

**GEORGE  
GISSING**

THE PAYING  
GUEST

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# George Gissing

## The Paying Guest

### CHAPTER I

It was Mumford who saw the advertisement and made the suggestion. His wife gave him a startled look.

'But—you don't mean that it's necessary? Have we been extrav—'

'No, no! Nothing of the kind. It just occurred to me that some such arrangement might be pleasant for you. You must feel lonely, now and then, during the day, and as we have plenty of room—'

Emmeline took the matter seriously, but, being a young woman of some discretion, did not voice all her thoughts. The rent was heavy: so was the cost of Clarence's season-ticket. Against this they had set the advantage of the fine air of Sutton, so good for the child and for the mother, both vastly better in health since they quitted London. Moreover, the remoteness of their friends favoured economy; they could easily decline invitations, and need not often issue them. They had a valid excuse for avoiding public entertainments—an expense so often imposed by mere fashion. The house was roomy, the garden delightful. Clarence, good fellow, might be sincere in his wish for her to have companionship; at the same time, this advertisement had probably appealed to him in another way.

'A YOUNG LADY desires to find a home with respectable, well-connected family, in a suburb of London, or not more than 15 miles from Charing Cross. Can give excellent references. Terms not so much a consideration as comfort and pleasant society. No boarding-house.—Address: Louise, Messrs. Higgins & Co., Fenchurch St., E.C.'

She read it again and again.

'It wouldn't be nice if people said that we were taking lodgers.'

'No fear of that. This is evidently some well-to-do person. It's a very common arrangement nowadays, you know; they are called "paying guests." Of course I shouldn't dream of having anyone you didn't thoroughly like the look of.'

'Do you think,' asked Emmeline doubtfully, 'that we should quite *do*? "Well-connected family"—'

'My dear girl! Surely we have nothing to be ashamed of?'

'Of course not, Clarence. But—and "pleasant society." What about that?'

'Your society is pleasant enough, I hope,' answered Mumford, gracefully. 'And the Fentimans —'

This was the only family with whom they were intimate at Sutton. Nice people; a trifle sober, perhaps, and not in conspicuously flourishing circumstances; but perfectly presentable.

'I'm afraid—' murmured Emmeline, and stopped short. 'As you say,' she added presently, 'this is someone very well off. "Terms not so much a consideration"—'

'Well, I tell you what—there can be no harm in dropping a note. The kind of note that commits one to nothing, you know. Shall I write it, or will you?'

They concocted it together, and the rough draft was copied by Emmeline. She wrote a very pretty hand, and had no difficulty whatever about punctuation. A careful letter, calculated for the eye of refinement; it supplied only the indispensable details of the writer's position, and left terms for future adjustment.

'It's so easy to explain to people,' said Mumford, with an air of satisfaction, when he came back from the post, 'that you wanted a companion. As I'm quite sure you do. A friend coming to stay with you for a time—that's how I should put it.'

A week passed, and there came no reply. Mumford pretended not to care much, but Emmeline imagined a new anxiety in his look.

'Do be frank with me, dear,' she urged one evening. 'Are we living too—'

He answered her with entire truthfulness. Ground for serious uneasiness there was none whatever; he could more than make ends meet, and had every reason to hope it would always be so; but it would relieve his mind if the end of the year saw a rather larger surplus. He was now five-and-thirty—getting on in life. A man ought to make provision beyond the mere life-assurance—and so on.

'Shall I look out for other advertisements?' asked Emmeline.

'Oh, dear, no! It was just that particular one that caught my eye.'

Next morning arrived a letter, signed 'Louise E. Derrick.' The writer said she had been waiting to compare and think over some two hundred answers to her advertisement. 'It's really too absurd. How can I remember them all? But I liked yours as soon as I read it, and I am writing to you first of all. Will you let me come and see you? I can tell you about myself much better than writing. Would tomorrow do, in the afternoon? Please telegraph yes or no to Coburg Lodge, Emilia Road, Tulse Hill.'

