

***STANLEY JOHN
WEYMAN***



***OVINGTON'S
BANK***

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Stanley John Weyman

Ovington's Bank

EAN 8596547143659

DigiCat, 2022

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CHAPTER I

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It was market day at Aldersbury, the old county town of Aldshire, and the busiest hour of the day. The clock of St. Juliana's was on the point of striking three, and the streets below it were thronged. The gentry, indeed, were beginning to take themselves homeward; a carriage and four, with postillions in yellow jackets, awaited its letters before the Post Office, and near at hand a red-wheeled tandem-cart, the horses tossing their small, keen heads, hung on the movements of its master, who was gossiping on the steps of Ovington's Bank, on Bride Hill. But only the vans bound to the more distant valleys had yet started on their lagging journey; the farmers' gigs, the hucksters' carts, the pack-asses still lingered, filling the streets with a chattering, moving multitude. White-coated yeomen and their wives jostled their betters--but with humble apologies--in the low-browed shops, or hardily pushed smocked-frocks from the narrow pavements, or clung together in obstinate groups in the roadway. Loud was the babel about the yards of the inns, loudest where the taprooms poured forth those who, having dined well, had also drunk deep, after the fashion of our great-grandsires.

Through all this medley and hubbub a young man threaded his way. He wore a blue coat with gilt buttons, a waistcoat to match, and drab trousers, and as he hurried along, his hat tilted back, he greeted gentle and simple with the same laughing nod. He had the carriage of one who had

a fixed position in the world and knew his worth; and so attractive was his smile, so gallant his confidence, that liking ran before him, and two out of three of the faces that he encountered mirrored his good humor. As he passed along the High Street, and skirted the Market Place, where the quaint stone figure of an ancient Prince, great in his day, looked down on the turmoil from the front of the Market House, he glanced up at the clock, noted the imminence of the hour, and quickened his pace.

A man touched him on the sleeve. "Mr. Bourdillon, sir," he said, trying to stop him, "by your leave! I want to----"

"Not now. Not now, Broadway," the young man answered quickly. "I'm meeting the mail." And before the other had fairly taken in his words he was a dozen paces away, now slipping deftly between two lurching farmers, now coasting about the more obstinate groups.

A moment later St. Juliana's clock, hard put to it to raise its wheezy voice above the noise, struck the hour. The young man slackened his pace. He was in time, but only barely in time, for as he paused, the distant notes of the guard's bugle sprang like fairy music above the turbid current of sound and gave notice that the coach was at hand. Hurriedly gigs and carts drew aside, the crowd sought the pavements, the more sober drew the heedless out of danger, half a dozen voices cried "Look out! Have a care!" and with a last shrill Tantivy! Tantivy! Tantivy! the four sweating bays, the leaders cantering, the wheelers trotting, the bars all taut, emerged from the crest of the steep Cop, and the Holyhead Mail, within a minute of its time, drew up

before the door of the Lion, the Royal Arms shining bravely from its red panels.

Shop-keepers ran to their doors, the crowd closed up about it, the yokels gaped--for who in those days felt no interest in its advent! By that coach had come, eleven years before, the news of the abdication of the Corsican and the close of the Great War. Laurelled and flagged, it had thrilled the town a year afterwards with the tidings of Waterloo. Later it had signalled the death of the old blind king, and later still, the acquittal--as all the world regarded it--of Queen Caroline. Ah, how the crowd had cheered then! And how lustily old Squire Griffin of Garth, the great-uncle of this young man, now come to meet the mail, had longed to lay his cane about their disloyal shoulders!

The coachman, who had driven the eleven-mile stage from Haygate in fifty-eight minutes, unbuckled and flung down the reins. The guard thrust his bugle into its case, tossed a bundle of journals to the waiting boys, and stepped nimbly to the ground. The passengers followed more slowly, stamping their chilled feet, and stretching their cramped limbs. Some, who were strangers, looked about them with a travelled air, or hastened to the blazing fires that shone from the Lion windows, while two or three who were at their journey's end bustled about, rescuing shawls and portmanteaux, or dived into inner pockets for the coachman's fee.

