Margaret Oliphant, *Hester* (1883)

Brief plot summary and character overview: https://en.wikipedia.org/wiki/Hester_(novel)

Excerpts (reproduced from Gutenberg.org)

- **Chapter 1 and 2** from the first volume. I recommend leafing through these quickly for context on the central themes (banking in country districts, family banking houses, inherited wealth and businesses, etc.) and characters. Skip them if pressed for time.
- My presentation, however, will focus on **Chapter 9 and 10** from the second volume, roughly two thirds into the novel. Hester Vernon inherits a maternal heirloom, a pearl necklace, which is the only real object of value owned by her bankrupt mother, widow of former Vernon Bank director, John Vernon, who caused a run on the bank by absconding after having exhausted its credit to support luxurious habits. Hester grows up in exile with no knowledge of her father's crime. At age 14, Hester moves back to England with her mother, and the two now live together in 'noble poverty' with other Vernon relatives in an estate (colloquially referred to as 'the Vernonry') owned by Catherine Vernon, town matriarch, Hester's paternal cousin, and current director of the bank. She was informally engaged to John Vernon before he met Hester's mother. After John's escape abroad, she (Catherine) saved the bank from ruin by sacrificing her personal fortune. She is now immensely wealthy and runs the bank with two cousins, the complacent Harry and the hot headed and ambitious Edward (who will later repeat John Vernon's crime, this time by aggressive speculations with the bank's capital). In these two chapters, which revolve around a weekly social dancing event hosted by Ellen Vernon (sister of Harry), Hester's inherited pearl necklace assumes special significance.

CHAPTER I.

VERNON'S.

The Banking House of the Vernons was known through all the Home Counties as only second to the Bank of England in stability and strength. That is to say, the people who knew about such matters, the business people, the professional classes, and those who considered themselves to be acquainted with the world, allowed that it ought to be considered second: but this opinion was not shared by the greater proportion of its clients, the shopkeepers in Redborough and the adjacent towns, the farmers of a wide district, and all the smaller people whose many united littles make up so much wealth. To them Vernon's bank was the emblem of stability, the impersonation of solid and substantial wealth. It had risen to its height of fame under John Vernon, the grandfather of the present head of[Pg 2] the firm, though it had existed for two or three generations before him. But John Vernon was one of those men in whose hands everything turns to gold. What the special gift is which determines this it is difficult to tell, but there can be little doubt that it is a special gift, just as it is a particular genius which produces a fine picture or a fine poem. There were wiser men than he, and there were men as steady to their work and as constantly in their place, ready for all the claims of business, but not one other in whose hands everything prospered in the same superlative way. His investments always answered, his ships always came home, and under his influence the very cellars of the banking-house, according to the popular imagination, filled with gold. At one period of his career a panic seized the entire district, and there was a run upon the bank, by which it was evident anybody else must, nay, ought, to have been ruined; but John Vernon was not ruined. It was understood afterwards that he himself allowed that he did not understand how he had escaped, and nobody else could understand it: but he did escape, and as a natural consequence became stronger and richer, and more universally credited than ever. His son after him had not the same genius for money, but at least he had the genius for keeping what he had got, which is next best.

Edward Vernon, however, was not so fortunate in his family as in his affairs. He had two sons, one of whom died young, leaving a little daughter to be[Pg 3] brought up by her grandfather; the other "went wrong." Oh, never-ending family tragedy, never ending, still beginning, the darkest anguish that exists in the world! The younger son went wrong, and died also in his father's lifetime, leaving a helpless little family of children, and a poor wife stupefied with trouble. She did her best, poor soul, to bring up her boy to ways the very opposite of those in which his father had stumbled and fallen, and it was supposed that he would marry his cousin Catherine Vernon, and thus unite once more all the money and prestige of the house. He too was John Vernon, and resembled the golden great-grandfather, and great things were hoped of him. He entered the bank in old Mr. Vernon's time, and gave every promise of being a worthy successor as long as the senior partner, the head of the house, lived. But when the old gentleman died and John Vernon became in his turn the head of the house, there very soon appeared signs of change. In the first

place the marriage with his cousin never came to pass; things had seemed to promise fairly so long as the grandfather with whom she lived was alive. But after, there was an immediate cooling of sentiment. Whose fault this was nobody knew. She said nothing on the subject even to her dearest friends; nor did he say anything; but he laughed and waved aside all questions as a man who "could an if he would"——. His mother, for her part, said a great deal. She ran between them like an excited hen, shaking her tail-feathers and cackling violently.[Pg 4] What did they mean by it? What was it for? She asked her son how he could forget that if Catherine's money went out of the business it would make the most extraordinary difference? and she bade Catherine remember that it would be almost dishonest to enrich another family with money which the Vernons had toiled for. Catherine, who was not by any means an ordinary girl, smiled upon her, perhaps a little sadly, and entered into no explanations. But her son, as was natural, scoffed at his mother. "What should you know about the business?" he said. Poor Mrs. Vernon thought she had heard enough of it to understand it, or at least to understand the intentions of those who understood it. But what is the use of a mother's remonstrances? The new generation will please itself and take its way. She scolded and wept for years after, poor soul, in vain, and yet could never learn that it was in vain, but began anew day after day weeping, entreating, remonstrating, falling into nervous crises of passion a hundred and a hundred times over. How much better for her to have held her tongue! but how could she help it? She was not of that placid and patient nature which can be wise. And gradually things began to go badly with John. He married a young lady belonging to a county family, but with no money to keep up her pretensions. He had his stables full of horses and his house full of company. "What is it all to come to?" cried his poor, anxious, angry, disappointed, despairing mother, seeking opportunities to have a few words with him,[Pg 5] to speak to him seriously, to remind him of his duty. To be sure she did a great deal more harm than good. She drew many a blow upon herself which she might have escaped had she been content to allow that his life had passed far beyond her guidance; but the poor lady would not be taught. And it was quite true what John Vernon said. It would take a long time, he told her, before a few horses and pleasant company would affect Vernon's bank. As the head of that establishment he was expected to be hospitable, and keep almost open house; the country which trusted in him knew he could afford it. The Redborough people went further, and liked to see the confidence with which he spent his money. What could that do to Vernon's? He had never lived up to his income yet, he believed. So he told his mother, who was never satisfied, and went on till the day of her death always seeking a few words with him—an opportunity of speaking seriously to her son. Poor mother! nothing went very well with her; perhaps she was not clever either at managing her children or her money. The partisans of the Vernons said so at least; they said so of all the wives that were not Vernons, but interlopers, always working harm. They said so also of Mrs. John, and there his mother thought they were not far wrong. But none of her children turned out very satisfactorily; the girls married badly; Edward, her younger son, went into the Church, and never was more than a vicar, and their money matters would not go right. Certainly she was not a[Pg 6] fortunate woman. But she died, happily for her, before anything material happened to realise her alarms in respect to John.

It is astonishing how money grows when it is in the way of growing—when it has got the genuine impulse and rolls every kindred atom near it, according to some occult law of attraction, into itself. But just as wonderfully as money grows does it melt away when the other—the contrary process—has begun. John Vernon was quite right in saying that the bank justified, nay, almost demanded, a certain amount of expenditure from its chief partner. And he was more, much more, than its chief partner. Catherine, though she was as deeply interested in it as himself, took no responsibility whatever—how should she, a girl who knew as much about money as her pony did? She took less interest, indeed, than in ordinary circumstances she would have done, for there was certainly something, whatever it might be, which had interrupted the natural intercourse between the two cousins. They were not at ease with each other like brother and sister, as everything suggested they ought to have been—not sufficiently at ease to consider their mutual interests together, as partners ought to have done. This, one of them at least thought, would have been ridiculous in any case. When his lawyers asked what Catherine thought on this or that subject, he laughed in their faces.

"What should she think? What should she know? Of course she leaves all that to me,"[Pg 7] he said. "How can a girl understand banking business?"

But this did not satisfy the respectable firm of solicitors who advised the banker.

"Miss Vernon is not a girl any longer," said Mr. Pounce, who was its head; upon which John Vernon laughed, one of those offensive laughs with which a coarse-minded man waves the banner of his sex over an unmarried woman.

"No," he said, "Catherine's growing an old maid. She must look alive if she means to get a husband."

Mr. Pounce was not a sentimentalist, and no doubt laughed sometimes too at the unfortunate women who had thus failed in the object of their life; but he respected Miss Vernon, and he was very doubtful of her cousin.

"Husband or no husband, I think she ought to be consulted," he said.

"Oh, I will take Catherine in my own hands," was the cousin's reply.