To think over this letter Mumford missed his ordinary train. It was not exactly the kind of letter he had expected, and Emmeline shared his doubts. The handwriting seemed just passable; there was no orthographic error; but—refinement? This young person wrote, too, with such singular nonchalance. And she said absolutely nothing about her domestic circumstances. Coburg Lodge, Tulse Hill. A decent enough locality, doubtless; but—

'There's no harm in seeing her,' said Emmeline at length. 'Send a telegram, Clarence. Do you know, I think she *may* be the right kind of girl. I was thinking of someone awfully grand, and it's rather a relief. After all, you see, you—you are in business—'

'To be sure. And this girl seems to belong to a business family. I only wish she wrote in a more ladylike way.'

Emmeline set her house in order, filled the drawing-room with flowers, made the spare bedroom as inviting as possible, and, after luncheon, spent a good deal of time in adorning her person. She was a slight, pretty woman of something less than thirty; with a good, but pale, complexion, hair tending to auburn, sincere eyes. Her little vanities had no roots of ill-nature; she could admire without envy, and loved an orderly domestic life. Her husband's desire to increase his income had rather unsettled her; she exaggerated the importance of to-day's interview, and resolved with nervous energy to bring it to a successful issue, if Miss Derrick should prove a possible companion.

About four o'clock sounded the visitor's ring. From her bedroom window Emmeline had seen Miss Derrick's approach. As the distance from the station was only five minutes' walk, the stranger naturally came on foot. A dark girl, and of tolerably good features; rather dressy; with a carriage corresponding to the tone of her letter—an easy swing; head well up and shoulders squared. 'Oh, how I *hope* she isn't vulgar!' said Emmeline to herself. 'I don't like the hat—I don't. And that sunshade with the immense handle.' From the top of the stairs she heard a clear, unaffected voice: 'Mrs. Mumford at home?' Yes, the aspirate *was* sounded—thank goodness!

It surprised her, on entering the room, to find that Miss Derrick looked no less nervous than she was herself. The girl's cheeks were flushed, and she half choked over her 'How do you do?'

'I hope you had no difficulty in finding the house. I would have met you at the station if you had mentioned the train. Oh, but—how silly!—I shouldn't have known you.'

Miss Derrick laughed, and seemed of a sudden much more at ease.

'Oh, I like you for that!' she exclaimed mirthfully. 'It's just the kind of thing I say myself sometimes. And I'm so glad to see that you are—you mustn't be offended—I mean you're not the kind of person to be afraid of.'

They laughed together. Emmeline could not subdue her delight when she found that the girl really might be accepted as a lady. There were faults of costume undeniably; money had been misspent in several directions; but no glaring vulgarity hurt the eye. And her speech, though not strictly speaking

refined, was free from the faults that betray low origin. Then, she seemed good-natured though there was something about her mouth not altogether charming.

'Do you know Sutton at all?' Emmeline inquired.

'Never was here before. But I like the look of it. I like this house, too. I suppose you know a lot of people here, Mrs. Mumford?'

'Well—no. There's only one family we know at all well. Our friends live in London. Of course they often come out here. I don't know whether you are acquainted with any of them. The Kirby Simpsons, of West Kensington; and Mrs. Hollings, of Highgate—'

Miss Derrick cast down her eyes and seemed to reflect. Then she spoke abruptly.

'I don't know any people to speak of. I ought to tell you that my mother has come down with me. She's waiting at the station till I go back; then she'll come and see you. You're surprised? Well, I had better tell you that I'm leaving home because I can't get on with my people. Mother and I have always quarrelled, but it has been worse than ever lately. I must explain that she has married a second time, and Mr. Higgins—I'm glad to say that isn't *my* name—has a daughter of his own by a first marriage; and we can't bear each other—Miss Higgins, I mean. Some day, if I come to live here, I daresay I shall tell you more. Mr. Higgins is rich, and I can't say he's unkind to me; he'll give me as much as I want; but I'm sure he'll be very glad to get me out of the house. I have no money of my own—worse luck! Well, we thought it best for me to come alone, first, and see—just to see, you know—whether we were likely to suit each other. Then mother will come and tell you all she has to say about me. Of course I know what it'll be. They all say I've a horrible temper. I don't think so myself; and I'm sure I don't think I should quarrel with *you*, you look so nice. But I can't get on at home, and it's better for all that we should part. I'm just two-and-twenty—do I look older? I haven't learnt to do anything, and I suppose I shall never need to.'

