GEORGE GISSING

IN THE YEAR OF JUBILEE

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Содержание

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CHAPTER 1

At eight o'clock on Sunday morning, Arthur Peachey unlocked his front door, and quietly went forth. He had not ventured to ask that early breakfast should be prepared for him. Enough that he was leaving home for a summer holiday—the first he had allowed himself since his marriage three years ago.

It was a house in De Crespigny Park; unattached, double-fronted, with half-sunk basement, and a flight of steps to the stucco pillars at the entrance. De Crespigny Park, a thoroughfare connecting Grove Lane, Camberwell, with Denmark Hill, presents a double row of similar dwellings; its clean breadth, with foliage of trees and shrubs in front gardens, makes it pleasant to the eye that finds pleasure in suburban London. In point of respectability, it has claims only to be appreciated by the ambitious middle-class of Camberwell. Each house seems to remind its neighbour, with all the complacence expressible in buff brick, that in this locality lodgings are *not* to let.

For an hour after Peachey's departure, the silence of the house was unbroken. Then a bedroom door opened, and a lady in a morning gown of the fashionable heliotrope came downstairs.

She had acute features; eyes which seemed to indicate the concentration of her thoughts upon a difficult problem, and cheeks of singular bloom. Her name was Beatrice French; her years numbered six and twenty.

She entered the dining-room and drew up the blind. Though the furniture was less than a year old, and by no means of the cheapest description, slovenly housekeeping had dulled the brightness of every surface. On a chair lay a broken toy, one of those elaborate and costly playthings which serve no purpose but to stunt a child's imagination. Though the time was midsummer, not a flower appeared among the pretentious ornaments. The pictures were a strange medley—autotypes of some artistic value hanging side by side with hideous oleographs framed in ponderous gilding. Miss. – then violently rang the bell. When the summons had been twice French looked about her with an expression of strong disgust, repeated, there appeared a young woman whose features told of long and placid slumbers.

'Well? what does this mean?'

'The cook doesn't feel well, miss; she can't get up.'

'Then get breakfast yourself, and look sharp about it.'

Beatrice spoke with vehemence; her cheeks showed a circle of richer hue around the unchanging rose. The domestic made insolent reply, and there began a war of words. At this moment another step sounded on the stairs, and as it drew near, a female voice was raised in song.

'*And a penny in his pocket, la-de-da, la-de-da,—and a penny*

in his pocket, la-de-da!'

A younger girl, this, of much slighter build; with a frisky gait, a jaunty pose of the head; pretty, but thin-featured, and shallow-eyed; a long neck, no chin to speak of, a low forehead with the hair of washed-out flaxen fluffed all over it. Her dress was showy, and in a taste that set the teeth on edge. Fanny French, her name.

'What's up? Another row?' she asked, entering the room as the servant went out.

'I've known a good many fools,' said Beatrice, 'but Ada's the biggest I've come across yet.'

'Is she? Well, I shouldn't wonder,' Fanny admitted impartially. And with a skip she took up her song again. '*A penny paper collar round his neck, la-de-da*—'

'Are you going to church this morning?' asked her sister.

'Yes. Are you?'

'Come for a walk instead. There's something I want to talk to you about.'

'Won't it do afterwards? I've got an appointment.'

'With Lord?'

Fanny laughed and nodded.

Interrupted by the reappearance of the servant, who brought a tray and began to lay the table, they crossed the hall to the drawing-room. In half-an-hour's time a sluttish meal was prepared for them, and whilst they were satisfying their hunger, the door opened to admit Mrs. Peachey. Ada presented herself in a costume which, at any season but high summer, would have

been inconveniently cool. Beneath a loose thin dressing-gown her feet, in felt slippers, showed stockingless, her neck was bare almost to the bosom, and the tresses of pale yellow, upon which she especially prided herself, lay raggedly pinned together on the top of her flat head. She was about twenty-eight years old, but at present looked more than thirty. Her features resembled Fanny's, but had a much less amiable expression, and betokened, if the thing were possible, an inferior intellect. Fresh from the morning basin, her cheeks displayed that peculiar colourlessness which results from the habitual use of paints and powders; her pale pink lips, thin and sullen, were curiously wrinkled; she had eyes of slate colour, with lids so elevated that she always seemed to be staring in silly wonder.

'So you've got breakfast, have you?' were her first words, in a thin and rather nasal voice. 'You may think yourselves lucky.'

'You have a cheek of your own,' replied Beatrice. 'Whose place is it to see that we get meals?'

'And what can any one do with servants like I've got?' retorted the married sister.

'It's your own fault. You should get better; and when you've got them, you should manage them. But that's just what you can't do.'

'Oh, *you*'d be a wonderful housekeeper, we know all about that. If you're not satisfied, you'd better find board and lodging somewhere else, as I've told you often enough. You're not likely to get it as cheap.'

They squabbled for some minutes, Fanny looking on with

ingenuous amusement, and putting in a word, now for this side, now for that.

'And what am I going to have for breakfast?' demanded Mrs. Peachey at length, surveying the table. 'You've taken jolly good care of yourselves, it seems to me.'

She jumped up, and rang the bell. When a minute's interval brought no reply, she rang again. Beatrice thought it probable that the bell might be rung without effect, 'till all was blue.'

'We'll see about that,' answered her sister, and forthwith invaded the lower parts of the house. Thence, presently, her voice became audible, rising gradually to shrillness; with it there blended the rougher accents of the housemaid, now in reckless revolt. Beatrice listened for a minute or two in the hall, then passed on into the drawing-room with a contemptuous laugh. Fanny, to whom the uproar seemed to bring a renewal of appetite, cut herself a slice of bread and butter, and ate it as she stood at the window.

'Dirty cat! beast! swine!'

The mistress of the house, fairly beaten away by superior force of vocabulary, reappeared with these and other exclamations, her face livid, her foolish eyes starting from their sockets. Fanny, a sort of Mother Cary's chicken, revelled in the row, and screamed her merriment.

It was long before the domestic uproar wholly subsided, but towards eleven o'clock the sisters found themselves together in the drawing-room. Ada sprawled limply on a sofa; Beatrice sat

with legs crossed in the most comfortable chair; and Fanny twirled about on a music stool.

The only books in the room were a few show-volumes, which belonged to Arthur Peachey, and half-a-dozen novels of the meaner kind, wherewith Ada sometimes beguiled her infinite leisure. But on tables and chairs lay scattered a multitude of papers: illustrated weeklies, journals of society, cheap miscellanies, penny novelettes, and the like. At the end of the week, when new numbers came in, Ada Peachey passed many hours upon her sofa, reading instalments of a dozen serial stories, paragraphs relating to fashion, sport, the theatre, answers to correspondents (wherein she especially delighted), columns of facetiae, and gossip about notorious people. Through a great deal of this matter Beatrice followed her, and read much besides in which Ada took no interest; she studied a daily newspaper, with special note of law suits, police intelligence, wills, bankruptcies, and any concern, great or small, wherein money played a part. She understood the nature of investments, and liked to talk about stocks and shares with her male acquaintances.

They were the daughters of a Camberwell builder, lately deceased; to each of them had fallen a patrimony just sufficient for their support in elegant leisure. Ada's money, united with a small capital in her husband's possession, went to purchase a share in the business of Messrs. Ducker, Blunt & Co., manufacturers of disinfectants; Arthur Peachey, previously a clerk to the firm, became a junior partner, with the result that

most of the hard work was thrown upon his shoulders. At their marriage, the happy pair first of all established themselves in a modest house near Camberwell Road; two years later, growing prosperity brought about their removal to De Crespigny Park, where they had now resided for some twelve months. Unlike their elder sister, Beatrice and Fanny had learnt to support themselves, Beatrice in the postal service, and Fanny, sweet blossom! by mingling her fragrance with that of a florist's shop in Brixton; but on their father's death both forsook their employment, and came to live with Mrs. Peachey. Between them, these two were the owners of house-property, which produced L140 a year. They disbursed, together, a weekly sum of twenty-four shillings for board and lodging, and spent or saved the rest as their impulses dictated.

CHAPTER 2

Ada brooded over her wrongs; Beatrice glanced over *The Referee*. Fanny, after twirling awhile in maiden meditation, turned to the piano and jingled a melody from 'The Mikado.' She broke off suddenly, and, without looking round, addressed her companions.

'You can give the third seat at the Jubilee to somebody else. I'm provided for.'

'Who are you going with?' asked Ada.

'My masher,' the girl replied with a giggle.

'Where?'

'Shop-windows in the Strand, I think.'

She resumed her jingling; it was now 'Queen of my Heart.' Beatrice, dropping her paper, looked fixedly at the girl's profile, with an eyelid droop which signified calculation.

'How much is he really getting?' she inquired all at once.

'Seventy-five pounds a year. "*Oh where, oh where, is my leetle dog gone?*"'

'Does he say,' asked Mrs. Peachey, 'that his governor will stump up?'

They spoke a peculiar tongue, the product of sham education and mock refinement grafted upon a stock of robust vulgarity. One and all would have been moved to indignant surprise if accused of ignorance or defective breeding. Ada had frequented

an ‘establishment for young ladies’ up to the close of her seventeenth year; the other two had pursued culture at a still more pretentious institute until they were eighteen. All could ‘play the piano;’ all declared—and believed—that they ‘knew French.’ Beatrice had ‘done’ Political Economy; Fanny had ‘been through’ Inorganic Chemistry and Botany. The truth was, of course, that their minds, characters, propensities had remained absolutely proof against such educational influence as had been brought to bear upon them. That they used a finer accent than their servants, signified only that they had grown up amid falsities, and were enabled, by the help of money, to dwell above-stairs, instead of with their spiritual kindred below.

Anticipating Fanny’s reply, Beatrice observed, with her air of sagacity:

‘If you think you’re going to get anything out of an old screw like Lord, you’ll jolly soon find your mistake.’

‘Don’t you go and make a fool of yourself, Fanny,’ said Mrs. Peachey. ‘Why, he can’t be more than twenty-one, is he?’

‘He’s turned twenty-two.’

The others laughed scornfully.

‘Can’t I have who I like for a masher?’ cried Fanny, reddening a little. ‘Who said I was going to marry him? I’m in no particular hurry to get married. You think everybody’s like yourselves.’

‘If there was any chance of old Lord turning up his toes,’ said Beatrice thoughtfully. ‘I dare say he’ll leave a tidy handful behind him, but then he may live another ten years or more.’

'And there's Nancy,' exclaimed Ada. 'Won't she get half the plunder?'

'May be plenty, even then,' said Beatrice, her head aside. 'The piano business isn't a bad line. I shouldn't wonder if he leaves ten or fifteen thousand.'

'Haven't you got anything out of Horace?' asked Ada of Fanny. 'What has he told you?'

'He doesn't know much, that's the fact.'

'Silly! There you are. His father treats him like a boy; if he talked about marrying, he'd get a cuff on the ear. Oh, I know all about old Lord,' Ada proceeded. 'He's a regular old tyrant. Why, you've only to look at him. And he thinks no small beer of himself, either, for all he lives in that grubby little house; I shouldn't wonder if he thinks us beneath him.'

She stared at her sisters, inviting their comment on this *ludicrous* state of things.

'I quite believe Nancy does,' said Fanny, with a point of malice.

'She's a stuck-up thing,' declared Mrs. Peachey. 'And she gets worse as she gets older. I shall never invite her again; it's three times she has made an excuse—all lies, of course.

'Who will *she* marry?' asked Beatrice, in a tone of disinterested speculation.

Mrs. Peachey answered with a sneer:

'She's going to the Jubilee to pick up a fancy Prince.'

'As it happens,' objected Fanny, 'she isn't going to the Jubilee

at all. At least she says she isn't. She's above it—so her brother told me.'

'I know who *wants* to marry her,' Ada remarked, with a sour smile.

'Who is that?' came from the others.

'Mr. Crewe.'

With a significant giggle, Fanny glanced at the more sober of her sisters; she, the while, touched her upper lip with the point of her tongue, and looked towards the window.

'Does he?' Fanny asked of the ceiling.

'He wants money to float his teetotal drink,' said Beatrice. 'Hasn't he been at Arthur about it?'

'Not that I know,' answered the wife.

'He tried to get round me, but I—'

A scream of incredulity from Fanny, and a chuckle from Mrs. Peachey, covered the rest of the sentence. Beatrice gazed at them defiantly.

'Well, idiots! What's up now?'

'Oh, nothing.'

'There's nobody knows Luckworth Crewe better than I do,' Beatrice pursued disdainfully, 'and I think he knows *me* pretty well. He'll make a fool of himself when he marries; I've told him so, and he as good as said I was right. If it wasn't for that, I should feel a respect for him. He'll have money one of these days.'

'And he'll marry Nancy Lord,' said Ada tauntingly.

'Not just yet.'

Ada rolled herself from the sofa, and stood yawning.

'Well, I shall go and dress. What are you people going to do? You needn't expect any dinner. I shall have mine at a restaurant.'

'Who have you to meet?' asked Fanny, with a grimace.

Her sister disregarded the question, yawned again, and turned to Beatrice.

'Who shall we ask to take Fan's place on Tuesday? Whoever it 15, they'll have to pay. Those seats are selling for three guineas, somebody told me.'

Conversation lingered about this point for a few minutes, till Mrs. Peachey went upstairs. When the door was open, a child's crying could be heard, but it excited no remark. Presently the other two retired, to make themselves ready for going out. Fanny was the first to reappear, and, whilst waiting for her sister, she tapped out a new music-hall melody on the piano.

As they left the house, Beatrice remarked that Ada really meant to have her dinner at Gatti's or some such place; perhaps they had better indulge themselves in the same way.

'Suppose you give Horace Lord a hint that we've no dinner at home? He might take us, and stand treat.'

Fanny shook her head.

'I don't think he could get away. The guv'nor expects him home to dinner on Sundays.'

The other laughed her contempt.

'You see! What good is he? Look here, Fan, you just wait a bit, and you'll do much better than that. Old Lord would cut up

rough as soon as ever such a thing was mentioned; I know he would. There's something I have had in my mind for a long time. Suppose I could show you a way of making a heap of money—no end of money—? Shouldn't you like it better,—to live as you pleased, and be independent?'

The listener's face confessed curiosity, yet was dubious.

'What do you say to going into business with me?' pursued Miss French. 'We've only to raise a little money on the houses, and in a year or two we might be making thousands.'

'Business? What sort of business?'

'Suppose somebody came to you and said: Pay me a sovereign, and I'll make you a member of an association that supplies fashionable clothing at about half the ordinary price,—wouldn't you jump at it?'

'If I thought it wasn't a swindle,' Fanny replied ingenuously.

'Of course. But you'd be made to see it wasn't. And suppose they went on to say: Take a ten-pound share, and you shall have a big interest on it, as well as your dresses for next to nothing. How would you like that?'

'Can it be done?'

'I've got a notion it can, and I think I know two or three people who would help to set the thing going. But we must have some capital to show. Have you the pluck to join in?'

'And suppose I lose my money?'

'I'll guarantee you the same income you're getting now—if that will satisfy you. I've been looking round, and making

inquiries, and I've got to know a bit about the profits of big dressmakers. We should start in Camberwell, or somewhere about there, and fish in all the women who want to do the heavy on very little. There are thousands and thousands of them, and most of them'—she lowered her voice—'know as much about cut and material as they do about stockbroking. Do you twig? People like Mrs. Middlemist and Mrs. Murch. They spend, most likely, thirty or forty pounds a year on their things, and we could dress them a good deal more smartly for half the money. Of course we should make out that a dress we sold them for five guineas was worth ten in the shops, and the real cost would be two. See? The thing is to persuade them that they're getting an article cheap, and at the same time making money out of other people.'

Thus, and at much greater length, did Miss. French discourse to her attentive sister. Forgetful of the time, Fanny found at length that it would be impossible to meet Horace Lord as he came out of church; but it did not distress her.

CHAPTER 3

Nancy Lord stood at the front-room window, a hand grasping each side of her waist, her look vaguely directed upon the limetree opposite and the house which it in part concealed. She was a well-grown girl of three and twenty, with the complexion and the mould of form which indicate, whatever else, habitual nourishment on good and plenteous food. In her ripe lips and softly-rounded cheeks the current of life ran warm. She had hair of a fine auburn, and her mode of wearing it, in a plaited diadem, answered the purpose of completing a figure which, without being tall, had some stateliness and promised more. Her gown, trimmed with a collar of lace, left the neck free; the maiden cincture at her waist did no violence to natural proportion.

This afternoon—it was Monday—she could not occupy or amuse herself in any of the familiar ways. Perhaps the atmosphere of national Jubilee had a disturbing effect upon her,—in spite of her professed disregard for the gathering tumult of popular enthusiasm. She had not left home to-day, and the brilliant weather did not tempt her forth. On the table lay a new volume from the circulating library,—something about Evolution—but she had no mind to read it; it would have made her too conscious of the insincerity with which she approached such profound subjects. For a quarter of an hour and more she had stood at the window, regarding a prospect, now as always,

utterly wearisome and depressing to her.

Grove Lane is a long acclivity, which starts from Camberwell suburban dwellings. The houses vary considerably in size and Green, and, after passing a few mean shops, becomes a road of aspect, also in date,—with the result of a certain picturesqueness, enhanced by the growth of fine trees on either side. Architectural grace can nowhere be discovered, but the contract-builder of today has not yet been permitted to work his will; age and irregularity, even though the edifices be but so many illustrations of the ungainly, the insipid, and the frankly hideous, have a pleasanter effect than that of new streets built to one pattern by the mile. There are small cottages overgrown with creepers, relics of Camberwell's rusticity; rows of tall and of squat dwellings that lie behind grassy plots, railed from the road; larger houses that stand in their own gardens, hidden by walls. Narrow passages connect the Lane with its more formal neighbour Camberwell Grove; on the other side are ways leading towards Denmark Hill, quiet, leafy. From the top of the Lane, where Champion Hill enjoys an aristocratic seclusion, is obtainable a glimpse of open fields and of a wooded horizon southward.

It is a neighbourhood in decay, a bit of London which does not keep pace with the times. And Nancy hated it. She would have preferred to live even in a poor and grimy street which neighboured the main track of business and pleasure.

Here she had spent as much of her life as she remembered, from the end of her third year. Mr. Lord never willingly talked

of days gone by, but by questioning him she had learnt that her birthplace was a vaguely indicated part of northern London; there, it seemed, her mother had died, a year or so after the birth of her brother Horace. The relatives of whom she knew were all on her father's side, and lived scattered about England. When she sought information concerning her mother, Mr. Lord became evasive and presently silent; she had seen no portrait of the dead parent. Of late years this obscure point of the family history had often occupied her thoughts.

