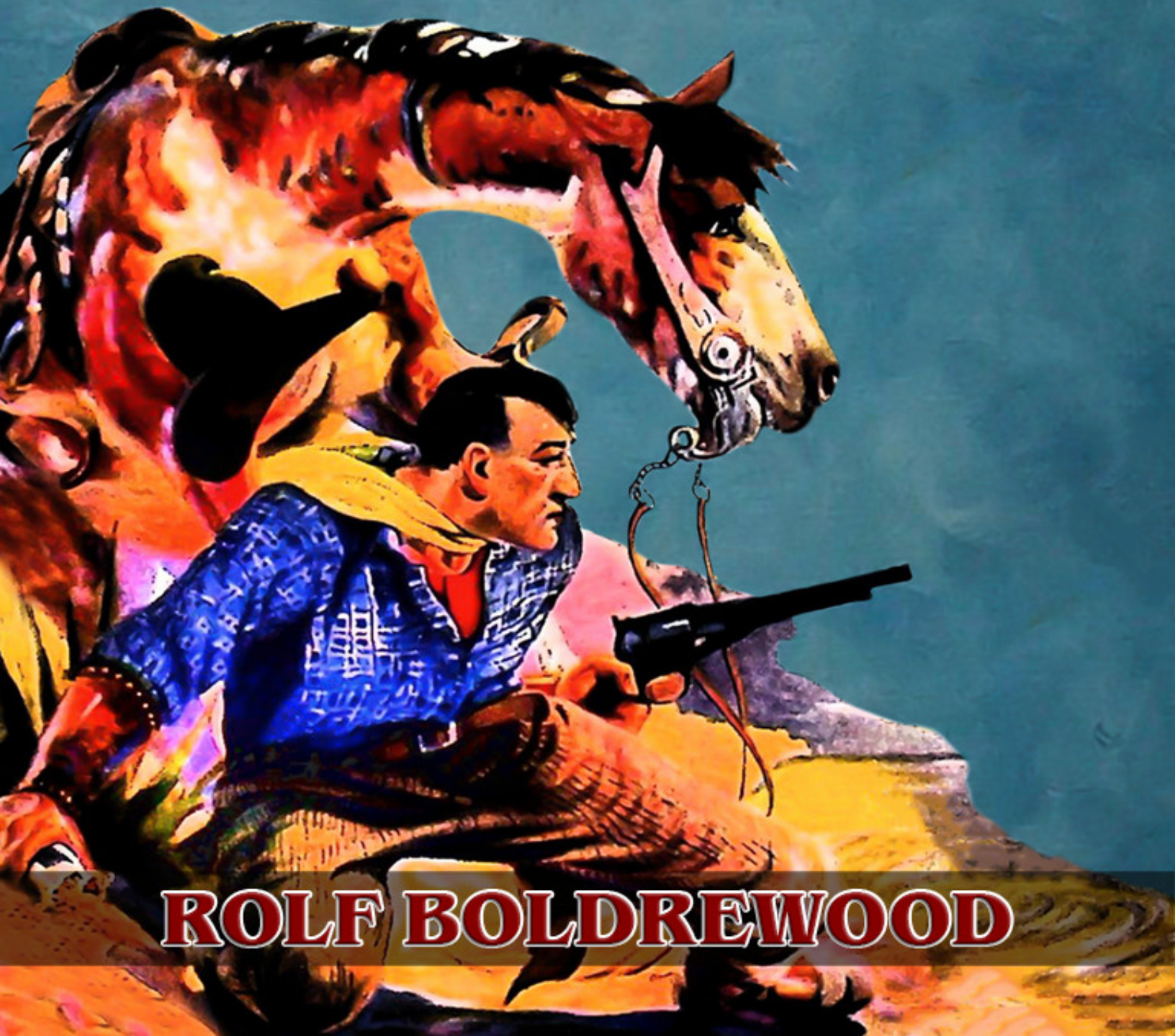
CLASSICS TO GO

PLAIN LIVING A BUSH IDYLL



ROLF BOLDREWOOD

Plain Living A Bush Idyll

Rolf Boldrewood

CHAPTER I

Mr. Stamford was riding slowly, wearily homeward in the late autumnal twilight along the dusty track which led to the Windāhgil station. The life of a pastoral tenant of the Crown in Australia is, for the most part, free, pleasant, and devoid of the cares which assail so mordantly the heart of modern man in cities.