And thus life went on, very gay, fast, amusing, and expensive on one side; very quiet and uneventful on the other. John Vernon built himself a grand new house, in which there were all the latest improvements and scientific luxuries, which the most expensive upholsterers filled with the most costly furniture, and for which the skilfullest gardeners all but created ready-made trees and shrubberies. He filled it with fine company—names which the clerks at the bank felt were a credit to the establishment, and which the townsfolk looked upon with admiring[Pg 8] awe: and there was nothing in the county to equal Mrs. John Vernon's dresses and diamonds. What is all that to a great bank, gathering money every hour?—nothing! Even Mr. Pounce acknowledged this. Personal extravagance, as long as it is merely hospitality and show, must go a very long way indeed before it touches the great revenue of such a business. It was not the diamonds nor the feasts that they were afraid of. But to be lavish with money is a dangerous fault with a man who is a business man. It is

a very common sin, but there is nothing more perilous. In Manchester or Liverpool, where they turn over a fortune every day, perhaps this large habit of sowing money about does not matter. People there are accustomed to going up and down. Bankruptcy, even, does not mean the end of the world in these regions. But a banker in a country town, who has all the money of a district in his hands, should not get into this reckless way. His clients are pleased—up to a certain limit. But when once the first whisper of suspicion has been roused it flies fast, and the panic with which rural depositors rush upon a bank which has awakened the ghost of an apprehension, is even more cruel and unreflecting than other panics. It went on a long time, and where it was that the first suggestion came from, nobody ever knew. Probably it did not come from any one—it was in the air, it struck two people, all at once, talking to each other, and the electricity of the contact found a single syllable of utterance. When that was done, all was[Pg 9] done. Everybody had been waiting for this involuntary signal; and when it came, it flew like lightning through all Redborough, and out into the roads and lanes—to distant farmhouses, into the rectories and vicarages, even to the labourer's cottage. "It's said as Vernon's bank's a-going to break," the ploughmen in the fields said to each other. It did not matter much to them; and perhaps they were not sorry that the farmer, who grew fat (they thought) on their toil, should feel that he was also human. The farmers had something of the same feeling in respect to their landlords, but could not indulge it for the furious terror that took possession of themselves. Vernon's bank! Safer than the Bank of England, was what they had all said exultingly. Very few of them had sufficient command of themselves to wait now and inquire into it and see how far the panic was well founded. To wait would have been to leave the chance of salvation to other men.

Mrs. John Vernon was considered very refined and elegant according to the language of the day, a young lady with many accomplishments. But it was the fashion of the time to be unpractical just as it is the fashion of our time that women should understand business and be ready for any emergency. To wear your hair in a high loose knot on the top of your head, with ringlets straying down your cheek, and across the always uncovered whiteness of your shoulders, and to sing the songs of Mr. Haynes Bayley, "Oh no, we never mention her," or "The Soldier's Tear"—could anything be more entirely[Pg 10] inconsistent with business habits? Mrs. John would have considered it a slight to the delicacy of her mind to have been supposed to know anything about the bank; and when the head clerk demanded an audience at an unseasonable hour one summer evening she was entirely taken aback.

"Me! do you mean that it is me Mr. Rule wants to see?" she asked of the servant in consternation.

"He did ask for master, ma'am," said the man, "but as master's from home he said he must see my lady. He looks very flustered. I'll say that for him," he added.

To be sure William had heard the whisper in the air, and was more or less gratified that Mr. Rule should be flustered; but as for his lady, she saw no connection whatever between Mr. Rule's excitement and herself.

"I do not see what good I can do him, William; and it's not an hour at which I ever receive people. I am sure I don't know what he can want with me."

"It's business, I think, ma'am," said the servant, with a little eagerness. He wanted immensely himself to know what it was, and it did not occur to him as possible that his mistress, so much more interested than he, should be without anxiety or concern.

"Business!" said Mrs. John, "what do I know about business? However," she added, "if he is so desirous, perhaps you had better show him up. Your master is always pleased when I pay a[Pg 11] little attention to the clerks. He says it does good."

"Yes, ma'am," said William.

Being a reasonable human creature he was touched in spite of himself by the extraordinary sight of this poor, fine lady, sitting in her short sleeves on the edge of the volcano, and knowing nothing about it. It was too bad of master, William thought, if so be—— To leave the poor lady entirely in the dark so that she did not know no more than a baby what the clerk could want with her. William speculated, too, on his own circumstances as he went down stairs. If so be—— It was a good place, and he would be sorry to lose it. But he remembered that somebody had said the Sandersons were looking out for a butler.

"Mrs. Vernon will see you, sir," he said in the midst of these thoughts; and Mr. Rule followed him eagerly up stairs.

But what could Mrs. John do? Her dress was spotted muslin, as most dresses were in those days; it was cut rather low on the shoulders, though she was not dressed for company. She had pretty little ringlets falling upon her cheeks, and short sleeves, and a band round her waist with a shining clasp. She was considered brilliant in conversation, and sang, "We met, 'twas in a crowd," and the songs previously mentioned, with so much feeling that people had been known to weep as they listened. The clerk had heard of all these accomplishments, and as he hurried in, his eye was caught by the harp[Pg 12] in its corner, which was also one of the fashions of the time. He could not help being a little overawed by it, notwithstanding his dreadful anxiety. Poor lady! the thought passed through his mind as similar thoughts had passed through William's—Would all this be sold away from her? White muslin dresses with low necks have the advantage that they quite seem to separate their wearers from everyday life. We have no doubt that the dying out of chivalry, and the way in which women nowadays insist on doing their own business, and most likely other people's too, is in great part to be put down to high dresses and long sleeves. In these habiliments a lady looks not so very much different from other people. She feels herself free to go into common life. But Mrs. John sat there helpless, ignorant, quite composed and easy in her mind, with pretty feet in sandalled slippers peeping from under her dress. Mr. Rule had time for all this distressed, regretful sympathy before he could stammer out in a hurry his anxious question—or rather his hope—that Mr. Vernon would be home to-morrow—early?

"I am sure I don't know," said Mrs. John. "It would be scarcely worth his while to go away if he was to be back so soon. He said perhaps to-morrow, but more likely next week."

"Next week!" cried Mr. Rule; "then he may just as well stay away altogether; it will then be too late."

"Dear me!" said Mrs. John, politely, willing to[Pg 13] show an interest; but she did not know what more to say.

"Perhaps you know where he is, ma'am?" said the anxious clerk: for this was the time when people said ma'am. "We might send an express after him. If he were here, things might still be tided over. Excuse me, Mrs. Vernon, but if you can give me any information——"

"Dear me," said Mrs. John, "my husband was going to London, I think. Is it about business, or anything I may know?"

"All the world will know to-morrow," cried the agitated clerk, "unless you can give me some assistance. I don't like to trouble a lady, but what can I do? Mrs. Vernon, to-morrow is market day, and as sure as that day comes if he is not here to make some provision for it, we shall have a run on the bank."

"A run on the bank!" said Mrs. John, dismayed. "What does that mean?"

"It means that we shall have to pay every note that is presented us in gold: and that everybody will rush upon us with our notes in their hands: and all the people who have deposit accounts will withdraw their money. It means Ruin," said Mr. Rule, very much flustered indeed, wiping the perspiration from his brow. He had an account himself, and a considerable sum to his credit. Oh, the fool he had been to let it lie there instead of investing it! but then, he had been waiting for a good investment, and in the meantime, Vernon's was as safe, safer than[Pg 14] the Bank of England. He had believed that till to-day.

Mrs. John sat looking at him with bewildered eyes.

"I don't understand," she said. "The bank of course is for that, isn't it? I never understand how you do it," she added, with a little of the sprightliness for which she was distinguished. "It has always been a mystery to me what good it can do you to take all the trouble of paying people's bills for them, and locking up their money, and having all that responsibility; but I cannot deny that it seems to answer," she concluded with a little simper.

The harassed clerk looked at her with a pity that was almost tragic. If she had not been so handsome and so fine, and surrounded with all these luxuries, it is very likely he would have been impatient, and considered her a fool.

He replied gently—

"I dare say, ma'am, it is difficult for you to form an idea of business; but I am almost forgetting, sitting talking to you, how dreadfully serious it is. If I knew where Mr. Vernon was, I would send a post-chaise directly. We are lost if he is not here. They will say—God knows what they may not say. For God's sake, ma'am, tell me how I am to find him?"

"Indeed, Mr. Rule, I am very, very sorry. If I had known! but I rather encouraged him to go. He was looking so poorly. He was going to town, I am[Pg 15] sure—first: and then perhaps to Bath: or he might go across to France. He has been talking of that. France—yes, I suggested it. He has never been on the Continent. But now I think of it, I don't think he will go there, for he said he might be home to-morrow—though more likely next week."

"It seems very vague," said Mr. Rule, looking at her with a steady look that began to show a gleam of suspicion; but this was entirely out of place. Mrs. John answered lightly without any perception even of what he could mean.

"Oh yes, it was vague! it is so much better not to be tied down. I told him he ought to take me; but it was settled in a hurry, he was feeling so poorly."

"Then he has forsaken us!" cried the clerk in a terrible voice, which shook even her obtuse perceptions. She gazed at him with a little glow of anger.

"Forsaken you! Dear me, surely a little holiday never can matter. Why, the servants could go on without me for a time. It would never come into Mr. Vernon's head that you could not manage by yourselves even for a single day."

The clerk did not answer; it was all such a terrible muddle of ignorance and innocence, and perhaps of deep and deliberate guilt. But anyhow, there was the result beyond all uncertainty. The bank must come down. Vernon's, which it had taken the work of generations to build up; Vernon's, which was safer than the Bank of England. Mr. Rule had been[Pg 16] a clerk there, man and boy, for about twenty years. He had been one of old Mr. Vernon's staff. He had a pride in the bank as if it had been his own. To give up Vernon's to destruction seemed more than giving himself up. But what could the clerks do without the principal? A lieutenant may fight his ship if the captain fails, or a subaltern replace his leader, but what can the clerks do without the head of the establishment? And he had no authority to act even if he had known how to act; and every two or three minutes there would come across him a poignant recollection of his own deposit. Oh, the Alnaschar hopes he had built upon that little fortune, the ways in which it was to serve him! He tried honestly, however, to put it away from his mind.

"We could have done well enough on an ordinary occasion," he said, "and Mr. Vernon generally settles everything before he goes; but I thought he was only absent for the day. Mrs. Vernon," he cried, suddenly, "can't you help us? can't you help us? It will be ruin for you too."

She stared at him for a moment without speaking, and then—

"You make me quite wretched. I don't understand. I have only a little money in the house. Would that do any good?" she said.

"How much have you?" said the clerk in his trouble.

She ran to a pretty ornamental desk and opened it nervously.