Nancy deemed herself a highly educated young woman, —'cultured' was the word she would have used. Her studies at a day-school which was reputed 'modern' terminated only when she herself chose to withdraw in her eighteenth year; and since then she had pursued 'courses' of independent reading, had attended lectures, had thought of preparing for examinations— only thought of it. Her father never suggested that she should use these acquirements for the earning of money; little as she knew of his affairs, it was obviously to be taken for granted that he could ensure her life-long independence. Satisfactory, this; but latterly it had become a question with her how the independence was to be used, and no intelligible aim as yet presented itself to her roving mind. All she knew was, that she wished to live, and not merely to vegetate. Now there are so many ways of living, and Nancy felt no distinct vocation for any one of them.

She was haunted by an uneasy sense of doubtfulness as to her social position. Mr. Lord followed the calling of a dealer in

pianos; a respectable business, to be sure, but, it appeared, not lucrative enough to put her above caring how his money was made. She knew that one's father may be anything whatever, yet suffer no social disability, provided he reap profit enough from the pursuit. But Stephen Lord, whilst resorting daily to his warehouse in Camberwell Road—not a locality that one would care to talk about in 'cultured' circles—continued, after twenty years, to occupy this small and ugly dwelling in Grove Lane. Possibly, owing to an imperfect education, he failed to appreciate his daughter's needs, and saw no reason why she should not be happy in the old surroundings.

On the other hand, perhaps he cared very little about her. Undoubtedly his favourite was Horace, and in Horace he had suffered a disappointment. The boy, in spite of good schooling, had proved unequal to his father's hope that he would choose some professional career, by preference the law; he idled away his schooldays, failed at examinations, and ultimately had to be sent into 'business.' Mr Lord obtained a place for him in a large shipping agency; but it still seemed doubtful whether he would make any progress there, notwithstanding the advantage of his start; at two-and-twenty he was remunerated with a mere thirty shillings a week, a nominal salary,' his employers called it. Nancy often felt angry with her brother for his lack of energy and ambition; he might so easily, she thought, have helped to establish, by his professional dignity, her own social status at the level she desired.

There came into view a familiar figure, crossing from the other side of the way. Nancy started, waved her hand, and went to open the door. Her look had wholly altered; she was bright, mirthful, overflowing with affectionate welcome.

This friend of hers, Jessica Morgan by name, had few personal attractions. She looked overwrought and low-spirited; a very plain and slightly-made summer gown exhibited her meagre frame with undue frankness; her face might have been pretty if health had filled and coloured the flesh, but as it was she looked a ghost of girlhood, a dolorous image of frustrate sex. In her cotton-gloved hand she carried several volumes and notebooks.

'I'm so glad you're in,' was her first utterance, between pants after hasty walking and the jerks of a nervous little laugh. 'I want to ask you something about Geometrical Progression. You remember that formula—'

'How can I remember what I never knew?' exclaimed Nancy. 'I always hated those formulas; I couldn't learn them to save my life.'

'Oh, that's nonsense! You were much better at mathematics than I was. Do just look at what I mean.'

She threw her books down upon a chair, and opened some pages of scrawled manuscript, talking hurriedly in a thin falsetto.

Her family, a large one, had fallen of late years from a position of moderate comfort into sheer struggle for subsistence. Jessica, armed with certificates of examinational prowess, got work as a visiting governess. At the same time, she nourished ambitions,

discernible perhaps in the singular light of her deep-set eyes and a something of hysteric determination about her lips. Her aim, at present, was to become a graduate of London University; she was toiling in her leisure hours—the hours of exhaustion, that is to say—to prepare herself for matriculation, which she hoped to achieve in the coming winter. Of her intimate acquaintances only one could lay claim to intellectual superiority, and even she, Nancy Lord to wit, shrank from the ordeals of Burlington House. To become B.A., to have her name in the newspapers, to be regarded as one of the clever, the uncommon women—for this Jessica was willing to labour early and late, regardless of failing health, regardless even of ruined complexion and hair that grew thin beneath the comb.

She talked only of the 'exam,' of her chances in this or that 'paper,' of the likelihood that this or the other question would be 'set.' Her brain was becoming a mere receptacle for dates and definitions, vocabularies and rules syntactic, for thrice-boiled essence of history, ragged scraps of science, quotations at fifth hand, and all the heterogeneous rubbish of a 'crammer's' shop. When away from her books, she carried scraps of paper, with jottings to be committed to memory. Beside her plate at meals lay formulae and tabulations. She went to bed with a manual and got up with a compendium.

Nancy, whose pursuit of 'culture' followed a less exhausting track, regarded the girl with a little envy and some compassion. Esteeming herself in every respect Jessica's superior, she could

not help a slight condescension in the tone she used to her; yet their friendship had much sincerity on both sides, and each was the other's only confidante. As soon as the mathematical difficulty could be set aside, Nancy began to speak of her private troubles.

'The Prophet was here last night,' she said, with a girlish grimace. 'He's beginning again. I can see it coming. I shall have to snub him awfully next time.'

'Oh, what a worry he is!'

'Yes, but there's something worse. I suspected that the Pasha knew of it; now I feel sure he's encouraging him.'

By this oriental style Nancy signified her father. The Prophet was her father's partner in business, Mr. Samuel Bennett Barmby.

'I feel sure now that they talked it over when the Prophet was taken into partnership. I was thrown in as a "consideration."'

'But how could your father possibly think—?'

'It's hard to say what he *does* think about me. I'm afraid I shall have to have a talk with him. If so, it will be a long talk, and a very serious talk. But he isn't well just now, and I must put it off.'

'He isn't well?'

'A touch of gout, he says. Two days last week he didn't go to business, and his temper was *that 'orrible*!' Nancy had a habit of facetiously quoting vulgarities; this from an acquaintance of theirs who often supplied them with mirth. 'I suppose the gout does make one bad-tempered.'

'Has he been coming often?—Mr. Barmby, I mean.'

'Pretty well. I think I must turn matchmaker, and get him married to some one. It oughtn't to be difficult. The Prophet "has points."'

'I dare say some people would think him handsome,' assented Miss Morgan, nibbling a finger which showed an ink-stain, and laughing shyly.

'And his powers of conversation!—Don't you know any one that would do for him?'

They jested on this theme until Nancy chose to become serious again.

'Have you any lessons to-morrow?'

'No. Thank goodness every one is going to see the procession, or the decorations, or the illuminations, and all the rest of the nonsense,' Jessica replied. 'I shall have a good long day of work; except that I've promised to go in the afternoon, and have tea with the little girls at Champion Hill. I wish you'd come too; they'd be delighted to see you, and there'll be nobody except the governess.'

Nancy looked up in doubt.

'Are you sure? Won't the dowager be at home?'

'She hasn't left her room for three weeks.'

They exchanged a look of some special significance.

'Then I suppose,' said Nancy, with a peculiar smile, 'that's why Mr Tarrant has been calling?'

'Has he? How do you know?'

Again they looked at each other, and Nancy laughed.

'I have happened to meet him twice, the last few days.' She spoke in an off-hand way. 'The first time, it was just at the top of the lane; he was coming away. The second time, I was walking along Champion Hill, and he came up behind me, going to the house.'

'Did he talk?'

Nancy gave a nod.

'Yes, both times. But he didn't tell me that the dowager was worse.'

'High and mighty?' asked Jessica.

'Not quite so majestic as usual, I thought. I didn't feel quite so much of a shrimp before him. And decidedly he was in better spirits. Perhaps the dowager's death would be important to him?'

'Very likely. Will you come to-morrow?'

Miss. Lord hesitated—then, with a sudden frankness:

'To tell you the truth, I'm afraid he might be there.'

'Oh, I don't think so, not on Jubilee Day.'

'But that's the very reason. He may come to be out of the uproar.'

'I meant he was more likely to be out of town altogether.'

Nancy, still leaning over the table, propped her chin on her hands, and reflected.

'Where does he go, I wonder?'

'Oh, all sorts of places, no doubt. Men of that kind are always travelling. I suppose he goes shooting and fishing—'

Nancy's laugh made an interruption.

'No, no, he doesn't! He told me once that he didn't care for that sort of thing.'

'Oh, well, you know much more about him than I do,' said Miss Morgan, with a smile.

'I've often meant to ask you—have they anything to do with Tarrant's black-lead?'

Jessica declared that she had never heard of it.

'Never heard of it? nonsense! A few years ago it used to be posted up everywhere, and I see it sometimes even now, but other kinds seem to have driven it out of the market. Now that's just like you! Pray, did you ever hear of Pears' Soap?'

'Of course.'

'Really? Oh, there's hope of you. You'll be a woman of the world some day.'

'Don't tease, Nancy. And what would it matter if he *was* there to-morrow?'

'Oh! I don't know. But I shouldn't particularly like his lordship to imagine that I went in the hope of paying my respects to him, and having the reward of a gracious smile.'

'One can't always be thinking about what other people think,' said Jessica impatiently. 'You're too sensitive. Any one else in your position would have lots of such friends.'

'In my position! What *is* my position?'

'Culture is everything now-a-days,' observed Miss. Morgan, with the air of one who feels herself abundantly possessed of that qualification.

But Nancy laughed.

'You may depend upon it, Mr. Tarrant doesn't think so.'

'He calls himself a democrat.'

'And talks like one: doesn't he?'

'Oh! that's only his way, I think. He doesn't really mean to be haughty, and—and so on.'

'I wish I knew if he had any connection with Tarrant's blacklead,' said Miss. Lord mischievously.

'Why not ask him?'

They laughed merrily, Jessica's thin note contrasting with the mellow timbre of her friend's voice.

'I will some day.'

'You would never dare to!'

'I daren't? Then I will!'

'It would be dreadfully rude.'

'I don't mind being thought rude,' replied Nancy, with a movement of the head, 'if it teaches people that I consider myself as good as they are.'

'Well, will you come to-morrow?'

'Ye-es; if you'll go somewhere else with me in the evening.'

'Where to?'

'To walk about the streets after dark, and see the crowds and the illuminations.'

Nancy uttered this with a sly mirthfulness. Her friend was astonished.

'Nonsense! you don't mean it.'

'I do. I want to go for the fun of the thing. I should feel ashamed of myself if I ran to stare at Royalties, but it's a different thing at night. It'll be wonderful, all the traffic stopped, and the streets crammed with people, and blazing with lights. Won't you go?'

'But the time, the time! I can't afford it. I'm getting on so wretchedly with my Greek and my chemistry.'

'You've time enough,' said Nancy. 'And, you know, after all it's a historical event. In the year 3000 it will be 'set' in an examination paper, and poor wretches will get plucked because they don't know the date.'

This was quite a new aspect of the matter to Jessica Morgan. She pondered it, and smiled.

'Yes, I suppose it will. But we should have to be out so late.'

'Why not, for once? It needn't be later than half-past eleven.' Nancy broke off and gesticulated. 'That's just why I want to go! I should like to walk about all night, as lots of people will. The public-houses are going to be kept open till two o'clock.'

'Do you want to go into public-houses?' asked Jessica, laughing.

'Why not? I should like to. It's horrible to be tied up as we are; we're not children. Why can't we go about as men do?'

'Won't your father make any objection?' asked Jessica.

'We shall take Horace with us. Your people wouldn't interfere, would they?'

'I think not. Father is away in Yorkshire, and will be till the end

of the week. Poor mother has her rheumatism. The house is so dreadfully damp. We ought never to have taken it. The difference of rent will all go in doctors' bills.—I don't think mother would mind; but I must be back before twelve, of course.'

'I don't see the "of course,"' Nancy returned impatiently, 'but we could manage that. I'll speak to the Pasha to-night, and either come, or let you have a note, to-morrow morning. If there's any objection, I'm not sure that I shan't make it the opportunity for setting up my standard of revolt. But I don't like to do that whilst the Pasha is out of sorts—it might make him worse.'

'You could reason with him quietly.'

'Reason with the Pasha—How innocent you are, Jess! How unworldly! It always refreshes me to hear you talk.'

CHAPTER 4

Only twelve months ago Stephen Lord had renewed the lease of his house for a period of seven years. Nancy, had she been aware of this transaction, would assuredly have found courage to enter a protest, but Mr. Lord consulted neither son nor daughter on any point of business; but for this habit of acting silently, he would have seemed to his children a still more arbitrary ruler than they actually thought him.

The dwelling consisted of but eight rooms, one of which, situated at the rear of the entrance passage, served Mr. Lord as sitting-room and bed-chamber; it overlooked a small garden, and afforded a side glimpse of the kitchen with its outer appurtenances. In the front room the family took meals. Of the chambers in the storey above, one was Nancy's, one her brother's; the third had, until six years ago, been known as 'Grandmother's room,' and here its occupant, Stephen Lord's mother, died at the age of seventy-eight. Wife of a Norfolk farmer, and mother of nine children, she was one of the old-world women whose thoughts found abundant occupation in the cares and pleasures of home. Hardship she had never known, nor yet luxury; the old religion, the old views of sex and of society, endured with her to the end.

After her death the room was converted into a parlour, used almost exclusively by the young people. At the top of the

house slept two servants, each in her own well-furnished retreat; one of them was a girl, the other a woman of about forty, named Mary Woodruff. Mary had been in the house for twenty years; she enjoyed her master's confidence, and, since old Mrs. Lord's death, exercised practical control in the humbler domestic affairs.

With one exception, all parts of the abode presented much the same appearance as when Stephen Lord first established himself antiquated, and in primitive taste. Nancy's bedroom alone here. The furniture was old, solid, homely; the ornaments were displayed the influence of modern ideas. On her twentieth birthday, the girl received permission to dress henceforth as she chose (a strict sumptuary law having previously been in force), and at the same time was allowed to refurnish her chamber. Nancy pleaded for modern reforms throughout the house, but in vain; even the drawing-room kept its uninviting aspect, not very different, save for the removal of the bed, from that it had presented when the ancient lady slept here. In her own little domain, Miss. Lord made a clean sweep of rude appointments, and at small expense surrounded herself with pretty things. The woodwork and the furniture were in white enamel; the paper had a pattern of wild-rose. A choice chintz, rose-leaf and flower on a white ground, served for curtains and for bed-hangings. Her carpet was of green felt, matching in shade the foliage of the chintz. On suspended shelves stood the books which she desired to have near her, and round about the walls hung prints,

photographs, chromolithographs, selected in an honest spirit of admiration, which on the whole did no discredit to Nancy's sensibilities.

To the best of Nancy's belief, her father had never seen this room. On its completion she invited him to inspect it, but Mr. Lord coldly declined, saying that he knew nothing, and cared nothing, about upholstery.

His return to-day was earlier than usual. Shortly after five o'clock Nancy heard the familiar heavy step in the passage, and went downstairs.

'Will you have a cup of tea, father?' she asked, standing by the door of the back room, which was ajar.

'If it's ready,' replied a deep voice.

She entered the dining-room, and rang the bell. In a few minutes Mary Woodruff appeared, bringing tea and biscuits. She was a neat, quiet, plain-featured woman, of strong physique, and with set lips, which rarely parted save for necessary speech. Her eyes had a singular expression of inquietude, of sadness. A smile seldom appeared on her face, but, when it did, the effect was unlooked for: it touched the somewhat harsh lineaments with a gentleness so pleasing that she became almost comely.

Having set down the tray, she went to Mr. Lord's door, gave a soft tap, and withdrew into the kitchen.

Nancy, seated at the table, turned to greet her father. In early life, Stephen Lord must have been handsome; his face was now rugged, of unhealthy tone, and creased with lines betokening

a moody habit. He looked much older than his years, which were fifty-seven. Dressed with excessive carelessness, he had the appearance rather of one at odds with fortune than of a substantial man of business. His short beard was raggedly trimmed; his grizzled hair began to show the scalp. Judging from the contour of his visage, one might have credited him with a forcible and commanding character; his voice favoured that impression; but the countenance had a despondent cast, the eyes seemed to shun observation, the lips suggested a sullen pride, indicative of some defect or vice of will.

Yet in the look which he cast upon her, Nancy detected a sign of more amiability than she had found in him of late. She addressed him with confidence.

'Early to-day, father.'

'Yes.'

The monosyllable sounded gruff, but again Nancy felt satisfaction. Mr. Lord, who disliked to seat himself unless he were going to keep his position for some time, took the offered beverage from his daughter's hand, and stood with it before the fireplace, casting glances about the room.

'How have you felt, father?'

'Nothing to complain of.'

His pronunciation fell short of refinement, but was not vulgar. Something of country accent could still be detected in it. He talked like a man who could strike a softer note if he cared to, but despises the effort.

'I suppose you will have a rest to-morrow?'

'I suppose so. If your grandmother had lived,' he added thoughtfully, 'she would have been eighty-four this week on Thursday.'

'The 23rd of June. Yes, I remember.'

Mr. Lord swallowed his tea at two draughts, and put down the cup. Seemingly refreshed, he looked about him with a half smile, and said quietly:

'I've had the pleasure of punishing a scoundrel to-day. That's worth more than the Jubilee.'

Nancy waited for an explanation, but it was not vouchsafed.

'A scoundrel?' she asked.

Her father nodded—the nod which signified his pleasure that the subject should not be pursued. Nancy could only infer that he spoke of some incident in the course of business, as indeed was the case.

He had no particular aptitude for trade, and that by which he lived (he had entered upon it thirty years ago rather by accident than choice) was thoroughly distasteful to him. As a dealer in pianofortes, he came into contact with a class of people who inspired him with a savage contempt, and of late years his business had suffered considerably from the competition of tradesmen who knew nothing of such conflicts between sentiment and interest. A majority of his customers obtained their pianos on the 'hire-purchase system,' and oftener than not, they were persons of very small or very precarious income, who,

rabid in the pursuit of gentility, signed agreements they had little chance of fulfilling; when in pecuniary straits, they either raised money upon the instruments, or allowed them to fall into the hands of distraining creditors. Inquiry into the circumstances of a would-be customer sometimes had ludicrous results; a newly-married couple, for instance, would be found tenanting two top-floor rooms, the furnishing whereof seemed to them incomplete without the piano of which their friends and relatives boasted. Not a few professional swindlers came to the office; confederate rogues, vouching for each other's respectability, got possession of pianos merely to pawn or sell them, having paid no more than the first month's charge. It was Mr Lord's experience that year by year the recklessness of the vulgar became more glaring, and deliberate fraud more artful. To-day he had successfully prosecuted a man who seemed to have lived for some time on the hire-purchase system, and it made him unusually cheerful.

'You don't think of going to see the Queen to-morrow?' said his daughter, smiling.

'What have I to do with the Queen? Do you wish to go?'

'Not to see Her Majesty. I care as little about her as you do. But I thought of having a walk in the evening.'