'Do you wish to see *much* society?' inquired Mrs. Mumford, who was thinking rapidly, 'or should you prefer a few really nice people? I'm afraid I don't quite understand yet whether you want society of the pleasure-seeking kind, or—'

She left the alternative vague. Miss Derrick again reflected for a moment before abruptly declaring herself.

'I feel sure that your friends are the kind I want to know. At all events, I should like to try. The great thing is to get away from home and see how things look.'

They laughed together. Emmeline, after a little more talk, offered to take her visitor over the house, and Miss Derrick had loud praise for everything she saw.

'What I like about you,' she exclaimed of a sudden, as they stood looking from a bedroom window on to the garden, 'is that you don't put on any—you know what I mean. People seem to me to be generally either low and ignorant, or so high and mighty there's no getting on with them at all. You're just what I wanted to find. Now I must go and send mother to see you.'

Emmeline protested against this awkward proceeding. Why should not both come together and have a cup of tea? If it were desired, Miss Derrick could step into the garden whilst her mother said whatever she wished to say. The girl assented, and in excellent spirits betook herself to the railway station. Emmeline waited something less than a quarter of an hour; then a hansom drove up, and Mrs. Higgins, after a deliberate surveyal of the house front, followed her daughter up the pathway.

The first sight of the portly lady made the situation clearer to Mrs. Mumford. Louise Derrick represented a certain stage of civilisation, a degree of conscious striving for better things; Mrs. Higgins was prosperous and self-satisfied vulgarity. Of a complexion much lighter than the girl's, she still possessed a coarse comeliness, which pointed back to the dairymaid type of damsel. Her features revealed at the same time a kindly nature and an irascible tendency. Monstrously overdressed, and weighted with costly gewgaws, she came forward panting and perspiring, and, before paying any heed to her hostess, closely surveyed the room.

'Mrs. Mumford,' said the girl, 'this is my mother. Mother, this is Mrs. Mumford. And now, please, let me go somewhere while you have your talk.'

'Yes, that'll be best, that'll be best,' exclaimed Mrs. Higgins. 'Dear, 'ow 'ot it is! Run out into the garden, Louise. Nice little 'ouse, Mrs. Mumford. And Louise seems quite taken with you. She doesn't take to people very easy, either. Of course, you can give satisfactory references? I like to do things in a business-like way. I understand your 'usband is in the City; shouldn't wonder if he knows some of Mr. 'Iggins's friends. Yes, I will take a cup, if you please. I've just had one at the station, but it's such thirsty weather. And what do you think of Louise? Because I'd very much rather you said plainly if you don't think you could get on.'

'But, indeed, I fancy we could, Mrs. Higgins.'

'Well, I'm sure I'm very glad *of* it. It isn't everybody can get on with Louise. I dessay she's told you a good deal about me and her stepfather. I don't think she's any reason to complain of the treatment—'

'She said you were both very kind to her,' interposed the hostess.

'I'm sure we *try* to be, and Mr. 'Iggins, he doesn't mind what he gives her. A five-pound note, if you'll believe me, is no more than a sixpence to him when he gives her presents. You see, Mrs. Rumford—no, Mumford, isn't it?—I was first married very young—scarcely eighteen, I was; and Mr. Derrick died on our wedding-day, two years after. Then came Mr. 'Iggins. Of course I waited a proper time. And one thing I can say, that no woman was ever 'appier with two 'usbands than I've been. I've two sons growing up, hearty boys as ever you saw. If it wasn't for this trouble with Louise —' She stopped to wipe her face. 'I dessay she's told you that Mr. 'Iggins, who was a widower when I met him, has a daughter of his first marriage—her poor mother died at the birth, and she's older than Louise. I don't mind telling *you*, Mrs. Mumford, she's close upon six-and-twenty, and nothing like so good-looking as Louise, neither. Mr. 'Iggins, he's kindness itself; but when it comes to differences between his daughter and *my* daughter, well, it isn't in nature he shouldn't favour his own. There's more be'ind, but I dessay you can guess, and I won't trouble you with things that don't concern you. And that's how it stands, you see.'