The last to appear, a man, rather below the middle height, in a handsome caped travelling-coat, was in no hurry. He stepped out at his ease and found the young man

who has been described at his side. "That you, Arthur?" he said, his face lighting up. "All well?"

"All well, sir. Let me take that!"

"Isn't Rodd here? Ah!" to a second young man, plainer, darker, and more soberly garbed, who had silently appeared at his forerunner's elbow. "Take this, Rodd, will you?" handing him a small leather case. "Don't let it go, until it is on my table. All well?"

"All well, sir, thank you."

"Then go on at once, will you? I will follow with Mr. Bourdillon. Give me your arm, Arthur." He looked about him as he spoke. One or two hats were lifted, he acknowledged the courtesy with a smile. "Betty well?"

"You'll find her at the window looking out. All gone swimmingly, I hope, sir?"

"Swimmingly?" The traveller paused on the word, perhaps questioning its propriety; and he did not continue until they had disengaged themselves from the group round the coach. He and the young man came, though there was nothing to show this, from different grades of society, and the one was thirty years older than the other and some inches shorter. Yet there was a likeness. The lower part of the face in each was strong, and a certain brightness in the eyes, that was alertness in the younger man and keenness in the elder, told of a sanguine temperament; and they were both good-looking. "Swimmingly?" the traveller repeated when they had freed themselves from their immediate neighbors. "Well, if you choose to put it that way, yes. But, it's wonderful, wonderful," in a lower tone, as he paused an

instant to acknowledge an acquaintance, "the state of things up there, my boy."

"Still rising?"

"Rising as if things would never fall. And upon my word I don't know why, with the marvellous progress everything is making--but I'll tell you all that later. It's a full market. Is Acherley at the bank?"

"Yes, and Sir Charles. They came a little before time."

"Clement is with them, I suppose?"

"Well, no, sir."

"Don't say he's away to-day!" in a tone of vexation.

"I'm afraid he is," Arthur admitted. "But they are all right. I offered Sir Charles the paper, but they preferred to wait outside."

"D----n!" muttered the other, nodding right and left. "Too bad of the boy! Too bad! No," to the person who had lain in wait for Bourdillon and now put himself in their way, "I can't stop now, Mr. Broadway."

"But, Mr. Ovington! Just a----"

"Not now!" Ovington answered curtly. "Call to-morrow." And when they had left the man behind, "What does he want?"

"What they all want," Arthur answered, smiling. "A good thing, sir."

"But he isn't a customer."

"No, but he will be to-morrow," the young man rejoined. "They are all agog. They've got it that you can make a man's fortune by a word, and of course they want their fortunes made."

"Ah!" the other ejaculated drily. "But seriously, look about you, Arthur. Did you ever see a greater change in men's faces--from what they were this time two years? Even the farmers!"

"Well, they are doing well."

"Better, at any rate. Better, even they. Yes, Mr. Wolley," to a stout man, much wrapped up, who put himself in the way, "follow us, please. Sir Charles is waiting. Better," Ovington continued to his companion, as the man fell behind, "and prices rising, and demand--demand spreading in everything."

"Including Stocks?"

"Including Stocks. I've some news for Sir Charles, that, if he has any doubts about joining us, will fix him. Well, here we are, and I'm glad to be at home. We'll go in by the house door, Arthur, or Betty will be disappointed."

The bank stood on Bride Hill, looking along the High Street. The position was excellent and the house good. Still, it was no more than a house, for in 1825 banks were not the institutions that they have since become; they had still for rivals the old stocking and the cracked teapot, and among banks, Ovington's at Aldersbury was neither of long standing nor of more than local repute.

Mr. Ovington led the way into the house, and had barely removed his hat when a girl flew down the wide oak staircase and flung herself upon him. "Oh, father!" she cried. "Here at last! Aren't you cold? Aren't you starving?"

"Pretty well for that," he replied, stroking her hair in a way that proved that, whatever he was to others, he had a soft spot for his daughter. "Pretty well for that, Betty."