Nancy phrased it thus with intention. She wished to intimate that, at her age, it could hardly be necessary to ask permission. But her father looked surprised.

'In the evening? Where?'

'Oh, about the main streets—to see the people and the

illuminations.'

Her voice was not quite firm.

'But,' said her father, 'there'll be such a swarm of blackguards as never was known. How can you go into such a crowd? It's astonishing that you should think of it.'

'The blackguards will be outnumbered by the decent people, father.'

'You suppose that's possible?' he returned gloomily.

'Oh, I think so,' Nancy laughed. 'At all events, there'll be a great majority of people who pretend to be decent. I have asked Jessica Morgan to go with me.'

'What right had you to ask her, without first finding out whether you could go or not?'

It was spoken rather gravely than severely. Mr. Lord never looked fixedly at his daughter, and even a glance at her face was unusual; but at this juncture he met her eyes for an instant. The nervous motion with which he immediately turned aside had been marked by Nancy on previous occasions, and she had understood it as a sign of his lack of affection for her.

'I am twenty-three years old, father,' she replied, without aggressiveness.

'That would be something of an answer if you were a man,' observed the father, his eyes cast down.

'Because I am a woman, you despise me?'

Stephen was startled at this unfamiliar mode of address. He moved uneasily.

'If I despised you, Nancy, I shouldn't care very much what you did. I suppose you must do as you like, but you won't go with my permission.'

There was a silence, then the girl said:

'I meant to ask Horace to go with us.'

'Horace—pooh!'

Again a silence. Mr. Lord laid down his cup, moved a few steps away, and turned back.

'I didn't think this kind of thing was in your way,' he said gruffly. 'I thought you were above it.'

Nancy defended herself as she had done to Jessica, but without the playfulness. In listening, her father seemed to weigh the merits of the case conscientiously with wrinkled brows. At length he spoke.

'Horace is no good. But if Samuel Barmby will go with you, I make no objection.'

A movement of annoyance was Nancy's first reply. She drummed with her fingers on the table, looking fixedly before her.

'I certainly can't ask Mr. Barmby to come with us,' she said, with an effort at self-control.

'Well, you needn't. I'll speak about it myself.'

He waited, and again it chanced that their eyes met. Nancy, on the point of speaking, checked herself. A full minute passed, and Stephen stood waiting patiently.

'If you insist upon it,' said Nancy, rising from her chair, 'we

will take Mr. Barmby with us.'

Without comment, Mr. Lord left the room, and his own door closed rather loudly behind him.

Not long afterwards Nancy heard a new foot in the passage, and her brother made his appearance. Horace had good looks, but his face showed already some of the unpleasant characteristics which time had developed on that of Stephen Lord, and from which the daughter was entirely free; one judged him slow of intellect and weakly self-willed. His hair was of pale chestnut, the silky pencillings of his moustache considerably darker. His cheek, delicately pink and easily changing to a warmer hue, his bright-coloured lips, and the limpid glistening of his eyes, showed him of frail constitution; he was very slim, and narrow across the shoulders. The fashion of his attire tended to a dandiacal extreme,—modish silk hat, lavender necktie, white waistcoat, gaiters over his patent-leather shoes, gloves crushed together in one hand, and in the other a bamboo cane. For the last year or two he had been progressing in this direction, despite his father's scornful remarks and his sister's good-natured mockery.

'Father in yet?' he asked at the door of the dining-room, in subdued voice.

Nancy nodded, and the young man withdrew to lay aside his outdoor equipments.

'What sort of temper?' was his question when he returned.

'Pretty good—until I spoilt it.'

Horace exhibited a pettish annoyance.

'What on earth did you do that for? I want to have a talk with him to-night.'

'About what?'

'Oh, never mind; I'll tell you after.'

Both kept their voices low, as if afraid of being overheard in the next room. Horace began to nibble at a biscuit; the hour of his return made it unnecessary for him, as a rule, to take anything before dinner, but at present he seemed in a nervous condition, and acted mechanically.

'Come out into the garden, will you?' he said, after receiving a brief explanation of what had passed between Nancy and her father. 'I've something to tell you.'

His sister carelessly assented, and with heads uncovered they went through the house into the open air. The garden was but a strip of ground, bounded by walls of four feet high; in the midst stood a laburnum, now heavy with golden bloom, and at the end grew a holly-bush, flanked with laurels; a border flower-bed displayed Stephen Lord's taste and industry. Nancy seated herself on a rustic bench in the shadow of the laburnum, and Horace stood before her, one of the branches in his hand.

'I promised Fanny to take her to-morrow night,' he began awkwardly.

'Oh, you have?'

'And we're going together in the morning, you know.'

'I know now. I didn't before,' Nancy replied.

'Of course we can make a party in the evening.'

'Of course.'

Horace looked up at the ugly house-backs, and hesitated before proceeding.

'That isn't what I wanted to talk about,' he said at length. 'A very queer thing has happened, a thing I can't make out at all.'

The listener looked her curiosity.

'I promised to say nothing about it, but there's no harm in telling you, you know. You remember I was away last Saturday afternoon? Well, just when it was time to leave the office, that day, the porter came to say that a lady wished to see me—a lady in a carriage outside. Of course I couldn't make it out at all, but I went down as quickly as possible, and saw the carriage waiting there,—a brougham,—and marched up to the door. Inside there was a lady—a great swell, smiling at me as if we were friends. I took off my hat, and said that I was Mr. Lord. "Yes," she said, "I see you are;" and she asked if I could spare her an hour or two, as she wished to speak to me of something important. Well, of course I could only say that I had nothing particular to do,—that I was just going home. "Then will you do me the pleasure," she said, "to come and have lunch with me? I live in Weymouth Street, Portland Place."

The young man paused to watch the effect of his narrative, especially of the last words. Nancy returned his gaze with frank astonishment.

'What sort of lady was it?' she asked.

'Oh, a great swell. Somebody in the best society—you could

see that at once.'

'But how old?'

'Well, I couldn't tell exactly; about forty, I should think.'

'Oh!—Go on.'

'One couldn't refuse, you know; I was only too glad to go to a house in the West End. She opened the carriage-door from the inside, and I got in, and off we drove. I felt awkward, of course, but after all I was decently dressed, and I suppose I can behave like a gentleman, and—well, she sat looking at me and smiling, and I could only smile back. Then she said she must apologise for behaving so strangely, but I was very young, and she was an old woman,—one couldn't call her that, though,—and she had taken this way of renewing her acquaintance with me. Renewing? But I didn't remember to have ever met her before, I said. "Oh, yes, we have met before, but you were a little child, a baby in fact, and there's no wonder you don't remember me?" And then she said, "I knew your mother very well."

Nancy leaned forward, her lips apart.

'Queer, wasn't it? Then she went on to say that her name was Mrs. Damerel; had I ever heard it? No, I couldn't remember the name at all. She was a widow, she said, and had lived mostly abroad for a great many years; now she was come back to settle in England. She hadn't a house of her own yet, but lived at a boarding-house; she didn't know whether to take a house in London, or somewhere just out in the country. Then she began to ask about father, and about you; and it seemed to amuse her when

I looked puzzled. She's a jolly sort of person, always laughing.'

'Did she say anything more about our mother?'

'I'll tell you about that presently. We got to the house, and went in, and she took me upstairs to her own private sitting-room, where the table was laid for two. She said that she usually had her meals with the other people, but it would be better for us to be alone, so that we could talk.'

'How did she know where to find you?' Nancy inquired.

'Of course I wondered about that, but I didn't like to ask. Well, she went away for a few minutes, and then we had lunch. Everything was A-1 of course; first-rate wines to choose from, and a rattling good cigar afterwards—for me, I mean. She brought out a box; said they were her husband's, and had a laugh about it.'

'How long has she been a widow?' asked Nancy.

'I don't know. She didn't wear colours, I noticed; perhaps it was a fashionable sort of mourning. We talked about all sorts of things; I soon made myself quite at home. And at last she began to explain. She was a friend of mother's, years and years ago, and father was the cause of their parting, a quarrel about something, she didn't say exactly what. And it had suddenly struck her that she would like to know how we were getting on. Then she asked me to promise that I would tell no one.'

'She knew about mother's death, I suppose?'

'Oh yes, she knew about that. It happened not very long after the affair that parted them. She asked a good many questions

about you. And she wanted to know how father had got on in his business.'

'What did you say?'

'Oh, I told her I really didn't know much about it, and she laughed at that.'

'How long did you stay there?'

'Till about four. But there's something else. Before I went away she gave me an invitation for next Saturday. She wants me to meet her at Portland Road Station, and go out to Richmond, and have dinner there.'

'Shall you go?'

'Well, it's very awkward. I want to go somewhere else on Saturday, with Fanny. But I didn't see how to refuse.'

Nancy wore a look of grave reflection, and kept silence.

'It isn't a bad thing, you know,' pursued her brother, 'to have a friend of that sort. There's no knowing what use she might be, especially just now.'

His tone caused Nancy to look up.

'Why just now?'

'I'll tell you after I've had a talk with father to-night,' Horace replied, setting his countenance to a show of energetic resolve.

'Shall I guess what you're going to talk about?'

'If you like.'

She gazed at him.

'You're surely not so silly as to tell father about all that nonsense?'

‘What nonsense?’ exclaimed the other indignantly.

‘Why, with Fanny French.’

‘You’ll find that it’s anything but nonsense,’ Horace replied, raising his brows, and gazing straight before him, with expanded nostrils.

‘All right. Let me know the result. It’s time to go in.’

Horace sat alone for a minute or two, his legs at full length, his feet crossed, and the upper part of his body bent forward. He smiled to himself, a smile of singular fatuity, and began to hum a popular tune.

CHAPTER 5

When they assembled at table, Mr. Lord had recovered his moderate cheerfulness. Essentially, he was anything but ill-tempered; Horace and Nancy were far from regarding him with that resentful bitterness which is produced in the victims of a really harsh parent. Ten years ago, as they well remembered, anger was a rare thing in his behaviour to them, and kindness the rule. Affectionate he had never shown himself; reserve and austerity had always distinguished him. Even now-a-days, it was generally safe to anticipate mildness from him at the evening meal. In the matter of eating and drinking his prudence notably contradicted his precepts. He loved strong meats, dishes highly flavoured, and partook of them without moderation. At table his beverage was ale; for wine—unless it were very sweet port—he cared little; but in the privacy of his own room, whilst smoking numberless pipes of rank tobacco, he indulged freely in spirits. The habit was unknown to his children, but for some years he had seldom gone to bed in a condition that merited the name of sobriety.

When the repast was nearly over, Mr. Lord glanced at his son and said unconcernedly:

'You have heard that Nancy wants to mix with the rag-tag and bobtail to-morrow night?'

'I shall take care of her,' Horace replied, starting from his

reverie.

'Doesn't it seem to you rather a come-down for an educated young lady?'

'Oh, there'll be lots of them about.'

'Will there? Then I can't see much difference between them and the servant girls.'

Nancy put in a word.

'That shows you don't in the least understand me, father.'

'We won't argue about it. But bear in mind, Horace, that you bring your sister back not later than half-past eleven. You are to be here by half-past eleven.'

'That's rather early,' replied the young man, though in a submissive tone.

'It's the hour I appoint. Samuel Barmby will be with you, and he will know the arrangement; but I tell you now, so that there may be no misunderstanding.'

Nancy sat in a very upright position, displeasure plain upon her countenance. But she made no remark. Horace, who had his reasons for desiring to preserve a genial tone, affected acquiescence. Presently he and his sister went upstairs to the drawing-room, where they sat down at a distance apart—Nancy by the window, gazing at the warm clouds above the roofs opposite, the young man in a corner which the dusk already shadowed. Some time passed before either spoke, and it was Horace's voice which first made itself heard.

'Nancy, don't you think it's about time we began to behave

firmly?'

'It depends what you mean by firmness,' she answered in an absent tone.

'We're old enough to judge for ourselves.'

'I am, no doubt. But I'm not so sure about you.'

'Oh, all right. Then we won't talk about it.'

Another quarter of an hour went by. The room was in twilight. There came a knock at the door, and Mary Woodruff, a wax-taper in her hand, entered to light the gas. Having drawn the blind, and given a glance round to see that everything was in order, she addressed Nancy, her tone perfectly respectful, though she used no formality.

'Martha has been asking me whether she can go out to-morrow night for an hour or two.'

'You don't wish to go yourself?' Miss. Lord returned, her voice significant of life-long familiarity.

'Oh no!'

And Mary showed one of her infrequent smiles.

'She may go immediately after dinner, and be away till half-past ten.'

The servant bent her head, and withdrew. As soon as she was gone, Horace laughed.

'There you are! What did father say?'

Nancy was silent.

'Well, I'm going to have a word with him,' continued the young man, sauntering towards the door with his hands in his pockets.

He looked exceedingly nervous. 'When I come back, I may have something to tell you.'

'Very likely,' remarked his sister in a dry tone, and seated herself under the chandelier with a book.

Horace slowly descended the stairs. At the foot he stood for a moment, then moved towards his father's door. Another hesitancy, though briefer, and he knocked for admission, which was at once granted. Mr. Lord sat in his round-backed chair, smoking a pipe, on his knees an evening paper. He looked at Horace from under his eyebrows, but with good humour.

'Coming to report progress?'

'Yes, father,—and to talk over things in general.'

The slim youth—he could hardly be deemed more than a lad tried to assume an easy position, with his elbow on the corner of the mantelpiece; but his feet shuffled, and his eyes strayed vacantly. It cost him an effort to begin his customary account of how things were going with him at the shipping-office. In truth, there was nothing particular to report; there never was anything particular; but Horace always endeavoured to show that he had made headway, and to-night he spoke with a very pronounced optimism.

'Very well, my boy,' said his father. 'If you are satisfied, I shall try to be the same. Have you your pipe with you?—At your age I hadn't begun to smoke, and I should advise you to be moderate; but we'll have a whiff together, if you like.'

'I'll go and fetch it,' Horace replied impulsively.

He came back with a rather expensive meerschaum, recently purchased.

'Hollo! luxuries!' exclaimed his father.

'It kept catching my eye in a window,—and at last I couldn't resist. Tobacco's quite a different thing out of a pipe like this, you know.'

No one, seeing them thus together, could have doubted of the affectionate feeling which Stephen Lord entertained for his son. It appeared in his frequent glances, in the relaxation of his features, in a certain abandonment of his whole frame, as though he had only just begun to enjoy the evening's repose.

'I've something rather important to speak about, father,' Horace began, when he had puffed for a few minutes in silence.

'Oh? What's that?'

'You remember telling me, when I was one and twenty, that you wished me to work my way up, and win an income of my own, but that I could look to you for help, if ever there was need of it—?'

Yes, Stephen remembered. He had frequently called it to mind, and wondered whether it was wisely said, the youth's character considered.

'What of that?' he returned, still genially. 'Do you think of starting a new line of ocean steamships?'

'Well, not just yet,' Horace answered, with an uncertain laugh. 'I have something more moderate in view. I may start a competition with the P. and O. presently.'

'Let's hear about it.'

'I dare say it will surprise you a little. The fact is, I—I am thinking of getting married.'

The father did not move, but smoke ceased to issue from his lips, and his eyes, fixed upon Horace, widened a little in puzzled amusement.

'Thinking of it, are you?' he said, in an undertone, as one speaks of some trifle. 'No harm in thinking. Too many people do it without thinking at all.'

'I'm not one of that kind,' said Horace, with an air of maturity which was meant to rebuke his father's jest. 'I know what I'm about. I've thought it over thoroughly. You don't think it too soon, I hope?'

Horace's pipe was going out; he held it against his knee and regarded it with unconscious eyes.

'I dare say it won't be,' said Mr. Lord, 'when you have found a suitable wife.'

'Oh, but you misunderstand me. I mean that I have decided to marry a particular person.'

'And who may that be?'

'The younger Miss. French—Fanny.'

His voice quivered over the name; at the end he gave a gasp and a gulp. Of a sudden his lips and tongue were very dry, and he felt a disagreeable chill running down his back. For the listener's face had altered noticeably; it was dark, stern, and something worse. But Mr. Lord could still speak with self-control.

'You have asked her to marry you?'

'Yes, I have; and she has consented.'

Horace felt his courage returning, like the so-called 'second wind' of a runner. It seemed to him that he had gone through the worst. The disclosure was made, and had resulted in no outbreak of fury; now he could begin to plead his cause. Imagination, excited by nervous stress, brought before him a clear picture of the beloved Fanny, with fluffy hair upon her forehead and a laugh on her never-closed lips. He spoke without effort.

'I thought that there would be no harm in asking you to help us. We should be quite content to start on a couple of hundred a year—quite. That is only about fifty pounds more than we have.'

Calf-love inspires many an audacity. To Horace there seemed nothing outrageous in this suggestion. He had talked it over with Fanny French several times, and they had agreed that his father could not in decency offer them *less* than a hundred a year. He began to shake out the ashes from his pipe, with a vague intention of relighting it.

'You really imagine,' said his father, 'that I should give you money to enable you to marry that idiot?'

Evidently he put a severe restraint upon himself. The veins of his temples were congested; his nostrils grew wide; and he spoke rather hoarsely. Horace straightened his back, and, though in great fear, strung himself for conflict.

'I don't see—what right—to insult the young lady.'

His father took him up sternly.

'Young lady? What do you mean by "young lady"? After all your education, haven't you learnt to distinguish a lady from a dressed-up kitchen wench? *I* had none of your advantages. There was—there would have been some excuse for *me*, if I had made such a fool of myself. What were you doing all those years at school, if it wasn't learning the difference between real and sham, getting to understand things better than poor folks' children? You disappointed me, and a good deal more than I ever told you. I had hoped you would come from school better able to make a place in the world than your father was. I made up my mind long ago that you should never go into my business; you were to be something a good deal better. But after all you couldn't, or wouldn't, do what I wanted. Never mind—I said to myself—never mind; at all events, he has learnt to *think* in a better way than if I had sent him to common schools, and after all that's the main thing. But here you come to me and talk of marrying a low-bred, low-minded creature, who wouldn't be good enough for the meanest clerk!'

'How do you know that, father? What—what right have you to say such things, without knowing more of her than you do?'

There was a brief silence before Mr. Lord spoke again.

'You are very young,' he said, with less vehement contempt. 'I must remember that. At your age, a lad has a sort of devil in him, that's always driving him out of the path of common sense, whether he will or no. I'll try my best to talk quietly with you. Does your sister know what has been going on?'

'I daresay she does. I haven't told her in so many words.'