By a rapid calculation Emmeline discovered; with surprise, that Mrs. Higgins could not be much more than forty years of age. It must have been a life of gross self-indulgence that had made the woman look at least ten years older. This very undesirable parentage naturally affected Emmeline's opinion of Louise, whose faults began to show in a more pronounced light. One thing was clear: but for the fact that Louise aimed at a separation from her relatives, it would be barely possible to think of receiving her. If Mrs. Higgins thought of coming down to Sutton at unexpected moments—no, that was too dreadful.

'Should you wish, Mrs. Higgins, to entrust your daughter to me entirely?'

'My dear Mrs. Rumford, it's very little that *my* wishes has to do with it! She's made up her mind to leave 'ome, and all I can do is to see she gets with respectable people, which I feel sure you are; and of course I shall have your references.'

Emmeline turned pale at the suggestion. She all but decided that the matter must go no further.

'And what might your terms be—inclusive?' Mrs. Higgins proceeded to inquire.

At this moment a servant entered with tea, and Emmeline, sorely flurried, talked rapidly of the advantages of Sutton as a residence. She did not allow her visitor to put in a word till the door closed again. Then, with an air of decision, she announced her terms; they would be three guineas a week. It was half a guinea more than she and Clarence had decided to ask. She expected, she hoped, Mrs. Higgins would look grave. But nothing of the kind; Louise's mother seemed to think the suggestion very reasonable. Thereupon Emmeline added that, of course, the young lady would discharge her own laundress's bill. To this also Mrs. Higgins readily assented.

'A hundred and sixty pounds per annum!' Emmeline kept repeating to herself. And, alas! it looked as if she might have asked much more. The reference difficulty might be minimised by naming

her own married sister, who lived at Blackheath, and Clarence's most intimate friend, Mr. Tarling, who held a good position in a City house, and had a most respectable address at West Kensington. But her heart misgave her. She dreaded her husband's return home.

The conversation was prolonged for half-an-hour. Emmeline gave her references, and in return requested the like from Mrs. Higgins. This astonished the good woman. Why, her husband was Messrs. 'Iggins of Fenchurch Street! Oh, a mere formality, Emmeline hastened to add—for Mr. Mumford's satisfaction. So Mrs. Higgins very pompously named two City firms, and negotiations, for the present, were at an end.

Louise, summoned to the drawing-room, looked rather tired of waiting.

'When can you have me, Mrs. Mumford?' she asked. 'I've quite made up my mind to come.'

'I'm afraid a day or two must pass, Miss Derrick—'

'The references, my dear,' began Mrs. Higgins.

'Oh, nonsense! It's all right; anyone can see.'

'There you go! Always cutting short the words in my mouth. I can't endure such behaviour, and I wonder what Mrs. Mumford thinks of it. I've given Mrs. Mumford fair warning—'

They wrangled for a few minutes, Emmeline feeling too depressed and anxious to interpose with polite commonplaces. When at length they took their leave, she saw the last of them with a sigh of thanksgiving. It had happened most fortunately that no one called this afternoon.

'Clarence, it's *quite* out of the question.' Thus she greeted her husband. 'The girl herself I could endure, but oh, her odious mother!—Three guineas a week! I could cry over the thought.'

By the first post in the morning came a letter from Louise. She wrote appealingly, touchingly. 'I know you couldn't stand my mother, but do please have me. I like Sutton, and I like your house, and I like you. I promise faithfully nobody from home shall ever come to see me, so don't be afraid. Of course if you won't have me, somebody else will; I've got two hundred to choose from, but I'd rather come to you. Do write and say I may come. I'm so sorry I quarrelled with mother before you. I promise never to quarrel with you. I'm very good-tempered when I get what I want.' With much more to the same effect.