But striking exceptions to this rule are furnished periodically. “A dry season,” in the bush vernacular, supervenes. In the drear months which follow, “the flower fadeth, the grass withereth” as in the olden Pharaoh days. The waters are “forgotten of the footstep”; the flocks and herds which, in the years of plenty, afford so liberal an income, so untrammelled an existence to their proprietor, are apt to perish if not removed. Prudence and energy may serve to modify such a calamity. No human foresight can avert it.

In such years, a revengeful person could desire his worst enemy to be an Australian squatter. For he would then behold him hardly tried, sorely tormented, a man doomed to watch his most cherished possessions daily fading before his eyes; nightly to lay his head on his pillow with the conviction that he was so much poorer since sunrise. He would mark him day by day, compelled to await the slow-advancing march of ruin—hopeless, irrevocable—which he was alike powerless to hasten or evade.

If he were a husband and a father, his anxieties would be ingeniously heightened and complicated. The privations of poverty, the social indignities which his loved ones might be fated to undergo, would be forever in his thoughts, before his eyes, darkening his melancholy days, disturbing his too scanty rest.

Such was the present position, such were the prospects, of Harold Stamford of Windāhgil. As he rode slowly along on a favourite hackney—blood-like, but palpably low in condition—with bent head and corrugated brow, it needed but little penetration to note that the “iron had entered into his soul.”

Truth to tell, he had that morning received an important letter from his banker in Sydney. Not wholly unexpected; still it had destroyed the remnant of his last hope. Before its arrival he had been manfully struggling against fate. He had hoped against hope. The season might change. How magical an alteration would forty-eight hours of steady rain produce! He might be able to tide over till next shearing. The station was being worked with the strictest economy. How he grudged, indeed, the payment of their wages to the men who performed the unthankful task of cutting down the *Casuarina* and *Acacia pendula*, upon which the starving flocks were now in a great measure kept alive!

But for that abnormal expenditure, he and his boy Hubert, gallant, high-hearted fellow that he was, might make shift to do the station work themselves until next shearing. How they had worked, too, all of them! Had not the girls turned themselves into cooks and laundresses for weeks at a time! Had not his wife (delicate, refined Linda Carisforth—who would have thought to see a broom in those hands?) worn herself well-nigh to death, supplementing the details of household work, when servants were inefficient, or, indeed, not to be procured! And was this to be the end of all? Of the years of patient labour, of ungrudging self-denial, of so much care and forethought, the fruit of which he had seen in the distance, a modest competence, an assured position? A well-improved freehold estate comprising the old homestead, and a portion of the fertile lands of Windāhgil, once the crack station of the district, which Hubert should inherit after him.

It was hard--very hard! As he came near the comfortable, roomy cottage, and marked the orchard trees, the tiny vineyard green with trailing streamers in despite of the weary, sickening, cruel drought, his heart swelled nigh to bursting as he thought how soon this ark of their fortunes might be reft from them.

Surely there must be some means of escape! Providence would never be so hard! God's mercy was above all. In it he would trust until the actual moment of doom. And yet, as he marked the desolate, dusty waste across which the melancholy flocks feebly paced; as he saw on every side the carcases of animals that had succumbed to long remorseless famine; as he watched the red sun sinking below the hard, unclouded sky, a sense of despair fell like lead upon his heart, and he groaned aloud.

"Hallo, governor!" cried out a cheery voice from a clump of timber which he had approached without observing, "you and old Sindbad look pretty well told out! I thought you were going to ride over me and the team, in your very brown study. But joking apart, dear old dad, you look awfully down on it. Times are bad, and it's never going to rain again, is it? But we can't afford to have you throwing up the sponge. *Fortuna favet fortibus*, that's our heraldic motto. Why, there are lots of chances, and any amount of fortunes, going begging yet."

"Would you point out one or two of them, Master Hubert?" said his father, relaxing his features as he looked with an air of pride on the well-built youngster, who stood with bare throat and sun-bronzed, sinewy arms beside a dray upon which was a high-piled load of firewood.

"Well, let us see! if the worst comes to the worst, you and I must clear out, governor, and take up this new Kimberley country. I've got ten years' work in me right off the reel." Here the boy raised his head, and stretched his wide, yet

graceful shoulders; “and so have you, dad, if you wouldn’t fret so over what can’t be helped. You’d better get home, though, mother’s been expecting you this hour. I’ll be in as soon as I’ve put on this last log. This load ought to keep them in firewood for a month.”

“You’re a good boy, Hubert. I’ll ride on; don’t knock any more skin off your hands than is absolutely necessary, though,” pointing to a bleeding patch about half an inch square, from which the cuticle had been recently removed. “A gentleman should consider his hands, even when he is obliged to work. Besides, in this weather there is a little danger of inflammation.”

