



***B. L. FARJEON***

***SAMUEL BOYD  
OF CATCHPOLE  
SQUARE:  
A MYSTERY***



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# **Samuel Boyd of Catchpole Square: A Mystery**

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## **CHAPTER I.**

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### **ABEL DEATH AT WORK.**

At six o'clock in the evening of the first day of March, in the year of Grace, 1898, Abel Death, a man of middle age, with a face appropriate to his name--which should never be given to any living human being--was sitting at his desk, employed in the task of writing the last of a number of letters, in accordance with the instructions of his employer, Mr. Samuel Boyd, of No. 6, Catchpole Square, in the North district of London. The letters all referred to Money: to Money due for principal and interest, and to warnings and threats of what would be done in case prompt payment was not made at such and such an hour on such and such a day. Uncompromising and relentless to the point of cruelty, debtors were told in plain terms that ruin was their portion if Mr. Boyd's demands were not complied with.

Abel Death appeared to be just the kind of man for the task he was executing, being hollow cheeked and sunken eyed; his hands were long and lean, his movements eager and restless. Clad in shabby and badly fitting clothes, he did

not belie the position he occupied, that of an ill paid drudge working long hours for a hard taskmaster.

The room in which he sat, and in which his daily duties were performed, could scarcely be called an office. From the number of singular articles it contained it might have been a curiosity shop, or the store-room of a dealer in the miscellaneous goods of the earth to whose net everything that presented itself was more or less marketable fish. Here was a massive safe fast bedded in the wall and securely locked; here a grand piano, locked; here weapons and armour of all nations, and pictures in which lay dumb stories of fruitless genius and disappointed ambition; here pieces of valuable china and *bric-à-brac*; here some dozens of wine of a rare vintage; here hangings of old tapestry; here (the oddest feature in the heterogeneous collection) a waxwork figure, holding in its outstretched hand a cane stick of the reign of Charles the Second; and, scattered in all directions, but still with some kind of method in the order of their disposal, a great variety of other oddments: all taken for debt, and all representing, in different degrees, despairing hopes and reckless extravagance and prodigality which had come to a bad end.

The apartment was large and lofty, with panelled walls and doors of oak. The ceiling was covered with paintings of flying angels, and nymphs, and festive landscape-scenes after the style of Watteau, barely discernible through the accumulated dust of years; the mantel and fireplace were richly carved in many a quaint and curious device, the beauty of which was defaced by smoke and ill usage and neglect. The house itself was very old, and these evidences



of decay forcibly illustrated how low it had fallen from its once high estate. For assuredly in years long since passed by it had been inhabited by persons of wealth and fashion and good taste. Time was, indeed, when these walls resounded to gay music and revelry, when satin-slipped feet glided over the polished floor, and bright eyes smiled, and bold lips murmured into beauty's ears. Here shone the sunny aspects of life; here gladness reigned; here all the luxurious ways of fortune's favourites were in their outward show at their best and bravest. Nothing of this was apparent now. The men and women who had trod these flowery paths were dust and ashes, and the dwelling was the abode of one who held fashion and good taste in contemptuous disregard, and whose principal aim in life was the driving of hard bargains and the making of money.

Having finished the last letter Abel Death descended from his stool to stretch and refresh himself. From the pocket of a threadbare coat which hung upon a nail he took a paper containing a couple of sandwiches, and cast a longing look at the bottles of wine, a thirsty movement of his lips betokening the nature of his thoughts. But he did not venture to lay his hand upon them, knowing full well that strict account was kept, and that if he appropriated but a single bottle the offence would be detected the moment his employer entered; so he took his fate in his hands by extracting from his coat a twisted paper of tea and another twisted paper of brown sugar which he emptied into a teapot. A very small fire was burning, and he stood and watched the boiling of a tiny kettle of water. As he poured

the water into the teapot he heard a knock at the street door, which he did not take the trouble to answer.

"A trap," he muttered, pouring the tea into a chipped cup. "No, no, Mr. Boyd. You don't get me to open the door for you."

He suspected a ruse. He had received instructions not to answer a knock, nor to admit any person into the house during Mr. Boyd's absence, and the conditions of his engagement were strict and onerous, the most trifling transgression of the rules laid down being visited with a fine. When, therefore, the knock was repeated a second time he shook his head with a smile, and proceeded with his scanty meal.

It did not take him long to get to the end of it; and presently, when he heard the opening and the shutting of the street door, followed by steps on the stairs, he mounted to his stool, and bent his head over the books.

"Is that you, Mr. Death?"

He almost fell off his stool, for it was not the voice he expected to hear.

A young man of gentlemanly appearance confronted him with an ingenuous, open countenance; with an honest eye and a graceful manner. In the teeth of these advantages there was an expression of anxiety on his face which denoted that his errand was one upon which grave issues depended.

"You, Mr. Reginald!" exclaimed Abel Death, staring open mouthed at the visitor.

"As you see, Mr. Death," replied Mr. Reginald. "You are still in the old place."

"Yes, Mr. Reginald, yes, still in the old place."

Mr. Reginald's eyes travelled round the room. "Where's my father?" he asked.

Abel Death answered in Irish fashion.

"How did you get in?"

Mr. Reginald held up a key.

"You don't mean to say----" stammered Abel Death.

"That I stole it?" said Mr. Reginald. "No. It is the old key which I took away with me when I left this house----"

"For ever," interposed Abel Death.

"Not exactly, or I should not be here now."

"That is what he told me."

"That is what he told *me*."

"His word is law in this house, Mr. Reginald."

"We will not discuss the subject. I ask you again, where is my father?"

"Out."

"When will he be back?"