'We *will* have her,' declared Mumford. 'Why not, if the old people keep away?—You are quite sure she sounds her *h's*?'

'Oh, quite. She has been to pretty good schools, I think. And I dare say I could persuade her to get other dresses and hats.'

'Of course you could. Really, it seems almost a duty to take her—doesn't it?'

So the matter was settled, and Mumford ran off gaily to catch his train.

Three days later Miss Derrick arrived, bringing with her something like half-a-ton of luggage. She bounded up the doorsteps, and, meeting Mrs. Mumford in the hall, kissed her fervently.

'I've got such heaps to tell you Mr. Higgins has given me twenty pounds to go on with—for myself; I mean; of course he'll pay everything else. How delighted I am to be here! Please pay the cabman I've got no change.'

A few hours before this there had come a letter from Mrs. Higgins; better written and spelt than would have seemed likely.

'Dear Mrs. Mumford,' it ran, 'L. is coming to-morrow morning, and I hope you won't repent. There's just one thing I meant to have said to you but forgot, so I'll say it now. If it should happen that any gentleman of your acquaintance takes a fancy to L., and if it should come to anything, I'm sure both Mr. H. and me would be *most thankful*, and Mr. H. would behave handsome to her. And what's more, I'm sure he would be only too glad to show *in a handsome way* the thanks he would owe to you and Mr. M.—Very truly yours, Susan H. Higgins.'

## CHAPTER II

'Runnymede' (so the Mumfords' house was named) stood on its own little plot of ground in one of the tree-shadowed roads which persuade the inhabitants of Sutton that they live in the country. It was of red brick, and double-fronted, with a porch of wood and stucco; bay windows on one side of the entrance, and flat on the other, made a contrast pleasing to the suburban eye. The little front garden had a close fence of unpainted lath, a characteristic of the neighbourhood. At the back of the house lay a long, narrow lawn, bordered with flower-beds, and shaded at the far end by a fine horse-chestnut.

Emmeline talked much of the delightful proximity of the Downs; one would have imagined her taking long walks over the breezy uplands to Banstead or Epsom, or yet further afield. The fact was, she saw no more of the country than if she had lived at Brixton. Her windows looked only upon the surrounding houses and their garden foliage. Occasionally she walked along the asphalt pavement of the Brighton Road—a nursemaids' promenade—as far as the stone which marks twelve miles from Westminster Bridge. Here, indeed, she breathed the air of the hills, but villas on either hand obstructed the view, and brought London much nearer than the measured distance. Like her friends and neighbours, Emmeline enjoyed Sutton because it was a most respectable little portion of the great town, set in a purer atmosphere. The country would have depressed her.

In this respect Miss Derrick proved a congenial companion. Louise made no pretence of rural inclinations, but had a great liking for tree-shadowed asphalt, for the results of elaborate horticulture, for the repose and the quiet of villadom.

'I should like to have a house just like this,' she declared, on her first evening at "Runnymede," talking with her host and hostess out in the garden. 'It's quite big enough, unless, of course, you have a very large family, which must be rather a bore.' She laughed ingenuously. 'And one gets to town so easily. What do you pay for your season-ticket, Mr. Mumford? Oh, well! that isn't much. I almost think I shall get one.'

'Do you wish to go up very often, then?' asked Emmeline, reflecting on her new responsibilities.

'Oh! not every day, of course. But a season-ticket saves the bother each time, and you have a sort of feeling, you know, that you can be in town whenever you like.'

It had not hitherto been the Mumfords' wont to dress for dinner, but this evening they did so, and obviously to Miss Derrick's gratification. She herself appeared in a dress which altogether outshone that of her hostess. Afterwards, in private, she drew Emmeline's attention to this garb, and frankly asked her opinion of it.