“Oh, that!” said the youngster with the fine carelessness of early manhood. “Scratches don’t count in the bush. I wish my clothes would heal of themselves when they get torn. It would save poor mother’s everlasting stitch, stitch, a little, and her eyes too, poor dear! Now, you go on, dad, and have your bath, and make yourself comfortable before I come in. A new magazine came by post to-day, and the last *Australasian*. Laura’s got such a song too. We’re going to have no end of an evening, if you’ll only pull yourself together a bit. Now you won’t fret about this miserable season, will you? It’s bad enough, of course, but it’s no use lying down to it—now, is it?”

“Right, my boy; we must all do our best, and trust in God’s mercy. He has helped us hitherto. It is cowardly to despair. I thank Him that I have children whom I can be proud of, whether good or ill fortune betide.”

Mr. Stamford put spurs to his horse. The leg-weary brute threw up his head gamely, and, true to his blood, made shift to cover the remaining distance from the homestead at a brisk pace. As he rode into the stable yard, a figure clad in a jersey, a pair of trousers, and a bathing towel, which turned out to be an eager lad of twelve, ran up to him.

“Give me Sindbad, father; I’m just going down to the river for a swim, and I’ll give him one too. It will freshen him up. I’ll scrape him up a bit of lucerne, just a taste; his chaff and corn are in the manger all ready.”

“Take him, Dick; but don’t stay in too long. It’s getting dark, and tea will soon be ready.”

The boy sprang into the saddle, and, touching the old horse with his bare heels, started off on a canter over the river meadow, now comparatively cool in the growing twilight, towards a gravelly ford in which the mountain water still ran strong and clear.

With a sigh of relief, his father walked slowly forward through the garden gate and into the broad verandah of the cottage. Dropping listlessly into a great Cingalese cane chair, he looked round with an air of exhaustion and despondency. Below him was a well-grown orchard, with rows of fruit trees, the size and spreading foliage of which showed as well great age as the fertility of the soil. The murmuring sound of the river over the rocky shallows was plainly audible. Dark-shadowed eucalypti marked its winding course. As the wearied man lay motionless on the couch, the night air from the meadow played freshly cool against his temples. Stars arose of wondrous southern brilliancy. Dark blue and cloudless, the sky was undimmed. Strange cries came from the woods. A solemn hush fell over all things. It was an hour unspeakably calm and solemn—restful to the spirit after the long, burdensome, heated day.

“Ah, me!” sighed he; “how many an evening I have enjoyed from this very spot, at this self-same hour! Is it possible that we are to be driven out even from this loved retreat?”

A sweet girlish voice suddenly awoke him from his reverie, as one of the casement windows opened, and a slight, youthful figure stood at his shoulder.

“No wonder you are ashamed, you mean old daddy! Here have mother and I been exerting ourselves this hot afternoon to provide you with a superior entertainment, quite a club dinner in its way; attired ourselves, too, in the most attractive manner—look at me, for instance—and what is our reward? Why, instead of going to dress sensibly, you sit mooning here, and everything will be spoiled.”

“My darling! I am ready for my bath, I promise you; but I am tired, and perhaps a little discouraged. I have had a long day, and seen nothing to cheer me either.”

“Poor old father! So have we all; so has mother, so has Hubert, so have I and Linda. But it’s no use giving in, is it? Now walk off, there’s a dear! You’re not so very tired, unless your constitution has broken down all of a sudden. It takes a good day to knock you up, that I know. But we must all put a good face on it—mustn’t we?—till we’re *quite* sure that the battle’s lost. The Prussians may come up yet, you know!”

He drew the girl’s face over to his own, and kissed her fondly. Laura Stamford was indeed a daughter that a father might proudly look upon, that her mother might trust to be her best aid and comfort, loving in prosperity, lightsome of heart as the bird that sings at dawn, brave in adversity, and strong to suffer for those she loved.

All innocent she of the world’s hard ways, its lurid lights, its dread shadows. Proud, pure, unselfish in every thought and feeling, all the strength of her nature went out in fondness for those darlings of her heart, the inmates of that cherished home, wherein they had never as yet known sorrow. The fateful passion which makes or mars all womanhood was for her as yet in the future. What prayers had ascended to Heaven that her choice might be blessed, her happiness assured!

“This is the time for action, no more contemplation,” she said, with a mock heroic air; “the shower bath is filled; your evening clothes are ready in the dressing-room; mother is putting the last touch to her cap, Andiamo!”

When the family met at the tea-table—a comprehensive meal which, though not claiming the rank of dinner, furnished most of its requisites—Mr. Stamford owned that life wore a brighter prospect.