[Pg 17]

"I dare say there may be about twenty pounds," she said.

He laughed loudly, harshly, a laugh that seemed to echo through the large, unoccupied room.

"If it were twenty thousand it might do something," he said.

"Sir!" said Mrs. John Vernon, standing in a fine attitude of displeasure by her desk, holding it open with one hand. She looked like a picture by Sir Thomas Lawrence, her scarf, for she wore a scarf, hanging half off her pretty white shoulders, caught upon one equally white arm, her ringlets waving on her cheek. His laugh was rude, and then he was only a clerk. She was all angry scorn from the high knot of brown hair on the top of her head to the point of her sandalled shoe.

Poor Mr. Rule was as penitent as man could be. He was shocked beyond measure by his own brutality. He had forgotten himself—and before a lady! He made the most abject apologies.

"But my interest in the bank will, I hope, be some excuse. I feel half distracted," he said; and he added, as he backed out at the door with painful bows, "Perhaps, ma'am, if you can think of any means of communicating with Mr. Vernon, you would let me know; or I will call later, if we could send an express; nothing is too much for the chance of having him back to-morrow."

[Pg 18]

"Well," said the lady, "you are strange managers, I must say, that cannot get on without my husband one day."

"It is not that, ma'am; it is not that."

"I don't know what it is. I begin to think it is only making a fuss," Mrs. John said.

[Pg 19]

CHAPTER II.

MISS CATHERINE.

Poor Mr. Rule rushed out into the night in a state of despair. It was a summer night, and the streets of Redborough were still full of the murmur of life and movement. He came down from the slope on which Mr. John Vernon's grand new house was situated, into the town, turning over everything that it was possible to do. Should he go to the Old Bank, the life-long rival of Vernon's, and ask their help to pull through? Even such a humiliation he would have endured had there been any chance of success. Should he go to the agent of the Bank of England? He could not but feel that it was quite doubtful whether between them they could make up enough to meet the rush he expected; and were they likely to do it? Would not the first question be, "Where is Mr. Vernon?" And where was Mr. Vernon? Perhaps gone to Bath; perhaps to France, his wife said. Why should he go to France without letting any one at the bank know, saying he was[Pg 20] only to be absent for a day? There was no telegraph in those days, and if he confided Mr. Vernon's story to the other banks, what would they think of him? They would say that Vernon was mad, or that he had—gone away. There could be no doubt of what they would say. Rule was faithful to his old service, and to the honour of the house which had trained him. He would say nothing about France or Bath. He would allow it to be understood that Mr. Vernon had gone to London to get the assistance necessary, and would come back in a post-chaise before the offices were open in the morning. And perhaps, he said to himself, perhaps it was so. God grant it might be so! Very likely he had not thought it necessary to enter into the matter to a lady. Poor thing, with her twenty pounds! that showed how much she knew of business; but it was very high-minded and innocent of her to offer all she had. It showed there was at least no harm in her thoughts. It gave a momentary ease to the clerk's mind to think that perhaps this was what Mr. Vernon must mean. He must have known for some time how badly things were going, and who could tell that the sudden expedition of which he had made so little, only saying when he left the bank the day before "I shall not be here to-morrow," who could tell that it was not to help to surmount the crisis, that he had gone away? Rule turned towards his own house under the solace of this thought, feeling that anyhow it was better to get a night's rest, and be strong for whatever was to happen to-morrow. It[Pg 21]would be a miserable to-morrow if Mr. Vernon did not bring help. Not only the bank that would go, but so many men with families that would be thrown upon the world. God help them! and that money which stood to his own credit, that balance of which two or three days before he had been so proud, to see it standing in his name on those well-kept beautiful books! All this hanging upon the chance that Mr. Vernon might have gone to town to get money! No, he could not go in, and sit down at the peaceful table where Mrs. Rule perhaps would be hemming a cambric ruffle for his shirt, or plaiting it delicately with her own fingers, a thing no laundress could do to please her—and the children learning their lessons. He felt sure that he could not rest; he would only make her anxious, and why should she be made anxious as long as he could keep it from her. It is difficult to say how it was that the first suggestion of a new possibility took hold of Mr.

Rule's mind. He turned away when he was within a stone's throw of his own house, saying to himself that he could not go in, that it was impossible, and walked in the opposite direction, where he had not gone far until he came in sight of the bank, that centre of so many years' hard work, that pride of Redborough, and of everybody connected with it. Vernon's! To think that Ruin should be possible, that so dark a shadow could hover over that sacred place. What would old Mr. Vernon have said, he who received it from his father and handed it down always flourishing, always prosperous to—not to his son. If his[Pg 22] son had lived, the eldest one, not he who had gone wrong, but the eldest, who was John too, called after his grandfather, he who was the father of—— It was at this point that Mr. Rule came to a dead stop, and then after a pause wheeled right round, and without saying another word to himself walked straight up Wilton Street, which as everybody knows was quite out of his way.

The father of —— Yes, indeed, indeed, and that was true! The recollection which called forth this fervour of affirmation was a pleasant one. All the youth of Redborough at one time had been in love with Catherine Vernon. The bank clerks to a man adored her. When she used to come and go with her grandfather—and she did so constantly, bringing him down in the morning in her pony carriage, calling for him in the afternoon, running in in the middle of the day to see that the old gentleman had taken his biscuits and his wine—she walked over their hearts as she crossed the outer office, but so lightly, so smoothly, that the hearts were only thrilled, not crushed by her footfall, so firm and swift, but so airy as it was. She knew them all in the office, and would give her hand to the head clerk, and send a friendly glance all round, unaware of the harm she was doing to the hapless young men. But after all it was not harm. It was a generous love they felt for her, like the love of chivalry for a lady unapproachable. That young princess was not for them. None of them grew mad with foolish hopes, but they thought of her as[Pg 23] they never thought of any one else. Mr. Rule was at the end of Wilton Street, just where it meanders out towards the edge of the common, before he took breath, and began to ask himself what Miss Vernon could do for him. Was not one lady enough to appeal to? She whom he had already seen had nothing for him—no help, no advice, not a suggestion even. And yet she was more closely connected with the bank than Catherine Vernon, who had disappeared from all visible connection with it at her grandfather's death, notwithstanding that a great deal of her money was in it, and that she had in fact a right to be consulted as a partner. So it had been settled, it was said, by the old man in his will. But she had never, so far as anybody knew, taken up this privilege. She had never come to the bank, never given a sign of having any active interest in it. What then could she be expected to do? What could she do even if she wished to help them? Mr. Rule was aware that there was no very cordial feeling between her cousin's house and hers. They were friends, perfectly good friends, but they were not cordial. While he turned over these thoughts in his mind, however, he walked on steadily and quickly without the least hesitation in his step. There was even a sort of exhilarated excitement in him, a sentiment quite different from that with which he had been disconsolately straying about, and painfully turning over possibilities, or rather impossibilities. Perhaps it was a half romantic pleasure in the idea of speaking to Miss

Vernon[Pg 24] again, but really there was something besides that, a sense of satisfaction in finding a new and capable mind to consult with at least, if no more.

Miss Vernon lived in the house which her grandfather had lived in and his father before him. To reach it you had to make your way through the delta of little streets into which Wilton Street ran, and across a corner of the common. The Grange was an old house with dark red gables appearing out of the midst of a clump of trees. In winter you saw the whole mass of it, chiefly old bricks, though these were thrown up and made picturesque by the fact that the oldest part was in grey stone. Broad large Elizabethan windows glimmered, lighted up, through the thick foliage this evening; for by this time the summer night was beginning to get dark, and a good deal too late for a visit. Mr. Rule thought as he knocked at the door that it was very likely she would not see him. But this was not the case. When he sent in his name as the head clerk at the bank he was received immediately, and shown into the room with the Elizabethan windows where she was sitting. By this time she was of mature years, and naturally much changed from the young girl he had known. He had been one of the young clerks in the outer office, whom she would recognise with a friendly smiling look, and a nod of her head all round. Now, however, Miss Vernon came up to him, and held out her hand to Mr. Rule. "You need not have sent me word who you were," she said with a smile. "I knew quite well who you were.[Pg 25] I never forget faces nor names. You have not come to me at this time of night on a mere visit of civility. Don't be afraid to tell me at once whatever there may be to say."

"From the way you speak, ma'am," said Mr. Rule, "I conclude that you have heard some of the wicked reports that are flying about?"

"That is exactly what I want to know," she said, with all her old vivacity. "Are they wicked reports?"

"A report is always wicked," said Mr. Rule sententiously, "which is likely to bring about the evil it imagines."

"Ah!" she cried. "Then it is no further gone than that; and yet it is as far gone as that?" she added, looking anxiously in his face.

"Miss Vernon," said Rule solemnly, "I expect a run upon the bank to-morrow."

"Good God!" she said, clasping her hands; which was not a profane exclamation, but the kind of half-conscious appeal which nature makes instinctively. "But you have made all preparations? Surely you can meet that."

He shook his head solemnly. The credit of the bank was so much to him that when thus face to face with the event he dreaded, poor Rule could not articulate anything, and the water stood in his eyes.

"Good God!" she said again: but her face was not awe-stricken; it was that of a soldier springing instantly to the alert, rallying all his resources at the[Pg 26] first word of danger; "but you don't mean to say that my cousin—does not John know this? They say everybody

knows these things before the person concerned. Why, why did you not warn him, Mr. Rule?"

Rule shook his head.

"It isn't possible that he could have been ignorant. How could he be ignorant, ma'am? God knows I have not a word to say against Mr. Vernon—but to think he should forsake us in our moment of trial!"