'Very nice indeed,' murmured the married lady, with a good-natured smile. 'Perhaps a little—'

'There, I know what you're going to say. You think it's too showy. Now I want you to tell me just what you think about everything—everything. I shan't be offended. I'm not so silly. You know I've come here to learn all sorts of things. To-morrow you shall go over all my dresses with me, and those you don't like I'll get rid of. I've never had anyone to tell me what's nice and what isn't. I want to be—oh, well, you know what I mean.'

'But, my dear,' said Emmeline, 'there's something I don't quite understand. You say I'm to speak plainly, and so I will. How is it that you haven't made friends long ago with the sort of people you wish to know? It isn't as if you were in poor circumstances.'

'How *could* I make friends with nice people when I was ashamed to have them at home? The best I know are quite poor—girls I went to school with. They're much better educated than I am, but they make their own living, and so I can't see very much of them, and I'm not sure they want to see much of *me*. I wish I knew what people think of me; they call me vulgar, I believe—the kind I'm speaking of. Now, do tell me, Mrs. Mumford, *am* I vulgar?'

'My dear Miss Derrick—' Emmeline began in protest, but was at once interrupted.

'Oh! that isn't what I want. You must call me Louise, or Lou, if you like, and just say what you really think. Yes, I see, I *am* rather vulgar, and what can you expect? Look at mother; and if you saw Mr. Higgins, oh! The mistake I made was to leave school so soon. I got sick of it, and left at sixteen, and of course the idiots at home—I mean the foolish people—let me have my own way. I'm not clever, you know, and I didn't get on well at school. They used to say I could do much better if I liked, and perhaps it was more laziness than stupidity, though I don't care for books—I wish I did. I've had lots of friends, but I never keep them for very long. I don't know whether it's their fault or mine. My oldest friends are Amy Barker and Muriel Featherstone; they were both at the school at Clapham, and now Amy does type-writing in the City, and Muriel is at a photographer's. They're awfully nice girls, and I like them so much; but then, you see, they haven't enough money to live in what *I* call a nice way, and, you know, I should never think of asking them to advise me about my dresses, or anything of that kind. A friend of mine once began to say something and I didn't like it; after that we had nothing to do with each other.'

Emmeline could not hide her amusement.

'Well, that's just it,' went on the other frankly. 'I *have* rather a sharp temper, and I suppose I don't get on well with most people. I used to quarrel dreadfully with some of the girls at school—the uppish sort. And yet all the time I wanted to be friends with them. But, of course, I could never have taken them home.'

Mrs. Mumford began to read the girl's character, and to understand how its complexity had shaped her life. She was still uneasy as to the impression this guest would make upon their friends, but on the whole it seemed probable that Louise would conscientiously submit herself to instruction, and do her very best to be "nice." Clarence's opinion was still favourable; he pronounced Miss Derrick "very amusing," and less of a savage than his wife's description had led him to expect.

Having the assistance of two servants and a nurse-girl, Emmeline was not overburdened with domestic work. She soon found it fortunate that her child, a girl of two years old, needed no great share of her attention; for Miss Derrick, though at first she affected an extravagant interest in the baby, very soon had enough of that plaything, and showed a decided preference for Emmeline's society out of sight and hearing of nursery affairs. On the afternoon of the second day they went together to call upon Mrs. Fentiman, who lived at a distance of a quarter of an hour's walk, in a house called "Hazeldene"; a semi-detached house, considerably smaller than "Runnymede," and neither without nor within so pleasant to look upon. Mrs. Fentiman, a tall, hard-featured, but amiable lady, had two young children who occupied most of her time; at present one of them was ailing, and the mother could talk of nothing else but this distressing circumstance. The call lasted only for ten minutes, and Emmeline felt that her companion was disappointed.

'Children are a great trouble,' Louise remarked, when they had left the house. 'People ought never to marry unless they can keep a lot of servants. Not long ago I was rather fond of somebody, but I wouldn't have him because he had no money. Don't you think I was quite right?'

'I have no doubt you were.'