His wife and daughters in tasteful, though not ostentatious, evening attire would have graced a more brilliant entertainment. The boys, cool and fresh after their swim in the river, were happy and cheerful. Hubert, correctly attired, and much benefited by his bath and toilette, had done justice to his manifest good looks.

The well-cooked, neatly served meal, with the aid of a few glasses of sound Australian Reisling, was highly restorative. All these permissible palliatives tended to recreate tone and allay nervous depression. “The banker’s letter notwithstanding, things might not be so very bad,” the squatter thought. He would go to town. He might make other arrangements. It might even rain. If the worst came to the worst, he might be able to change his account. If things altered for the better, there was no use desponding. If, again, all were lost, it were better to confront fate boldly.

“Shall I pull through, after all?” said Mr. Stamford to himself, for the fiftieth time, as he looked over the morning papers at Batty’s Hotel, about a week after the occurrences lately referred to. In a mechanical way, his eyes and a subsection of his brain provided him with the information that, in spite of his misfortunes, the progress of Australian civilisation went on pretty much as usual. Floods in one colony, fires in another. The Messageries steamer *Caledonien* just in. The *Carthage* (P. and O.) just sailed with an aristocratic passenger list. Burglars cleverly captured. Larrikins difficult

of extinction. The wheat crop fair, maize only so-so. These important items were registered in the brooding man's duplex-acting brain after a fashion. But in one corner of that mysterious store-house, printing machine, signal-station, whatnot, *one thought* was steadily repeating itself with bell-like regularity. "What if the bank's ultimatum is, no further advance, no further advance, no further ad—--"

After breakfast, sadly resolved, he wended his way to the palace of finance, with the potentate of which he was to undergo so momentous an interview.

Heart-sick and apprehensive as he was, he could not avoid noting with quick appreciation the sights and sounds of civilisation which pressed themselves on his senses as he walked in a leisurely manner towards the Bank of New Guinea. "What wonders and miracles daily pass before one's eyes in a city," he said to himself, "when one has been as long away from town as I have! What a gallery of studies to a man, after a quiet bush life, is comprised in the everyday life of a large city! What processions of humanity—what light and colour! What models of art, strength, industry! What endless romances in the faces of the very men and women that pass and repass so ceaselessly! Strange and how wonderful is all this! Glorious, too, the ocean breath that fans the pale faces of the city dwellers! What would I not give for a month's leisure and a quiet heart in which to enjoy it all!"

The solemn chime of a turret clock struck ten. It aroused Stamford to a sense of the beginning of the commercial day, and his urgent necessity to face the enemy, whose outposts were so dangerously near his fortress.

The ponderously ornate outer door of the Bank of New Guinea had but just swung open as he passed in, preceding but by a second a portly, silk-coated personage, apparently equally anxious for an early interview. He looked

disappointed as he saw Stamford make his way to the manager's room.

For one moment he hesitated, then said: "If your business is not important, sir, perhaps you won't mind my going in first?"

"I'm sorry to say it *is* important," he replied, with his customary frankness; "but I will promise you not to take up a minute more of Mr. Merton's valuable time than I can help."

The capitalist bowed gravely as Harold Stamford passed into the fateful reception-room, of which the very air seemed to him to be full of impalpable tragedies.

The manager's manner was pleasant and gentlemanlike. The weather, the state of the country, and the political situation were glanced at conversationally. There was no appearance of haste to approach the purely financial topic which lay so near the thoughts of both. Then the visitor took the initiative.

"I had your letter last week about my account, Mr. Merton. What is the bank going to do in my case? I came down on purpose to see you."

The banker's face became grave. It was the crossing of swords, *en garde* as it were. And the financial duel began.

"I trust, Mr. Stamford, that we shall be able to make satisfactory arrangements. You are an old constituent, and one in whom the bank has reposed the fullest confidence; but," here the banker pushed up his hair, and his face assumed an altered expression, "the directors have drawn my attention to the state of your account, and I feel called upon to speak decidedly. It must be reduced."

"But how am I to reduce it? You hold all my securities. It is idle to talk thus; pardon me if I am a little brusque, but I

must sell Windāhgil—sell the old place, and clear out without a penny if I do not get time—a few months of time—from the bank! You know as well as I do that it is impossible to dispose of stations now at a reasonable price. Why, you can hardly get the value of the sheep! Look at Wharton's Bundah Creek how it was given away the other day. Fifteen thousand good sheep, run all fenced, good brick house, frontage to a navigable river. What did it bring? Six and threepence a head. Six and threepence! With everything given in, even to his furniture, poor devil! Why, the ewe cost him twelve shillings, five years before. Sale! It was a murder, a mockery! And is Windāhgil to go like that, after all my hard work? Am I and my children to be turned out penniless because the bank refuses me another year's grace? The seasons are just as sure to change as we are to have a new moon next month. I have always paid up the interest and part of the principal regularly, have I not? I have lived upon so little too! My poor wife and children for these last long years have been so patient! Is there no mercy, not even ordinary consideration to be shown me?"