'I never thought of it,' pursued Mr. Lord gloomily. 'I took it for granted that everybody must see those people as I myself did. I have wondered now and then why Nancy kept up any kind of acquaintance with them, but she spoke of them in the rational way, and that seemed enough. I may have thought that they might get some sort of good out of *her*, and I felt sure she had too much sense to get harm from *them*. If it hadn't been so, I should have forbidden her to know them at all. What have you to say for yourself? I don't want to think worse of you than I need. I can make allowance for your age, as I said. What do you see in that girl? Just talk to me freely and plainly.'

'After all you have said,' replied Horace, his voice still shaky, 'what's the use? You seem to be convinced that there isn't a single good quality in her.'

'So I am. What I want to know is, what good *you* have found.'

'A great deal, else I shouldn't have asked her to marry me.'

A vein of stubbornness, unmistakable inheritance from Stephen Lord, had begun to appear in the youth's speech and bearing. He kept his head bent, and moved it a little from side to side.

'Do you think her an exception in the family, then?'

'She's a great deal better in every way than her sisters. But I don't think as badly of them as you do.'

Mr. Lord stepped to the door, and out into the passage, where he shouted in his deep voice 'Nancy!' The girl quickly appeared.

'Shut the door, please,' said her father. All three were now

standing about the room. 'Your brother has brought me a piece of news. It ought to interest you, I should think. He wants to marry, and out of all the world, he has chosen Miss. French—the youngest.' Horace's position was trying. He did not know what to do with his hands, and he kept balancing now on one foot, now on the other. Nancy had her eyes averted from him, but she met her father's look gravely.

'Now, I want to ask you,' Mr. Lord proceeded, 'whether you consider Miss. French a suitable wife for your brother? Just give me a plain yes or no.'

'I certainly don't,' replied the girl, barely subduing the tremor of her voice.

'Both my children are not fools, thank Heaven! Now tell me, if you can, what fault you have to find with the "young lady," as your brother calls her?'

'For one thing, I don't think her Horace's equal. She can't really be called a lady.'

'You are listening?'

Horace bit his lip in mortification, and again his head swung doggedly from side to side.

'We might pass over that,' added Mr. Lord. 'What about her character? Is there any good point in her?'

'I don't think she means any harm. But she's silly, and I've often thought her selfish.'

'You are listening?'

Horace lost patience.

'Then why do you pretend to be friends with her?' he demanded almost fiercely.

'I don't,' replied his sister, with a note of disdain. 'We knew each other at school, and we haven't altogether broken off, that's all.'

'It isn't all!' shouted the young man on a high key. 'If you're not friendly with her and her sisters, you've been a great hypocrite. It's only just lately you have begun to think yourself too good for them. They used to come here, and you went to them; and you talked just like friends would do. It's abominable to turn round like this, for the sake of taking father's side against me!'

Mr. Lord regarded his son contemptuously. There was a rather long silence; he spoke at length with severe deliberation.

'When you are ten years older, you'll know a good deal more about young women as they're turned out in these times. You'll have heard the talk of men who have been fools enough to marry choice specimens. When common sense has a chance of getting in a word with you, you'll understand what I now tell you. Wherever you look now-a-days there's sham and rottenness; but the most worthless creature living is one of these trashy, flashy girls,—the kind of girl you see everywhere, high and low,—calling themselves "ladies,"—thinking themselves too good for any honest, womanly work. Town and country, it's all the same. They're educated; oh yes, they're educated! What sort of wives do they make, with their education? What sort of mothers are they? Before long, there'll be no such thing as a home. They

don't know what the word means. They'd like to live in hotels, and trollop about the streets day and night. There won't be any servants much longer; you're lucky if you find one of the old sort, who knows how to light a fire or wash a dish. Go into the houses of men with small incomes; what do you find but filth and disorder, quarrelling and misery? Young men are bad enough, I know that; they want to begin where their fathers left off, and if they can't do it honestly, they'll embezzle or forge. But you'll often find there's a worthless wife at the bottom of it,—worrying and nagging because she has a smaller house than some other woman, because she can't get silks and furs, and wants to ride in a cab instead of an omnibus. It is astounding to me that they don't get their necks wrung. Only wait a bit; we shall come to that presently!'

It was a rare thing for Stephen Lord to talk at such length. He ceased with a bitter laugh, and sat down again in his chair. Horace and his sister waited.

'I've no more to say,' fell from their father at length. 'Go and talk about it together, if you like.'

Horace moved sullenly towards the door, and with a glance at his sister went out. Nancy, after lingering for a moment, spoke.

'I don't think you need have any fear of it, father.'

'Perhaps not. But if it isn't that one, it'll be another like her. There's not much choice for a lad like Horace.'

Nancy changed her purpose of leaving the room, and drew a step nearer.

'Don't you think there *might* have been?'

Mr. Lord turned to look at her.

'How? What do you mean?'

'I don't want to make you angry with me—'

'Say what you've got to say,' broke in her father impatiently.

'It isn't easy, when you so soon lose your temper.'

'My girl,'—for once he gazed at her directly,—'if you knew all I have gone through in life, you wouldn't wonder at my temper being spoilt.—What do you mean? What could I have done?'

She stood before him, and spoke with diffidence.

'Don't you think that if we had lived in a different way, Horace and I might have had friends of a better kind?'

'A different way?—I understand. You mean I ought to have had a big house, and made a show. Isn't that it?'

'You gave us a good education,' replied Nancy, still in the same tone, 'and we might have associated with very different people from those you have been speaking of; but education alone isn't enough. One must live as the better people do.'

'Exactly. That's your way of thinking. And how do you know that I could afford it, to begin with?'

'Perhaps I oughtn't to have taken that for granted.'

'Perhaps not. Young women take a good deal for granted now a-days. But supposing you were right, are you silly enough to think that richer people are better people, as a matter of course?'

'Not as a matter of course,' said Nancy. 'But I'm quite sure—I know from what I've seen—that there's more chance of meeting

nice people among them.'

'What do you mean by "nice"?' Mr. Lord was lying back in his chair, and spoke thickly, as if wearied. 'People who can talk so that you forget they're only using words they've learnt like parrots?'

'No. Just the contrary. People who have something to say worth listening to.'

'If you take my advice, you'll pay less attention to what people say, and more to what they do. What's the good of a friend who won't come to see you because you live in a small house? That's the plain English of it. If I had done as I thought right, I should never have sent you to school at all. I should have had you taught at home all that's necessary to make a good girl and an honest woman, and have done my best to keep you away from the kind of life that I hate. But I hadn't the courage to act as I believed. I knew how the times were changing, and I was weak enough to be afraid I might do you an injustice. I did give you the chance of making friends among better people than your father. Didn't I use to talk to you about your school friends, and encourage you when they seemed of the right kind? And now you tell me that they don't care for your society because you live in a decent, unpretending way. I should think you're better without such friends.'

Nancy reflected, seemed about to prolong the argument, but spoke at length in another voice.

'Well, I will say good-night, father.'

It was not usual for them to see each other after dinner, so

that a good-night could seldom be exchanged. The girl, drawing away, expected a response; she saw her father nod, but he said nothing.

'Good-night, father,' she repeated from a distance.

'Good-night, Nancy, good-night,' came in impatient reply.

CHAPTER 6

On Tuesday afternoon, when, beneath a cloudless sky, the great London highways reeked and roared in celebration of Jubilee, Nancy and her friend Miss. Morgan walked up Grove Lane to Champion Hill. Here and there a house had decked itself with colours of loyalty; otherwise the Lane was as quiet as usual.

Champion Hill is a gravel byway, overhung with trees; large houses and spacious gardens on either hand. Here the heat of the sun was tempered. A carriage rolled softly along; a nurse with well-dressed children loitered in the shade. One might have imagined it a country road, so profound the stillness and so leafy the prospect.

A year ago, Jessica Morgan had obtained a three months' engagement as governess to two little girls, who were sent under her care to the house of their grandmother at Teignmouth. Their father, Mr Vawdrey of Champion Hill, had recently lost his wife through an illness contracted at a horse-race, where the lady sat in wind and rain for some hours. The children knew little of what is learnt from books, but were surprisingly well informed on matters of which they ought to have known nothing; they talked of theatres and race-courses, of 'the new murderer' at Tussaud's, of police-news, of notorious spendthrifts and demi-reps; discussed their grown-up acquaintances with precocious understanding, and repeated scandalous insinuations which could

have no meaning for them. Jessica was supposed to teach them for two hours daily; she found it an impossibility. Nevertheless a liking grew up between her and her charges, and, save by their refusal to study, the children gave her no trouble; they were abundantly good-natured, they laughed and sported all day long, and did their best to put life into the pale, overworked governess.

Whilst living thus at the seaside, Jessica was delighted by the arrival of Nancy Lord, who came to Teignmouth for a summer holiday. With her came Mary Woodruff. The faithful servant had been ill; Mr Lord sent her down into Devon to make a complete recovery, and to act as Nancy's humble chaperon. Nancy's stay was for three weeks. The friends saw a great deal of each other, and Miss. Lord had the honour of being presented to Mrs. Tarrant, the old lady with whom Jessica lived, Mr. Vawdrey's mother-in-law. At the age of three score and ten, Mrs. Tarrant still led an active life, and talked with great volubility, chiefly of herself; Nancy learnt from her that she had been married at seventeen, and had had two children, a son and a daughter, both deceased; of relatives there remained to her only Mr Vawdrey and his family, and a grandson, Lionel Tarrant.

One evening, as Jessica returned from a ramble with the children, they encountered a young man who was greeted, without much fervour, as 'cousin Lionel.' Mr. Tarrant professed himself merely a passing visitant; he had come to inquire after the health of his grandmother, and in a day or two must keep an appointment with friends elsewhere. Notwithstanding

this announcement, he remained at Teignmouth for a fortnight, exhibiting a pious assiduity in his attendance upon the old lady. Naturally, he made acquaintance with Miss. Lord, whom his cousins regarded as a great acquisition, so vivacious was she, so ready to take part in any kind of lively amusement. Mr. Tarrant had been at Oxford; his speech was marked with the University accent; he talked little, and seemed to prefer his own society. In conversation with Nancy, though scrupulously courteous and perfectly good-natured, he never forgot that she was the friend of his cousins' governess, that their intercourse must be viewed as an irregular sort of thing, and that it behoved him to support his dignity whilst condescending to a social inferior. So, at all events, it struck Miss. Lord, very sensitive in such matters. Fond of fitting people with nicknames, she called this young man sometimes 'His Royal Highness,' sometimes 'His Majesty.'

Of Mr. Tarrant's station in life nothing was discovered. His grandmother, though seemingly in possession of ample means, betrayed an indifferent education, and in her flow of gossip never referred to ancestral dignities, never made mention of the calling her husband had pursued. Mr. Vawdrey was known to be 'in business,'—a business which must be tolerably lucrative.

On their return to London, the children passed from Miss. Morgan's care into that of Mrs. Baker, who kept house for the widower at Champion Hill; but Jessica did not wholly lose sight of them, and, at their request, she persuaded Nancy Lord to make an occasional call with her. Mrs. Baker (relict, it was understood,

of a military officer who had fallen in Eastern warfare) behaved to the young ladies with much friendliness. They did not meet Mr. Vawdrey.

Early in the following year, old Mrs. Tarrant, forsaking Teignmouth, came to live under her son-in-law's roof; the winter had tried her health, and henceforth she seldom left home.

To-day, as on former occasions (only two or three in all), Nancy was reluctant to approach the big house; its imposing front made her feel that she came only on sufferance; probably even Mrs. Baker did not regard her as having a right to call here on terms of equality. Yet the place touched her curiosity and her imagination; she liked to study the luxurious appointments within, and to walk about the neglected but pleasant garden, quiet and secluded as if whole counties divided it from Camberwell. In the hall she and Jessica were at once welcomed by the children, who first informed them that tea would be served out of doors, and next made known that 'cousin Lionel' was here, in Mrs. Tarrant's drawing-room. The second piece of news vexed Nancy; she resolved never to come again, unless on formal invitation.

Mrs. Baker, an agreeable woman, received them as if she were the mistress of the house. With Jessica she chatted about matters examinational, which she seemed thoroughly to understand; with Miss Lord she talked of wider subjects, in a tone not unpleasing to Nancy, seeing that it presumed, on her part, some knowledge of the polite world. It was observable that Mr. Vawdrey's daughters had benefited by the superintendence of this lady;

they no longer gossiped loudly about murders and scandals, but demeaned themselves more as became their years.

On the arrival of other ladies to call upon Mrs. Baker, the children drew their friends away into the garden, where tea now awaited them. Amid the trees and flowers time passed not unpleasantly, until, on happening to turn her head, Nancy perceived at a distance the approaching figure of Mr. Lionel Tarrant. He sauntered over the grass with easy, indolent step; his straw hat and light lounge costume (excellent tailoring) suited the season and the place. Jessica, who regarded the young man with something of awe, stood up to shake hands, but Miss. Lord kept her place in the garden chair.

'Did you see the procession?' Tarrant inquired. 'Ah, then I can give you very important news—thrilling news. I know the colour of the Queen's bonnet, and of her parasol.'

'Please don't keep us in suspense,' said Nancy.

'They were of pale primrose. Touching, don't you think?'

He had seated himself crosswise on a camp-stool, and seemed to be admiring the contour of his brown boots. Lionel's age was not more than seven-and-twenty; he enjoyed sound health, and his face signified contentment with the scheme of things as it concerned himself; but a chronic languor possessed him. It might be sheer laziness, possibly a result of that mental habit, discernible In his look, whereby he had come to regard his own judgment as the criterion of all matters in heaven and earth. Yet the conceit which relaxed his muscles was in the main amiable;

it never repelled as does the conceit of a fop or a weakling or a vulgar person; he could laugh heartily, even with his own affectations for a source of amusement. Of personal vanity he had little, though women esteemed him good-looking; his steady, indolent gaze made denial of such preoccupation. Nor could he be regarded as emasculate; his movements merely disguised the natural vigour of a manly frame, and his conversational trifling hinted an intellectual reserve, a latent power of mind, obvious enough in the lines of his countenance.

Nancy was excusable for supposing that he viewed her slightingly. He spoke as one who did not expect to be quite understood by such a hearer, addressing her, without the familiarity, much as he addressed his young cousins. To her, his careful observance of formalities seemed the reverse of flattering; she felt sure that with young women in his own circle he would allow himself much more freedom. Whether the disparagement applied to her intellect or to her social status might be a question; Nancy could not decide which of the two she would prefer. Today an especial uneasiness troubled her from the first moment of his appearance; she felt a stronger prompting than hitherto to assert herself, and, if possible, to surprise Mr. Tarrant. But, as if he understood her thought, his manner became only more bland, his calm aloofness more pronounced.

The children, who were never at ease in their cousin's presence, succeeded in drawing Jessica apart, and chattered to her about the educational methods imposed by Mrs. Baker, airing

many grievances. They nourished a hope that Miss. Morgan might again become their governess; lessons down at Teignmouth had been nothing like so oppressive as here at Champion Hill.

Tarrant, meanwhile, having drunk a cup of tea, and touched his moustache with a silk handkerchief, transferred himself from the camp-stool to the basket chair vacated by Jessica. He was now further from Nancy, but facing her.

'I have been talking with Mrs. Bellamy,' fell from him, in the same tone of idle good nature. 'Do you know her? She has but one subject of conversation; an engrossing topic, to be sure; namely, her servants. Do you give much thought to the great servant question? I have my own modest view of the matter. It may not be novel, but my mind has worked upon it in the night watches.'

Nancy, resolved not to smile, found herself smiling. Not so much at what he said, as at the manner of it. Her resentment was falling away; she felt the influence of this imperturbable geniality.

'Shall I tell you my theory?'

He talked with less reserve than on the last occasion when they had sat together. The mellow sunlight, the garden odours, the warm, still air, favoured a growth of intimacy.

'By all means,' was Nancy's reply.

'We must begin by admitting that the ordinary woman hates nothing so much as to have another woman set in authority over her.' He paused, and laughed lazily. 'Now, before the triumph

of glorious Democracy, only those women kept servants who were capable of rule,—who had by birth the instinct of authority. They knew themselves the natural superiors of their domestics, and went through an education fitting them to rule. Things worked very well; no servant-difficulty existed. Now-a-days, every woman who can afford it must have another woman to wait upon her, no matter how silly, or vulgar, or depraved she may be; the result, of course, is a spirit of rebellion in the kitchen. Who could have expected anything else?'

Nancy played with a dandelion she had plucked, and gave sign neither of assent nor disagreement.

'Mrs. Bellamy,' continued the young man, 'marvels that servants revolt against her. What could be more natural? The servants have learnt that splendid doctrine that every one is as good as everybody else, and Mrs. Bellamy is by no means the person to make them see things differently. And this kind of thing is going on in numberless houses—an utterly incompetent mistress and a democratic maid in spirited revolt. The incompetents, being in so vast a majority, will sooner or later spoil all the servants in the country.'

'You should make an article of it,' said Nancy, 'and send it to *The Nineteenth Century*.'

'So I might.' He paused, and added casually, 'You read *The Nineteenth Century*?'

'Now and then.'

Nancy felt herself an impostor, for of leading reviews she

knew little more than the names. And Tarrant's look, so steady, yet so good-tempered, disturbed her conscience with the fear that he saw through her. She was coming wretchedly out of this dialogue, in which she had meant to make a figure.

He changed the subject; was it merely to spare her?

'Shall you go to Teignmouth again this year?'

'I don't know yet. I think not.'

Silence followed. Tarrant, to judge from his face, was absorbed in pleasant thought; Nancy, on the other hand, felt so ill at ease that she was on the point of rising, when his voice checked her.

'I have an idea'—he spoke dreamily—'of going to spend next winter in the Bahamas.'

'Why the Bahamas?'

Speaking with all the carelessness she could command, Nancy shivered a little. Spite of her 'culture,' she had but the vaguest notion where the Bahamas were. To betray ignorance would be dreadful. A suspicion awoke in her that Tarrant, surprised by her seeming familiarity with current literature, was craftily testing the actual quality of her education. Upon the shiver followed a glow, and, in fear lest her cheeks would redden, she grew angry.

He was replying.

'Partly because it is a delightful winter climate; partly because I have a friend there; partly because the islands are interesting. A man I knew at Oxford has gone out there, and is likely to stay. His father owns nearly the whole of an island; and as he's in very

bad health, my friend may soon come into possession. When he does, he's going to astonish the natives.'

'How?'

A vision of savages flashed before Nancy's mind. She breathed more freely, thinking the danger past.

'Simply by making a fortune out of an estate that is lying all but barren. Before the emancipation of the niggers, the Bahamas flourished wonderfully; now they are fallen to decay, and ruled, so far as I understand it, by a particularly contemptible crew of native whites, who ought all to be kicked into the sea. My friend's father is a man of no energy; he calls himself magistrate, coroner, superintendent of the customs, and a dozen other things, but seems to have spent his time for years in lying about, smoking and imbibing. His son, I'm afraid, waits impatiently for the old man's removal to a better world. He believes there are immense possibilities of trade.'