'And now,' pursued the girl, poking the ground with her sunshade as she walked, 'there's somebody else. And that's one of the things I want to tell you about. He has about three hundred a year. It isn't much, of course; but I suppose Mr. Higgins would give me something. And yet I'm sure it won't come to anything. Let's go home and have a good talk, shall we?'

Mrs. Higgins's letter had caused Emmeline and her husband no little amusement; but at the same time it led them to reflect. Certainly they numbered among their acquaintances one or two marriageable young men who might perchance be attracted by Miss Derrick, especially if they learnt that Mr. Higgins was disposed to 'behave handsomely' to his stepdaughter; but the Mumfords had no desire to see Louise speedily married. To the bribe with which the letter ended they could give no serious thought. Having secured their "paying guest," they hoped she would remain with them for a year or two at least. But already Louise had dropped hints such as Emmeline could not fail to

understand, and her avowal of serious interest in a lover came rather as an annoyance than a surprise to Mrs. Mumford.

It was a hot afternoon, and they had tea brought out into the garden, under the rustling leaves of the chestnut.

'You don't know anyone else at Sutton except Mrs. Fentiman?' said Louise, as she leaned back in the wicker chair.

'Not intimately. But some of our friends from London will be coming on Sunday. I've asked four people to lunch.'

'How jolly! Of course you'll tell me all about them before then. But I want to talk about Mr. Cobb. Please, *two* lumps of sugar. I've known him for about a year and a half. We seem quite old friends, and he writes to me; I don't answer the letters, unless there's something to say. To tell the truth, I don't like him.'

'How can that be if you seem old friends?'

'Well, he likes *me*; and there's no harm in that, so long as he understands. I'm sure *you* wouldn't like him. He's a rough, coarse sort of man, and has a dreadful temper.'

'Good gracious! What is his position?'

'Oh, he's connected with the what-d'ye-call-it Electric Lighting Company. He travels about a good deal. I shouldn't mind that; it must be rather nice not to have one's husband always at home. Just now I believe he's in Ireland. I shall be having a letter from him very soon, no doubt. He doesn't know I've left home, and it'll make him wild. Yes, that's the kind of man he is. Fearfully jealous, and such a temper! If I married him, I'm quite sure he would beat me some day.'

'Oh!' Emmeline exclaimed. 'How can you have anything to do with such a man?'

'He's very nice sometimes,' answered Louise, thoughtfully.

'But do you really mean that he is "rough and coarse"?''

'Yes, I do. You couldn't call him a gentleman. I've never seen his people; they live somewhere a long way off; and I shouldn't wonder if they are a horrid lot. His last letter was quite insulting. He said—let me see, what was it? Yes—"You have neither heart nor brains, and I shall do my best not to waste another thought on you?" What do you think of that?'

'It seems very extraordinary, my dear. How can he write to you in that way if you never gave him any encouragement?'

'Well, but I suppose I have done. We've met on the Common now and then, and—and that kind of thing. I'm afraid you're shocked, Mrs. Mumford. I know it isn't the way that nice people behave, and I'm going to give it up.'

'Does your mother know him?'

'Oh, yes! there's no secret about it. Mother rather likes him. Of course he behaves himself when he's at the house. I've a good mind to ask him to call here so that you could see him. Yes, I should like you to see him. You wouldn't mind?'

'Not if you really wish it, Louise. But—I can't help thinking you exaggerate his faults.'

'Not a bit. He's a regular brute when he gets angry.'

'My dear,' Emmeline interposed softly, 'that isn't quite a ladylike expression.'

'No, it isn't. Thank you, Mrs. Mumford. I meant to say he is horrid—very disagreeable. Then there's something else I want to tell you about. Cissy Higgins—that's Mr. Higgins's daughter, you know—is half engaged to a man called Bowling—an awful idiot—'

'I don't think I would use that word, dear.'

'Thank you, Mrs. Mumford. I mean to say he's a regular silly. But he's in a very good position—a partner in Jannaway Brothers of Woolwich, though he isn't thirty yet. Well, now, what do you think? Mr. Bowling doesn't seem to know his own mind, and just lately he's been paying so much attention to *me* that Cissy has got quite frantic about it. This was really and truly the reason why I left home.'

