all our grand friends I might apply who would vouch for us that we would not run away without paying the rent. Altogether, I felt most uncomfortable.

The days passed. No more likely houses appeared on the horizon, and at last the afternoon came when our friends were to visit us, when I, Westenra, was to break to these fashionable society people my wild project. But I had passed through a good deal of the hardening process lately, and was not at all alarmed when the important day dawned. This was to be our very last entertainment. After that we would step down.

Mother, exquisitely dressed in dove-coloured satin, waited for her guests in the drawing-room. I was in white. I had given up wearing white when I was going about in omnibuses, but I had several charming costumes for afternoon and evening wear still quite fresh, and I donned my prettiest dress now, and looked at my face in the glass with a certain amount of solicitude. I saw

before me a very tall, slender girl; my eyes were grey. I had a creamy, pale complexion, and indifferently good features. There were some people who thought me pretty, but I never did think anything of my looks myself. I gave my own image a careless nod now, and ran briskly downstairs.

"You'll be very careful what you say to our guests, Westenra?" queried mother. "This whole scheme of yours is by no means to my liking. I feel certain that the dear Duchess and Lady Thesiger will feel that they have been brought here unfairly. It would have been far franker and better to tell them that something singularly unpleasant was about to occur."

"But, dearest mother, why should it be unpleasant? and it is the fashion of the day to have sensation at any cost. Our guests will always look back on this afternoon as a sort of red letter day. Just think for yourself how startled and how interested they will be. Whether they approve, or whether they disapprove, it will be immensely interesting and out of the common, mother. O mother! think of it!" I gripped her hand tightly, and she said —

"Don't squeeze me so hard, Westenra, I shall need all my pluck."

Well, the hour came and also the guests. They arrived in goodly numbers. There was the usual fashionable array of carriages outside our door. There were footmen in livery and coachmen, and stately and magnificently groomed horses, and the guests poured up the stairs and entered our drawing rooms, and the chatter-chatter and hum-hum of ordinary society

conversation began. Everything went as smoothly as it always did, and all the time my mother chatted with that courtly grace which made her look quite in the same state of life as the Duchess of Wilmot. In fact the only person in the room who looked at all nervous was the said Duchess. She had a way of glancing from me to mother, as if she was not quite sure of either of us, and once as I passed her, she stretched out her hand and touched me on my sleeve.

"Eh, Westenra?" she said.

"Yes, your Grace," I replied.

"All that silliness, darling, that you talked to me the other day, is quite knocked on the head, is it not? Oh, I am so relieved."

"You must wait and find out," was my reply. "I have something to say to every one soon, and oh please, try not to be too shocked with me."

"You are an incorrigible girl," she replied, but she shook her head quite gaily at me. She evidently had not the slightest idea of what I was going to do.

As to my special friend Jasmine Thesiger, she was as usual surrounded by an admiring group of men and women, and gave me no particular thought. I looked from one to the other of all our guests: I did not think any more were likely to come. All those who had been specially invited had arrived. My moment had come. Just then, however, just before I rose from my seat to advance into the middle of the room, I noticed coming up the stairs a tall, broad-shouldered man. He was accompanied by a

friend of ours, a Mr. Walters, a well-known artist. I had never seen this man before, and yet I fancied, in a sort of intangible way, that his figure was familiar. I just glanced at him for a moment, and I do not believe he came into the room. He stood a little behind Mr. Walters, who remained in the doorway. My hour had come. I glanced at mother. Poor darling, she turned very white. I think she was almost terrified, but as to myself I felt quite cheerful, and not in the least alarmed.

"I want to say something to all my dear friends," I began. I had a clear voice, and it rose above the babel. There came sudden and profound silence.

I saw a lady nudge her neighbour.

"I did not know," I heard her say, "that Westenra recited," and then she settled herself in a comfortable attitude to listen.

I stood in the middle of the floor, and faced everybody.

"I have something to say," I began, "and it is not a recitation. I have asked you all to come here to-day to listen to me." I paused and looked round. How nice our guests looked, how kind, how beautifully dressed! What good form the men were in, and how aristocratic were the women. How different these men and women were from the people I had associated with during the week – the people who took care of the houses in Bloomsbury, the agents who let the houses, the people whom I had met in the busses going to and from the houses. These nice, pleasant, well-bred people belonged to me, they were part and parcel of my own set; I was at home with them.

I just caught the Duchess's eye for a moment, and I think there was alarm in those brown depths, but she was too essentially a woman of the world to show anything. She just folded her jewelled hands in her lap, leant back in her chair, and prepared to listen. One or two of the men, I think, raised their eye-glasses to give me a more critical glance, but soon even that mark of special attention subsided. Of course it was a recitation. People were beginning to be tired of recitations.

"I want to say something, and I will say it as briefly as possible," I commenced. "Mother does not approve of it, but she will do it, because she has yielded to me as a dear, good, *modern* mother ought."

Here there was a little laugh, and some of the tension was lessened.

"I want to tell you all," I continued, "for most of you have been our friends since I was a child, that mother and I are – poor. There is nothing disgraceful in being poor, is there? but at the same time it is unpleasant, unfortunate. We were fairly well off. Now, through no fault of our own, we have lost our money."

The visitors looked intensely puzzled, and also uncomfortable, but now I raised my eyes a little above them. It was necessary that if I went on putting them to the test, I should not look them full in the face.

"We are poor," I continued, "therefore we cannot live any longer in this house. From having a fair competence, not what many of you would consider riches, but from having a fair

competence, we have come down to practically nothing. We could live, it is true, in the depths of the country, on the very little which has been saved out of the wreck, but I for one do not wish to do that. I dislike what is called decent poverty, I dislike the narrow life, the stultifying life, the mean life. I am my father's daughter. You have heard of my father, that is his picture" – I pointed as I spoke to an oil painting on the wall. "You know that he was a man of action, I also will act." I hurried my voice a trifle here – "So mother and I mean not to accept what many people would consider the inevitable; but we mean, to use a vulgar phrase, to better ourselves."

Now it is certain, our guests were a little surprised. They began to fidget, and one or two men came nearer, and I thought, though I am not sure, that I saw the tall man, with the head of closely cropped hair, push forward to look at me. But I never looked any one full in the eyes; I fixed mine on father's picture. I seemed to hear father's voice saying to me —

"Go on, Westenra, that was very good, you and I are people of action, remember."

So I went on and I explained my scheme. I told it very briefly. Mother and I would in future earn our own living.