"My dear Mr. Stamford," said the manager kindly, "do not permit yourself to be excited prematurely. Whatever happens you have my fullest sympathy. If any one receives consideration from the bank, you will do so. You have done everything that an energetic, honourable man could have done. I wish I could say the same of all our constituents. But the seasons have been against you, and you must understand that, although personally I would run any fair mercantile risk for your sake, even to the extent of straining my relations with the directors, I have not the power; I must obey orders, and these are precise. If a certain policy is decided upon by those who guide the affairs of this company, I must simply carry out instructions. Yours is a hard case, a *very* hard case; but you are not alone, I can tell you in confidence."

“Is there nothing I can do?” pleaded the ruined man, instinctively beholding the last plank slipping from beneath his feet.

“Don’t give in yet,” said Merton kindly. “Get one of these newly-started Mortgage and Agency Companies to take up your account. They have been organised chiefly, I am informed, with a view to get a share of the pastoral loan business, which is now assuming such gigantic proportions. They are enabled to make easier terms than we can afford to do; though, after all, this station pawn business is not legitimate banking. If you have any friend who would join in the security it would, perhaps, smooth the way.”

“I will try,” said Stamford, a ray of hope, slender but still definite, illumining the darkness of his soul. “There may be a chance, and I thank you, Mr. Merton, for the suggestion, and your wish to aid me. Good morning!” He took his hat and passed through the waiting-room, somewhat sternly regarded by the capitalist, who promptly arose as the inner door opened. But Harold Stamford heeded him not, and threading the thronged atrium, re-entered once more the city pageant, novel and attractive to him in spite of his misery. To-day he mechanically took the seaward direction, walking far and fast until he found himself among the smaller shops and unmistakable “waterside characters” of Lower George Street. Here he remembered that there were stone stairs at which, in his boyhood’s days, he had so often watched the boats return or depart on their tiny voyages. A low stone wall defended the street on that side, while permitting a view of the buildings and operations of a wharf. Beyond lay the harbour alive with sail and steam. In his face blew freshly the salt odours of the deep, the murmuring voice of the sea wave was in his ears, the magic of the ocean stole once more into his being.

In his youth he had delighted in boating, and many a day of careless, unclouded joy could he recall, passed amid the very scenes and sounds that now lay around him. Long, happy days spent in fishing when the fair wind carried the boy sailors far away through the outer bays or even through the grand portals where the sandstone pillars have borne the fret of the South Pacific deep for uncounted centuries. The long beat back against the wind, the joyous return, the pleasant evening, the dreamless slumber. He remembered it all. What a heaven of bliss, had he but known it; and what an inferno of debt, ruin, and despair seemed yawning before him now!

He leaned over the old stone wall and watched mechanically the shadow of a passing squall deepen the colour of the blue waters of the bay. After a while, his spirits rose insensibly. He even took comfort from the fact that after the sudden tempest had brooded ominously over the darkening water, the clouds suddenly opened—the blue sky spread itself like an azure mantle over the rejoicing firmament—the golden sun reappeared, and Nature assumed the smile that is rarely far from her brow in the bright lands of the South.

“I may have another chance yet,” Stamford said to himself. “Why should I despair? Many a man now overladen with wealth has passed into a bank on such an errand as mine, uncertain whether he should return (financially) alive. Are not there Hobson, Walters, Adamson—ever so many others—who have gone through that fiery trial? I must fight the battle to the end. My Waterloo is not yet lost. ‘The Prussians may come up,’ as darling Laura said.”

Although receiving the advice of Mr. Merton, whom he personally knew and respected, mainly in good faith, he was sufficiently experienced in the ways of the world to mingle distrust with his expectations. It was not such an unknown thing with bankers to “shunt” a doubtful or unprofitable

constituent upon a less wary student of finance. Might it not be so in this case? Or would not the manager of the agency company indicated regard him in that light? How hard it was to decide! However, he would try his fortune. He could do himself no more harm.

So he turned wearily from the dancing waters and the breezy bay, and retracing his steps through the crowded thoroughfare, sought the imposing freestone mansion in which were located the offices of the Austral Agency Company.

“How these money-changing establishments house themselves!” he said. “And we borrowers pay for it with our heart’s blood,” he added, bitterly. “Here goes, however!”