'I see,' murmured the listener, with a look of genuine interest.

'Yes. They wanted to get me out of the way. There wasn't the slightest fear that I should try to cut Cissy Higgins out; but it was getting very awkward for her, I admit. Now that's the kind of thing that doesn't go on among nice people, isn't it?'

'But what do you mean, Louise, when you say that Miss Higgins and Mr.—Mr. Bowling are *half engaged*?'

'Oh, I mean she has refused him once, just for form's sake; but he knows very well she means to have him. People of your kind don't do that sort of thing, do they?'

'I hardly know,' Emmeline replied, colouring a little at certain private reminiscences. 'And am I to understand that you wouldn't on any account listen to Mr. Bowling?'

Louise laughed.

'Oh, there's no knowing what I might do to spite Cissy. We hate each other, of course. But I can't fancy myself marrying him, He has a long nose, and talks through it. And he says "thank you" for "thank you," and he sings—oh, to hear him sing! I can't bear the man.'

The matter of this conversation Emmeline reported to her husband at night, and they agreed in the hope that neither Mr. Cobb nor Mr. Bowling would make an appearance at "Runnymede." Mumford opined that these individuals were "cads." Small wonder, he said, that the girl wished to enter a new social sphere. His wife, on the other hand, had a suspicion that Miss Derrick would not be content to see the last of Mr. Cobb. He, the electrical engineer, or whatever he was, could hardly be such a ruffian as the girl depicted. His words, 'You have neither heart nor brains,' seemed to indicate anything but a coarse mind.

'But what a bad-tempered lot they are!' Mumford observed. 'I suppose people of that sort quarrel and abuse each other merely to pass the time. They seem to be just one degree above the roughest who come to blows and get into the police court. You must really do your best to get the girl out of it; I'm sure she is worthy of better things.'

'She is—in one way,' answered his wife judicially. 'But her education stopped too soon. I doubt if it's possible to change her very much. And—I really should like, after all, to see Mr. Cobb.'

Mumford broke into a laugh.

'There you go! The eternal feminine. You'll have her married in six months.'

'Don't be vulgar, Clarence. And we've talked enough of Louise for the present.'

Miss Derrick's presentiment that a letter from Mr. Cobb would soon reach her was justified the next day; it arrived in the afternoon, readdressed from Tulse Hill. Emmeline observed the eagerness with which this epistle was pounced upon and carried off for private perusal. She saw, too, that in half-an-hour's time Louise left the house—doubtless to post a reply. But, to her surprise, not a word of the matter escaped Miss Derrick during the whole evening.

In her school-days, Louise had learned to "play the piano," but, caring little or nothing for music, she had hardly touched a key for several years. Now the idea possessed her that she must resume her practising, and to-day she had spent hours at the piano, with painful effect upon Mrs. Mumford's nerves. After dinner she offered to play to Mumford, and he, good-natured fellow, stood by her to turn over the leaves. Emmeline, with fancy work in her hands, watched the two. She was not one of the most foolish of her sex, but it relieved her when Clarence moved away.

The next morning Louise was an hour late for breakfast. She came down when Mumford had left the house, and Emmeline saw with surprise that she was dressed for going out.

'Just a cup of coffee, please. I've no appetite this morning, and I want to catch a train for Victoria as soon as possible.'

'When will you be back?'

'Oh, I don't quite know. To tea, I think.'

The girl had all at once grown reticent, and her lips showed the less amiable possibilities of their contour.

## CHAPTER III

At dinner-time she had not returned. It being Saturday, Mumford was back early in the afternoon, and Miss Derrick's absence caused no grief. Emmeline could play with baby in the garden, whilst her husband smoked his pipe and looked on in the old comfortable way. They already felt that domestic life was not quite the same with a stranger to share it. Doubtless they would get used to the new restraints; but Miss Derrick must not expect them to disorganise their mealtimes on her account. Promptly at half-past seven they sat down to dine, and had just risen from the table, when Louise appeared.

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