I was educated fairly well, but I had no special gifts, so I would not enter the Arena where teachers struggled and fought and bled, and many of them fell by the wayside. Nor would I enter the Arena of Art, because in no sense of the word was I an artist, nor would I go on the Stage, for my talent did not lie in that direction,

but I had certain talents, and they were of a practical sort. I could keep accounts admirably; I could, I believed, manage a house. Then I skilfully sketched in that wonderful boarding-house of my dreams, that house in dull Bloomsbury, which by my skill and endeavour would be bright and render an acceptable home for many. Finally, I said that my mother and I had made up our minds to leave the fashionable part of London and to retire to Bloomsbury.

"We will take our house from September," I said, "and advertise very soon for paying guests, and we hope the thing will do well, and that in ten or twelve years we shall have made enough money to keep ourselves for the future in comfort. Now," I continued, "I appeal to no one to help us. We do not intend to borrow money from anybody, and the only reason I am speaking to you to-day is because I wish, and I am sure mother agrees with me, to be quite frank with you. Mother and I know quite well that we are doing an absolutely unconventional thing, and that very likely you, as our friends of the past, will resent it. Those of you who do not feel that you can associate with two ladies who keep a boarding-house, need not say so in so many words, but you can give us to understand, by means known best to yourselves, whether you will know us in the future. If you want to cut us we shall consider it quite right, quite reasonable, quite fair. Then those who do intend to stick to us, even through this great change in our lives, may be the greatest possible help by recommending us and our boarding-house to their friends, that is, if any of you

present have friends who would live in Bloomsbury.

"Mother and I thought it quite fair that you should know, and we thought it best that I should tell you quite simply. We are neither of us ashamed, and mother approves, or at least she will approve presently, of what I have done."

There was a dead silence when I ceased speaking, followed by a slight rustling amongst the ladies. The men looked one and all intensely uncomfortable, and the tall man who had come in with Mr Walters, the artist, disappeared altogether.

I had not been nervous while I was speaking, but I felt nervous now. I knew that I was being weighed in the balance, that I and my scheme were being held up before the mental eyes of these people with the keenest, most scathing criticism. Would one in all that crowd understand me? I doubted it. Perhaps in my first sensation of sinking and almost despair something of my feeling stole into my face, for suddenly Jasmine sprang to her feet and said in an excited, tremulous voice —

"I for one say that Westenra is a very plucky girl. I wish her God speed, and I hope her scheme will succeed."

This was very nice indeed of Jasmine, but I do not know that it relieved the situation much, for still the others were silent, and then one lady got up and went over to mother and took her hand and said —

"I am very sorry for you, dear Mrs. Wickham, very sorry indeed. I fear I must say good-bye now; I am very sorry. Good-bye, dear Mrs. Wickham."

And this lady's example was followed by most of the other ladies, until at last there was no one left in the room but the Duchess of Wilmot and Lady Thesiger and ourselves. Lady Thesiger's cheeks were brightly flushed.

"My dear Westenra," she said, "you are one of the most eccentric creatures in creation. Of course from first to last you are as wrong as you can be. You know nothing about keeping a boarding-house, and you are bound to fail. I could not say so before all those ridiculous people, who would not have understood, but I say so now to you. My dear girl, your speech was so much Greek to them. You spoke over their heads or under their feet, just as you please to put it, but comprehend you they did not. You will be the talk of the hour, and they will mention you as a girl whom they used to know, but who has gone a little mad, and then you will be forgotten. You would have done fifty times better by keeping this thing to yourself."

"That is precisely what I think," said the Duchess. "My dear Mary," she added, turning to my mother, "what is the matter with your child? Is she quite *right*?" The Duchess gave an expressive nod, and I saw mother's face turn pale.

"Oh, do listen to me for a moment," interrupted pretty Lady Thesiger, "what I say is this. Westenra is on the wrong tack. If she wishes to earn money, why must she earn it in this preposterous, impossible manner? It would be fifty times better for her to go as a teacher or a secretary, but to keep a boarding-house! You see for yourself, dear Mrs. Wickham, that it is impossible. As long

as we live in society we must adhere to its rules, and for West calmly to believe that people of position in London will know her and respect her when she is a boarding-house keeper, is to expect a miracle. Now, I for one will not cut you, Westenra."

"Nor will I cut you, Westenra," said the Duchess, and she gave a profound sigh and folded her hands in her lap.

"Two of your friends will not cut you, but I really think all the others will," said Lady Thesiger. "Then I suppose you expect me to recommend nice Americans to come and stay with you, but it is my opinion that, with your no knowledge at all of this sort of thing, you will keep a very so-so, harum-scarum sort of house. How can I recommend my nice American friends to be made thoroughly uncomfortable by you? Oh, I am *very* sorry for you."

Lady Thesiger got up as she spoke; she kissed me, squeezed my hand, and said, "Oh child, what a goose you are!" and left the room.

The Duchess followed more slowly.

"I don't forget, my child," she said, "that I am your godmother, that I loved your dear father, that I love your mother, that I also love you. Do not be wilful, Westenra; give up this mad scheme. There are surely other ways open to you in this moment of misfortune. Above all things, try not to forget that you are your father's daughter."

CHAPTER V

JANE MULLINS

On the evening which followed our last "At Home," mother came to me, and earnestly begged of me to pause and reflect.

"Wherever you go I will go, Westenra," she said; "that may be taken as a matter of course, but I do think you are wrong to go against all the wishes of our friends."

"But our friends won't do anything for us, Mummy!" I answered, "and they will forget us just as soon in the cottage in the country, as they will in the boarding-house in town; sooner, in fact, if that is any consolation to you, and I do want to try it, Mummy, for I cannot be buried alive in the country at twenty-one."

"Then I will say no more," replied mother. "I only trust the way may be made plain for us, for at present I cannot see that it is; but if we can find a suitable house, and take it, I will go with you, West, although, darling, I hate the thing – I do truly."

After this speech of mother's it can easily be supposed that I slept badly that night. I began for the first time in my life to doubt myself, and my own judgment. I began even seriously to consider the cottage in the country with its genteel poverty, and I began to wonder if I was to spend the remainder of my youth getting thinner in mind and body, day by day, and hour by hour.