Trying hard to recollect her geography, Miss. Lord affected but a slight interest.

'There's no direct way of getting there,' Tarrant pursued. 'What route should you suggest?'

She was right, after all. He wished to convict her of ignorance. Her cheeks were now burning, beyond a doubt, and she felt revengeful.

'I advise you to make inquiries at a shipping-office,' was her distant reply.

'It seems'—he was smiling at Nancy—'I shall have to go to

New York, and then take the Cuba mail.'

'Are you going to join your friend in business?'

'Business, I fear, is hardly my vocation.'

There was a tremor on Nancy's lips, and about her eyelids. She said abruptly:

'I thought you were perhaps in business?'

'Did you? What suggested it?'

Tarrant looked fixedly at her; in his expression, as in his voice, she detected a slight disdain, and that decided her to the utterance of the next words.

'Oh'—she had assumed an ingenuous air—'there's the Black Lead that bears your name. Haven't you something to do with it?'

She durst not watch him, but a change of his countenance was distinctly perceptible, and for the moment caused her a keen gratification. His eyes had widened, his lips had set themselves; he looked at once startled and mortified.

'Black lead?' The words fell slowly, in a voice unlike that she had been hearing. 'No. I have nothing to do with it.'

The silence was dreadful. Nancy endeavoured to rise, but her limbs would not do their office. Then, her eyes fixed on the grass, she became aware that Tarrant himself had stood up.

'Where are the children?' he was saying absently.

He descried them afar off with Miss. Morgan, and began to saunter in that direction. As soon as his back was turned, Nancy rose and began to walk towards the house. In a few moments Jessica and the girls were with her.

‘I think we must go,’ she said.

They entered, and took leave of Mrs. Baker, who sat alone in the drawing-room.

‘Did you say good-bye to Mr. Tarrant?’ Jessica asked, as they came forth again.

‘Yes.’

‘I didn’t. But I suppose it doesn’t matter.’

Nancy had thought of telling her friend what she had done, of boasting that she had asked the impossible question. But now she felt ashamed of herself, and something more than ashamed. Never again could she enter this garden. And it seemed to her that, by a piece of outrageous, of wanton, folly, she had for ever excluded herself from the society of all ‘superior’ people.

CHAPTER 7

'Now, *I* look at it in this way. It's to celebrate the fiftieth year of the reign of Queen Victoria—yes: but at the same time, and far more, it's to celebrate the completion of fifty years of Progress. National Progress, without precedent in the history of mankind! One may say, indeed, Progress of the Human Race. Only think what has been done in this half-century: only think of it! Compare England now, compare the world, with what it was in 1837. It takes away one's breath!'

Thus Mr. Samuel Bennett Barmby, as he stood swaying forward upon his toes, his boots creaking. Nancy and Jessica listened to him. They were ready to start on the evening's expedition, but Horace had not yet come home, and on the chance of his arrival they would wait a few minutes longer.

'I shall make this the subject of a paper for our Society next winter—the Age of Progress. And with special reference to one particular—the Press. Only think now, of the difference between our newspapers, all our periodicals of to-day, and those fifty years ago. Did you ever really consider, Miss. Morgan, what a marvellous thing one of our great newspapers really is? Printed in another way it would make a volume—absolutely; a positive volume; packed with thought and information. And all for the ridiculous price of one penny!'

He laughed; a high, chuckling, crowing laugh; the laugh of

triumphant optimism. Of the man's sincerity there could be no question; it beamed from his shining forehead, his pointed nose; glistened in his prominent eyes. He had a tall, lank figure, irreproachably clad in a suit of grey: frock coat, and waistcoat revealing an expanse of white shirt. His cuffs were magnificent, and the hands worthy of them. A stand-up collar, of remarkable stiffness, kept his head at the proper level of self-respect.

'By the bye, Miss. Lord, are you aware that the Chinese Empire, with four *hundred* MILLION inhabitants, has only *ten* daily papers? Positively; only ten.'

'How do you know?' asked Nancy.

'I saw it stated in a paper. That helps one to *grasp* the difference between civilisation and barbarism. One doesn't think clearly enough of common things. Now that's one of the benefits one gets from Carlyle. Carlyle teaches one to see the marvellous in everyday life. Of course in many things I don't agree with him, but I shall never lose an opportunity of expressing my gratitude to Carlyle. Carlyle and Gurty! Yes, Carlyle and Gurty; those two authors are an education in themselves.'

He uttered a long 'Ah!' and moved his lips as if savouring a delicious morsel.

'Now here's an interesting thing. If all the cabs in London were put end to end,'—he paused between the words, gravely,—'what do you think, Miss. Morgan, would be the total length?'

'Oh, I have no idea, Mr. Barmby.'

'Forty miles—positively! Forty miles of cabs!'

'How do you know?' asked Nancy.

'I saw it stated in a paper.'

The girls glanced at each other, and smiled. Barmby beamed upon them with the benevolence of a man who knew his advantages, personal and social.

And at this moment Horace Lord came in. He had not the fresh appearance which usually distinguished him; his face was stained with perspiration, his collar had become limp, the flower at his buttonhole hung faded.

'Well, here I am. Are you going?'

'I suppose you know you have kept us waiting,' said his sister.

'Awf'ly sorry. Couldn't get here before.'

He spoke as if he had not altogether the command of his tongue, and with a fixed meaningless smile.

'We had better not delay,' said Barmby, taking up his hat. 'Seven o'clock. We ought to be at Charing Cross before eight; that will allow us about three hours.'

They set forth at once. By private agreement between the girls, Jessica Morgan attached herself to Mr. Barmby, allowing Nancy to follow with her brother, as they walked rapidly towards Camberwell Green. Horace kept humming popular airs; his hat had fallen a little to the side, and he swung his cane carelessly. His sister asked him what he had been doing all day.

'Oh, going about. I met some fellows after the procession. We had a splendid view, up there on the top of Waterloo House.'

'Did Fanny go home?'

'We met her sisters, and had some lunch at a restaurant. Look here; you don't want me to-night. You won't mind if I get lost in the crowd? Barmby will be quite enough to take care of you.'

'You are going to meet her again, I suppose?'

Horace nodded.

'We had better agree on a rendezvous at a certain time. I say, Barmby, just a moment; if any of us should get separated, we had better know where to meet, for coming home.'

'Oh, there's no fear of that.'

'All the same, it *might* happen. There'll be a tremendous crush, you know. Suppose we say the place where the trams stop, south of Westminster Bridge, and the time a quarter to eleven?'

This was agreed upon.

At Camberwell Green they mingled with a confused rush of hilarious crowds, amid a clattering of cabs and omnibuses, a jingling of tram-car bells. Public-houses sent forth their alcoholic odours upon the hot air. Samuel Barmby, joyous in his protectorship of two young ladies, for he regarded Horace as a mere boy, bustled about them whilst they stood waiting for the arrival of the Westminster car.

'It'll have to be a gallant rush! You would rather be outside, wouldn't you, Miss. Lord? Here it comes: charge!'

But the charge was ineffectual for their purpose. A throng of far more resolute and more sinewy people swept them aside, and seized every vacant place on the top of the vehicle. Only with much struggle did they obtain places within. In an ordinary

mood, Nancy would have resented this hustling of her person by the profane public; as it was, she half enjoyed the tumult, and looked forward to get more of it along the packed streets, with a sense that she might as well amuse herself in vulgar ways, since nothing better was attainable. This did not, however, modify her contempt of Samuel Barmby; it seemed never to have occurred to him that the rough-and-tumble might be avoided, and time gained, by the simple expedient of taking a cab.

Sitting opposite to Samuel, she avoided his persistent glances by reading the rows of advertisements above his head. Somebody's 'Blue;' somebody's 'Soap;' somebody's 'High-class Jams;' and behold, inserted between the Soap and the Jam —'God so loved the world, that He gave His only-begotten Son, that whoso believeth in Him should not perish, but have everlasting life.' Nancy perused the passage without perception of incongruity, without emotion of any kind. Her religion had long since fallen to pieces, and universal defilement of Scriptural phrase by the associations of the market-place had in this respect blunted her sensibilities.

Barmby was talking to Jessica Morgan. She caught his words now and then.

'Can you tell me what is the smallest tree in the world?—No, it's the Greenland birch. Its full-grown height is only three inches —positively! But it spreads over several feet.'

Nancy was tempted to lean forward and say, 'How do you know?' But the jest seemed to involve her in too much familiarity

with Mr Barmby; for her own peace it was better to treat him with all possible coldness.

A woman near her talked loudly about the procession, with special reference to a personage whom she called 'Prince of Wiles.' This enthusiast declared with pride that she had stood at a certain street corner for seven hours, accompanied by a child of five years old, the same who now sat on her lap, nodding in utter weariness; together they were going to see the illuminations, and walk about, with intervals devoted to refreshments, for several hours more. Beyond sat a working-man, overtaken with liquor, who railed vehemently at the Jubilee, and in no measured terms gave his opinion of our Sovereign Lady; the whole thing was a 'lay,' an occasion for filling the Royal pocket, and it had succeeded to the tune of something like half a million of money, wheedled, most of it, from the imbecile poor. 'Shut up!' roared a loyalist, whose patience could endure no longer. 'We're not going to let a boozing blackguard like you talk in that way about 'er Majesty!' Thereupon, retort of insult, challenge to combat, clamour from many throats, deep and shrill. Nancy laughed, and would rather have enjoyed it if the men had fought.

At Westminster Bridge all jumped confusedly into the street and ran for the pavement. It was still broad daylight; the sun—a potentate who keeps no Jubilee—dropping westward amid the hues of summer eventide, was unmarked, for all his splendour, by the roaring multitudes.

'Where are you going to leave us?' Nancy inquired of her

brother.

'Charing Cross, or somewhere about there.'

'Keep by me till then.'

Barmby was endeavouring to secure her companionship. He began to cross the bridge at her side, but Nancy turned and bade him attend upon Miss. Morgan, saying that she wished to talk with her brother. In this order they moved towards Parliament Street, where the crowd began to thicken.

'Now let us decide upon our route,' exclaimed Barmby, with the air of a popular leader planning a great demonstration. 'Miss. Lord, we will be directed by your wishes. Where would you like to be when the lighting-up begins?'

'I don't care. What does it matter? Let us go straight on and see whatever comes in our way.'

'That's the right spirit! Let us give ourselves up to the occasion! We can't be wrong in making for Trafalgar Square. Advance!'

They followed upon a group of reeling lads and girls, who yelled in chorus the popular song of the day, a sentimental one as it happened—

'*Do not forget me, Do not forget me, Think sometimes of me still*'—

Nancy was working herself into a nervous, excited state. She felt it impossible to walk on and on under Barmby's protection, listening to his atrocious commonplaces, his enthusiasms of the Young Men's Debating Society. The glow of midsummer had entered into her blood; she resolved to taste independence, to

mingle with the limitless crowd as one of its units, borne in whatever direction. That song of the streets pleased her, made sympathetic appeal to her; she would have liked to join in it.

Just behind her—it was on the broad pavement at Whitehall—some one spoke her name.

'Miss. Lord! Why, who would have expected to see you here? Shouldn't have dared to think of such a thing; upon my word, I shouldn't!'

A man of about thirty, dressed without much care, middle-sized, wiry, ruddy of cheek, and his coarse but strong features vivid with festive energy, held a hand to her. Luckworth Crewe was his name. Nancy had come to know him at the house of Mrs. Peachey, where from time to time she had met various people unrecognised in her own home. His tongue bewrayed him for a native of some northern county; his manner had no polish, but a genuine heartiness which would have atoned for many defects. Horace, who also knew him, offered a friendly greeting; but Samuel Barmby, when the voice caught his ear, regarded this intruder with cold surprise.

'May I walk on with you?' Crewe asked, when he saw that Miss. Lord felt no distaste for his company.

Nancy deigned not even a glance at her nominal protector.

'If you are going our way,' she replied.

Barmby, his dignity unobserved, strode on with Miss. Morgan, of whom he sought information concerning the loud-voiced man. Crewe talked away.

'So you've come out to have a look at it, after all. I saw the Miss Frenches last Sunday, and they told me you cared no more for the Jubilee than for a dog-fight. Of course I wasn't surprised; you've other things to think about. But it's worth seeing, that's my opinion. Were you out this morning?'

'No. I don't care for Royalties.'

'No more do I. Expensive humbugs, that's what I call 'em. But I had a look at them, for all that. The Crown Prince was worth seeing; yes, he really was. I'm not so prejudiced as to deny that. He's the kind of chap I should like to get hold of, and have a bit of a talk with, and ask him what he thought about things in general. It's been a big affair, hasn't it? I know a chap who made a Jubilee Perfume, and he's netting something like a hundred pounds a day.'

'Have you any Jubilee speculation on hand?'

'Don't ask me! It makes me mad. I had a really big thing,—a Jubilee Drink,—a teetotal beverage; the kind of thing that would have sold itself, this weather. A friend of mine hit on it, a clerk in a City warehouse, one of the cleverest chaps I ever knew. It really was *the* drink; I've never tasted anything like it. Why, there's the biggest fortune on record waiting for the man who can supply *the* drink for total-abstainers. And this friend of mine had it. He gave me some to taste one night, about a month ago, and I roared with delight. It was all arranged. I undertook to find enough capital to start with, and to manage the concern. I would have given up my work with Bullock and Freeman. I'd have gone in, tooth and

nail, for that drink! I sat up all one night trying to find a name for it; but couldn't hit on the right one. A name is just as important as the stuff itself that you want to sell. Next morning—it was Sunday—I went round to my friend's lodgings, and'—he slapped his thigh—'I'm blest if the chap hadn't cut his throat!'

'Why?'

'Betting and forgery. He would have been arrested next day. But the worst of it was that his beverage perished with him. I hadn't a notion how it was made; he wouldn't tell me till I planked down money to start with; and not a drop of it could be found anywhere. And to think that he had absolutely struck oil, as they say; had nothing to do but sit down and count the money as it came in! That's the third man I've known go wrong in less than a year. Betting and embezzlement; betting and burglary; betting and forgery. I'll tell you some time about the chap who went in for burglary. One of the best fellows I ever knew; when he comes out, I must give him a hand. But ten to one he'll burgle again; they always do; burglary grows on a man, like drink.'

His laughter rang across the street; Barmby, who kept looking back, surprised and indignant that this acquaintance of Miss. Lord's was not presented to him, paused for a moment, but Nancy waved to him commandingly, 'Straight on!'

They reached Charing Cross. Horace, who took no part in the conversation, and had dropped behind, at this point found an opportunity of stealing away. It was Crewe who first remarked his absence.

'Hollo! where's your brother?'

'Gone, evidently.—Hush! Don't say anything. Will you do something for me, Mr. Crewe?'

'Of course I will. What is it?'

Nancy pursued in a low voice.

'He's gone to meet Fanny French. At least, he told me so; but I want to know whether it is really Fanny, or some one else. He said they were to meet in front of the Haymarket Theatre. Will you go as quickly as you can, and see if Fanny is there?'

Crewe laughed.

'Like a bird!—But how am I to meet you again?'

'We'll be at the top of Regent Street at nine o'clock,—by Peter Robinson's. Don't lose time.'

He struck off in the westerly direction, and Barmby, looking round at that moment, saw him go. Engrossed in thought of Nancy, Samuel did not yet perceive that her brother had vanished.

'Your friend isn't coming any further?' he said, in a tone of forbearance.

'No.'

'But where's Mr. Lord?' exclaimed Jessica.

Nancy pretended to look back for him, and for a minute or two they waited. Barmby, glad to be delivered from both male companions, made light of the matter; Horace could take care of himself; they had the appointment for a quarter to eleven;—on! And he now fixed himself resolutely at Nancy's side.

She, delighted with the success of her stratagem, and careless of what might result from it, behaved more companionably. To Luckworth Crewe's society she had no objection; indeed, she rather liked him; but his presence would have hindered the escape for which she was preparing. Poor Jessica might feel it something of a hardship to pass hours alone with 'the Prophet,' but that could not be helped. Nancy would be free to-night, if never again. They turned into the Strand, and Barmby voiced his opinion of the public decorations.

'There's very little of what can be called Art,—very little indeed. I'm afraid we haven't made much progress in Art.—Now what would Ruskin say to this kind of thing? The popular taste wants educating. My idea is that we ought to get a few leading men Burne Jones and—and William Morris—and people of that kind, you know, Miss. Lord,—to give lectures in a big hall on the elements of Art. A great deal might be done in that way, don't you think so, Miss. Morgan?'

'I have no faith in anything popular,' Jessica replied loftily.

'No, no. But, after all, the people have got the upper hand now-a-days, and we who enjoy advantages of education, of culture, ought not to allow them to remain in darkness. It isn't for our own interest, most decidedly it isn't.'

'Did your sisters go to see the procession?' Nancy asked.

'Oh, they were afraid of the crowd. The old gentleman took them out to Tooting Common this afternoon, and they enjoyed themselves. Perhaps I should have been wiser if I had imitated

their example; I mean this morning; of course I wouldn't have missed this evening for anything whatever. But somehow, one feels it a sort of duty to see something of these great public holidays. I caught a glimpse of the procession. In its way it was imposing—yes, really. After all, the Monarchy is a great *fact*—as Gurty would have said. I like to keep my mind open to facts.'

The sun had set, and with approach of dusk the crowds grew denser. Nancy proposed a return westwards; the clubs of Pall Mall and of St James's Street would make a display worth seeing, and they must not miss Piccadilly.

'A little later,' said their escort, with an air of liberality, 'we must think of some light refreshment. We shall be passing a respectable restaurant, no doubt.'

Twilight began to obscure the distance. Here and there a house-front slowly marked itself with points of flame, shaping to wreath, festoon, or initials of Royalty. Nancy looked eagerly about her, impatient for the dark, wishing the throng would sweep her away. In Pall Mall, Barmby felt it incumbent upon him to name the several clubs, a task for which he was inadequately prepared. As he stood staring in doubt at one of the coldly insolent facades, Jessica gazing in the same direction, Nancy saw that her moment had come. She darted off, struggled through a moving crowd, and reached the opposite pavement. All she had now to do was to press onward with the people around her; save by chance, she could not possibly be discovered.