"Well, there's a good fire! Come and warm yourself!"

"That's what I can't do, my dear," he said, taking off his great coat. "Business first."

"But I thought you had done all that in London?" pouting.

"Not all, but some. I shall be an hour, perhaps more."

She shot a mutinous glance at Arthur. "Why can't he do it? And Mr. Rodd?"

"You think we are old enough, Betty?"

"Apprentices should be seen, and not heard!" she snapped.

Arthur's position at the bank had been hardly understood at first, and in some fit of mischief, Betty, determined not to bow down to his pretensions, had christened him the "Apprentice."

"I thought that that proverb applied to children," he retorted.

The girl was a beauty, dark and vivid, but small, and young enough to feel the gibe. Before she could retaliate, however, her father intervened. "Where's Clement?" he asked. "I know that he is not here."

"Tell-tale!" she flung at Arthur. "If you must know, father," mildly, "I think that he's----"

"Mooning somewhere, I suppose, instead of being in the bank, as he should be. And market day of all days! There, come, Bourdillon, I mustn't keep Sir Charles and Acherley waiting." He led the way to the rear of the hall, where a door on the left led into the bank parlor. Betty made a face after them.

In the parlor which lay behind the public office were two men. One, seated in an arm-chair by the fire, was reading

the *Morning Post*. The other stood at the window, his very shoulders expressing his impatience. But it was to the former, a tall, middle-aged man, stiff and pompous, with thin sandy hair but kindly eyes, that Ovington made the first advance. "I am sorry to have kept you waiting, Sir Charles," he said. "Very sorry. But I assure you I have not wasted a minute. Mr. Acherley," to the other, "pardon me, will you? Just a word with Sir Charles before we begin."

And leaving Bourdillon to make himself agreeable to the impatient Acherley, Ovington drew Sir Charles Woosenham aside. "I have gone a little beyond my instructions," he said in a low tone, "and sold your Monte Reales."

The Baronet's face fell. "Sold!" he ejaculated. "Parted with them? But I never--my dear sir, I never----"

"Authorized a sale?" the banker agreed suavely. "No, perfectly right, Sir Charles. But I was on the spot and I felt myself responsible. There was a favorable turn and--" forestalling the other as he would have interrupted--"my rule is little and sure--little and sure, and sell on a fair rise. I don't think you will be dissatisfied with the transaction."

But Sir Charles's displeasure showed itself in his face. He was a man of family and influence, honorable and straightforward, but his abilities were hardly on a par with his position, and though he had at times an inkling of the fact it only made him the more jealous of interference. "But I never contemplated," he said, the blood rising to his face, "never for a moment, that you would part with the stocks without reference to me, Mr. Ovington."

"Precisely, precisely--without your authority, Sir Charles--except at a really good profit. I think that four or five

hundred was mentioned? Just so. Well, if you will look at this draft, which of course includes the price of the stocks--they cost, if I remember, fourteen hundred or thereabouts--you will, I hope--I really hope--approve of what I did."

Sir Charles adjusted his glasses, and frowned at the paper. He was prepared to be displeased and to show it. "Two thousand six hundred," he muttered, "two thousand six hundred and twenty-seven!" his jaw dropping in his surprise. "Two thousand six--really! Ah, well, I certainly think--" with a quick change to cordiality that would have amused an onlooker--"that you acted for the best. I am obliged to you, much obliged, Mr. Ovington. A handsome profit."

"I felt sure that you would approve," the banker assented gravely. "Shall Bourdillon put the draft--Arthur, be good enough to place this draft to Sir Charles Woosenham's account. And tell Mr. Wolley and Mr. Grounds--I think they are waiting--to come in. I ask your pardon, Mr. Acherley," approaching him in turn.

"No plum for me, I suppose?" growled that gentleman, whom the gist of the interview with Sir Charles had not escaped. He was a tall, hatchet-faced, dissipated-looking man, of an old family, Acherley of Acherley. He had been a dandy with Brummell, had shaken his elbow at Watier's when Crockford managed it, had dined at the Pavilion; now he vegetated in the country on a mortgaged estate, and on Sundays attended cock-fights behind the village public-house.