"Forsake you!" A sudden flush flew over Miss Vernon's face—a spark shot out of her eyes. Indignation and yet doubt was in her face. "That is not possible," she cried, holding her head high; and then she said anxiously, "Mr. Rule, tell me what you mean?"

"I dare say it is the falsity of appearances," said poor Rule. "I am sure I hope so. I hope Mr. Vernon has gone away to get help, personally: you can do that so much better than writing: and that he may be back in time to-morrow."

"Has he gone away?" she said in a low tone.

"Unfortunately, Miss Vernon—I can't help saying unfortunately, for it paralyses everybody else. We can do nothing at the bank. But I cling to the hope that he will be back before the bank is opened. Oh, yes, I cling to the hope. Without that——"

"Everything will be lost?"

"Everything!" cried he, who was so proud of being the head clerk at Vernon's, with tears in his eyes.

And then there was a pause. For a minute or two not a word was said. The daughter of the house was as much overcome by the thought as was its faithful servant. At last she said faintly, but firmly—

"Mr. Rule, I cannot believe but that you will see John to-morrow when the bank is opened, with means to meet every demand."

"Yes, Miss Vernon, that is my conviction too."

But in what a faltering voice was this conviction stated! The room was not very light, and they did not distinguish very clearly each other's faces.

"But in case of any failure—" she said, "for of course one never can tell, the most tiresome nothings may detain you just when speed is most important; or he might not have succeeded as he hoped. In case of any—delay—I shall be there, Mr. Rule; you may calculate upon me, with every penny I can muster——"

"You, Miss Vernon!" the clerk said, with a cry of relief and joy.

"Certainly; who else, when the credit of the bank is at stake? I have been living very quietly, you know. I spend next to nothing; my mother's money has accumulated till it is quite a little fortune, I believe. What had I best do? send to Mr. Sellon and ask him to help us on that security? I don't think he will refuse."

"If you do that we are saved," said Rule, half crying. "That is the thing to do. What a head for business you have!"

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She smiled, and gave him a little nod, like one of those happy nods she used to give to the young clerks in her fine youthful days, in which there was a kind acknowledgment of their admiration, a friendly good fellowship with themselves.

"I hope I am not old Edward Vernon's grand-daughter for nothing," she said, beginning to walk up and down the room with a buoyant impatience, as though longing for the moment of exertion to come. "I had better write to Mr. Sellon at once; there is no time to lose."

"And if you will let me I will take the note directly, and bring you an answer."

"Bravo! that is promptitude," cried Miss Vernon; and she went up to him and held out her hand. "Between us we will keep the old place going," she said, "whoever may give in."

If Mr. Rule had not been the steady, bashful Englishman he was, he would have kissed that hand. He felt that there was in it enough to save everything—the bank first, and then his own little bit of money, and his situation, and his children's bread. He had not allowed himself to think of these things in the greatness of his anxiety in respect to Vernon's; but he did think of them now, and was ready to cry in the relief of his soul.

Never was an evening more full of occupation. Mr. Sellon, who was the agent of the Bank of England in Redborough, was fortunately at home, and responded at once to Miss Vernon's appeal. Mr. Rule had the gratification of walking back with him[Pg 29]to the Grange, whither he hastened to reply in person, and of assisting at the interview afterwards with a sense of pride and personal advancement which heightened the satisfaction of his soul. Miss Vernon insisted strongly on the point that all these preparations were by way of precaution merely.

"My cousin will no doubt be back in time, fully provided; but of course you never can be perfectly certain. Horses may break down, shafts be broken; the least little accident may spoil everything. Of course John put off such a step till the last moment, and thought it better to keep it entirely to himself."

"Of course," cried Rule, speaking out of his corner; and "Of course," but much more faintly, Mr. Sellon said.

"That is so evident that it requires no repetition: but just as naturally Mr. Rule was alarmed, and had the good sense to come to me."

All this was by way of convincing Mr. Sellon that the whole matter was perfectly simple, and that probably his resources would not be called upon at all. To be sure, as in every case of a similar kind, Miss Vernon might have saved herself the trouble, the circumstances being far more clearly known to Mr. Sellon than to herself. He was very sure that John Vernon would not return, and that his intention was to get himself out of it. Everybody had known it was coming. It was just as well to humour a lady, and accept her version as the right one; but he was not for a moment deceived.

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"Of course the bank," he said, "will make it up to you afterwards."

"Of course," she said; "and if not, I don't know who is to stop me from doing what I like with my own."

He asked a few questions further, in which there was a good deal of significance, as for instance something about Mrs. John Vernon's marriage settlements, which neither of the others for the moment understood. Rule saw Mr. Sellon to the door, by Miss Vernon's request, with great pride, and went back to her afterwards, "as if he were one of the family," he described to his wife afterwards.

"Well," she said, "are you satisfied?"

"Oh, more than satisfied, happier than I can tell you," cried the clerk. "The bank is saved!"

And then she, so triumphant, buoyant, inspired as she was, sank down upon a chair, and put her head in her hands, and he thought cried; but Rule was not a man to spy upon a lady in the revulsion of her feelings. When she looked up again she said to him quickly—

"In any case, Mr. Rule, we are both sure that my cousin is doing all he can for the bank; if he succeeds or not is in other hands."

"Oh yes, Miss Vernon, quite sure," Rule replied promptly. He understood that she meant it to be understood so, and determined within himself that he was ready to go to the stake for the new dogma. And then he related to her his interview with Mrs. John, and her willingness to give him up her twenty pounds to save the bank.

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Miss Vernon's first flush of indignation soon yielded to amusement and sympathy. She laughed and she cried.

"That shall always be remembered to her credit," she said. "I did not think she had any feeling for the bank. Let us always remember it to her credit. She was ready to give all she had, and who can do any more?"

Mr. Rule was somewhat intoxicated with all these confidences, and with the way in which Miss Vernon said "we"—his head was a little turned by it. She was a woman who understood what it was to have a faithful servant. No doubt, after the sacrifice she was making, she would, in future, have more to do with the business, and Rule could scarcely keep his imagination from straying into a consideration of changes that might be. Instead of merely being head clerk, it was quite possible that a manager might be required; but he pulled himself up, and would not allow his thoughts to carry him so far.

Next day everything happened as had been foreseen. There was a run on the bank, and a moment of great excitement; but when Miss Vernon was seen at the door of the inner office smiling, with her smile of triumphant energy and capability, upon the crowd, and when the Bank of England porters appeared bringing in those heavy boxes, the run and all the excitement subsided as by magic. The bank was saved; but not by John Vernon. The

outside world never was aware how the matter was settled. But John did not come back. He would have met[Pg 32] nothing but averted looks and biting words, for there could be no doubt that he had abandoned his post, and left Vernon's to its fate. Messrs. Pounce and Seeling had a good deal to do about the matter, and new deeds were drawn, and old deeds cancelled to a serious extent; but the bank ever after remained in the hands of Miss Vernon, who, it turned out, had more than her grandfather's steady power of holding on, and was, indeed, the heir of her great-grandfather's genius for business. The bank throve in her hands as it had done in his days, and everything it touched prospered. She deserved it, to be sure, but everybody who deserves does not get this fine reward. There is something beyond, which we call good luck or good fortune, or the favour of Heaven; but as Heaven does not favour all, or even most of the best people in this way, we have to fall back upon a less pious phraseology. Is it, perhaps, genius for business, as distinct as genius in poetry, which makes everything succeed? But this is more than any man can be expected to understand. Rule attained all the heights of those hopes which had vaguely dawned on him out of the mist on that July evening when his good angel suggested to him Catherine Vernon's name. He was raised to the dignity of manager as he had foreseen. His salary was doubled, his sons were provided for, and he grew old in such comfort and general esteem as he had never dreamed of. "This is the man that saved the bank," Miss Vernon would say. And though, of course, he deprecated such high praise, and declared that he[Pg 33] was nothing but the humblest instrument, yet there can be no doubt that he came to believe it in the end, as his wife and all his children did from the beginning.

Miss Vernon's was a reign of great benevolence, of great liberality, but of great firmness too. As she got older she became almost the most important person in Redborough. The people spoke of her, as they sometimes do of a very popular man, by her Christian name. Catherine Vernon did this and that, they said. Catherine Vernon was the first thought when anything was wanted either by the poor who needed help, or the philanthropist who wanted to give it. The Vernon Almshouses, which had been established a hundred years before, but had fallen into great decay till she took them in hand, were always known as Catherine Vernon's Almshouses. Her name was put to everything. Catherine Street, Catherine Square, Catherine places without number. The people who built little houses on the outskirts exhausted their invention in varying the uses of it. Catherine Villas, Catherine Cottage, Catherine Mansion, were on all sides; and when it occurred to the High Church rector to dedicate the new church to St. Catherine of Alexandria, the common people, with one accord, transferred the invocation to their living patroness. She was, at least, a saint more easily within reach, and more certain to lend a favourable ear.

CHAPTER IX (VOL II).

A DOUBLE MIND.