Alarm at her daring troubled her for a few minutes. As a

matter of course Barmby would report this incident to her father, —unless she plainly asked him not to do so, for which she had no mind. Yet what did it matter? She had escaped to enjoy herself, and the sense of freedom soon overcame anxieties. No one observed her solitary state; she was one of millions walking about the streets because it was Jubilee Day, and every moment packed her more tightly among the tramping populace. A procession, this, greatly more significant than that of Royal personages earlier in the day. Along the main thoroughfares of mid-London, wheel-traffic was now suspended; between the houses moved a double current of humanity, this way and that, filling the whole space, so that no vehicle could possibly have made its way on the wonted track. At junctions, pickets of police directed progress; the slowly advancing masses wheeled to left or right at word of command, carelessly obedient. But for an occasional bellow of hilarious blackguardism, or for a song uplifted by strident voices, or a cheer at some flaring symbol that pleased the passers, there was little noise; only a thud, thud of footfalls numberless, and the low, unvarying sound that suggested some huge beast purring to itself in stupid contentment.

Nancy forgot her identity, lost sight of herself as an individual. Her blood was heated by close air and physical contact. She did not think, and her emotions differed little from those of any shop-girl let loose. The 'culture,' to which she laid claim, evanesced in this atmosphere of exhalations. Could she have seen her face, its look of vulgar abandonment would have horrified her.

Some one trod violently on her heel, and she turned with a half-angry laugh, protesting. 'Beg your pardon, miss,' said a young fellow of the clerkly order. 'A push be'ind made me do it.' He thrust himself to a place beside her, and Nancy conversed with him unrestrainedly, as though it were a matter of course. The young man, scrutinising her with much freedom, shaped clerkly compliments, and, in his fashion, grew lyrical; until, at a certain remark which he permitted himself, Nancy felt it time to shake him off. Her next encounter was more noteworthy. Of a sudden she felt an arm round her waist, and a man, whose breath declared the source of his inspiration, began singing close to her ear the operatic ditty, 'Queen of my Heart.' He had, moreover, a good tenor voice, and belonged, vaguely, to some stratum of educated society.

'I think you had better leave me alone,' said Nancy, looking him severely in the face.

'Well, if you really think so,'—he seemed struck by her manner of speech,—'of course I will: but I'd much rather not.'

'I might find it necessary to speak to a policeman at the next corner.'

'Oh, in that case.'—He raised his hat, and fell aside. And Nancy felt that, after all, the adventure had been amusing.

She was now in Regent Street, and it came to her recollection that she had made an appointment with Luckworth Crewe for nine o'clock. Without any intention of keeping it; but why not do so? Her lively acquaintance would be excellent company for the

next hour, until she chose to bring the escapade to an end. And indeed, save by a disagreeable struggle, she could hardly change the direction of her steps. It was probably past nine; Crewe might have got tired of waiting, or have found it impossible to keep a position on the pavement. Drawing near to the top of Regent Street, she hoped he might be there. And there he was, jovially perspiring; he saw her between crowded heads, and crushed through to her side.

CHAPTER 8

'Where are your friends?'

'That's more than I can tell you.'

They laughed together.

'It's a miracle we've been able to meet,' said Crewe. 'I had to thrash a fellow five minutes ago, and was precious near getting run in. Shall we go the Tottenham Court Road way? Look out! You'd better hold on to my arm. These big crossings are like whirlpools; you might go round and round, and never get anywhere. Don't be afraid; if any one runs up against you, I'll knock him down.'

'There wouldn't be room for him to fall,' said Nancy, wild with merriment, as they swayed amid the uproar. For the first time she understood how perilous such a crowd might be. A band of roisterers, linked arm in arm, were trying to break up the orderly march of thousands into a chaotic fight. The point for which Crewe made was unattainable; just in front of him a woman began shrieking hysterically; another fainted, and dropped into her neighbour's arms.

'Don't get frightened!'

'Not I! I like it. It's good fun.'

'You're the right sort, you are. But we must get out of this. It's worse than the pit-door on the first night of a pantomime. I must hold you up; don't mind.'

His arm encircled her body, and for a moment now and then he carried rather than led her. They were safe at length, in the right part of Oxford Street, and moving with the stream.

'I couldn't find your brother,' Crewe had leisure to say; 'and I didn't see Fanny French. There weren't many people about just then, either. They must have gone off before I came.'

'Yes, they must. It doesn't matter.'

'You have some life in you.' He gazed at her admiringly. 'You're worth half a million of the girls that squeak and wobble when there's a bit of rough play going on.'

'I hope so. Did you set me down as one of that kind?'

Nancy found that her tongue had achieved a liberty suitable to the occasion. She spoke without forethought, and found pleasure in her boldness.

'Not I,' Crewe answered. 'But I never had a chance before now of telling you what I thought.'

Some one in front of them ignited a Bengal light and threw it into the air; the flame flashed across Nancy's features, and fell upon the hat of a man near her.

'How do you mean to get home?' asked Crewe presently. Nancy explained that all her party were to meet on the other side of the river.

'Oh, then, there's plenty of time. When you've had enough of this kind of thing we can strike off into the quiet streets. If you were a man, which I'm glad you're not, I should say I was choking for a glass of beer.'

'Say it, and look for a place where you can quench your thirst.'

'It must be a place, then, where you can come in as well. You don't drink beer, of course, but we can get lemonade and that kind of thing. No wonder we get thirsty; look up there.'

Following the direction of his eyes, Nancy saw above the heads of the multitude a waving dust-canopy, sent up by myriad tramplings on the sun-scorched streets. Glare of gas illumined it in the foreground; beyond, it dimmed all radiance like a thin fog.

'We might cut across through Soho,' he pursued, 'and get among the restaurants. Take my arm again. Only a bit of cross-fighting, and we shall be in the crowd going the other way. Did you do physics at school? Remember about the resultant of forces? Now *we*'re a force tending to the right, and the crowd is a force making for straight on; to find the—'

His hat was knocked over his eyes, and the statement of the problem ended in laughter.

With a good deal of difficulty they reached one of the southward byways; and thenceforth walking was unimpeded.

'You know that I call myself Luckworth Crewe,' resumed Nancy's companion after a short silence.

'Of course I do.'

'Well, the fact is, I've no right to either of the names. I thought I'd just tell you, for the fun of the thing; I shouldn't talk about it to any one else that I know. They tell me I was picked up on a doorstep in Leeds, and the wife of a mill-hand adopted me. Their name was Crewe. They called me Tom, but somehow it isn't a

name I care for, and when I was grown up I met a man called Luckworth, who was as kind as a father to me, and so I took his name in place of Tom. That's the long and short of it.'

Nancy looked a trifle disconcerted.

'You won't think any worse of me, because I haven't a name of my own?'

'Why should I? It isn't your fault.'

'No. But I'm not the kind of man to knuckle under. I think myself just as good as anybody else I'll knock the man down that sneers at me; and I won't thank anybody for pitying me; that's the sort of chap I am. And I'm going to have a big fortune one of these days. It's down in the books. I know I shall live to be a rich man, just as well as I know that I'm walking down Dean Street with Miss. Lord.'

'I should think it very possible,' his companion remarked.

'It hasn't begun yet. I can only lay my hand on a few hundred pounds, one way and another. And I'm turned thirty. But the next ten years are going to do it. Do you know what I did last Saturday? I got fifteen hundred pounds' worth of advertising for our people, from a chap that's never yet put a penny into the hands of an agent. I went down and talked to him like a father. He was the hardest nut I ever had to crack, but in thirty-five minutes I'd got him—like a roach on a hook. And it'll be to his advantage, mind you. That fifteen hundred 'll bring him in more business than he's had for ten years past. I got him to confess he was going down the hill. "Of course," I said, "because you don't know how

to advertise, and won't let anybody else know for you?" In a few minutes he was telling me he'd dropped more than a thousand on a patent that was out of date before it got fairly going. "All right," said I. "Here's your new cooking-stove. You've dropped a thousand on the other thing; give your advertising to us, and I'll guarantee you shall come home on the cooking-stove.'"

'Come home on it?' Nancy inquired, in astonishment.

'Oh, it's our way of talking,' said the other, with his hearty laugh. 'It means to make up one's loss. And he'll do it. And when he has, he'll think no end of me.'

'I daresay.'

'Not long ago, I boxed a chap for his advertising. A fair turn-up with the gloves. Do you suppose I licked him? Not I; though I could have done it with one hand. I just let him knock me out of time, and two minutes after he put all his business into my hands.'

'Oh, you'll get rich,' declared Nancy, laughing. 'No doubt about it.'

'There was a spot down the South Western Railway where we wanted to stick up a board, a great big board, as ugly as they make 'em. It was in a man's garden; a certain particular place, where the trains slow, and folks have time to read the advertisement and meditate on it. That chap wouldn't listen. What! spoil his garden with our da–with our confounded board! not for five hundred a year! Well, I went down, and I talked to him—'

'Like a father,' put in Nancy.

'Just so, like a father. "Look here," said I, "my dear sir,

you're impeding the progress of civilisation. How could we have become what we are without the modern science and art of advertising? Till advertising sprang up, the world was barbarous. Do you suppose people kept themselves clean before they were reminded at every corner of the benefits of soap? Do you suppose they were healthy before every wall and hoarding told them what medicine to take for their ailments? Not they indeed! Why, a man like you—an enlightened man, I see it in your face (he was as ugly as Ben's bull-dog), ought to be proud of helping on the age." And I made him downright ashamed of himself. He asked me to have a bit of dinner, and we came to terms over the cheese.'

In this strain did Luckworth Crewe continue to talk across the gloomy solitudes of Soho. And Nancy would on no account have had him cease. She was fascinated by his rough vigour and by his visions of golden prosperity. It seemed to her that they reached very quickly the restaurant he had in view. With keen enjoyment of the novelty, she followed him between tables where people were eating, drinking, smoking, and took a place beside him on a cushioned seat at the end of the room.

'I know you're tired,' he said. 'There's nearly half-an-hour before you need move.'

Nancy hesitated in her choice of a refreshment. She wished to have something unusual, something that fitted an occasion so remarkable, yet, as Crewe would of course pay, she did not like to propose anything expensive.

'Now let me choose for you,' her companion requested. 'After

all that rough work, you want something more than a drop of lemonade. I'm going to order a nice little bottle of champagne out of the ice, and a pretty little sandwich made of whatever you like.'

'Champagne—?'

It had been in her thoughts, a sparkling audacity. Good; champagne let it be. And she leaned back in defiant satisfaction.

'I didn't expect much from Jubilee Day,' observed the man of business, 'but that only shows how things turn out—always better or worse than you think for. I'm not likely to forget it; it's the best day I've had in my life yet, and I leave you to guess who I owe *that* to.'

'I think this is good wine,' remarked Nancy, as if she had not heard him.

'Not bad. You wouldn't suppose a fellow of my sort would know anything about it. But I do. I've drunk plenty of good champagne, and I shall drink better.'

Nancy ate her sandwich and smiled. The one glass sufficed her; Crewe drank three. Presently, looking at her with his head propped on his hand, he said gravely:

'I wonder whether this is the last walk we shall have together?'

'Who can say?' she answered in a light tone.

'Some one ought to be able to say.'

'I never make prophecies, and never believe other people's.'

'Shows your good sense. But *I* make wishes, and plenty of them.'

'So do I,' said Nancy.

'Then let us both make a wish to ourselves,' proposed Crewe, regarding her with eyes that had an uncommon light in them.

His companion laughed, then both were quiet for a moment.

They allowed themselves plenty of time to battle their way as far as Westminster Bridge. At one point police and crowd were in brief conflict; the burly guardians of order dealt thwacking blows, right and left, sound fisticuffs, backed with hearty oaths. The night was young; by magisterial providence, hours of steady drinking lay before the hardier jubilants. Thwacks and curses would be no rarity in another hour or two.

At the foot of Parliament Street, Nancy came face to face with Samuel Barmby, on whose arm hung the wearied Jessica. Without heeding their exclamations, she turned to her protector and bade him a hearty good-night. Crewe accepted his dismissal. He made survey of Barmby, and moved off singing to himself, '*Do not forget me—do not forget me—*'

Part II: Nature's Graduate
CHAPTER 1

The disorder which Stephen Lord masked as a 'touch of gout' had in truth a much more disagreeable name. It was now twelve months since his doctor's first warning, directed against the savoury meats and ardent beverages which constituted his diet; Stephen resolved upon a change of habits, but the flesh held him in bondage, and medical prophecy was justified by the event. All through Jubilee Day he suffered acutely; for the rest of the week he remained at home, sometimes sitting in the garden, but generally keeping his room, where he lay on a couch.

A man of method and routine, sedentary, with a strong dislike of unfamiliar surroundings, he could not be persuaded to try change of air. The disease intensified his native stubbornness, made him by turns fretful and furious, disposed him to a sullen solitude. He would accept no tendance but that of Mary Woodruff; to her, as to his children, he kept up the pretence of gout. He was visited only by Samuel Barmby, with whom he discussed details of business, and by Mr. Barmby, senior, his friend of thirty years, the one man to whom he unbosomed himself.

His effort to follow the regimen medically prescribed to him was even now futile. At the end of a week's time,

imagining himself somewhat better, he resumed his daily walk to Camberwell Road, but remained at the warehouse only till two or three o'clock, then returned and sat alone in his room. On one of the first days of July, when the weather was oppressively hot, he entered the house about noon, and in a few minutes rang his bell. Mary Woodruff came to him. He was sitting on the couch, pale, wet with perspiration, and exhausted.

'I want something to drink,' he said wearily, without raising his eyes.

'Will you have the lime-water, sir?'

'Yes—what you like.'

Mary brought it to him, and he drank two large glasses, with no pause.

'Where is Nancy?'

'In town, sir. She said she would be back about four.'

He made an angry movement.

'What's she doing in town? She said nothing to me. Why doesn't she come back to lunch? Where does she go to for all these hours?'

'I don't know, sir.'

The servant spoke in a low, respectful voice, looking at her master with eyes that seemed to compassionate him.

'Well, it doesn't matter.' He waved a hand, as if in dismissal. 'Wait—if I'm to be alone, I might as well have lunch now. I feel hungry, as if I hadn't eaten anything for twenty-four hours. Get me something, Mary.'

Later in the afternoon his bell again sounded, and Mary answered it. As he did not speak at once,—he was standing by the window with his hands behind him,—she asked him his pleasure.

'Bring me some water, Mary, plain drinking-water.'

She returned with a jug and glass, and he took a long draught.

'No, don't go yet. I want to—to talk to you about things. Sit down there for a minute.'

He pointed to the couch, and Mary, with an anxious look, obeyed him.

'I'm thinking of leaving this house, and going to live in the country. There's no reason why I shouldn't. My partner can look after the business well enough.'

'It might be the best thing you could do, sir. The best for your health.'

'Yes, it might. I'm not satisfied with things. I want to make a decided change, in every way.'

His face had grown more haggard during the last few days, and his eyes wandered, expressing fretfulness or fear; he spoke with effort, and seemed unable to find the words that would convey his meaning.

'Now I want you to tell me plainly, what do you think of Nancy?'

'Think of her, sir?'

'No, no—don't speak in that way. I don't want you to call me 'sir'; it isn't necessary; we've known each other so long, and I think of you as a friend, a very good friend. Think of me in the

same way, and speak naturally. I want to know your opinion of Nancy.'

The listener had a face of grave attention: it signified no surprise, no vulgar self-consciousness, but perhaps a just perceptible pleasure. And in replying she looked steadily at her master for a moment.

'I really don't feel I can judge her, Mr. Lord. It's true, in a way, I ought to know her very well, as I've seen her day by day since she was a little thing. But now she's a well-educated and clever young lady, and she has got far beyond me—'

'Ay, there it is, there it is!' Stephen interrupted with bitterness. 'She's got beyond us—beyond me as well as you. And she isn't what I meant her to be, very far from it. I haven't brought them up as I wished. I don't know—I'm sure I don't know why. It was in own hands. When they were little children, I said to myself: hey shall grow up plain, good, honest girl and boy. I said that I wouldn't educate them very much; I saw little good that came of it, in our rank of life. I meant them to be simple-minded. I hoped Nancy would marry a plain countryman, like the men I used to know when I was a boy; a farmer, or something of that kind. But see how it's come about. It wasn't that I altered my mind about what was best. But I seemed to have no choice. For one thing, I made more money at business than I had expected, and so—and so it seemed that they ought to be educated above me and mine. There was my mother, did a better woman ever live? She had no education but that of home. She could have brought up

Nancy in the good, old-fashioned way, if I had let her. I wish I had, yes, I wish I had.'

'I don't think you could have felt satisfied,' said the listener, with intelligent sympathy.

'Why not? If she had been as good and useful a woman as *you* are—'

'Ah, you mustn't think in that way, Mr. Lord. I was born and bred to service. Your daughter had a mind given her at her birth, that would never have been content with humble things. She was meant for education and a higher place.'

'What higher place is there for her? She thinks herself too good for the life she leads here, and yet I don't believe she'll ever find a place among people of a higher class. She has told me herself it's my fault. She says I ought to have had a big house for her, so that she might make friends among the rich. Perhaps she's right. I have made her neither one thing nor another. Mary, if I had never come to London, I might have lived happily. My place was away there, in the old home. I've known that for many a year. I've thought: wait till I've made a little more money, and I'll go back. But it was never done; and now it looks to me as if I had spoilt the lives of my children, as well as my own. I can't trust Nancy, that's the worst of it. You don't know what she did on Jubilee night. She wasn't with Mr. Barmby and the others—Barmby told me about it; she pretended to lose them, and went off somewhere to meet a man she's never spoken to me about. Is that how a good girl would act? I didn't speak to her about it;

what use? Very likely she wouldn't tell me the truth. She takes it for granted I can't understand her. She thinks her education puts her above all plain folk and their ways—that's it.'

Mary's eyes had fallen, and she kept silence.

'Suppose anything happened to me, and they were left to themselves. I have money to leave between them, and of course they know it. How could it do them anything but harm? Do you know that Horace wants to marry that girl Fanny French—a grinning, chattering fool—if not worse. He has told me he shall do as he likes. Whether or no it was right to educate Nancy, I am very sure that I ought to have done with *him* as I meant at first. He hasn't the brains to take a good position. When his schooling went on year after year, I thought at last to make of him something better than his father—a doctor, or a lawyer. But he hadn't the brains: he disappointed me bitterly. And what use can he make of my money, when I'm in my grave? If I die soon he'll marry, and ruin his life. And won't it be the same with Nancy? Some plotting, greedy fellow—the kind of man you see everywhere now-a-days, will fool her for the money's sake.'

'We must hope they'll be much older and wiser before they have to act for themselves,' said Mary, looking into her master's troubled face.

'Yes!' He came nearer to her, with a sudden hopefulness. 'And whether I live much longer or not, I can do something to guard them against their folly. They needn't have the money as soon as I am gone.'

He seated himself in front of his companion.

'I want to ask you something, Mary. If they were left alone, would you be willing to live here still, as you do now, for a few more years?'