He was not doomed on this occasion to any lingering preparatory torture, for in that light he had come to regard all ante-chamber detentions. He accepted it as a good omen that he was informed on sending in his card, that Mr. Barrington Hope was disengaged, and would be found in his private room.

CHAPTER II

Mr. Stamford was at once strongly prepossessed in favour of the man before whom he had come prepared to make a full statement of his affairs, and to request—to all but implore—temporary accommodation. Bah! how bald a sound it had! How unpleasant the formula! And yet Harold Stamford knew that the security was sound, the interest and principal nearly as certain to be paid in full as anything can be in this uncertain world of ours. Still, such was the condition of the money market that he could not help feeling like a beggar. His pride rebelled against the attitude which he felt forced to take. Nevertheless, for the sake of the sweet, careworn face at home, the tender flowerets he loved so well, he braced himself for the ordeal.

Mr. Barrington Hope’s appearance, not less than his manner, was reassuring. A tall, commanding figure of the true Anglo-Saxon type, his was a countenance in which opposing qualities seemed struggling for the mastery.

In the glint of the grey eyes, in the sympathetic smile, in the deep, soft voice there was a wealth of generosity, while the firm mouth and strongly set jaw betokened a sternness of purpose which boded ill for the adversary in any of the modern forms of the duello—personal or otherwise.

“Mr. Stamford,” he said, “I have heard your name mentioned by friends. What can I do for you? But if it be not a waste of time in your case—though you squatters are not so hard-worked in town as we slaves of the desk—we might as well lunch first, if you will give me the pleasure of your company at the Excelsior. What do you say?”

Mr. Stamford, in his misery, had taken scant heed of the hours. He was astonished to find that the morning had fled. He felt minded to decline, but in the kindly face of his possible entertainer he saw the marks of continuous mental exertion, mingled with the easily-recognised imprints of anxious responsibility. A feeling of sadness came over him, as he looked again—of pity for the ceaseless toil to which it seemed hard that a man in the flower of his prime should be doomed—that unending mental grind, of which he, in common with most men who have lived away from cities, had so cordial an abhorrence. “Poor fellow!” he said to himself, “he is not more than ten years older than Hubert, and yet what an eternity of thought seems engraven in his face. I should be sorry to see them change places, poor as we are, and may be.” He thought this in the moment which he passed in fixing his eyes on the countenance of Barrington Hope. What he said, was: “I shall have much pleasure; I really did not know it was so late. My time in town, however, is scarcely so valuable as yours. So we may as well devote half an hour to the repairing of the tissue.”

Mr. Stamford’s wanderings in Lower George Street and the unfamiliar surroundings of the metropolis had so far overcome the poignancy of his woe as to provide him with a reasonable appetite. The *cuisine* of the Excelsior, and the flavour of a bottle of extremely sound Dalwood claret, did not appeal to his senses in vain. The well-cooked, well-served repast concluded, he felt like another man; and though distrusting his present sensations as being artificially rose-coloured, he yet regarded the possibility of life more hopefully.

“It has done me good,” he said in his heart; “and it can’t have done him any harm. I feel better able to stand up to hard Fate and her shrewd blows than before.”

They chatted pleasantly till the return to the office, when Mr. Hope hung up his hat, and apparently removed a portion of his amiability of expression at the same time. He motioned his visitor to a chair, produced a box of cigars, which, with a grotesque mediæval matchbox, he pushed towards him. Lighting one for himself, he leaned back in his chair and said "Now then for business!"

The squatter offered a tabulated statement, originally prepared for the bank, setting forth the exact number of the livestock on Windāhgil, their sexes and ages, the position and area of the run, the number of acres bought, controlled or secured; the amount of debt for which the bank held mortgage, the probable value of the whole property at current rates. Of all of which particulars Mr. Hope took heed closely and carefully. Mr. Stamford became suddenly silent, and indeed broke down at one stage of the affair, in which he was describing the value of the improvements, and mentioning a comfortable cottage, standing amid a well-grown orchard on the bank of a river, with out-buildings of a superior nature grouped around.

Then Mr. Hope interposed. "You propose to me to take up your account, which you will remove from the Bank of New Guinea. You are aware that there is considerable risk."

("Hang it!" Mr. Stamford told himself; "I have heard that surely before. I know what you are going to say now. But why do you all, you financiers, like to keep an unlucky devil so on the tenter-hooks?")