Edward had drawn his bow at a venture when he made that statement about Catherine to Hester, and he was full of doubt as to how it would influence her. This was the first time almost that he had disregarded opinion and withdrawn the bolts and bars and let himself go. There was something in the atmosphere of the young house, all breathing of life and freedom, and daring disregard of all trammels, which got into his head in spite of himself. He had abandoned altogether the decorous habits of his life, the necessity which bound him as surely in a dance as at his office. On ordinary occasions, wherever a ball occurred in Redborough, Edward was aware beforehand which young ladies he would have to dance with, and knew that he must apportion his attentions rightly, and neglect nobody whose father or mother had been civil to him. He knew that he must not dance too often with one, nor sit out in corners, nor do anything unbecoming a young man[Pg 149] upon whom the eyes of many were fixed. But the very air in the house of the Merridews was different from that of other places. There was a licence in it which existed nowhere else. He, the staid and grave, carried off Hester from her partners, appropriated her for a good part of the evening, sat with her hidden away among the ferns in the conservatory, and only resigned her when he was compelled to do so. Even then, by way of emphasising his choice of Hester, he scarcely danced at all after, but stood among the other disengaged men in the doorways, watching her and seizing every opportunity to gain her attention. He was startled at himself when he thought of it. He walked home in the middle of the night, in the faint wintry moonlight, following the old fly he heard lumbering off in the distance carrying her home, his mind filled with a curious excitement and sense of self-abandonment. He had always admired her—her independence, her courage, her eager intelligence, had furnished him since she was a child with a sort of ideal. He had kept wondering what kind of woman she would grow up; and lo! here she was, a woman grown, drawing other eyes than his, the object of admiring glances and complimentary remarks. When he had seen her in her washed muslin at Catherine Vernon's parties, she had still appeared to him a child, or little more than a child. He had still felt the superiority of his own position, and that the passing glance and shrug of familiar confidential half-apology would probably please her more than the ordinary[Pg 150] attentions which he had to show among so many. But Hester, by Ellen Merridew's side, a taller and grander woman, well-dressed, with her mother's pearls about her white throat, which was as white as they, was a different creature altogether. To risk everything for a mere school-girl was one thing, but a stately young creature like this, at whom everybody looked, of whom everybody said, "*That* Hester Vernon? Dear me, I never thought she had grown up like that!" was a different matter. The sight of her had intoxicated Edward. Perhaps poor Mrs. John's pearls and the careful perfection of her dress had something to do with it. And the place intoxicated him. There every one was doing what seemed good in his own sight. There were few or none of those stern reminders which he had read elsewhere in the eyes of parents whose daughters were waiting to be danced with, the "Was-it-for-this-I-asked-

you-to-dinner?" look, to which he had so often succumbed. For once he had lost his head; he was even vaguely conscious that he had come there with a sort of intention of losing his head, and for once thinking of his own pleasure, and nothing more. No doubt this had been in his mind: and the sudden sight of that white figure, all graceful and stately, and of Mrs. John's pearls, had done the rest. But he was a little nervous next morning as he thought over what he had been doing; he did not bear Catherine's questioning well at breakfast. When she asked him whom he had danced with, he made answer that he had danced very little. But yet he had enjoyed[Pg 151] himself, oh yes. It had been so pretty a party that it had been pleasure enough to look on. He described the conservatory and its Chinese lanterns with enthusiasm. "It must, indeed, have been like fairyland—or the fireworks at the Crystal Palace," Catherine had said. And he had felt a bitter pang of offence, as she laughed. He did not feel, indeed, that he could bear any remarks of the kind, or depreciation of Ellen, for whom he felt a special kindness just now. When Catherine said, "But all this must have come to a great deal of money: Algernon Merridew has only a share in his father's business, he has no private money, has he?—but, of course I know he has no private means: and Ellen's little money will soon go at that rate."

"I don't suppose Chinese lanterns cost very much," said Edward.

"Your temper is doubtful this morning," said Catherine, with a smile. "It is 'on the go,' which is usual enough after late hours and the excitement of a dance; but I don't think you are often so much excited by a dance. Did you see some one whom you admired, Edward? I am sure, if she is a nice girl, I shall be very glad."

"Perhaps it would be as well not to try, Aunt Catherine; we might not agree about what a nice girl is."

"No?" said Catherine rather wistfully.

She looked into his doubtful eyes across the breakfast table, and, perhaps for the first time, began to feel that she was not so very certain as she had once[Pg 152] been as to what her boy meant. Was it possible after all, that perhaps the words upon which they agreed had different meanings to each? But this was only a passing cloud.

"Who was the belle?" she said smiling; "you can tell me that, at least, if you can't tell who you admired most."

Edward paused; and then an impulse of audacity seized him.

"I don't know if you will like it," he said, "but if I must tell the truth, I think that girl at the Vernonry—Hester, you know, who is grown up, it appears, and *out*—"

Catherine bore the little shock with great self-possession, but she felt it.

"Hester. Why should you suppose I would not like it? She must be nineteen, and, of course, she is *out*. And what of her?" Catherine said, with a grave smile.

She was vexed that Edward should be the one to tell her of the girl's success, and she was vexed, too, that he should think it would displease her. Why should it displease her? He

ought to have kept silence on the subject, and he ought not to have seemed to know that she had any feeling upon it: the suggestion hurt her pride.

"Ellen seems to have taken her up. She has grown up much handsomer than I should have expected, and she was very well dressed, with beautiful pearls——"

"Ah!" said Catherine, with a long breath; "then[Pg 153] her mother kept her pearls!" She laughed a moment after, and added, "Of course, she would; what could I have expected? She kept her settlement. Poor little thing! I suppose she did not understand what it meant, and that she was cheating her husband's creditors."

"I never quite understood," said Edward, "why you should have brought her here, and given her a house, when she is still in possession of that income."

"She has only a scrap of it. Poor little thing! She neither knew it was wrong to take it, nor that if she did keep it, it ought not to have been allowed to go for his after debts. She got muddled altogether among them. The greater part of it she mortgaged for him, so that there was only a pittance left. Whatever you may think, you young men, it is a drawback for a man when he marries a fool. And so she kept her pearls!" Catherine added, with a laugh of contempt.

"Marrying a fool, however, must have its advantages," said Edward, "since a woman with brains would probably have given up the settlement altogether."

"Advantages—if you think them advantages!" Catherine said, with a flash of her eyes such as Edward had seldom seen. "And certainly would not have kept the pearls—which are worth a good deal of money," she added, however, with her habitual laugh. "I think they must have dazzled you, my boy, these pearls."

"I am sure they did," said Edward composedly;[Pg 154] "they took away my breath. I have seen her here often, a dowdy little girl" (he scorned himself for saying these words, yet he said them, though even his cheek reddened with the sense of self-contempt) "with no ornaments at all."

"No," said Catherine; "to do Mrs. John justice, she had as much sense as that. She would not have put those pearls on a girl's neck, unless she was dressed conformably. Oh, she has sense enough for that. I suppose she had a pretty dress—white? But of course it would be white; at the first ball—and looked well, you say?"

"Very handsome," said Edward, gravely. He did not look up to meet the look of awakened alarm, wonder, doubt, and rousing up of her faculties to meet a new danger, which was in Catherine's eyes. He kept his on his plate and ate his breakfast with great apparent calm, though he knew very well, and had pleasure in thinking, that he had planted an arrow in her. "By the way," he said, after an interval, "where did John Vernon pick his wife up? I hear she is of good family—and was it her extravagance that brought about his ruin? These are details I have never heard."

"It is not necessary to enter into such old stories," said Catherine, somewhat stiffly. "He met her, I suppose, as young men meet unsuitable people everywhere; but we must do

justice. I don't think she had any share in the ruin, any more at least than a woman's legitimate share," she added, with a laugh that was somewhat grim. "He was fond of every[Pg 155] kind of indulgence, and then speculated to mend matters. Beware of speculation, Edward. Extravagance is bad, but speculation is ruin. In the one case you may have to buy your pleasures very dear, but in the other there is no pleasure, nothing but destruction and misery."

"Is not that a little hard, Aunt Catherine? there is another side to it. Sometimes a colossal fortune instead of destruction, as you say; and in the meantime a great deal of excitement and interest, which are pleasures in their way."

"The pleasure of balancing on the point of a needle over the bottomless pit," she said. "If I were not very sure that you have too much sense to be drawn into anything of the kind, I should take fright, to hear you say even as much as that. The very name of speculation is a horror to me."

"Yet there must always be a little of it in business," he said, with a smile creeping about the corners of his mouth.

"You think me old-fashioned in my notions, and with a woman's incapacity to understand business; but in my day we managed to do very well without it," Catherine said.

"To think of a woman's incapacity for business in your presence would be silly indeed. I hope I am not such an ass as that," said Edward, looking up at her with a smile. And she thought his look so kind and true, so full of affectionate filial admiration and trust, that Catherine's keen perceptions were of no more use to her than the foolishness of any mother.

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He returned to luncheon that day as if for the purpose of obliterating all disagreeable impressions, and it was on leaving the Grange to return to the bank that he met Hester and Emma. This confused and annoyed him for the moment. It was not so that he would have liked to meet the heroine of last night; and her unknown companion, and the highly inappropriate place of meeting, made the encounter still less to his taste. But when he had hurried on in advance he began to ask himself what was the meaning of Hester's reluctance to walk with him, or even to speak to him, her attitude—drawing back even from his greeting, and the clouded look in her eyes. It was natural that he should not wish to speak to her at the door of the Grange, but why she should wish to avoid him he could not tell. It would have been a triumph over Catherine to have thus demonstrated her acquaintance with him at Catherine's very door. So Edward thought, having only the vulgar conception of feminine enmity. On the whole, seeing that he had sowed the seeds of suspicion in Catherine's bosom, it was better that Hester should hold him at arm's length. Yet he was piqued by it. When he reached the bank, however, news awaited him, which turned his thoughts in a different channel. He found Harry Vernon and Algernon Merridew in great excitement in the room which was sacred to the former. Ashton had made the first *coup* on their behalf. He had bought in for them, at a fabulously low price, certain stock by which

in a few weeks he was confident they[Pg 157] might almost double their ventures. To furnish the details of this operation is beyond the writer's power, but the three young men understood it, or thought they understood it. Of course a skilful buyer prowling about a crowded market with real money in his pocket, knowing what he wants, and what is profitable, will be likely to get his money's worth, whether he is buying potatoes or stock.