"Anæmic," I said to myself. "In the country with no money, and no interests, I shall become anæmic. My thoughts will be feeble and wanting in force, and I shall die long before my time a miserable old maid. Now, there are no real old maids in London. The unmarried women are just as full of force, and go, and common-sense, and ambition, and happiness as the married ones; but in the country, oh, it is different. There old age comes before its time. I knew that I was not the girl to endure having nothing to do, and yet that seemed to be my appointed portion. So during the night I shed very bitter tears, and I hated society for its coldness and want of comprehension. I longed more frantically than ever to find myself in the midst of the people, where "a man was a man for a' that," and mere veneer went for nothing. But if mother's heart was likely to be broken by my taking this step, and if there was no house for me but 14 Cleveland Street, I doubted very much whether I could go on with my scheme. Judge therefore of my surprise and delight, when on the following morning, mother handed me a letter which she had just received. It was from Messrs. Macalister & Co.

"Read it," she said, "I do not quite know what it means."

I read the letter quickly, it ran as follows: —

"DEAR MADAM, — We write to acquaint you, that we have just had an interview with Mr. Hardcastle, the landlord of 17 Graham Square, and he desires us to say, that he is willing in your case to come to terms with regard to his house, and if you will take it for a lease of fourteen years,

he will do it up for you, in the most approved style, and according to your own taste; he also withdraws his embargo to your letting apartments, or having paying guests in your house.

"Under the circumstances, we shall be glad to hear if you still entertain the idea of taking this mansion.

– *Yours faithfully,*

MACALISTER & CO."

"Oh mother!" I cried, "this is just splendid!" My spirits rose with a bound. Anxious as I was to possess a boarding-house, I hated going to 14 Cleveland Street, but 17 Graham Square was a house where any one might be happy. It was charmingly built; it was large, commodious, cheerful, and then the landlord – he must be a delightful man when he withdrew his embargo, when he permitted us —*us* to have paying guests in our dwelling. Even Jasmine need not be ashamed to send her nice, rich American friends to 17 Graham Square.

"This is splendid, mother!" I repeated.

"Dear me, Westenra," said mother, looking pale and troubled, "what house is he alluding to? I saw so many that first day, darling, and the only impression they left upon me was, that they were all stairs and narrowness; they seemed to go up and up, for ever and ever, my legs ache even now when I think of them."

"But you cannot forget 17 Graham Square," I said, "the last house we saw ... the corner-house. You recollect the hall, how wide it was, and you know there were darling balconies, and you shall have one, little mother, all to yourself, and such a sweet sun-

blind over it, and you can keep your favourite plants there, and be, oh, so happy! Mother – mother, this is magnificent!"

"I do recall the house now," said mother, "it was not quite as bad as the other houses; but still, Westenra, what does this mean? Why should there be an exception made in our favour?"

"Oh, that I know nothing about," I answered, "I suppose the landlord was not going to be so silly as to lose good tenants."

"And what is the rent of the house ... I forget."

"Two hundred and something," I said in a careless tone, "not at all high for such a house, and the landlord, Mr. Hardcastle, will do it up for us. Mother, we will have the carriage, and go and make our arrangements immediately."

"Then you are quite determined, West?"

"Mother, dear mother, I do think father would like us to do it."

Now, whenever I spoke of my dead father, mother looked intensely solemn and subdued. Once she told me that she thought there was a strong link between my father's spirit and mine, and that at times I spoke so exactly like him, and made use of the identically same expressions, and in short impressed her with the feeling that he was close to her. I did not often use my father's name, therefore, as a means of power over my mother, but I did use it now; and, with the usual result, she got up gently and said —

"We had better go and see the house once more."

We did go, we drove straight to the agents, and got the order to view, and went all over 17 Graham Square. Our second visit was far more delightful than the first, for the agent's clerk

accompanied us. We found him in an excellent humour, most willing to offer suggestions and to accept any suggestions of ours. Not that mother made any, it was I who, with my usual daring, spoke of this improvement and the other.

But darling mother became a little cheerful when she stood in that noble drawing-room and saw the sun shining in bars across the floor, and the agent's clerk was quite astonishingly cheery; he knew just the colour the paper ought to be, for instance, and the tone of the paint, and he even suggested what curtains would go with such paper and such paint. I never saw a man so improved. He had lost his brusqueness, and was very anxious to please us.

"It is extraordinary," said mother afterwards; "really I never knew that house-agents could be such agreeable people. No. 17 Graham Square is a handsome house, Westenra, it is a great pity that it is not situated in Mayfair."

"But mother, dear mother, we could not have a boarding-house in the very midst of our friends," I said with a smile; "we shall do splendidly in Graham Square, and we should not do at all well in Mayfair."

When we returned to the agents, Mr. Macalister himself, one of the heads of the firm, came and interviewed us. After answering a great many questions, it was finally decided that he was to see Mr. Hardcastle, the landlord, and that the landlord was to have an interview the next day with mother; and the agent further agreed that the landlord should call on mother at our own house in Sumner Place, and then we drove home.

"I suppose it is completed now," said mother, "the thing is done. Well, child, you are having your own way; it will be a lesson to you, I only trust we shall not be quite ruined. I am already puzzled to know how we are to meet that enormous rent."

But at that moment of my career I thought nothing at all about the rent. That night I slept the sleep of the just, and was in high spirits the following day, when the landlord, a nice, jovial, rosy-faced man, arrived, accompanied by the agent. They both saw my mother, who told them frankly that she knew nothing about business, and so perforce they found themselves obliged to talk to me. Everything was going smoothly until Mr. Hardcastle said in the very quietest of tones —

"Of course you understand, Mrs. Wickham, that I shall require references. I am going to lay out a good deal of money on the house, and references are indispensable."

"Of course," answered mother, but she looked pale and nervous.

"What sort of references?" I asked.

"Tradesmen's references are what we like best," was his reply; "but your banker's will be all-sufficient — an interview with your banker with regard to your deposit will make all safe."

Then mother turned paler than ever, and looked first at me and then at Mr. Hardcastle. After a pause she said slowly —

"My daughter and I would not undertake our present scheme if we had capital — we have not any."

"Not any?" said Mr. Hardcastle, looking blank, "and yet you

propose to take a house with a rental of two hundred and eighty pounds a year."

"We mean to pay the rent out of the profit we get from the boarders," I replied.

Mr. Hardcastle did not make use of an ugly word, but he raised his brows, looked fixedly at me for a moment, and then shook his head.

"I am sorry," he said, rising; "I would do a great deal to oblige you, for you are both most charming ladies, but I cannot let my house without references. If you, for instance, Mrs. Wickham, could get any one to guarantee the rent, I should be delighted to let you the house and put it in order, but not otherwise."