'I shall do whatever you wish—whatever you bid me, Mr. Lord,' answered the woman, in a voice of heartfelt loyalty.

'You would stay on, and keep house for them?'

'But would they go on living here?'

'I could make them do so. I could put it down as a condition, in my will. At all events, I would make Nancy stay. Horace might live where he liked—though not with money to throw about. They have no relatives that could be of any use to them. I should wish Nancy to go on living here, and you with her; and she would only have just a sufficient income, paid by my old friend Barmby, or by his son. And that till she was—what? I have thought of six-and-twenty. By that time she would either have learnt wisdom, or she never would. She must be free sooner or later.'

'But she couldn't live by herself, Mr. Lord.'

'You tell me you would stay,' he exclaimed impulsively.

'Oh, but I am only her servant. That wouldn't be enough.'

'It would be. Your position shall be changed. There's no one living to whom I could trust her as I could to you. There's no woman I respect so much. For twenty years you have proved yourself worthy of respect—and it shall be paid to you.'

His vehemence would brook no opposition.

'You said you would do as I wished. I wish you to have a new

position in this house. You shall no longer be called a servant; you shall be our housekeeper, and our friend. I will have it, I tell you!' he cried angrily. 'You shall sit at table with us, and live with us. Nancy still has sense enough to acknowledge that this is only your just reward; from her, I know, there won't be a word of objection. What can you have to say against it?'

The woman was pale with emotion. Her reserve and sensibility shrank from what seemed to her an invidious honour, yet she durst not irritate the sick man by opposition.

'It will make Nancy think,' he pursued, with emphasis. 'It will help her, perhaps, to see the difference between worthless women who put themselves forward, and the women of real value who make no pretences. Perhaps it isn't too late to set good examples before her. I've never found her ill-natured, though she's wilful; it isn't her heart that's wrong—I hope and think not—only her mind, that's got stuffed with foolish ideas. Since her grandmother's death she's had no guidance. You shall talk to her as a woman can; not all at once, but when she's used to thinking of you in this new way.'

'You are forgetting her friends,' Mary said at length, with eyes of earnest appeal.

'Her friends? She's better without such friends. There's one thing I used to hope, but I've given it up. I thought once that she might have come to a liking for Samuel Barmby, but now I don't think she ever will, and I believe it's her friends that are to blame for it. One thing I know, that she'll never meet with any one who

will make her so good a husband as he would. We don't think alike in every way; he's a young man, and has the new ideas; but I've known him since he was a boy, and I respect his character. He has a conscience, which is no common thing now-a-days. He lives a clean, homely life—and you won't find many of his age who do. Nancy thinks herself a thousand times too good for him; I only hope he mayn't prove a great deal too good for *her*. But I've given up that thought. I've never spoken to her about it, and I never shall; no good comes of forcing a girl's inclination. I only tell you of it, Mary, because I want you to understand what has been going on.'

They heard a bell ring; that of the front door.

'It'll be Miss. Nancy,' said Mary, rising.

'Go to the door then. If it's Nancy, tell her I want to speak to her, and come back yourself.'

'Mr. Lord—'

'Do as I tell you—at once!'

All the latent force of Stephen's character now declared itself. He stood upright, his face stern and dignified. In a few moments, Nancy entered the room, and Mary followed her at a distance.

'Nancy,' said the father, 'I want to tell you of a change in the house. You know that Mary has been with us for twenty years. You know that for a long time we haven't thought of her as a servant, but as a friend, and one of the best possible. It's time now to show our gratitude. Mary will continue to help us as before, but henceforth she is one of our family. She will eat with us and

sit with us; and I look to you, my girl, to make the change an easy and pleasant one for her.'

As soon as she understood the drift of her father's speech, Nancy experienced a shock, and could not conceal it. But when silence came, she had commanded herself. An instant's pause; then, with her brightest smile, she turned to Mary and spoke in a voice of kindness.

'Father is quite right. Your place is with us. I am glad, very glad.'

Mary looked from Mr. Lord to his daughter, tried vainly to speak, and left the room.

CHAPTER 2

His father's contemptuous wrath had an ill effect upon Horace. Of an amiable disposition, and without independence of character, he might have been guided by a judicious parent through all the perils of his calf-love for Fanny French; thrown upon his own feeble resources, he regarded himself as a victim of the traditional struggle between prosaic age and nobly passionate youth, and resolved at all hazards to follow the heroic course—which meant, first of all, a cold taciturnity towards his father, and, as to his future conduct, a total disregard of the domestic restraints which he had hitherto accepted. In a day or two he sat down and wrote his father a long letter, of small merit as a composition, and otherwise illustrating the profitless nature of the education for which Stephen Lord had hopefully paid. It began with a declaration of rights. He was a man; he could no longer submit to childish trammels. A man must not be put to inconvenience by the necessity of coming home at early hours. A man could not brook cross-examination on the subject of his intimacies, his expenditure, and so forth. Above all, a man was answerable to no one but himself for his relations with the other sex, for the sacred hopes he cherished, for his emotions and aspirations which transcended even a man's vocabulary.—With much more of like tenor.

To this epistle, delivered by post, Mr. Lord made no answer.

Horace flattered himself that he had gained a victory. There was nothing like 'firmness,' and that evening, about nine, he went to De Crespigny Park. As usual, he had to ring the bell two or three times before any one came; the lively notes of a piano sounded from the drawing-room, intimating, no doubt, that Mrs. Peachey had guests. The door at length opened, and he bade the servant let Miss. Fanny know that he was here; he would wait in the dining-room.

It was not yet dark, but objects could only just be distinguished; the gloom supplied Horace with a suggestion at which he laughed to himself. He had laid down his hat and cane, when a voice surprised him.

'Who's that?' asked some one from the back of the room.

'Oh, are *you* there, Mr. Peachey?—I've come to see Fanny. I didn't care to go among the people.'

'All right. We'd better light the gas.'

With annoyance, Horace saw the master of the house come forward, and strike a match. Remains of dinner were still on the table. The two exchanged glances.

'How is your father?' Peachey inquired. He had a dull, depressed look, and moved languidly to draw down the blind.

'Oh, he isn't quite up to the mark. But it's nothing serious, I think.'

'Miss. Lord quite well?—We haven't seen much of her lately.'

'I don't know why, I'm sure.—Nobody can depend upon her very much.'

'Well, I'll leave you,' said the other, with a dreary look about the room. 'The table ought to have been cleared by now—but that's nothing new.'

'Confounded servants,' muttered Horace.

'Oh yes, the servants,' was Peachey's ironical reply.

As soon as he was left alone, Horace turned out the gas. Then he stood near the door, trembling with amorous anticipation. But minutes went by; his impatience grew intolerable; he stamped, and twisted his fingers together. Then of a sudden the door opened.

'Why, it's dark, there's nobody here.'

Fanny discovered her mistake. She was seized and lifted off her feet.

'Oh! Do you want to eat me? I'll hit you as hard as I can, I will! You're spoiling my dress?'

The last remonstrance was in a note that Horace did not venture to disregard.

'Strike a light, silly! I know you've done something to my dress.'

Horace pleaded abjectly to be forgiven, and that the room might remain shadowed; but Fanny was disturbed in temper.

'If you don't light the gas, I'll go at once.'

'I haven't any matches, darling.'

'Oh, just like you! You never have anything. I thought every man carried matches.'

She broke from him, and ran out. Wretched in the fear that

she might not return, Horace waited on the threshold. In the drawing-room some one was singing 'The Maid of the Mill.' It came to an end, and there sounded voices, which the tormented listener strove to recognise. For at least ten minutes he waited, and was all but frantic, when the girl made her appearance, coming downstairs.

'Never do that again,' she said viciously. 'I've had to unfasten my things, and put them straight. What a nuisance you are!'

He stood cowed before her, limp and tremulous.

'There, light the gas. Why couldn't you come into the drawing-room, like other people do?'

'Who is there?' asked the young man, when he had obeyed her.

'Go and see for yourself.'

'Don't be angry, Fanny.' He followed her, like a dog, as she walked round the table to look at herself in the mirror over the fireplace. 'It was only because I'm so fond of you.'

'Oh, what a silly you are!' she laughed, seating herself on the arm of an easy-chair. 'Go ahead! What's the latest?'

'Well, for one thing, I've had a very clear understanding with the gov'nor about my independence. I showed him that I meant having my own way, and he might bully as much as he liked.'

It was not thus that Horace would naturally have spoken, not thus that he thought of his father. Fanny had subdued him to her own level, poisoned him with the desires excited by her presence. And he knew his baseness; he was not ignorant of the girl's ignoble nature. Only the fury of a virgin passion enabled him to

talk, and sometimes think, as though he were in love with ideal purity.

'I didn't think you had the pluck,' said Fanny, swinging one of her feet as she tittered.

'That shows you haven't done me justice.'

'And you're going to stay out late at night?'

'As late as I like,' Horace answered, crossing his arms.

'Then where will you take me to-morrow?'

It happened that Horace was in funds just now; he had received his quarter's salary. Board and lodging were no expense to him; he provided his own clothing, but, with this exception, had to meet no serious claim. So, in reply to Fanny's characteristic question, he jingled coins.

'Wherever you like.—"Dorothy," "Ruddigore—"'

Delighted with his assent, she became more gracious, permitted a modest caress, and presently allowed herself to be drawn on to her lover's knee. She was passive, unconcerned; no second year graduate of the pavement could have preserved a completer equanimity; it did not appear that her pulse quickened ever so slightly, nor had her eyelid the suspicion of a droop. She hummed 'Queen of my Heart,' and grew absent in speculative thought, whilst Horace burned and panted at the proximity of her white flesh.

'Oh, how I do love you, Fanny!'

She trod playfully on his toe.

'You haven't told the old gentleman yet?'

'I—I'm thinking about it. But, Fanny, suppose he was to—to refuse to do anything for us. Would it make any difference? There are lots of people who marry on a hundred and fifty a year—oh lots!'

The maiden arched her brows, and puckered her lips. Hitherto it had been taken for granted that Mr. Lord would be ready with subsidy; Horace, in a large, vague way, had hinted that assurance long ago. Fanny's disinclination to plight her troth—she still deemed herself absolutely free—had alone interfered between the young man and a definite project of marriage.

'What kind of people?' she asked coldly.

'Oh—respectable, educated people, like ourselves.'

'And live in apartments? Thank you; I don't quite see myself. There isn't a bit of hurry, dear boy. Wait a bit.' She began to sing 'Wait till the clouds roll by.'

'If you thought as much of me as I do of you—'

Tired of her position, Fanny jumped up and took a spoonful of sweet jelly from a dish on the table.

'Have some?'

'Come here again. I've something more to tell you. Something very important.'

She could only be prevailed upon to take a seat near him. Horace, beset with doubts as to his prudence, but unable to keep the secret, began to recount the story of his meeting with Mrs. Damerel, whom he had now seen for the second time. Fanny's curiosity, instantly awakened, grew eager as he proceeded. She

questioned with skill and pertinacity, and elicited many more details than Nancy Lord had been able to gather.

'You'll promise me not to say a word to any one?' pleaded Horace.

'I won't open my lips. But you're quite sure she's as old as you say?'

'Old enough to be my mother, I assure you.'

The girl's suspicions were not wholly set at rest, but she made no further display of them.

'Now just think what an advantage it might be to you, to know her,' Horace pursued. 'She'd introduce you at once to fashionable society, really tip-top people. How would you like that?'

'Not bad,' was the judicial reply.

'She must have no end of money, and who knows what she might do for me!'

'It's a jolly queer thing,' mused the maiden.

'There's no denying that. We must keep it close, whatever we do.'

'You haven't told anybody else?'

'Not a soul!' Horace lied stoutly.

They were surprised by the sudden opening of the door; a servant appeared to clear the table. Fanny reprimanded her for neglecting to knock.

'We may as well go into the drawing-room. There's nobody particular. Only Mrs. Middlemist, and Mr. Crewe, and—'

In the hall they encountered Crewe himself, who stood there

conversing with Beatrice. A few words were exchanged by the two men, and Horace followed his enchantress into the drawing-room, where he found, seated in conversation with Mrs. Peachey, two persons whom he had occasionally met here. One of them, Mrs. Middlemist, was a stout, coarse, high-coloured woman, with fingers much bejewelled. Until a year or two ago she had adorned the private bar of a public-house kept by her husband; retired from this honourable post, she now devoted herself to society and the domestic virtues. The other guest, Mrs. Murch by name, proclaimed herself, at a glance, of less prosperous condition, though no less sumptuously arrayed. Her face had a hungry, spiteful, leering expression; she spoke in a shrill, peevish tone, and wriggled nervously on her chair. In eleven years of married life, Mrs. Murch had borne six children, all of whom died before they were six months old. She lived apart from her husband, who had something to do with the manufacture of an Infants' Food.

Fanny was requested to sing. She sat down at the piano, rattled a prelude, and gave forth an echo of the music-halls:

'*It's all up with poor Tommy now. I shall never more be happy, I vow. It's just a week to-day Since my Sairey went away, And it's all up with poor Tommy now.*'

Mrs. Middlemist, who prided herself upon serious vocal powers, remarked that comic singing should be confined to men.

'You haven't a bad voice, my dear, if you would only take pains with it. Now sing us "For Ever and for Ever."'

This song being the speaker's peculiar glory, she was of course requested to sing it herself, and, after entreaty, consented. Her eyes turned upward, her fat figure rolling from side to side, her mouth very wide open, Mrs. Middlemist did full justice to the erotic passion of this great lyric:

'*Perchawnce if we 'ad never met, We 'ad been spared this mad regret, This hendless striving to forget—For hever—hand—for he-e-e-ver!*'

Mrs. Murch let her head droop sentimentally. Horace glanced at Fanny, who, however, seemed absorbed in reflections as unsentimental as could be.

In the meanwhile, on a garden seat under the calm but misty sky, sat Luckworth Crewe and Beatrice French. Crewe smoked a cigar placidly; Beatrice was laying before him the suggestion of her great commercial scheme, already confided to Fanny.

'How does it strike you?' she asked at length.

'Not bad, old chap. There's something in it, if you're clever enough to carry it through. And I shouldn't wonder if you are.'

'Will you help to set it going?'

'Can't help with money,' Crewe replied.

'Very well; will you help in other ways? Practical hints, and so on?'

'Of course I will. Always ready to encourage merit in the money-making line. What capital are you prepared to put into it?'

'Not much. The public must supply the capital.'

'A sound principle,' Crewe laughed. 'But I shouldn't go on the

old lines. You didn't think of starting a limited company? You'd find difficulties. Now what you want to start is a—let us call it the South London Dress Supply Association, or something of that kind. But you won't get to that all at once. You ought to have premises to begin with.'

'I'm aware of it.'

'Can you raise a thousand or so?'

'Yes, I could—if I chose.'

'Now, look here. Your notion of the Fashion Club is a deuced good one, and I don't see why it shouldn't be pretty easily started. Out of every five hundred women, you can reckon on four hundred and ninety-nine being fools; and there isn't a female fool who wouldn't read and think about a circular which promised her fashionable dresses for an unfashionable price. That's a great and sound basis to start on. What I advise is, that you should first of all advertise for a dress-making concern that would admit a partner with a small capital. You'll have between ten and twelve hundred replies, but don't be staggered; go through them carefully, and select a shop that's well situated, and doing a respectable trade. Get hold of these people, and induce them to make changes in their business to suit your idea. Then blaze away with circulars, headed "South London Fashion Club;" send them round the whole district, addressed to women. Every idiot of them will, at all events, come and look at the shop; that can be depended upon; in itself no bad advertisement. Arrange to have a special department—special entrance, if possible—with

"The Club" painted up. Yes, by jingo! Have a big room, with comfortable chairs, and the women's weekly papers lying about, and smart dresses displayed on what-d'ye-call-'ems, like they have in windows. Make the subscription very low at first, and give rattling good value; never mind if you lose by it. Then, when you've got hold of a lot of likely people, try them with the share project. By-the-bye, if you lose no time, you can bring in the Jubilee somehow. Yes, start with the "Jubilee Fashion Club." I wonder nobody's done it already.'

Beatrice was growing elated.

'The public has to wait for its benefactors,' she replied.

'I'll tell you what, would you like me to sketch you out a prospectus of the Club?'

'Yes, you might do that if you like. You won't expect to be paid?'

'Hang it! what do you take me for?'

'Business is business,' Miss. French remarked coldly.

'So it is. And friendship is friendship. Got a match?' He laughed. 'No, I suppose you haven't.'

'I'll go and get you one if you like.'

'There's a good fellow. I'll think in the meantime.'

Beatrice rose lazily, and was absent for several minutes. When she returned, Crewe re-lit his cigar.

'Why shouldn't I start the shop on my own account?' Beatrice asked.

'You haven't capital enough. A little place wouldn't do.'

'I think I can get Fanny to join me.'

'Can you? What will young Lord have to say to that?'

'Psh! That's all fooling. It'll never come to anything. Unless, of course, the old man turned up his toes, and left the boy a tidy sum. But he won't just yet. I've told Fanny that if she'll raise something on her houses, I'll guarantee her the same income she has now.'

'Take my advice,' said Crewe weightily, 'and hook on to an established business. Of course, you can change the name if you like; and there'd have to be alterations, and painting up, to give a new look.'

'It's risky, dealing with strangers. How if they got hold of my idea, and then refused to take me in?'

'Well now, look here. After all, I'll make a bargain with you, old chap. If I can introduce you to the right people, and get you safely started, will you give me all your advertising, on the usual commission?'

'You mean, give it to Bullock and Freeman?'

'No, I don't. It's a secret just yet, but I'm going to start for myself.'

Beatrice was silent. They exchanged a look in the gloom, and Crewe nodded, in confirmation of his announcement.

'How much have you got?' Miss. French inquired carelessly.

'Not much. Most of the capital is here.' He touched his forehead. 'Same as with you.'

The young woman glanced at him again, and said in a lower

voice:

'You'd have had more by now, if—'

Crewe waited, puffing his cigar, but she did not finish.

'Maybe,' he replied impartially. 'Maybe not.'

'Don't think I'm sorry,' Beatrice hastened to add. 'It was an idea, like any other.'

'Not half a bad idea. But there were obstacles.'

After a pause, Beatrice inquired:

'Do you still think the same about women with money?'

'Just the same,' Crewe replied at once, though with less than his usual directness; the question seemed to make him meditative. 'Just the same. Every man looks at it in his own way, of course. I'm not the sort of chap to knuckle under to my wife; and there isn't one woman in a thousand, if she gave her husband a start, could help reminding him of it. It's the wrong way about. Let women be as independent as they like as long as they're not married. I never think the worse of them, whatever they do that's honest. But a wife must play second fiddle, and think her husband a small god almighty—that's my way of looking at the question.'