"Well, not to-day," Ovington answered pleasantly. "But when we have shaken the tree a little----"

"One may fall, you think?"

"I hope so. You will be unlucky if one does not."

The two men who had been summoned came in, each after his fashion. Wolley entered first, endeavoring to mask under a swaggering manner his consciousness that he stood in the presence of his betters. A clothier from the Valleys and one of Ovington's earliest customers, he had raised himself, as the banker had, and from the same stratum; but by enlarging instead of selling his mill. During the war he had made much money and had come to attribute his success a little more to his abilities and a little less to circumstances than was the fact. Of late there were whispers that in the financial storm of '16, which had followed the close of the war, he had come near the rocks; but if so he had put a bold face on the crisis, and by steadily putting himself forward he had impressed most men with a belief in his wealth. "Afternoon, Sir Charles," he grunted with as much ease as he could compass. "Afternoon," to Acherley. He took a seat at the table and slapped down his hat. He was here on business and he meant to show that he knew what business was.

Grounds, who followed, was a man of a different type. He was a maltster and had been a dairyman; a leading tradesman in the town, cautious, penurious, timid, putting pound to pound without saying much about it, and owning that respect for his superiors which became one in his position. Until lately he had hoarded his savings, or put them into the five per cents.; he had distrusted even the oldest bank. But progress was in the air, new enterprises, new discoveries were the talk of the town, the interest on the five per cents. had been reduced to four, and in a rare

moment of rashness, he had taken a hint dropped by Ovington, had ventured, and won. He still trembled at his temerity, he still vowed in wakeful moments that he would return to the old safe road, but in the meantime easy gains tempted him and he was now fairly embarked on modern courses. He was a byword in Aldersbury for caution and shrewdness, and his adherence to any scheme would, as Ovington well knew, commend it to the town.

He hung back, but, "Come, Mr. Grounds, take a seat," said the banker. "You know Sir Charles and Mr. Acherley? Sir Charles, will you sit on my right, and Mr. Acherley here, if you please? Bourdillon, will you take a note? We are met, as you know, gentlemen, to consider the formation of a Joint Stock Company, to be called"--he consulted a paper--"the Valleys Steam Railroad Company, for the purpose of connecting the woollen business of the Valleys with the town, and of providing the public with a superior mode of transport. The Bill for the Manchester and Liverpool Railroad is on the point of passing, and that great enterprise is as good as carried through. The Bill for the London and Birmingham Railroad is before the House; a Bill for a line from Birmingham to Aldersbury is preparing. Those projects are, gentlemen, in stronger hands than ours, and it might seem to some to be too early to anticipate their success and to provide the continuation we propose. But nothing is more certain than that the spoils are to those who are first in the field. The Stockton and Darlington Railway is proving what can be done by steam in the transport of the heaviest goods. There a single engine draws a load of fifty tons at the rate of six miles an hour, and has been known to convey a

load of passengers at fifteen miles. Higher speeds are thought to be possible----"

"I'll never believe it!" Wolley growled, anxious to assert himself.

"But not desirable," Ovington continued blandly. "At any rate, if we wait too long----"

"There's no talk of waiting!" Acherley exclaimed. Neither he nor Sir Charles was in the habit of meeting on an equal footing the men with whom they were sitting to-day; he found the position galling, and what was to be done he was anxious should be done quickly. He had heard the banker's exordium before.

"No, we are here to act," Ovington assented, with an eye on Grounds, for whose benefit he had been talking. "But on sober and well-considered lines. We are all agreed, I think, that such a railroad will be a benefit to the trade and district?"