He added a few more words, and then he and the agent, both of them looking very gloomy, went away.

"I shall hear from you doubtless on the subject of references," said Mr. Hardcastle as he bowed himself out, "and I will keep the offer open until Saturday."

This was Wednesday, we had three days to spare.

"Now, Westenna," said my mother, "the thing has come to a stop of itself. Providence has interfered, and I must honestly say I am glad. From the first the scheme was mad, and as that nice, jovial looking Mr. Hardcastle will not let us the house without our having capital, and as we have no capital, there surely is an end to the matter. I have not the slightest doubt, West, that all the other landlords in Bloomsbury will be equally particular, therefore we must fall back upon our little cottage in –"

"No, mother," I interrupted, "no; I own that at the present moment I feel at my wits' end, but I have not yet come to the cottage in the country."

I think there were tears in my eyes, for mother opened her arms wide.

"Kiss me," she said.

I ran into her dear arms, and laid my head on her shoulder.

"Oh, you are the sweetest thing on earth," I said, "and it is because you are, and because I love you so passionately, I will not let you degenerate. I will find my way through somehow."

I left mother a moment later, and I will own it, went to my own lovely, lovely room, suitable for a girl who moved in the best society, and burst into tears. It was astonishing what a sudden passion I had taken, as my friends would say, to degrade myself; but this did not look like degradation in my eyes, it was just honest work. We wanted money, and we would earn it; we would go in debt to no man; we would earn money for ourselves. But then the thought came to me, "Was my scheme too expensive? had I any right to saddle mother with such an enormous rent?" I had always considered myself a very fair arithmetician, and I now sat down and went carefully into accounts. I smile to this day as I think of myself seated at my little table in the big bay window of my bedroom, trying to make out with pencil and paper how I could keep 17 Graham Square going – I, a girl without capital, without knowledge, without any of the sort of experience which alone could aid me in a crisis of this sort.

I spent the rest of the day in very low spirits, for my accounts would not, however hard I tried, show any margin of profit.

The more difficulties came in my way, however, the more determined was I to overcome them. Presently I took a sheet of paper and wrote a few lines to Mr. Hardcastle. I knew his address, and wrote to him direct.

"Dear sir," I said, "will you oblige me by letting me know what capital my mother will require in order to become your tenant for 17 Graham Square."

I signed this letter, adding a postscript, "An early answer will oblige."

I received the answer about noon the following day.

"DEAR MISS WICKHAM, – Your letter puzzles me. I see you have a great deal of pluck and endeavour, and I should certainly do my utmost to please you, but I cannot let you have the house under a capital of five thousand pounds."

The letter fell from my hands, and I sat in blank despair. Five thousand pounds is a small sum to many people, to others it is as impossible and as unget-at-able as the moon. We, when our debts were paid, would have nothing at all to live on except the annuity which my mother received from the Government, and a small sum of fifty pounds a year.

I began dismally to consider what rent we must pay for the awful cottage in the country, and to what part of the country it would be best to retire, when Paul came into the room and presented me with a card.

"There's a lady – a person, I mean – downstairs, and she wants to see you, Miss."

I took the card and read the name – Miss Jane Mullins.

"Who is she?" I asked; "I don't know her."

"She's a sort of betwixt and between, Miss. I showed her into the li'bry. I said you was most likely engaged, but that I would inquire."

"Miss Jane Mullins." I read the name aloud. "Show her up, Paul," I said then.

"Oh, my dear West, what do you mean?" said mother; "that sort of person has probably called to beg."

"She may as well beg in the drawing-room as anywhere else," I said. "I have rather taken a fancy to her name – Jane Mullins."

"A hideous name," said mother; but she did not add any more, for the next moment there came a rustle of harsh silk on the landing, the drawing-room door was flung open by Paul in his grandest style, and Miss Jane Mullins walked in. She entered quickly, with a determined step. She was a little woman, stoutly built, and very neatly and at the same time quietly dressed. Her dress was black silk, and I saw at a glance that the quality of the silk was poor. It gave her a harsh appearance, which was further intensified by a kind of fixed colour in her cheeks. Her face was all over a sort of chocolate red. She had scanty eyebrows and scanty hair, her eyes were small and twinkling, she had a snub nose and a wide mouth. Her age might have been from thirty-five to forty. She had, however, a great deal of self-possession,

and did not seem at all impressed by my stately-looking mother and by my tall, slender self.

As she had asked particularly to see me, mother now retired to the other end of the long drawing-room and took up a book. I invited Miss Mullins to a chair.

"I would a great deal rather you called me Jane at once and have done with it," was her remarkable response to this; "but I suppose Jane will come in time." Here she heaved a very deep sigh, raised her veil of spotted net, and taking out her handkerchief, mopped her red face.

"It's a warm day," she said, "and I walked most of the way. I suppose you would like me to proceed to business. I have come, Miss Wickham – Miss Westenra Wickham – to speak on the subject of 17 Graham Square."

"Have you?" I cried. Had the ground opened I could not have been more amazed. What had this little, rather ugly woman, to do with my dream-house, 17 Graham Square?

"It is a very beautiful, fine house," said the little woman. "I went all over it this morning. I heard from your agents, Messrs. Macalister & Co., that you are anxious to take it."

I felt that my agents were very rude in thus giving me away, and made no response beyond a stately bend of my head. I was glad that mother was occupying herself with some delicate embroidery in the distant window. She certainly could not hear our conversation.

Miss Mullins now pulled her chair forward and sat in such a

position that her knees nearly touched mine.

"You'll forgive a plain question," she said; "I am here on business. Are you prepared to take the house?"

"We certainly wish to take it," I said.

"But are you going to take it, Miss Wickham?"

I rather resented this speech, and was silent.

"Now I'll be plain. My name is blunt, and so is my nature. I want the house."

I half rose.

"Sit down, Miss Wickham, and don't be silly."

This speech was almost intolerable, and I thought the time had come when I should call to mother to protect me, but Jane Mullins had such twinkling, good-humoured eyes, that presently my anger dissolved into a curious desire to laugh.

"I know, Miss Wickham, you think me mad, and I was always accounted a little queer, but I'll beat about the bush no longer. You want 17 Graham Square, and so do I. You have got beauty and good birth and taste and style, and your name and your appearance will draw customers; and I have got experience and" – here she made a long, emphatic pause – "*money*. Now my question is this: Shall we club together?"