Beatrice laughed scornfully.

'All right. We shall see.—When do you start business?'

'This side Christmas. End of September, perhaps.'

'You think to snatch a good deal from B. & F., I daresay?'

Crewe nodded and smiled.

'Then you'll look after this affair for me?' said Beatrice, with a return to the tone of strict business.

'Without loss of time. You shall be advised of progress. Of course I must debit you with exes.'

'All right. Mind you charge for all the penny stamps.'

'Every one—don't you forget it.'

He stood up, tilted forward on his toes, and stretched himself.

'I'll be trotting homewards. It'll be time for by-by when I get to Kennington.'

CHAPTER 3

Nancy was undisturbed by the promotion of Mary Woodruff. A short time ago it would have offended her; she would have thought her dignity, her social prospects, imperilled. She was now careless on that score, and felt it a relief to cast off the show of domestic authority. Henceforth her position would be like that of Horace. All she now desired was perfect freedom from responsibility,—to be, as it were, a mere lodger in the house, to come and go unquestioned and unrestrained by duties.

Thus, by aid of circumstance, had she put herself into complete accord with the spirit of her time. Abundant privilege; no obligation. A reference of all things to her sovereign will and pleasure. Withal, a defiant rather than a hopeful mood; resentment of the undisguisable fact that her will was sovereign only in a poor little sphere which she would gladly have transcended.

Now-a-days she never went in the direction of Champion Hill, formerly her favourite walk. If Jessica Morgan spoke of her acquaintances there, she turned abruptly to another subject. She thought of the place as an abode of arrogance and snobbery. She recalled with malicious satisfaction her ill-mannered remark to Lionel Tarrant. Let him think of her as he would; at all events he could no longer imagine her overawed by his social prestige. The probability was that she had hurt him in a sensitive spot; it might

be hoped that the wound would rankle for a long time.

Her personal demeanour showed a change. So careful hitherto of feminine grace and decorum, she began to affect a mannishness of bearing, a bluntness of speech, such as found favour at De Crespigny Park. In a few weeks she had resumed friendly intercourse with Mrs. Peachey and her sisters, and spent an occasional evening at their house. Her father asked no questions; she rarely saw him except at meals. A stranger must have observed the signs of progressive malady in Mr. Lord's face, but Nancy was aware of nothing to cause uneasiness; she thought of him as suffering a little from 'gout;' elderly people were of course subject to such disorders. On most days he went to business; if he remained at home, Mary attended him assiduously, and he would accept no other ministration.

Nancy was no longer inclined to study, and cared little for reading of any sort. That new book on Evolution, which she had brought from the library just before Jubilee Day, was still lying about; a dozen times she had looked at it with impatience, and reminded herself that it must be returned. Evolution! She already knew all about Darwinism, all she needed to know. If necessary she could talk about it—oh, with an air. But who wanted to talk about such things? After all, only priggish people,—the kind of people who lived at Champion Hill. Or idiots like Samuel Bennett Barmby, who bothered about the future of the world. What was it to *her*—the future of the world? She wanted to live in the present, to enjoy her youth. An evening like that she had

spent in the huge crowd, with a man like Crewe to amuse her with his talk, was worth whole oceans of 'culture.'

'Culture' she already possessed, abundance of it. The heap of books she had read! Last winter she had attended a course of lectures, delivered by 'a young University gentleman with a tone of bland omniscience, on 'The History of Hellenic Civilisation;' her written answers to the little 'test papers' had been marked 'very satisfactory.' Was it not a proof of culture achieved? Education must not encroach upon the years of maturity. Nature marked the time when a woman should begin to live.

There was poor Jessica. As July drew on, Jessica began to look cadaverous, ghostly. She would assuredly break down long before the time of her examination. What a wretched, what an absurd existence! Her home, too, was so miserable. Mrs. Morgan lay ill, unable to attend to anything; if she could not have a change of air, it must soon be all over with her. But they had no money, no chance of going to the seaside.

It happened at length that Mr. Lord saw Jessica one evening, when she had come to spend an hour in Grove Lane. After her departure, he asked Nancy what was the matter with the girl, and Nancy explained the situation.

'Well, why not take her with you, when you go away?'

'I didn't know that I was going away, father. Nothing has been said of it.'

'It's your own business. I leave you to make what plans you like.'

Nancy reflected.

'*You* ought to have a change,' she said considerately. 'It would do you good. Suppose we all go to Teignmouth? I should think that would suit you.'

'Why Teignmouth?'

'I enjoyed it last year. And the lodgings were comfortable. We could have the same, from the first week in August.'

'How do you know?'

'I wrote the other day, and asked,' Nancy replied with a smile.

But Mr. Lord declined to leave home. Mary Woodruff did her best to persuade him, until he angrily imposed silence. In a day or two he said to Nancy:

'If you wish to go to Teignmouth, take Jessica and her mother. People mustn't die for want of a five-pound note. Make your arrangements, and let me know what money you'll need.'

'It's very kind of you, father.'

Mr. Lord turned away. His daughter noticed that he walked feebly, and she felt a moment's compunction.

'Father—you are not so well to-day.'

Without looking round, he replied that he would be well enough if left alone; and Nancy did not venture to say more.

A few days later, she called in De Crespigny Park after dinnertime. Mrs. Peachey and Fanny were at Brighton; Beatrice had preferred to stay in London, being very busy with her great project. Whilst she talked of it with Nancy, Peachey and Luckworth Crewe came in together. There was sprightly

conversation, in which the host, obviously glad of his wife's absence, took a moderate part. Presently, Miss. Lord and he found themselves gossiping alone; the other two had moved aside, and, as a look informed Nancy, were deep in confidential dialogue.

'What do you think of that business?' she asked her companion in an undertone.

'I shouldn't wonder if it answers,' said the young man, speaking as usual, with a soft, amiable voice. 'Our friend is helping, and he generally knows what he's about.'

Crewe remained only for half-an-hour; on shaking hands with him, Nancy made known that she was going to the seaside next Monday for a few weeks, and the man of business answered only with 'I hope you'll enjoy yourself.' Soon afterwards, she took leave. At the junction of De Crespigny Park and Grove Lane, some one approached her, and with no great surprise Nancy saw that it was Crewe.

'Been waiting for you,' he said. 'You remember you promised me another walk.'

'Oh, it's much too late.'

'Of course it is. I didn't mean now. But to-morrow.'

'Impossible.' She moved on, in the direction away from her home. 'I shall be with friends in the evening, the Morgans.'

'Confound it! I had made up my mind to ask you for last Saturday, but some country people nabbed me for the whole of that day. I took them up the Monument, and up St Paul's.'

'I've never been up the Monument,' said Nancy.

'Never? Come to-morrow afternoon then. You can spare the afternoon. Let's meet early somewhere. Take a bus to London Bridge. I'll be at the north end of London Bridge at three o'clock.'

'All right; I'll be there,' Nancy replied off-hand.

'You really will? Three, sharp. I was never late at an appointment, business or pleasure.'

'Which do you consider this?' asked his companion, with a shrewd glance.

'Now that's unkind. I came here to-night on business, though. You quite understand that, didn't you? I shouldn't like you to make any mistake. Business, pure and simple.'

'Why, of course,' replied Nancy, with an ingenuous air. 'What else could it be?' And she added, 'Don't come any further. Ta-ta!'

Crewe went off into the darkness.

The next afternoon, Nancy alighted at London Bridge a full quarter of an hour late. It had been raining at intervals through the day, and clouds still cast a gloom over the wet streets. Crewe, quite insensible to atmospheric influence, came forward with his wonted brisk step and animated visage. At Miss. Lord's side he looked rather more plebeian than when walking by himself; his high-hat, not of the newest, utterly misbecame his head, and was always at an unconventional angle, generally tilting back; his clothes, of no fashionable cut, bore the traces of perpetual hurry and multifarious impact. But he carried a perfectly new and expensive umbrella, to which, as soon as he had shaken hands

with her, he drew Nancy's attention.

'A present this morning, from a friend of mine in the business. I ran into his shop to get shelter. Upon my word, I had no intention; didn't think anything about it. However, he owed me an acknowledgment; I've sent him three customers from our office since I saw him last. By-the-bye, I shall have half a day at the seaside on Monday. There's a sale of building-plots down at Whitsand. The estate agents run a complimentary special train for people going down to bid, and give a lunch before the auction begins. Not bad business.'

'Are *you* going to bid?' asked Nancy.

'I'm going to have a look, at all events; and if I see anything that takes my fancy—. Ever been to Whitsand? I'm told it's a growing place. I should like to get hold of a few advertising stations.—Where is it you are going to on Monday? Teignmouth? I don't know that part of the country. Wish I could run down, but I shan't have time. I've got my work cut out for August and September. Would you like to come and see the place where I think of opening shop?'

'Is it far?'

'No. We'll walk round when we've been up the Monument. You don't often go about the City, I daresay. Nothing doing, of course, on a Saturday afternoon.'

Nancy made him moderate his pace, which was too quick for her. Part of the pleasure she found in Crewe's society came from her sense of being so undeniably his superior; she liked to

give him a sharp command, and observe his ready obedience. To his talk she listened with a good-natured, condescending smile, occasionally making a remark which implied a more liberal view, a larger intelligence, than his. Thus, as they stood for a moment to look down at the steamboat wharf, and Crewe made some remark about the value of a cargo just being discharged, she said carelessly:

'I suppose that's the view you take of everything? You rate everything at market price.'

'Marketable things, of course. But you know me well enough to understand that I'm not always thinking of the shop. Wait till I've made money.—Now then, clumsy!'

A man, leaning over the parapet by Nancy's side, had pushed against her. Thus addressed he glared at the speaker, but encountered a bellicose look which kept him quiet.

'I shall live in a big way,' Crewe continued, as they walked on towards Fish Street Hill. 'Not for the swagger of it; I don't care about that, but because I've a taste for luxury. I shall have a country house, and keep good horses. And I should like to have a little farm of my own, a model farm; make my own butter and cheese, and know that I ate the real thing. I shall buy pictures. Haven't I told you I like pictures? Oh yes. I shall go round among the artists, and encourage talent that hasn't made itself known.'

'Can you recognise it?' asked Nancy.

'Well, I shall learn to. And I shall have my wife's portrait painted by some first-rate chap, never mind what it costs, and

hung in the Academy. That's a great idea of mine—to see my wife's portrait in the Academy.'

His companion laughed.

'Take care, then, that your wife is ornamental.'

'I'll take precious good care of that!' Crewe exclaimed merrily. 'Do you suppose I should dream of marrying a woman who wasn't good-looking?'

'Don't shout, please. People can hear you.'

'I beg your pardon.' His voice sank to humility. 'That's a bad habit of mine. But I was going to say—I went to the Academy this year just to look at the portraits of men's wives. There was nothing particular in that line. Not a woman I should have felt particularly proud of. Tastes differ, of course. Mine has altered a good deal in the last ten years. A man can't trust himself about women till he's thirty or near it.'

'Talk of something else,' Nancy commanded.

'Certainly. There's the sun coming out. You see, I was afraid it would keep on raining, and you would have an excuse for staying at home.'

'I needed no excuse,' said Nancy. 'If I hadn't wished to come, you may be sure I should have said so.'

Crewe flashed a look at her.

'Ah, that's how I like to hear you speak! That does one good. Well, here we are. People used to be fond of going up, they say, just to pitch themselves down. A good deal of needless trouble, it seems to me. Perhaps they gave themselves the off-chance of

changing their minds before they got to the top.'

'Or wanted to see if life looked any better from up there,' suggested Nancy.

'Or hoped somebody would catch them by the coat-tails, and settle a pension on them out of pity.'

Thus jesting, they began the ascent. Crewe, whose spirits were at high pressure, talked all the way up the winding stairs; on issuing into daylight, he became silent, and they stood side by side, mute before the vision of London's immensity. Nancy began to move round the platform. The strong west wind lashed her cheeks to a glowing colour; excitement added brilliancy to her eyes. As soon as she had recovered from the first impression, this spectacle of a world's wonder served only to exhilarate her; she was not awed by what she looked upon. In her conceit of self-importance, she stood there, above the battling millions of men, proof against mystery and dread, untouched by the voices of the past, and in the present seeing only common things, though from an odd point of view. Here her senses seemed to make literal the assumption by which her mind had always been directed: that she —Nancy Lord—was the mid point of the universe. No humility awoke in her; she felt the stirring of envies, avidities, unavowable passions, and let them flourish unrebuked.

Crewe had his eyes fixed upon her; his lips parted hungrily.

'Now *that's* how I should like to see you painted,' he said all at once. 'Just like that! I never saw you looking so well. I believe you're the most beautiful girl to be found anywhere in

this London!'

There was genuine emotion in his voice, and his sweeping gesture suited the mood of vehemence. Nancy, having seen that the two or three other people on the platform were not within hearing, gave an answer of which the frankness surprised even herself.

'Portraits for the Academy cost a great deal, you know.'

'I know. But that's what I'm working for. There are not many men down yonder,' he pointed over the City, 'have a better head for money-making than I have.'

'Well, prove it,' replied Nancy, and laughed as the wind caught her breath.

'How long will you give me?'

She made no answer, but walked to the side whence she could look westward. Crewe followed close, his features still set in the hungry look, his eyes never moving from her warm cheek and full lips.

'What it must be,' she said, 'to have about twenty thousand a year!'

The man of business gave a gasp. In the same moment he had to clutch at his hat, lest it should be blown away.

'Twenty thousand a year?' he echoed. 'Well, it isn't impossible. Men get beyond that, and a good deal beyond it. But it's a large order.'

'Of course it is. But what was it you said? The most beautiful girl in all London? That's a large order, too, isn't it? How much

is she worth?'

'You're talking for the joke now,' said Crewe. 'I don't like to hear that kind of thing, either. You never think in that way.'

'My thoughts are my own. I may think as I choose.'

'Yes. But you have thoughts above money.'

'Have I? How kind of you to say so.—I've had enough of this wind; we'll go down.'

She led the way, and neither of them spoke till they were in the street again. Nancy felt her hair.

'Am I blown to pieces?' she asked.

'No, no; you're all right. Now, will you walk through the City?'

'Where's the place you spoke of?'

'Farringdon Street. That'll bring you round to Blackfriars Bridge, when you want to go home. But there's plenty of time yet.'

So they rambled aimlessly by the great thoroughfares, and by hidden streets of which Nancy had never heard, talking or silent as the mood dictated. Crewe had stories to tell of this and that thriving firm, of others struggling in obscurity or falling from high estate; to him the streets of London were so many chapters of romance, but a romance always of to-day, for he neither knew nor cared about historic associations. Vast sums sounded perpetually on his lips; he glowed with envious delight in telling of speculations that had built up great fortunes. He knew the fabulous rents that were paid for sites that looked insignificant; he repeated anecdotes of calls made from Somerset House upon

men of business, who had been too modest in returning the statement of their income; he revived legends of dire financial disaster, and of catastrophe barely averted by strange expedients. To all this Nancy listened with only moderate interest; as often as not, she failed to understand the details which should have excited her wonder. None the less, she received an impression of knowledge, acuteness, power, in the speaker; and this was decidedly pleasant.

'Here's the place where I think of starting for myself,' said Crewe, as he paused at length before a huge building in Farringdon Street.

'This?—Can you afford such a rent?'

Her companion burst into laughter.

'I don't mean the whole building. Two or three rooms, that's all, somewhere upstairs.'

Nancy made a jest of her mistake.

'An advertising agent doesn't want much space,' said Crewe. 'I know a chap who's doing a pretty big business in one room, not far from here.—Well, we've had a long walk; now you must rest a bit, and have a cup of tea.'

'I thought you were going to propose champagne.'

'Oh—if you like—'

They went to a restaurant in Fleet Street, and sat for half an hour over the milder beverage. Crewe talked of his projects, his prospects; and Nancy, whom the afternoon had in truth fatigued a little, though her mind was still excited, listened without remark.

'Well,' he said at length, leaning towards her, 'how long do you give me?'

She looked away, and kept silence.

'Two years:—just to make a solid start; to show that something worth talking 'about is to come?'

'I'll think about it.'

He kept his position, and gazed at her.

'I know it isn't money that would tempt you.' He spoke in a very low voice, though no one was within earshot. 'Don't think I make any mistake about *that*! But I have to show you that there's something in me. I wouldn't marry any woman that thought I made love to her out of interest.'

Nancy began to draw on her gloves, and smiled, just biting her lower lip.

'Will you give me a couple of years, from to-day? I won't bother you. It's honour bright!'

'I'll think about it,' Nancy repeated.

'Whilst you're away?'

'Yes, whilst I'm away at Teignmouth.'

'And tell me when you come back?'

'Tell you—how long. Yes.'

And she rose.

CHAPTER 4

From the mouth of Exe to the mouth of Teign the coast is uninteresting. Such beauty as it once possessed has been destroyed by the railway. Cliffs of red sandstone drop to the narrow beach, warm between the blue of sky and sea, but without grandeur, and robbed of their native grace by navvy-hewing, which for the most part makes of them a mere embankment: their verdure stripped away, their juttings tunnelled, along their base the steel parallels of smoky traffic. Dawlish and Teignmouth have in themselves no charm; hotel and lodging-house, shamed by the soft pure light that falls about them, look blankly seaward, hiding what remains of farm or cottage in the older parts. Ebb-tide uncovers no fair stretch of sand, and at flood the breakers are thwarted on a bulwark of piled stone, which supports the railway, or protects a promenade.

But inland these discontents are soon forgotten; there amid tilth and pasture, gentle hills and leafy hollows of rural Devon, the eye rests and the mind is soothed. By lanes innumerable, deep between banks of fern and flower; by paths along the bramble-edge of scented meadows; by the secret windings of copse and brake and stream-worn valley—a way lies upward to the long ridge of Haldon, where breezes sing among the pines, or sweep rustling through gorse and bracken. Mile after mile of rustic loveliness, ever and anon the sea-limits blue beyond

grassy slopes. White farms dozing beneath their thatch in harvest sunshine; hamlets forsaken save by women and children, by dogs and cats and poultry, the labourers afield. Here grow the tall foxgloves, bending a purple head in the heat of noon; here the great bells of the convolvulus hang thick from lofty hedges, massing their pink and white against dark green leafage; here amid shadowed undergrowth trail the long fronds of lustrous hartstongue; wherever the eye falls, profusion of summer's glory. Here, in many a nook carpeted with softest turf, canopied with tangle of leaf and bloom, solitude is safe from all intrusion—unless it be that of flitting bird, or of some timid wild thing that rustles for a moment and is gone. From dawn to midnight, as from midnight to dawn, one who would be alone with nature might count upon the security of these bosks and dells.

Конец ознакомительного фрагмента.