"I saw it was very low," said Merridew, "and wondered at the time if Ashton would be down upon it. I thought of writing to him, but on the whole I suppose it's best not to cramp them in their operations. They ought to know their own business best."

"They shell it out when there's a good thing going, these fellows do," said Harry, out of his moustache.

"And nobody has any money apparently," Algernon said, with a laugh of pleasure, meaning to imply *save you and me*. "When money's tight, that is the time to place a little with advantage," he said with a profound air. "I think you should go in for it on a larger scale, you two fellows that have the command of the bank."

"I wouldn't risk too much at once," Harry said.

Edward listened to their prattle with a contempt which almost reached the length of passion. To hear them talk as if they understood, or as if it mattered what they thought! His own brains were swelling with excitement. He knew that he could go a great deal further if he pleased, and that Harry's share in the decision would be small.[Pg 158] Dancing on the point of a needle over the bottomless pit! It was like an old woman's insane objection to anything daring—anything out of the common way. Ashton's letter to him was far longer and more detailed than his communications with the others. He said plainly that here was an opportunity for an operation really upon a grand scale, and that there could be no doubt of a dazzling success. "You will communicate just as much or as little of this as you think proper to the others," Roland wrote, and it was all that Edward could do to keep up an appearance of replying to them, of joining in their gratification as he pondered this much more important proposal. "It is not once in a dozen years that such a chance arises," Roland said.

Now Edward had nothing of his own to speak of, far less than the others, who each had a trifle of independent fortune. All that he could risk was the money of the bank. The profit, if profit there was, would be to the bank, and even that large increase of profit would have its drawbacks, for Catherine, who liked to know everything, would inquire into it, and in her opinion, success would be scarcely less dangerous than failure. He could not stop in the drab-coloured calm of the office where these two young idiots were congratulating each other, and trying to talk as if they knew all about it. His scorn of them was unspeakable. If they gained a hundred pounds their elation would be boundless. They were like boys sending out a little toy frigate and enchanted when it reached in safety[Pg 159] the opposite side of the puddle. But Ashton meant business. It was not for this sort of trifling work that he had set himself to watch those fluctuations, which are more delicate than anything in nature they could be compared to. The blowing of the winds and their changes

were prose compared to the headlong poetry of the money-market. Edward felt so many new pulses waking in him, such a hurrying fever in his veins, that he could not control himself.

"You'll be here, I suppose, Harry, till closing time? I'm going out," he said.

"You going out—you that never have anything to do out of doors! I had to umpire in a match on the other side of the Common," said Harry, "but if you'll just tell Cordwainer as you pass to get some one else in my place, I don't mind staying. I'm sure you've done it often, Ned, for me."

"I am not in request, like you; but I have something I want to see to, to-day."

"All right," said Harry. "Don't you go and overdo it, whatever it is."

"You are seedy with staying up, dancing and flirting," said young Merridew, with his imbecile laugh. "Nelly says she could not believe her eyes."

"I wish Ellen, and you too, would understand that dancing and flirting are entirely out of my way," said Edward, with a flush of anger, as he took his hat and went out.

Poor Algernon's innocent joke was doubly unsuccessful, for Harry stood perfectly glum, not moving[Pg 160] a muscle. He had not been at all amused by the proceedings of the previous night.

"I wouldn't report it, if I were you, when Ellen says silly things," said her brother, as black as a thunder-cloud.

"By Jove!" said poor Merridew, falling from his eminence of satisfaction into the ludicrous dismay of undeserved depreciation. He told his wife after, "They both set upon me tooth and nail, when I meant nothing but to be pleasant."

"I wish you would learn, Algernon, that it's always wise to hold your tongue when I'm not there," Ellen said. "Of course I understand my own family. And not much wonder they were vexed! Edward that doesn't look at a girl because of Aunt Catherine, and Harry that she has snubbed so! You could not have chosen a worse subject to be pleasant upon," Mrs. Ellen said.

But it was not this subject that was in Edward's mind as he sallied forth with the step and the air of that correct and blameless man of business which already all Redborough believed him to be. He had taken that aspect upon him in the most marvellous way—the air of a man whose mind was balanced like his books, as regularly, and without the variation of a farthing. He was one of those who are born punctual, and already his morning appearance was as a clock to many people on the outskirts of Redborough. His hat, his gloves, his very umbrella, were enough to give people confidence. There was nobody who would have hesitated to[Pg 161] entrust their money to his hands. But if Redborough could have known, as he passed along the streets, causing a little wonder to various people—for already it had become a surprising fact that Mr. Edward should leave business at so much earlier an hour than usual—what a wild excitement was passing

through Edward's veins, the town would have been soared out of its composure altogether. He scarcely felt the pavement under his feet; he scarcely knew which way he was turning. The message for Cordwainer went out of his head, though he went that way on purpose. Several important questions had come before him to be settled since he had taken his place at the head of the bank. He had been called upon to decide whether here and there an old customer who had not thriven in the world should be allowed to borrow, or a new one permitted to overdraw; and in such cases he had stood upon the security of the bank with a firmness which was invulnerable, and listened to no weak voices of pity. But this was far more important than such questions as these. As his ideas disentangled themselves, there seemed to be two possibilities before him. If he threw himself into Ashton's scheme at all, to do it as a partner in the business, not indeed with the sanction of his other partners, but, if there was risk to the firm in his proceedings at large, to make them profitable to it in case of success. In case of success! Of course there would be success. It was inevitable that they must succeed. On the other side, the[Pg 162] expedient was to use the money and the securities of the bank, not for the aggrandisement of Vernon's, but for his own. This would leave the responsibility of the action entirely upon his own shoulders if anything went wrong. And he did not refuse to give a rapid glance at that contingency. What could it mean to the bank? Not ruin—he half-smiled as he thought. It would mean coming down perhaps in the world, descending from the *prestige* and importance of its present rank. And to himself it would mean going to the dogs—anyhow, there could be no doubt on that point. But on the other side! that was better worth looking at, more worthy of consideration. It would be like pouring in new blood to stagnant veins; it would be new life coming in, new energy, something that would stir the old fabric through and through, and stimulate its steady-going, old-fashioned existence. It would be the something he had longed for—the liberating influence, new possibilities, more extended work. He thought, with an excitement that gradually overmastered him, of the rush of gain coming in like a river, and the exhilaration and new force it would bring. This idea caught him up as a strong wind might have caught him, and carried him beyond his own control. He walked faster and faster, skimming along the road that led into the country, into the quiet, where no one could note his altered aspect or the excitement that devoured him, taking off his hat as he got out of sight of the houses, to let the air blow upon his forehead and clear his senses. And by and[Pg 163] by things began to become more clear. He read Ashton's letter over again, and with every word the way seemed to grow plainer, the risks less. It was as near a dead certainty as anything could be in business. "Of course there is always a possibility that something unforeseen may happen," Ashton wrote, "and it is for you to weigh this. I think myself that the chance is so infinitesimal as not to be worth taking into consideration; but I would not wish to bias your judgment; the only thing is, that the decision must be immediate." Now that the first shock of novelty was over, he felt it in his power to "weigh this," as Ashton said. Getting familiarised with the subject made him more impartial, he said to himself. The first mention of it had raised a cowardly host of apprehensions and doubts, but now that the throbbing of excitement began to die away, he saw the matter as it was—a question of calculation, a delicate operation, a good *coup*, but all within the legitimate limits of business. He had recovered, he felt, the use of his reason,

which the novelty, the necessity for immediate determination, the certainty that he must take no counsel on the subject, that Harry would be dumbly obstinate, and Catherine anxiously, hortatively, immovably against it, had taken away. Harry was an ass, he said to himself, recovering his calm, and Aunt Catherine an old woman. What was the use of the faculties he possessed, and the position he had gained, if in such a crisis he could not act boldly and for himself!

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Thus it was with a very different aspect that Edward walked back. He put on his hat, feeling himself cooled and subdued; his pulses returned to their usual rate of beating, which was essentially a moderate one. And so rapidly had he skimmed over the ground, and so quick had been the progress both of his steps and his thoughts, that when he got back, with his mind made up, to the skirts of the Common, he saw the football party just beginning to assemble, and recollected that he had never given Harry's message to Cordwainer, and that accordingly no new umpire could have been found in Harry's place. But what did that matter? He reflected benevolently, with a contemptuous good nature, that he could get back to the bank in time still to liberate his cousin, so that everybody would be satisfied. This he did, stopping at the telegraph office on the way. His despatch was as follows:—"Proceed, but with caution. Needful will be forthcoming." He drew a long breath when he thus decided his fate; then he returned with all the ease and relief which naturally comes with a decision. The thing was done, whether for good or evil—and there could be very little doubt that it was for good. His countenance was cheerful and easy as he returned to the bank.

"I did not give your message, for my business did not keep me so long as I expected. Your football fellows are just collecting. You can get there, if you make haste, before they begin."

"Oh, thanks, awfully!" said Harry. "I hope you[Pg 165] did not hurry, though I'm glad to go. I hope you understand I'm always ready to stay, Ned, when you want the time. Of course, you're worth two of me here, I know that; but I can't stand anything that's not fair, and if you want to get away——"

"I don't, old fellow; I've done my business. It did not take so long as I thought. You had better be off if you want to get there in time."