I never in all my life felt more astonished, I was nearly stunned.

"Club together?" I said.

"Yes, shall we? Seven thousand pounds capital has been placed at my disposal. You, I understand, have got furniture, at least some furniture" – here she glanced in a rather contemptuous

way round our lovely drawing-room. "You also, of course, have a certain amount of connection, and I have got a large and valuable connection. Shall we club together?"

"I do not think we have any connection at all," I said bluntly; "not one of our friends will notice us when we go to – to Bloomsbury, and we have not half enough furniture for a house like 17 Graham Square. But what do you mean by our clubbing together?"

"Let me speak, my dear. What I want is this. I want you to put your furniture, what there is of it, and your connection, what there is of it, and your good birth and your style, and your charming mother into the same bag with my experience and my capital – or rather, the capital that is to be given to me. Will you do it? There's a plain question. Is it to be yes, or is it to be no? I want 17 Graham Square, and so do you. Shall we take it together and make a success of it? I like you, you are honest, and you're nice to look at, and I don't mind at all your being stiff to me and thinking me queer, for by-and-by we'll be friends. Is it to be a bargain?"

Just then mother rose from her seat and came with slow and stately steps across the room.

"What is it, Westenra?" she said; "what does this – this lady want?"

"Oh, I'm not a lady, ma'am," said Jane Mullins, rising and dropping a sort of involuntary curtsy. "I'm just a plain body, but I know all about cooking, and all about servants, and all about

house linen, and all about dusting, going right into corners and never slurring them, and all the rest, and I know what you ought to give a pound for beef and for mutton, and what you ought to give a dozen for eggs, and for butter, and how to get the best and freshest provisions at the lowest possible price. I know a thousand things, my dear madam, that you do not know, and that your pretty daughter doesn't know, and what I say is; as we both want 17 Graham Square, shall we put our pride in our pockets and our finances into one bag, and do the job. My name is Jane Mullins. I never was a grand body. I'm plain, but I'm determined, and I am good-humoured, and I am true as steel. I can give you fifty-four references if you want them, from a number of very good honest tradesmen who know me, and know that I pay my debts to the uttermost farthing. Will you join me, or will you not?"

"Well," said mother, when this curious little person had finished speaking, "this is quite the most astounding thing I ever heard of in my life. Westenra dear, thank this person very kindly, tell her that you know she means well, but that of course we could not think of her scheme for a single moment."

Mother turned as she spoke, and walked up the drawing-room again, and I looked at Jane Mullins, and Jane Mullins looked at me, and her blue eyes twinkled. She got up at once and held out her hand.

"Then that's flat," she said; "you'll be sorry you have said it, for Jane Mullins could have done well by you. Good-bye, miss; good-bye, ma'am."

She gave a little nod in the direction of my stately mother, and tripped out of the room. I was too stunned even to ring the bell for Paul, and I think Jane Mullins let herself out.

Well, as soon as she was gone, mother turned on me and gave me the first downright absolute scolding I had received since I was a tiny child. She said she had been willing, quite willing, to please me in every possible way, but when I descended to talk to people like Jane Mullins, and to consider their proposals, there was an end of everything, and she could not, for my father's sake, hear of such an outrageous proposal for a moment. This she said with tears in her eyes, and I listened quite submissively until at last the precious darling had worn her anger out, and sat subdued and inclined to cry by the open window. I took her hand then and petted her. I told her that really my scolding was quite unmerited, as I had never heard of Jane Mullins before, and was as much amazed as she was at her visit.

"All the same," I added, "I have not the slightest doubt that, with Jane Mullins at the helm, we should do splendidly."

"My darling, darling West, this is just the straw too much," said mother, and then I saw that it was the straw too much, and at that moment who should come to visit us but pretty little Lady Thesiger. We turned the conversation instinctively. Lady Thesiger said —

"You have not yet gone under, either of you, you are only talking about it. You are quite fit to associate with me for the rest of the day. I want you to come for a long drive in my carriage,

and afterwards we will go to the theatre together; there is a very good piece on at the Lyceum. Now, then, be quick, Westenra, get into your very smartest clothes, and Mrs. Wickham, will you also put on your bonnet and mantle?"

There was never any resisting Jasmine, and we spent the rest of the day with her, and she was absolutely winning, and so pleasant that she made mother forget Jane Mullins; but then during dinner, in the queerest, most marvellous way, she drew the whole story of Jane Mullins from us both, and mother described with great pride her action in the matter.

"Yes, that is all very fine," replied Jasmine; "but now I am going to say a plain truth. I am going to imitate that wonderful little Jane. My truth is this – I would fifty thousand times rather introduce my nice American friends to Jane Mullins's boarding-house than I would to yours, Westenra, for in Jane's they would have their wants attended to, and be thoroughly comfortable, whereas in yours goodness only knows if the poor darlings would get a meal fit to eat."

This was being snubbed with a vengeance, and even mother looked angry, and I think she thought that Lady Thesiger had gone too far.

During the play that followed, and the drive home and the subsequent night, I thought of nothing but Jane Mullins, and began more and more to repent of my rash refusal of her aid. Surely, if Providence had meant us to carry out our scheme, Providence had also supplied Jane Mullins to help us to do it,

and if ever woman looked true she did, and if her references turned out satisfactory why should she not be a sort of partner-housekeeper in the concern?

So the next morning early I crept into mother's room, and whispered to her all about Jane and my thoughts during the night, and begged of her to reconsider the matter.

"It is very odd, West," said mother, "but what your friend Jasmine said has been coming to me in my dreams; and you know, darling, you know nothing about cooking, and I know still less, and I suppose this Miss Mullins would understand this sort of thing, so, Westenra, if your heart is quite, quite set on it, we may as well see her again."

"She left her address on her visiting-card. I will go to her the moment I have finished breakfast," was my joyful response.

CHAPTER VI

THE BERLIN WOOL ROOM

I ordered the carriage and set off, mother having declined to accompany me. Miss Mullins's address was at Highgate; she lived in a small, new-looking house, somewhere near the Archway. I daresay Jane saw me from the window, for I had scarcely run up the little path to her house, and had scarcely finished sounding the electric bell, before the door was opened by no less a person than herself.

"Ah," she said, "I felt somehow that you would call; come in, Miss Wickham."