Mr. Hope went on quietly and rather sonorously. "Yes! there has been a large amount of forced realisation going on of late. Banks are tightening fast. The rainfall of the interior has been exceptionally bad. I think it probable that the Bank of New Guinea has none too good an opinion of your account. But I always back my own theory in finance. I have great reason to believe, Mr. Stamford, that heavy rain will

fall within the next month or two. I have watched the weather signs carefully of late years. I am taking—during this season, at any rate—a strong lead in wool and stock, which I expect to rise. Everything is extremely low at present—ruinously so, the season disastrously dry. But from these very dry seasons I foretell a change which must be for the better. I have much pleasure in stating that the Austral Agency Company will take up your account, Mr. Stamford, and carry you on for two years at the same rate of interest you have been paying."

Mr. Stamford made a commencement of thanking him, or at least of expressing his entire satisfaction with the new arrangement; but, curious to relate, he could not speak. The mental strain had been too great. The uncertain footing to which he had so long been clinging between ruin and comparative safety had rendered his brain dizzy.

He had been afraid to picture the next scene of the tragedy, when the fatal fiat of the Bank Autocrat should have gone forth,—the wrench of parting from the dear old place they had all loved so well. The unpretending, but still commodious dwelling to which he had brought his fond, true wife, while yet a young mother. The garden in which they had planted so many a tree, so many a flower together. The unchecked freedom of station life, with its general tone of abundance and liberality. All these surroundings and comforts were to be exchanged—if things were not arranged—for what? For a small house in town, for a lower—how much lower!—standard of life and society, perhaps even for poverty and privation, which it would cut him to the heart to see shared by those patient exiles from their pastoral Eden.

When Mr. Stamford had sufficiently recovered himself he thanked Mr. Hope with somewhat unaccustomed fervour, for he was an undemonstrative man, reserved as to his deeper feelings. But the manager of the Austral Agency Company

would not accept thanks. “It may wear the appearance of a kindness, but it is not so in reality,” he said. “Do not mistake me. It is a hard thing to say, but if it seemed such to me, it would be my duty not to do it. It is the merest matter of calculation. I am glad, of course, if it falls in with your convenience.”

Here he looked kindly at his client—for such he had become—as if he fain would have convinced him of his stern utilitarian temperament. But, as he had remarked before, Mr. Hope’s eyes and his sentiments contradicted one another.

“You have saved my home, the valued outcome of many a year’s hard work—it may be my life also. That is all. And I’m not to thank you? Do not talk in so cold-blooded a manner; I cannot bear it.”

“My dear sir,” said Mr. Hope, with calm, half-pitying expression, “I am afraid you are not a particularly good man of business. It is as unfair to praise me now for ‘carrying you on’ for another year or two, as it will be to blame me for selling you up some fine day, if I am compelled to do so.”

“Anyhow, it is a reprieve from execution. When shall I call again?”

“To-morrow morning, before twelve, let us say. I shall want you to sign a mortgage—a necessary evil; and if you bring me an exact amount of your indebtedness to the Bank of New Guinea, I will give you a cheque for it.”

“A cheque for it!” How magnificent was the sound. Mr. Stamford had drawn some tolerably large cheques in his time, which had been duly honoured, but of late years the cheque-drawing method had fallen much into abeyance.

Nevertheless, he felt like Aladdin, suddenly gifted with the wonderful lamp. The sense of security and the guarantee of funds, for even their moderate and necessary expenses,

appeared to open to him vistas of wealth and power verging on Oriental luxury.

He lost no time; indeed he just managed to gain his bank before its enormous embossed outer door was closed, when he marched into the manager's room with so radiant a countenance that the experienced centurion of finance saw plainly what had happened.

"Don't trouble yourself to speak," he said. "It's all written on your forehead. We bankers can decipher hieroglyphs invisible to other men. 'Want my account made up—securities ready to be delivered—release—cheque for amount in full.' Who is the reckless *entrepreneur*?"

"The Austral Agency Company," he replied, feeling rather cooled down by this very accurate mind-reading; "but you seem to know so much, you ought to know that too."

"My dear fellow, I congratulate you!" Mr. Merton said, getting up and shaking him warmly by the hand. "I beg your pardon; but really, any child could see that you had been successful; and I began to think that it must have been one of Barrington Hope's long shots. A very fine fellow, young but talented; in finance operates boldly. I don't say he's wrong, mind you, but rather bold. Everything will be ready for you to-morrow morning. Look in just before ten—by the private door."

Mr. Stamford did look in. How many times had he walked to those same bank doors with an aching heart, in which the dull throb of conscious care was rarely stilled! Many times had he quitted that building with a sense of temporary relief; many times with a more acutely heightened sense of misery, and a conviction that Fate had done her worst. But never, perhaps, before had he passed those fateful portals with so marked a sense of independence and freedom as on the present occasion.