"All right," said Harry. And he went off to his match in a softened state of mind, which, had he been able to divine it, would have astonished Edward greatly. Harry had seen Hester and her companion pass, and he felt a sad conviction that Edward's sudden business had something to do with that apparition. Well! he had said to himself, and what then? Hadn't he a right to try, the same as another? If she liked one better than the other, should the fellow she wouldn't have be such a cad as to stand in her way? This was what had made Harry "fly out," as Algy said, upon his brother-in-law; it had made him pass a very sombre hour alone in the bank. But in the revulsion of feeling at Edward's rapid return, and the likelihood either that he had not seen Hester, or that she would have nothing to say to him, Harry's heart was moved within him. Either his cousin was "in the same box"

as himself and rejected, or else he was innocent altogether of evil intention—and in either case Harry's heart was soft to him: at once as one whom he had wronged, and as one who might be suffering with him under a common calamity.

CHAPTER X (Vol II).

STRAIGHTFORWARD.

"I hope, Cousin Catherine," said Emma, "that you will not think it is any want of civility on my part. I wished very much to come the first day. I went out with Hester Vernon, who is constantly at grandpapa's—and I was quite distressed, when I found we had to pass here, that she would not bring me in to call. But she seemed to think you would rather not. Of course I know that there are often tiffs in families, so I wouldn't say anything. There are times when Elinor wouldn't call on William's wife not if life and death depended on it; so I understand quite well, and of course a stranger mustn't interfere. Only I wish you to know that I had no wish to take sides, and didn't mean to be rude. That was the last thing in the world I intended. Elinor has always told us younger ones so much about you."

"It is very kind of Elinor, I am sure; and you have behaved most judiciously," said Catherine, with[Pg 167] a twinkle in her eye. "It is unnecessary to say to a person of your judgment that in the best regulated family——"

"Oh, you needn't tell me," said Emma, shaking her head. "Nobody can know better than I do. It is very awkward when you are the youngest, and when you are expected by everybody to take their part. Of course they have all been very kind to me. I live part of my time with one, and part with another, and that is why every one thinks I should be on their side. But now I am very independent," Emma said, "for Roland has taken me. I dare say he would tell you, Cousin Catherine, when he was here."

"That must be a very pleasant arrangement," said Catherine, with a smile. "I suppose when you were with Elinor you had a good deal to do."

"I do Roland's housekeeping now. I don't wish to be idle," said Emma. "But to be sure when there are children to be seen after you are never done, and especially boys. Elinor has five boys!—it is something dreadful! The stockings and the mending you can't think! It is very nice being with Roland; he is most kind. He gives me a regular allowance for my clothes, which I never got before, and I am sure it is very good of him; but you can't have everything, you know, and it is a little dull. He is out all day, and often in the evenings, for of course I shouldn't wish him to give up his gentlemen-engagements for

me. I don't think people should ever do that sort of thing. Tom Pinch is all very well in Dickens, but it[Pg 168] would be inconvenient in actual life; for suppose you married?—and of course that is what every girl expects to do."

"To be sure," said Catherine. "Is there anything of that sort in prospect, if I may be permitted to ask?"

"Of course, I am quite pleased that you should ask," said Emma. "It would be such a comfort to have somebody like you to come and talk it over with, Cousin Catherine, if there was anything—for I should feel sure you could tell me about my trousseau and all that. But there is nothing, I am sorry to say. You see I have had so little chance. Elinor took me out sometimes, but not much, and she was far more disposed to amuse herself than to introduce me. I don't think that is nice in a married sister, do you? and speaking of that, Cousin Catherine, I am sure you will be kind enough to help me here. Grandpapa will not take any trouble about it. I asked the gentleman whom we met coming out of here, Hester and I—Mr. Edward I think is his name."

"What of Edward?" said Catherine quickly, with a touch of alarm.

"But nothing seems to have come of it," said the persistent Emma. "He said he would try, and Hester made a sort of promise; but there has been one since and I have never been asked. It is your niece's dance—Mrs. Merridew, I think, is her name. She gives one every week, and both for a little amusement, and that I mayn't lose any chance that[Pg 169] may be going, I should like very much to go. I don't doubt that you could get me an invitation in a moment if you would just say you would like it."

Catherine's consternation was ludicrous to behold. She was herself so much amused by the situation that she laughed till the tears stood in her eyes. But this matter-of-fact young woman who sat by and gazed upon her with such a stolid incapacity to see the joke, was of the side of the house to which Catherine could pardon anything—the old captain's grandchild, Roland's sister. What would have been vulgar assurance in another, was amusing *naïveté* in Emma. When she had got over her laugh she said, with amused remonstrance as if she had been speaking to a child—

"But you must know, Emma, that these family tiffs you are so well accustomed to, come in to prevent this too. Ellen would not care for my recommendation. She is a very self-willed little person, and indeed the chief rebel of the family."

"That is all very well, Cousin Catherine," said Emma with the downrightness of fact and certainty; "but you know you are the head of the family. You have got the money. If they were in trouble they would all have to come to you: and if you said "I wish this," of course nobody would venture to refuse you. The most stupid person must be sure of that."

There was a commanding commonsense in this view that silenced Catherine. She looked at the young philosopher almost with awe.

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"Your arguments are unanswerable," she said; "there is nothing to be said against such admirable logic."

"Then you will ask for an invitation for me?" said Emma. "I am sure I am much obliged to you, Cousin Catherine. It is always best to come to the fountain-head. And it isn't as if I were going to cause any expense or trouble, for I have my ball-dress all ready. I have wore it only once, and it is quite fresh. It is my second ball-dress; the first I wore about a dozen times. Elinor gave it me, which was very kind of her. It was only muslin, but really it was very nice, and got up quite respectably. But this one I bought myself out of the allowance Roland gives me. Don't you think it is very thoughtful of him? for of course what a sister buys for you, however kind she is, is never just the same as what you would choose for yourself."

"I suppose not—I never had any experience," said Catherine, gravely. "I am afraid, however, that you will not meet anybody who will much advance your views at Redborough. It is an old-fashioned, backward place. London would afford a much larger scope for any social operations. Indeed it is very condescending in a young lady from town to give any attention to us and our little parties down here."

"Oh!" said Emma, eager to correct a mistake, "that just shows how little people in the country know. You think London means the London you read of in books, where you meet all the great people[Pg 171] and have half-a-dozen parties every night. But when London means Kilburn!" said Emma shaking her head, "where all the gentlemen go to the city every morning, and there is perhaps one dance given in a whole season, and only the people asked that you know! and we know scarcely one. You see the people there don't think of calling because they are your neighbours. There are so many: and unless you get introductions, or work in the parish, or something— Working in the parish is a very good way," Emma added, with a sudden recollection; "you get invited to a great many evening parties where you just stand about and talk, or people sing: and not many dances. Unfortunately I never was much used to parish work. In Elinor's there was too much to do, and Bee was too worldly, and as for William's wife, though we should not like it to be known, Cousin Catherine, she is—a Dissenter."

Emma made this admission with the reluctance it merited.

"I have not told grandpapa," she said, with bated breath.

"I think he could bear it," said Catherine. "I think you might venture on the communication. In some things he is very strong-minded."

"It was a very bitter pill to us," Emma said.

Here they were interrupted by the entrance of the captain himself, who had left his grandchild in a cowardly way to make Catherine's acquaintance by herself. But Emma had not minded. She had not even[Pg 172] divined that his pretence of business was hypocritical. She had not been alarmed by Catherine, and now she was comfortably confident of having made a good impression, and secured a friend.

"I am quite ready, grandpapa," she said. "Cousin Catherine has been so kind. She says she will speak to Mrs. Merridew about my invitation, so you may make yourself quite easy on that subject. And grandmamma will be very pleased. Of course I could not expect such an old lady as she is to exert herself. But Cousin Catherine understands how important that sort of thing is to a girl," Emma said, with an air of great gravity.

The captain gave Catherine a piteous glance. He did not understand the new specimen of womankind of whom he had the responsibility, and Catherine, whose powers of self-restraint had been called forth to an unusual degree, responded with an outburst of laughter.

"We have got on admirably," she said. "I like a straightforward mind, with such a power of applying reason to practical uses. You must come to see me often, Emma. Never mind grandpapa. He will tell you I am busy, but when I am so, I shall tell you so. You are far too sensible to take offence."

"Oh, offence, Cousin Catherine? between you and me!" said Emma, "that would be too ridiculous. I hope I know my place. When you are the youngest you soon learn that. Your first lesson is that nobody wants you, and that you must just do the best you[Pg 173] can for yourself. There is only just one thing I should like to mention, and that is, that the first time it would be a great advantage to me if you would take me. It is such a fine thing for a girl when she is known to belong to the best people in a place. It is not even as if my name were Vernon. But people will say 'Miss Ashton! who is Miss Ashton? I never heard of her!' Whereas if I were with you, the best partners in the place would ask to get introduced to me, and that would give me a start. Afterwards I could get on by myself, as I hear Mrs. Merridew does not care for chaperons," Emma said.

Once more Catherine was struck dumb. She pushed her chair back a little and regarded this dauntless young woman with a mixture of dismay, admiration, and amusement.

"But I assure you I have never gone to any of Ellen's junketings," she said.

"That will not matter," said the persistent Emma, "Of course she will be pleased to have you. It will be a great honour. And then to me it would be such an advantage. I should feel that I really was having my chance."

When she left the gate of the Grange, walking by the side of the bewildered captain, Emma felt that she was tolerably sure of getting all she wanted, and her triumph, though quite moderate and serious, was great.

"I am very glad you left me to make acquaintance with Cousin Catherine by myself," she said, "grandpapa;[Pg 174] I was a little frightened, but she was so nice. She was very nice to Roland too; and it will be such an advantage to go into society for the first time with such a well-known person. It makes all the difference. People see at once who you are, and there is no difficulty afterwards."

"And you think Catherine Vernon will depart from all her habits and take you to that butterfly's ball?" the captain said.