Her manner was extremely cordial, there was not a trace of offence at the way in which we had both treated her the day before. She ushered me into a sort of little Berlin wool room, all looking as neat as a new pin. There was Berlin wool everywhere, on the centre-table, on the mantelpiece, on the little side-table. There were Berlin wool antimacassars and a Berlin wool screen, in which impossible birds disported themselves over impossible water, and there was a large waxwork arrangement of fruit and flowers in the centre of the mantelpiece, and there were six chairs, all with their backs decorously placed against the wall, and not a single easy chair. But the room was spick and span with cleanliness and brightness and the due effects of soap and water

and furniture-polish. The little room even smelt clean.

Miss Mullins motioned me to one of the hard chairs.

"I must apologise for the absence of the rocking-chair," she said, "it is being mended, but I dare say being young you won't mind using that hard chair for a little."

"Certainly not," I replied.

"I observe that every one lounges dreadfully just now," she continued, "but I myself hate easy chairs, and as this is my own house I do not have them in it. The room is clean, but not according to your taste, eh?"

"It is a nice room of its kind," I said, "but – "

"You need not add any buts, I know quite well what you are thinking about," said Jane Mullins; then she stood right in front of me, facing me.

"Won't you sit down?" I said.

"No, thank you, I prefer standing. I only sit when I have a good deal on my mind. What is it you have come to say?"

I wished she would help me, but she had evidently no intention of doing so. She stood there with her red face and her twinkling eyes, and her broad, good-humoured mouth, the very personification of homely strength, but she was not going to get me out of my difficulty.

"Well," I said, stammering and colouring, "I have been thinking over your visit, and – and – "

"Yes, go on."

"Do you really mean it, Miss Mullins?" I said then. "Would

you really like to join two such ignorant people as mother and me?"

"Hark to her," said the good woman. "Look here, Miss Wickham, you have reached quite the right frame of mind, and you're not a bit ignorant, my dear, not a bit, only your knowledge and my knowledge are wide apart. My dear Miss Wickham, knowledge is power, and when we join forces and put our united knowledge into the same bag, we will have huge results, huge results, my dear – yes, it is true."

"Let us talk it out," I said.

"Do you really mean, Miss Wickham, that you and your mother – your aristocratic mother – are seriously thinking of entering into partnership with me?"

"I don't know about mother, but I know that I am leaning very much towards the idea," I said; "and I think I ought to apologise, both for my mother and myself, for the rude way in which we treated you yesterday."

"I expected it, love; I was not a bit surprised," said Jane Mullins. "I thought it best to plump out the whole scheme and allow it to simmer in your minds. Of course, at first, you were not likely to be taken with it, but you were equally likely to come round. I stayed in this morning on purpose; I was almost sure you would visit me."

"You were right," I said. "I see that you are a very wise woman, and I am a silly girl."

"You are a very beautiful girl, Miss Wickham, and educated

according to your station. Your station and mine are far apart, but having got capital and a certain amount of sense, it would be a very good partnership, if you really think we could venture upon it."

"I am willing," I said suddenly.

"Then, that is right; here's my hand upon it; but don't be more impulsive to-day, my dear, than you were yesterday. You must do things properly. Here are different references of mine." She walked across the room, took up a little packet, and opened it.

"This is a list of tradespeople," she said; "I should like you to write to them all; they will explain to a certain extent my financial position; they will assure you that I, Jane Mullins, have been dealing with them for the things that I require for the last seven years – a seven years' reference is long enough, is it not? But if it is not quite long enough, here is the address of the dear old Rector in Shropshire who confirmed me, and in whose Sunday-school I was trained, and who knew my father, one of the best farmers in the district.

"So much for my early life, but the most important reference of all is the reference of the friend, who does not choose his or her name to be mentioned, and who is helping me with capital; not helping you, Miss Wickham, mind – not you nor Mrs. Wickham – but me *myself*, with capital to the tune of seven thousand pounds. I could not do it but for that, and as the person who is lending me this money to make this great fortune happens to be a friend of Mr. Hardcastle's, I think he, Mr. Hardcastle, will let

us have the house."

"Now this is all very startling and amazing," I said. "You ought to tell us your friend's name and all about it; that is, if we are to go properly into partnership."

"It can't be done, my dear. The friend is a very old friend and a very true one, and Mr. Hardcastle is the one to be satisfied. The friend knows that for years I have wanted to start a boarding-house, but the friend always thought there were difficulties in the way. I was too homely, and people are grand in these days, and want some society airs and manners, which you, my dear, possess. So if we put our fortunes into one bag everything will come right, and you must trust me, that's all."

I was quite silent, thinking very hard.

"When I saw 17 Graham Square yesterday," continued Miss Mullins, "I said to myself, if there is a suitable house for our purpose in the whole W.C. district it is that house. What a splendid drawing-room there is, or rather two drawing-rooms; just the very rooms to entertain people in in the evening. Now if we put all our fortunes into one bag, you, my dear Miss Wickham, shall have the social part of the establishment under your wing. I will arrange all about the servants, and will see that the cooking is right, and will carve the joints at dinner; and your beautiful, graceful, aristocratic lady mother must take the head of the table. She won't have a great deal to do, but her presence will work wonders."

"And do you think we shall make any money with this thing?"

I said.

"It is my impression that we will; indeed I am almost sure of it, but the house must be furnished suitably."

"But what is your taste with regard to furniture, Miss Mullins?" I asked, and now I looked apprehensively round the little Berlin wool room.

"Well, I always did incline to the primitive colours. I will be frank with you, and say honestly that I never pass by that awful shop, Liberty's in Regent Street, without shuddering. Their greens and their greys and their pinks are not my taste, love – no, and never will be; but I shall leave the furnishing to you, Miss Wickham, for I see by the tone of that dress you are now wearing that you adhere to Liberty, and like his style of decoration."

"Oh, I certainly do," I replied.

"Very well then, you shall furnish in Liberty style, or in any style you fancy; it does not matter to me. You know the tastes of your own set, and I hope we'll have plenty of them at No. 17, my dear. As a matter of fact, all I care about in a room is that it should be absolutely clean, free from dust, tidily arranged, and not too much furniture in it. For the rest – well, I never notice pretty things when they are about, so you need not bother about that as far as I am concerned. The house is a very large one, and although you have some furniture to meet its requirements, and what I have in this little room will do for my own sitting-room, still I have not the slightest doubt we shall have to spend about a thousand pounds in putting the house into apple-pie order; not a

penny less will do the job, of that I am convinced."

As I had no knowledge whatever on the subject I could neither gainsay Miss Mullins nor agree with her.