He had cast away the burden of care, at any rate for two years—two whole years! It was an eternity in his present state of overwrought feeling. He felt like a man who in old days had been bound on the rack—had counted the dread contrivances for tearing muscles and straining sinews—who had endured the first preliminary wrench, and then, at a word, was suddenly loosed.

Such was now his joyous relief from inward agony, from the internal throbs which rend the heart and strain to bursting the wondrous tissue which connects soul and sense. The man who had decreed all this was to him a king—nay, as a god. And in his prayer that night, after he had entreated humbly for the welfare of wife and children in his absence, and for his own safe return to their love and tenderness, Barrington Hope came after those beloved names, included in a petition for mercy at the hands of the All-wise.

It was not a long business that clearing of scores with the Bank of New Guinea under these exceptional circumstances. Such and such was the debit balance, a sufficiently grave one in a season when it had not rained, “to signify,” for about three years, when stock was unsalable, when money was unprecedentedly tight, but not, perhaps amounting to more than one-third of the real value of the property. Here were the mortgages. One secured upon the freehold, the other upon stock and station, furniture and effects.

“Yes!” admitted Mr. Stamford, looking over it. “It is a comprehensive document; it includes everything on the place—the house and all that therein is, every hoof of stock, hacks and harness horses, saddles and bridles—only excepting the clothes on our backs. Good God! if we had lost all! And who knows whether we may not have to give them up yet.”

“My dear Stamford,” said the banker, “you’re almost too sentimental to be a squatter, though I grant you it requires

a man of no ordinary power of imagination to look forward from your dusty pastures and dying sheep (as I am informed) to a season of waving grass and fat stock. Why only this morning, I see that on Modlah, North Queensland, they have lost eighty thousand sheep already!”

“That means they’ll have a flood in three months,” answered Stamford, forcing a laugh. “We *must* have rain. This awfully sultry weather is sure to bring it on sooner or later.”

“Ah! but when?” said Mr. Merton, corrugating his brow, as he mentally ran over the list of heavily-weighted station accounts to which this simple natural phenomenon would make so stupendous a difference. “If you or I could tell whether it would fall in torrents this year or next, it would be like—--”

“Like spotting the winner of the Melbourne Cup before the odds began to shorten—eh, Merton? Good Heavens! to think I feel in a mood to jest with my banker. That dread functionary! What is it Lever says—that quarrelling with your wife is like boxing with your doctor, who knows where to plant the blow that would, maybe, be the death of you? Such is your banker’s fatal strength.”

“I envy you your recovered spirits, my dear fellow,” said the over-worked man of figures, with a weary smile, glancing towards a pile of papers on his table. “Perhaps things will turn out well for you and all of us after all. You are not the only one, believe me, whose fate has been trembling in the balance. You don’t think it’s too pleasant for us either, do you? Well, I’ll send young Backwater down to Barrington Hope with these documents. You can go with him, and he will give a receipt for the cheque. For the rest, my congratulations and best wishes.” He pressed an electric knob, the door opened, a clerk looked in. “Tell Mr. Overdue I am at liberty now. Good bye, Stamford, and God bless you!”

On the previous day Mr. Stamford had betaken himself to his hotel immediately after quitting Mr. Barrington Hope's office, and poured out his soul with fullest unreserve in a long letter to his wife, in which he had informed her of the great and glorious news, and with his usual sanguine disposition to improve on each temporary ray of sunshine, had predicted wonders in the future.

"What my present feelings are, even you, my darling Linda —sharer that you have ever been in every thought of my heart—can hardly realise. I know that you will say that only the present pressure is removed. The misfortune we have all so long, so sadly dreaded, which involves the loss of our dear old home, the poverty of our children, and woe unutterable for ourselves, may yet be slowly advancing on us. You hope I will be prudent, and take nothing for granted until it shall have been proved. I am not to relax even the smallest endeavour to right ourselves, or suffer myself to be led into any fresh expense, no matter how bright, or rather (pastoral joke of the period) how cloudy, the present outlook, till rain comes—until rains comes; even then to remember that there is lost ground to recover, much headway to make up.

"My dearest, I am as sure that you have got all these warning voices ready to put into your letter as if you phonographed them, and I recognised the low, sweet tones which have ever been for me so instinct with love and wisdom. But I feel that, on this present occasion—(I hear you interpose, 'My dearest Harold, how often have you said so before!')—there is no need for any extraordinary prudence. I am confident that the season will change, or that something advantageous will happen long before this new advance is likely to be called in. Mr. Hope assures me that no sudden demand will at any time be made, that all reasonable time will be given; that if the interest be but regularly paid, the Company is in a position, from their