"Of course, grandpapa," said Emma, in the calm of simple conviction. It was not a matter which admitted of any doubt.

And the wonderful thing was, that she proved right. To her own great amazement, and to the consternation of everybody concerned, Catherine Vernon assumed her grey gown, the gayest of her evening garments, and most befitting a dance, and took Emma Ashton in her own carriage to Mrs. Merridew's house on the hill. Catherine was too genial a person in ordinary society to exercise any discouraging influence upon the young party in general; but upon the members of her own family there was no doubt that she did have a subduing effect. Ellen's face of consternation was the subject of remark in the family for years after; indeed, they spoke of "the night when Aunt Catherine came to the dance," dating things from it, as people speak of a great national event. Harry was the one who showed himself most equal to the occasion. He established himself by Catherine's side as a sort of guard of honour, relieving the frightened Algernon,[Pg 175] who, what with pride and pleasure on his own part, and a wondering sympathy with Ellen's dismay, did not know how to conduct himself in such an emergency. Edward did not appear at all. He had said he was very busy, and did not think it was possible he could go, as soon as he heard of Emma's extraordinary request. And though Catherine was almost displeased by his defection, there was nothing to be said against so evident a necessity as that the most active partner in the bank should attend to his work. Her chief point of curiosity in the scene which she surveyed with amused disapproval and astonishment to find herself there, was Hester, to whom her eyes turned with the lively sense of opposition which existed always between the two.

Catherine's eyes, in spite of herself, turned from Emma's insignificance to the fine indignant figure of the girl whom (she said to herself) she could not endure, with the most curious mixture of curiosity, and interest, and rivalship. She, Catherine Vernon, the rival of a trifling creature of nineteen! Such a sentiment sometimes embitters the feelings of a mother towards the girl of whom her son makes choice. But Catherine's mood had nothing to do with Edward. It was more like the "taking sides," which Emma was so anxious to demonstrate was impossible to her as a stranger. Hester had no separate standing ground, no might or authority, and yet it was no exaggeration to say that Catherine, with all of these advantages, instinctively looked upon her as a rival power.

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Hester was in the blue dress, which was the alternative of her white one. In those days there were no yellows or sage greens; and even before Catherine remarked the girl's young freshness and beauty, or the high-thrown head, and indignant bearing, which denoted on Hester's side a sense of Catherine's inspection, her eyes had caught the glistening pearls on the young neck—her mother's pearls. Catherine looked at them with a mingled sense of pity and disdain. If that mother had been such a woman as Catherine, neither these pearls nor anything else of value would have remained in her hands. They were Catherine's, they were the creditors' by rights. Mrs. John was not wise enough to understand all that; but Hester, if she knew, would understand. Catherine could not keep

her mind from dwelling upon these ornaments. If Hester knew, what would the girl do? Pocket the shame and continue to wear them as became Mrs. John's daughter, or tear them from her neck and trample them under foot? One or the other she would have to do—but then, Hester did not know.

As she walked about through the rooms, stopping to give a gracious word there, a nod here, a question about father or mother, Catherine's mind was not occupied either with the house or the company, but with this girl. Hester had been in the background till now. A glimpse of her in the corner of her own drawing-room, standing by her mother's side in her washed muslin, did not—though Hester's look was always one of indignation—impress her relation's[Pg 177] mind. But here she stood like an equal, sending glances of defiance out of her brown eyes. Hester had come in the old fly with the white horse, while Emma was fetched from her grandfather's by Catherine's carriage. The contrast was striking enough; but Catherine, though she would not own it to herself, was more aware than any one else, that no one would look twice at Emma while Hester was by.

When the evening was about half over, Emma came to her patroness and kindly gave her her dismissal.

"Don't wait longer on my account, Cousin Catherine," she said. "I am quite nicely started; thank you so much. I have got my card filled; quite the nicest people in the room have asked me. I'm sure I am very grateful to you, for it is all your doing; but don't think of waiting for me. Chaperons are not at all wanted, and I can go home in Hester's fly. I am so much obliged to you, but of course you want to get to bed. Don't stay a moment longer than you wish, for me."

Catherine smiled, but did not take any further notice. She walked about the rooms for some time after on the arm of Harry, who was always dutiful.

"And who do you think is the prettiest person in the room, Harry? I excuse you from telling me it is my young lady, whom for my own part I don't admire."

"I cannot see there is any doubt about it, Aunt Catherine," said Harry, in his sturdy way. "It is[Pg 178] my cousin Hester. There is an air about her—I cannot explain it: I found it out long ago; but now everybody sees it."

"Thanks to her mother's pearls," said Catherine, with her laugh.

Harry looked at her with startled eyes.

"The pearls are very pretty on her; but they are nothing, to me at least," he said.

"You should not let her wear them. She should not have them; knowing her father's story, as I suppose you do.—Don't you see," cried Catherine, with sudden energy, "that she ought not to appear in Redborough in those pearls?"

Emma had been standing near when this conversation began, and she drew closer to listen, not with any clandestine intention, but only with a natural curiosity. She caught up the words in a disjointed way. What reason could there be for not wearing your mother's

pearls? She would have gone and asked the question direct of Catherine, but that just then her partner came for her; and for the rest of the evening she had no time to consider any such question; nor was it till she found herself in the fly in the middle of the night rumbling and jolting along the dark road that skirted the Common, by Hester's side, that this mysterious speech occurred to her mind. She had been talking of the advantage of being introduced by a well-known person and thus put at once "on a right footing."

"You don't want that. You know everybody; you have been here all your life," she said. "And[Pg 179] I am sure you got plenty of partners, and looked very nice. And what a pretty necklace that is," said Emma, artlessly entering upon her subject. "Are they real? Oh, you must not be offended with me, for I never had any nice ornaments. The youngest never has any chance. If they are real, I suppose they are worth a great deal of money; and you must be quite rich, or you would not be able to afford them."

"We are not rich; indeed we are very poor," said Hester, "but the pearls are my mother's. She got them when she was young, from her mother. They have belonged to us for numbers of years."

"I wonder what Cousin Catherine could mean!" said Emma innocently.

"About my pearls?" cried Hester, pricking up her ears, and all her spirit awakening, though she was so sleepy and tired of the long night.

"She said you oughtn't to wear them. She said you shouldn't have them. I wonder what she meant! And Mr. Harry Vernon, that tall gentleman, he seemed to understand, for he got quite red and angry."

"I oughtn't to wear them—I shouldn't have them!" Hester repeated, in a blaze of wrath. She sat bolt upright, though she had been lying back in her corner indisposed for talk.

"Oh, I dare say she didn't mean anything," said Emma, "only spite, as you are on the other side."

Hester did not reply, but she was roused out of all her sleepiness in a moment. She let Emma prattle[Pg 180] on by her side without response. As they drove past the Grange a window was opened softly, and some one seemed to look out.

"Oh, I wonder if that was Mr. Edward," said Emma. "I wonder why he stayed away. Is he after some girl, and doesn't want Cousin Catherine to know? If it were not that you would scarcely speak to each other when you met, I should say it was you, Hester."

"I wish," said Hester severely, "that you would go to sleep; at three in the morning I never want to talk."

"Well, of course, it may be that," said Emma somewhat inconsequently, "but I never want to sleep when I have been enjoying myself. I want to have some one in the same room and to talk it all over—everything that has happened. Who was that man, do you know who——"

And here she went into details which Hester, roused and angry, paid no attention to. But Emma was not dependent on replies. She went on asking questions, of which her companion took no notice, till the fly suddenly stopped with a great jarring and rattling, and the opening of two doors, and glimmers of two small lights in the profound dark, gave note of watchers in the two houses, warned by the slow rumbling of the ancient vehicle, and glad to be released from their respective vigils. In Hester's case it was her mother, wrapped in a warm dressing-gown, with a shawl over her head, and two anxious eyes shining out with warm reflections over her[Pg 181] little candle, who received the girl in her finery with eager questions if she were very cold, if she were tired, if all had gone off well.

"Run up stairs, my darling, while I fasten the door," Mrs. John said. "There is a nice fire and you can warm yourself—and some tea."

In those days people, especially women, were not afraid of being kept awake because of a cup of tea.

"Mamma," said Hester when her mother followed her up stairs into the old-fashioned, low-roofed room, which the fire filled with rosy light, "it appears that Catherine Vernon says I ought not to wear your pearls. Has she anything to do with your pearls? Has she any right to interfere?"

"My pearls!" cried Mrs. John almost with a scream. "What could Catherine Vernon have to do with them? I think, dear, you must have fallen asleep and been dreaming. Where have you seen Catherine Vernon, Hester? She gives us our house, dear; you know we are so far indebted to her: but that is the only right she can have to interfere."

"Had she anything to do with my father?" Hester asked.

She was relieved from she did not know what indefinable terrors by the genuine astonishment in her mother's face.

"Anything to do with him? Of course; she had a great deal to do with him. She was his first cousin. Her father had brought him up. It was intended——but then he met me," said the gentle little woman, not without a tone of satisfaction in[Pg 182] the incoherent tale. "And she was a kind of partner, and had a great deal to do with the bank. I never understood the rights of it, Hester. I never had any head for business. Wait, darling, till I undo these buttons. And now, my love, if you have got warm, go to bed. My pearls! She must mean, I suppose, that they are too good for you to wear because we are poor. They were my mother's, and her mother's before that. I would like to know what Catherine Vernon could have to say to them," Mrs. John said, taking the pearls from her child's throat and holding them up, all warm and shining, to the light, before she deposited them in their carefully padded bed.

If there was anything in the world that was her individual property, and in which no one else had any share, it was her pearls: they had always been one of her household gods.