"The house must be the envy of all the neighbours," she said, and a twinkle came into her eyes and a look of satisfaction round her mouth.

"Oh, it shall be. How delightful you are!" I cried.

"What I propose is this," said Jane Mullins; "we – your mother, you and I – sign the lease, and we three are responsible. I take one third of the profits, you a third, and your mother a third."

"But surely that is not fair, for you are putting capital into it."

"Not at all, it is my friend's capital, and that is the arrangement my friend would like. Come, I cannot work on any other terms. I take a third, you a third, and your mother a third. I, having experience, do the housekeeping. Having experience, I order the servants. You arrange the decorations for the table, you have the charge of the flowers and the drawing-room in the evenings. As funds permit and paying guests arrive you inaugurate amusements in the drawing-room, you make everything as sociable and as pleasant as possible. Your mother gives tone and distinction to the entire establishment."

"You seem to be leaving very little for mother and me to do," I said.

"Your mother cannot have much to do, for I do not think she is strong," said Miss Mullins. "She is older than I am too, and

has seen a great deal of sorrow; but what she does, remember no one else can do, she gives *the tone*. It's a fact, Miss Wickham, that you may try all your life, but unless Providence has bestowed tone upon you, you cannot acquire it. Now I have no tone, and will only obtrude myself into the social circle to carve the joints at dinner; otherwise I shall be busy, extremely busy in my own domain."

"Well, as far as I am concerned, I am abundantly willing to enter into this partnership," I said. "I like you very much, and I am sure you are honest and true. I will tell mother what you have said to me, and we will let you know immediately."

"All I ask is that you prove me, my dear," said the little woman, and then she took my hand and gave it a firm grip.

CHAPTER VII

THE PAYING GUESTS

Everything went smoothly after my interview with Jane Mullins. In an incredibly short space of time the contract for the house was signed. It was signed by mother, by me, and by Jane Mullins. Then we had exciting and extraordinary days hunting for that furniture which Jane considered suitable, and consulting about the servants, and the thousand and one small minutiae of the establishment. But finally Jane took the reins into her own hands, whisking my mother and me off to the country, and telling us that we could come and take possession on the 29th of September.

"There won't be any visitors in the house then," she said, "but all the same, the house will be full, from attic to cellar, before the week is out, and you had best be there beforehand. Until then enjoy yourselves."

Well, I did enjoy myself very much. It was quite terrible of me, for now and then I saw such a look of sorrow on mother's face; but I really did get a wonderful heartening and cheering up by Jane, and when the weeks flew by, and the long desired day came at last, I found myself in excellent spirits, but mother looked very pale and depressed.

"You will get accustomed to it," I said, "and I think in time

you will learn to like it. It is a brave thing to do. I have been thinking of father so much lately, and I am quite certain that he would approve."

"Do you really believe that, West?" asked my mother; "if I thought so, nothing would really matter. West, dearest, you are so brave and masculine in some things, you ought to have been a man."

"I am very glad I am a woman," was my reply, "for I want to prove that women can do just as strong things as men, and just as brave things if occasion requires."

So we arrived at the boarding-house, and Jane Mullins met us on the steps, and took us all over it. It was a curious house, and at the same time a very beautiful one. There was a certain mixture of tastes which gave some of the rooms an odd effect. Jane's common-sense and barbarous ideas with regard to colour, rather clashed with our æsthetic instincts and our more luxurious ideas. But the drawing-room at least was almost perfect. It was a drawing-room after mother's own heart. In reality it was a very much larger and handsomer room than the one we had left in Sumner Place, but it had a home-like look, and the colouring was in one harmonious scheme, which took away from any undue effect of size, and at the same time gave a delicious sense of space. The old pictures, too, stood on the walls, and the old lovely curtains adorned the windows; and the little easy chairs that mother loved, stood about here and there, and all the nicknacks and articles of vertu were to be found in their accustomed places;

and there were flowers and large palms, and we both looked around us with a queer sense of wonder.

"Why, mother," I said, "this is like coming home."

"So it is," said mother, "it is extraordinary."

"But Miss Mullins," I continued, "you told me you had no taste. How is it possible that you were able to decorate a room like this, and, you dear old thing, the carpet on the floor has quite a Liberty tone, and what a lovely carpet, too!"

Jane absolutely blushed. When she blushed it was always the tip of her nose that blushed – it blushed a fiery red now. She looked down, and then she looked up, and said after a pause —

"I guessed that, just what I would not like you would adore, so I did the furnishing of this room on that principle. I am glad you are pleased. I don't hold myself with cut flowers, nor nicknacks, nor rubbish of that sort, but you do; and when people hold with them, and believe in them, the more they have of them round, the better pleased they are. Oh, and there's a big box of Fuller's sweetmeats on that little table. I thought you would eat those if you had no appetite for anything else."

"But I have an excellent appetite," I answered; "all the same, I am delighted to see my favourite sweets. Come, mother, we will have a feast, both of us; you shall enjoy your favourite bon-bon this minute."

Mother got quite merry over the box, and Jane disappeared, and in five minutes or so, a stylishly dressed parlour-maid came in with a *récherché* tea, which we both enjoyed.

Mother's bedroom was on the first floor, a small room, but a very dainty one; and this had been papered with a lovely shade of very pale gold, and the hangings and curtains were of the same colour. There was a little balcony outside the window where she could sit, and where she could keep her favourite plants, and there in its cage was her old Bully, who could pipe "Robin Adair," "Home, sweet Home," and "Charlie is my Darling." The moment he saw mother he perked himself up, and bent his little head to one side, and began piping "Charlie is my Darling" in as lively a tone as ever bullfinch possessed.

I had insisted beforehand on having my room at the top of the house not far from Jane's, for of course the best bedrooms were reserved for the boarders, the boarders who had not yet come.

"But I have sheafs of letters, with inquiries about the house," said Jane, "and after dinner to-night, my dear Miss Wickham, you and I must go into these matters."

"And mother, too," I said.

"Just as she pleases," replied Jane, "but would not the dear lady like her little reading-lamp and her new novel? I have a subscription at Mudie's, and some new books have arrived. Would it not be best for her?"

"No," I said with firmness, "mother must have a voice in everything; she must not drop the reins, it would not be good for her at all."

Accordingly after dinner we all sat in the drawing-room, and Jane produced the letters. Mother and I were dressed as we were

accustomed to dress for the evening. Mother wore black velvet, slightly, very slightly, open at the throat, and the lace ruffles round her throat and wrists were of Brussels, and she had a figment of Brussels lace arranged with velvet and a small feather on her head. She looked charming, and very much as she might have looked if she had been going to the Duchess's for an evening reception, or to Lady Thesiger's for dinner.