Now, to this proposition not one of those present would have assented a year before. "Steam railroads?" they would have cried, "fantastic and impossible!" But the years 1823 and 1824 had been years not only of great prosperity but of abnormal progress. The seven lean years, the years of depression and repression, which had followed Waterloo had come to an end. The losses of war had been made good, and simultaneously a more liberal spirit had been infused into the Government. Men had breathed freely, had looked about them, had begun to hope and to venture, to talk of a new world. Demand had overtaken and outrun supply, large profits had been made, money had become cheap, and, fostered by credit, the growth of enterprise throughout the

country had been marvellous. It was as if, after the frosts of winter, the south wind had blown and sleeping life had everywhere awakened. Men doubled their operations and still had money to spare. They put the money in the funds--the funds rose until they paid no more than three per cent. Dissatisfied, men sought other channels for their savings, nor sought in vain. Joint Stock Companies arose on every side. Projects, good and bad, sprang up like mushrooms in a night. Old lodes and new harbors, old canals and new fisheries, were taken in hand, and for all these there seemed to be capital. Shares rose to a premium before the companies were floated, and soon the bounds of our shores were found to be too narrow for British enterprise. At that moment the separation of the South American countries from Spain fell out, and these were at once seen to offer new outlets. The romantic were dazzled with legends of mines of gold and pockets of diamonds, while the gravest saw gain in pampas waving with wheat and prairies grazed by countless herds. It was felt, even by the most cautious, that a new era had set in. Trade, soaring on a continual rise in prices, was to know no bounds. If the golden age of commerce had not begun, something very like it had come to bless the British merchant.

Under such circumstances the Valleys Railroad seemed a practical thing even to Grounds, and Ovington's question was answered by a general assent.

"Very good, gentlemen," he resumed. "Then I may take that as agreed." He proceeded to enter upon the details of the scheme. The length of the line would be fourteen miles. The capital was to be £45,000, divided into 4500 shares of

£10 each, £1 a share to be paid at once, the sum so raised to be used for the preliminary expenses; £1 10s. per share to be paid three months later, and the rest to be called up as required. The directors' qualification would be fifty shares. The number of directors would be seven--the five gentlemen now present and two to be named, as to whom he would have a word to say by-and-by. Mr. Bourdillon, of whose abilities he thought highly--here several at the table looked kindly at the young man--and who for other reasons was eminently fitted for the position, would be secretary.

"But will the forty-five thousand be enough, sir?" Grounds ventured timidly. He alone was not directly interested in the venture. Wolley was the tenant of a large mill. Sir Charles was the owner of two mills and the hamlets about them, Acherley of a third. Ovington had various interests.

"To complete the line, Mr. Grounds? We believe so. To provide the engine and coaches another fifteen thousand will be needed, but this may be more cheaply raised by a mortgage."

Sir Charles shied at the word. "I don't like a mortgage, Mr. Ovington," he said.

"No, d----n a mortgage!" Acherley chimed in. He had had much experience of them.

"The point is this," the banker explained. "The road once completed, we shall be able to raise the fifteen thousand at five per cent. If we issue shares they must partake, equally with ourselves, in the profits, which may be fifteen, twenty, perhaps twenty-five per cent."

A twinkle of greed passed from eye to eye. Fifteen, twenty, twenty-five per cent.! Ho, ho!

"The next question," Ovington continued, "is important. We cannot use the highway, the gradients and angles render that impossible. We must acquire a right of way; but, fortunately, the estates we run over are few, no more than thirteen in all, and for a full third of the distance they are represented at this table." He bowed gracefully to the two landowners. "Sir Charles will, of course, be President of the Road and Chairman of the Directors. We are fortunate in having at our head a country gentleman who has"--he bowed again--"the enlightenment to see that the landed interest is best served by making commerce contributory to its well-being."

"But what about the game?" Sir Charles asked anxiously. "You don't think----"

"On that point the greatest care will be taken. We shall see that no covert is closely approached."

"And the--you won't bring the line within sight of----"

"Of the Park? God forbid! The amenities of every estate must be carefully guarded. And, of course, a fair price for the right of way will be agreed. Seven of the smaller landowners I have sounded, and we shall have no trouble with them. The largest estate outstanding----"

"Is my landlord's, I'll bet!" Wolley exclaimed.

"Yes--is Garth. Mr. Griffin's."

Wolley laughed rudely. "Garth? Ay, you'll have your work cut out there!"

"Oh. I don't know!"

"I do. And you'll find I'm right."

"Well, I hope----"

"You may hope what you like!" Sir Charles shuddered at the man's brusqueness. "The Squire's a hard nut to crack, and so you'll find, banker. If you can get him to do a thing he don't wish to do, you'll be the first that ever has. He hates the name of trade as he hates the devil!"

The baronet sat up. "Trade?" he exclaimed. "Oh! but I am not aware, sir, that this is---- Surely a railroad is on another footing?" Alarm was written on his face.

"Quite!" Ovington struck in. "Entirely different! Another thing altogether, Sir Charles. There can be only one opinion on that."

"Of course, if I thought I was entering on anything like----"

"A railroad is on an entirely different footing," the banker repeated, with an angry glance at Wolley, who, unrepentant, continued to stare before him, a sneer on his face. "On an entirely different footing. Even Mr. Griffin, prejudiced as I venture with all respect to think he is--even he would agree to that. But I have considered the difficulty, gentlemen, and I have no doubt we can surmount it. I propose to see him on Monday, accompanied by Mr. Bourdillon, his great-nephew, and between us I have no doubt that we shall be able to persuade him."

Acherley looked over his shoulder at the secretary, who sat at a small table at Ovington's elbow. "Like the job, Arthur?" he asked.

"I think Sir Charles's example will go a long way with him," Bourdillon answered. He was a tactful young man.

The banker put the interruption aside. "I shall see Mr. Griffin on Monday, and with your consent, gentlemen, I propose to offer him the sixth seat at the Board."

"Quite right, quite right," Sir Charles murmured, much relieved.

"He'll not take it!" Wolley persisted.

"My dear sir!"

"You will see I am right."

"Well, there are more ways than one. At any rate I will see him and report to the next meeting, when, with the chairman's approbation, we shall draw up the prospectus. In that connection"--he consulted his paper--"I have already received overtures from customers of the bank for four hundred shares." There was a murmur of applause and Grounds's face betrayed relief. "Then Sir Charles has put himself down for three hundred." He bowed deferentially to Woosenham. "Mr. Acherley for one hundred and fifty, Mr. Wolley has taken up one hundred and twenty-five, and Mr. Grounds--I have not heard from Mr. Grounds, and there is no hurry. No hurry at all!"

But Grounds, feeling that all eyes were on him, and feeling also uncomfortable in his company, took the fence up to which he had been brought. He murmured that he would take one hundred and twenty-five.

"Excellent!" said Ovington. "And I, on behalf of the bank, propose to take four hundred." Again there was a murmur of applause. "So that before we go to the public we have already one-third of the shares taken up. That being so, I feel no doubt that we shall start at a premium before we cut the first sod."

There followed a movement of feet, an outburst of hilarity. For this was what they all wished to hear; this was the point. Chairs were pushed back, and Sir Charles, who

was as fearful for his prestige as Grounds for his money, recovered his cheerfulness. Even Acherley became good-humored. "Well, here's to the Valleys Railroad!" he cried. "Damme, we ought to have something to drink it in!"

The banker ignored this, and Sir Charles spoke. "But as to the seventh seat at the Board? We have not arranged that, I think?" He liked to show that nothing escaped him, and that if he was above business he could still, when he condescended, be a business man.

"No," Ovington agreed. "But I suggest that, with your permission, we hold that over. There may be a big subscriber taking three or four hundred shares?"

"Quite so, quite so."

"Somebody may come forward, and the larger the applications the higher the premium, gentlemen."

Again eyes glistened, and there was a new movement. Woosenham took his leave, bowing to Wolley and Grounds, and shaking hands with the others. Acherley went with him and Ovington accompanied them, bare-headed, to Sir Charles's carriage, which was waiting before the bank. As he returned Wolley waylaid him and drew him into a corner. A conference took place, the banker turning the money in his fob as he listened, his face grave. Presently the clothier entered on a second explanation. In the end Ovington nodded. He called Rodd from the counter and gave an order. He left his customer in the bank.