As to me, I wore one of the frocks I had worn last season, when I had not stepped down from society, but was in the thick of it, midst of all the gaiety and fun.

Jane Mullins, however, scorned to dress for the evening. Jane wore in the morning a kind of black bombazine. I had never seen that material worn by anybody but Jane, but she adhered to it. It shone and it rustled, and was aggravating to the last degree. This was Jane's morning dress, made very plainly, and fitting close to her sturdy little figure, and her evening dress was that harsh silk which I have already mentioned. This was also worn tight and plain, and round her neck she had a white linen collar, and round her wrists immaculate white cuffs, and no cap or ornament of any kind over her thin light hair. Jane was certainly not beautiful to look at, but by this time mother and I had discovered the homely steadfastness of her abilities, and the immense good nature which seemed to radiate out of her kind eyes, and we had forgotten whether she was, strictly speaking, good-looking or not.

Well, we three sat together on this first evening, and Jane produced her letters.

"Here is one from a lady in the country," she began; "she wishes to come to London for the winter, and she wishes to bring a daughter with her; the daughter requires lessons in something or other, some useless accomplishment, no doubt – anyhow that is their own affair. They wish to come to London, and they want to know what we will take them for as permanent boarders. The lady's name is Mrs. Armstrong. Her letter of inquiry arrived yesterday, and ought to be answered at once. She adds in a postscript – 'I hope you will do me cheap.' I don't like that postscript; it has a low, mean sort of sound about it, and I doubt if we will put up with her long, but, as she is the very first to apply for apartments, we cannot tell her that the house is full up. Now I propose that we give Mrs. Armstrong and her daughter the large front attic next to my room. If the young lady happens to be musical, and wishes to rattle away on a piano, she can have one there, and play to her heart's content without anybody being disturbed. She cannot play anywhere else that I can see, for your lady mother, my dear Miss Wickham, cannot be worried and fretted with piano tunes jingling in her ears."

"West's mother must learn to put up with disagreeables," was my mother's very soft reply.

But I did not want her to have any disagreeables, so I said — "Perhaps we had better not have Mrs. Armstrong at all."

"Oh, my dear," was Jane's reply, "why should my spite at that postscript turn the poor woman from a comfortable home? She shall come. We will charge three guineas a week for the two."

"But that is awfully little," I replied.

"It is quite as much as they will pay for the attic, and they will be awfully worrying, both of them. I feel it in my bones beforehand. They'll be much more particular than the people who pay five guineas a head for rooms on the first floor. Mark my words, Miss Wickham, it is the attic boarders who will give the trouble, but we cannot help that, for they are sure and certain, and are the backbone of the establishment. I'll write to Mrs. Armstrong, and say that if they can give us suitable references they can come for a week, in order that both parties may see if they are pleased with the other."

"Shall I write, or will you?" I asked.

"Well, my dear, after a bit I shall be very pleased if you will take the correspondence, which is sure to be a large item, but just at first I believe that I can put things on a more business-like footing."

"Thank you very much," I said in a relieved tone.

"That letter goes to-night," said Jane. She took a Swan fountain pen from its place by her waist, scribbled a word or two on the envelope of Mrs. Armstrong's letter, and laid it aside.

"Now I have inquiries from a most genteel party, a Captain and Mrs. Furlong: he is a retired army man, and they are willing to pay five guineas a week between them for a comfortable bedroom."

"But surely that is very little," I said again.

"It is a very fair sum out of their pockets, Miss Wickham, and

I think we can afford to give them a nice room looking south on the third floor, not on the second floor, and, of course, not on the first; but on the third floor we can give them that large room which is decorated with the sickly green. It will turn them bilious, poor things, if they are of my way of thinking."

Accordingly Captain and Mrs. Furlong were also written to that evening, to the effect that they might enter the sacred precincts of 17 Graham Square as soon as they pleased.

Two or three other people had also made inquiries, and having talked their letters over and arranged what replies were to be sent, Miss Mullins, after a certain hesitation which caused me some small astonishment, took up her final letter.

"A gentleman has written who wishes to come," she said, "and I think he would be a desirable inmate."

"A gentleman!" cried mother, "a gentleman alone?"

"Yes, madam, an unmarried gentleman."

I looked at mother. Mother's face turned a little pale. We had neither of us said anything of the possibility of there being unmarried gentlemen in the house, and I think mother had a sort of dim understanding that the entire establishment was to be filled with women and married couples. Now she glanced at Jane, and said in a hesitating voice —

"I always felt that something unpleasant would come of this."

Jane stared back at her.

"What do you mean, Mrs. Wickham? The gentleman to whom I allude is a real gentleman, and it would be extremely difficult

for me to refuse him, because he happens to be a friend of the friend who lent me the seven thousand pounds capital."

"There is a secret about that," I exclaimed, "and I think you ought to tell us."

Jane looked at me out of her honest twinkling eyes, and her resolute mouth shut into a perfectly straight line; then nodding her head she said —

"We cannot refuse this gentleman; his name is Randolph. He signs himself James Randolph, and specially mentions the friend who lent the money, so I do not see, as the house is almost empty at present, how we can keep him out. I should say he must be a nice man from the way he writes. You have no objection to his coming, have you, Mrs. Wickham?"

Still mother made no answer, but I saw a hot spot coming into both her cheeks.

"Didn't I tell you, Westendra," she said after a pause, "that matters might be made very disagreeable and complicated? To be frank with you, Miss Mullins," she continued, "I would much rather have only married couples and ladies in the house."

"Then, my dear madam, we had better close within the week," said Jane Mullins in a voice of some indignation. "You ought to have arranged for this at the time, and if you had mentioned your views I would certainly not have joined partnership with you. What we want are ladies *and* gentlemen, and so many of them that the commonplace and the vulgar will not be able to come, because there will not be room to receive them. As to this

gentleman, he has something to do in the city, and likes to live in Bloomsbury, as he considers it the most healthy part of London." Here Miss Mullins began to talk very vigorously, and the tip of her nose became suspiciously red once more.

"I propose," she continued, "as he is quite indifferent to what he pays, charging Mr. Randolph five guineas a week, and giving him the small bedroom on the drawing-room floor. It is a little room, but nicely furnished. He will be a great acquisition."

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