When he re-entered the parlor Grounds had disappeared, and Arthur, who was bending over his papers, looked up. "Wolley wanted his notes renewed, I suppose?" he said. The bank had few secrets for this shrewd young man, who had

learnt as much of business in eighteen months as Rodd the cashier had learned in ten years, or as Clement Ovington would learn in twenty.

The banker nodded. "And three hundred more on his standing loan."

Arthur whistled. "I wonder you go on carrying him, sir."

"If I cut him loose now----"

"There would be a loss, of course."

"Yes, but that is not all, lad. Where would the Railroad scheme be? Gone. And that's not all, either. His fall would deal a blow to credit. The money that we are drawing out of the old stockings and the cracked tea-pots would go back to them. Half the clothiers in the Valley would shiver, and neither I nor you would be able to say where the trouble would stop, or who would be in the *Gazette* next week. No, we must carry him for the present, and pay for his railway shares too. But we shall hold them, and the profits will eventually come to us. And if the railway is made, it will raise the value of mills and increase our security; so that whether he goes on or we have to take the mills over--which Heaven forbid!--the ground will be firmer. It went well?"

"Splendidly! The way you managed them!" The lad laughed.

"What is it?"

"Grounds asked me if I did not think that you were like the pictures of old Boney. I said I did. The Napoleon of Finance, I told him. Only, I added, you knew a deal better where to stop."

Ovington shook his head at the flatterer, but was pleased with the flattery. More than once, people had stopped him in

the street and told him that he was like Napoleon. It was not only that he was stout and of middle height, with his head sunk between his shoulders; but he had the classic profile, the waxen complexion, the dominating brow and keen bright eyes, nay, something of the air of power of the great Exile who had died three years before. And he had something, too, of his ambition. Sprung from nothing, a self-made man, he seemed in his neighbors' eyes to have already reached a wonderful eminence. But in his own eyes he was still low on the hill of fortune. He was still a country banker, and new at that. But if the wave of prosperity which was sweeping over the country and which had already wrought so many changes, if this could be taken at the flood, nothing, he believed, was beyond him. He dreamed of a union with Dean's, the old conservative steady-going bank of the town; of branches here and branches there; finally of an amalgamation with a London bank, of Threadneedle Street, and a directorship--but Arthur was speaking.

"You managed Grounds splendidly," he said. "I'll wager he's sweating over what he's done! But do you think--" he looked keenly at the banker as he put the question, for he was eager to know what was in his mind--"the thing will succeed, sir?"

"The railroad?"

"Yes."

"I think that the shares will go to a premium. And I see no reason why the railroad should not do. If I did not think so, I should not be fostering it. It may take time and, of course, more money than we think. But if nothing occurs to dash the public--no, I don't see why it should not succeed. And if

it does it will give such an impetus to the trade of the Valleys, three-fourths of which passes through our hands, as will repay us many times over."

"I am glad you think so. I was not sure."

"Because I led Grounds a little? Oh, that was fair enough. It does not follow from that, that honesty is not the banker's only policy. Make no mistake about that. But I am going into the house now. Just bring me the note-issue book, will you? I must see how we stand. I shall be in the dining-room."

But when Arthur went into the house a few minutes later he met Betty, who was crossing the hall. "Your father wanted this book," he said. "Will you take it to him?"

But Betty put her hands behind her back. "Why? Where are you going?"

"You have forgotten that it is Saturday. I am going home."

"Horrid Saturday! I thought that to-night, with father just back----"

"I wouldn't go? If I don't my mother will think that the skies have fallen. Besides, I am riding Clement's mare, and if I don't go, how is he to come back?"

"As you go at other times. On his feet."

"Ah, well, very soon I shall have a horse of my own. You'll see, Betty. We are all going to make our fortunes now."

"Fortunes?"--with disdain. "Whose?"

"Your father's for one."

"Silly! He's made his."

"Then yours--and mine, Betty. Yours and mine--and Clement's."

"I don't think he'll thank you."

"Then Rodd's. But, no, we'll not make Rodd's. We'll not make Rodd's, Betty."

"And why not Mr. Rodd's?"

"Never mind. We'll not make it," mischievously. "I wonder why you've got such a color, Betty?" And as she snatched the book from him and threatened him with it, "Good-bye till Monday. I'm late now, and it will be dark before I am out of the town."

With a gay nod he vanished through the door that led into the bank. She looked after him, the book in her hand. Her lip curled. "Rodd indeed!" she murmured. "Rodd? As if I should ever--oh, isn't he provoking!"

CHAPTER II

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The village of Garthmyle, where Arthur had his home, lay in the lap of the border hills more than seven miles from Aldersbury, and night had veiled the landscape when he rode over the bridge and up the village street. The squat church-tower, firm and enduring as the hopes it embodied, rose four-square above the thatched dwellings, and some half-mile away the rider could discern or imagine the blur of trees that masked Garth, on its sister eminence. But the bounds of the valley, in the mouth of which the village nestled, were obscured by darkness; the steep limestone wall which fenced it on one side and the more distant wooded hills that sloped gently to it on the other were alike hidden. It was only when Arthur had passed through the hamlet, where all doors were closed against the chill of a January night, and he had ridden a few paces down the hillock, that the lights of the Cottage broke upon his view. Many a time had they, friendly beacons of home and rest, greeted him at that point.

Not that Arthur saw them as beacons, for at no time was he much given to sentiment. His outlook on life was too direct and vivid for that, and to-day in particular his mind was teeming with more practical thoughts, with hopes and plans and calculations. But the lights meant that a dull ride over a rough road was at an end, and so far they gave him pleasure. He opened the gate and rode round to the stable,

gave up the horse to Pugh, the man-of-all-work, and made his way into the house.

He entered upon a scene as cheerful as any lights shining on weary traveller could promise. In a fair-sized room a clear grate held a coal fire, the flames of which danced on the red-papered walls. A kettle bubbled on the hob, a tea-tray gleamed on the table, and between the two a lady and gentleman sat, eating crumpets; the lady with much elegance and a napkin spread over her lavender silk dress, the gentleman in a green cutaway coat with basket buttons--a coat that ill concealed the splashed gaiters for which he had more than once asked pardon.

But fair as things looked on the surface, all was not perfect even in this pleasant interior. The lady held herself stiffly, and her eyes rested rather more often than was courteous on the spatter-dashes. Secretly she thought her company not good enough for her, while the gentleman was frankly bored. Neither was finding the other as congenial as a first glance suggested, and it would have been hard to say which found Arthur's entrance the more welcome interruption.

"Hallo, mother!" he said, stooping carelessly to kiss her. "Hallo, Clement."

"My dear Arthur!" the lady cried, the lappets of her cap shaking as she embraced him. "How late you are! That horrid bank! I am sure that some day you will be robbed and murdered on your way home!"

"I! No, mother. I don't bring the money, more's the pity! I am late, am I? The worse for Clement, who has to ride

home. But I have been doing your work, my lad, so you mustn't grumble. What did you get?"

"A brace and a wood-pigeon. Has my father come?"

"Yes, he has come, and I am afraid has a wiggling in store for you. But--a brace and a wood-pigeon? Lord, man," with a little contempt in his tone, "what do you do with your gun all day? Why, Acherley told me that in that rough between the two fallows above the brook----"

"Oh, Arthur," Mrs. Bourdillon interposed, "never mind that!" She had condescended sufficiently, she thought, and wished to hear no more of Clement Ovington's doings. "I've something more important to tell you, much more important. I've had a shock, a dreadful shock to-day."

She was a faded lady, rather foolish than wise, and very elegant: one who made the most of such troubles as she had, and the opening her son now heard was one which he had heard often before.

"What's the matter now, mother?" he asked, stooping to warm his hands.

"Your uncle has been here."

"Well, that's no new thing."

"But he has behaved dreadfully, perfectly dreadfully to me."

"I don't know that that is new, either."

"He began again about your refusal to take Orders, and your going into that dreadful bank instead."

Arthur shrugged his shoulders. "That's one for you, Clement."

"Oh, that wasn't the half," the lady continued, unbending. "He said, there was the living, three hundred and fifty a