"I don't know--I can't tell you. He has his ways. He likes to leave people in uncertainty."

"Is he well?"

"Yes, Mr. Reginald. As well as ever. There is no change in him--no change!" He said this in the tone of a man who would not have grieved at a change for the worse in his employer's health.

Mr. Reginald drew a silver watch from his pocket. "It is six o'clock. My time is my own. I will wait."

"I earnestly beg you not to, Mr. Reginald."

"Why?"

"It would be difficult for me to get another situation."

"I understand. I have no wish to injure you. I will call later."

"I should not advise you. Earnestly, I should not advise you."

"I don't ask your advice. I must see him, I tell you. I intend to see him."

"Then I give it up. I am sorry you have come down in the world, Mr. Reginald."

The young man looked at the clerk with a curious contraction of his brows. "How do you arrive at that conclusion?"

Abel Death tapped his waistcoat pocket. "It used to be a gold one."

"Now I call that clever of you," said Mr. Reginald, half merrily, half lugubriously, "but *your* lines have not been cast in pleasant places; you should know something of the process."

"I do," said Abel Death, in a dismal tone.

"If the watch I now wear is an indication of my having come down in the world, why, then, I *have* had a tumble. Am I interrupting your work?"

"I have the books to make up."

"I'll leave you to them. Would it be unfair to ask you to tell my father that I will call again at ten o'clock? He is sure to be disengaged at that hour."

"Very unfair, Mr. Reginald. I wouldn't venture to tell him that I'd seen you."

"In that case I'll not trouble you."

"And if you do call again, Mr. Reginald, I beg you, as a particular favour, not to mention your present visit."

"You have my promise." He turned to go, but paused to glance at the strange collection of goods in the room. "My father gets plenty of odd things about him. I see stories of wreckage in them."

"Not our wreckage, Mr. Reginald."

"No," said Mr. Reginald under his breath as he left the room, "other people's."

## **CHAPTER II.**

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### **SAMUEL BOYD SETS A TRAP FOR HIS DRUDGE.**

Abel Death experienced a feeling of relief when he heard the street door slammed in token that Mr. Reginald was gone. Whatever his thoughts may have been with reference to that young gentleman he did not give audible utterance to them, but an occasional shake of his head as he worked at the books, and an occasional pause during which he rested his chin upon the palm of his hand in reflection, were an evidence that though Mr. Reginald was out of sight he was not out of mind. At first he worked rapidly to make up for lost time, but at the end of an hour or so his pen travelled more slowly over the paper, his task being nearly completed. He had lighted two candles stuck in common tin candlesticks, and had pulled down the blind, for night was

coming on. The feeble glimmer of these candles, which were long and thin, threw light only upon the desk at which he was working; the distant spaces in the room were in deep shadow, and an occasional shifting of a candle seemingly imbued many of the objects by which he was surrounded with a weird and fitful life. This was especially the case with the wax figure, which was that of a Chinaman who might have come straight from the Chamber of Horrors, so ghastly was its face in this dim light. Being not quite firm on its legs any hurried movement in its direction caused it to quiver as though it were set on wires; and once, when Abel Death threw a heavy ledger from his desk on to the table, the oscillation of the figure was sufficiently fantastic to have engendered the fancy that it was preparing to leap upon the living man and do him violence. Neither Mr. Samuel Boyd nor Abel Death could have informed a curious inquirer who the figure was intended to represent. It came from the house of a modeller in wax, to whom Mr. Boyd had lent a small sum of money, and who, when he was pressed for payment, himself brought it to Catchpole Square as the only asset he could offer in discharge of the debt. "It is all I possess," said the man mournfully, who had hoped to soften the heart of his creditor by his tale of distress. "Then I'll take it," said Mr. Samuel Boyd. "You'd take my blood, I believe," cried the man savagely. "I would," retorted Mr. Boyd, "if there was a market for it." "Keep it, then," said the man, flinging himself from the room. "It's brought me nothing but bad luck all the time I have been at work on it. May it bring the same to you!" Mr. Boyd laughed; he did not believe in

omens, nor in sentiment, nor in mercy to any person in his debt. He believed only in Money.

The day's work over, Abel Death sat awhile so deep in thought and so still and quiet that he might have been taken for one of the inanimate objects in this strangely furnished apartment. He had removed the candles from the desk to the table, where they flickered in the draught of a broken window, into which some rags had been thrust to keep out the wind. Within the radius of the flickering light the shadows on the walls and ceiling grew more weird and grotesque, each gust of air creating insubstantial forms and shapes as monstrous as the fancies of a madman's brain. Catchpole Square was a blind thoroughfare--being, as has been elsewhere described, like a bottle with a very narrow neck to it--and was therefore undisturbed by the tumult of the city's streets; and the prevailing silence, in which there was something deathly, was broken only by the sobbing and moaning of the rising wind which, having got into the Square, was making despairing efforts to get out. These sounds were in unison with the spectral life within the house, which seemed to find interpretation in the mystic voices of the air. It might have been so in very truth, for what know we of the forces of the invisible world through which we move and play our parts in the march from the cradle to the grave? Unfathomable mystery encompasses and mocks us, and no man can foretell at what moment he may be struck down and all his castles overturned, and all his plans for good or evil destroyed.

Abel Death started to his feet. A stealthy step was on the stairs. The man coming up paused three or four times either

to get his breath or for some other purpose; and presently he entered the room.

Mr. Samuel Boyd was a tall man, and bore a close resemblance to his son in certain expressions of countenance and in certain little mannerisms of gesture which in the younger man were indications of an open-hearted nature, and in the elder of a nature dominated by craft and cunning.

"You're back in time, sir," said Abel Death, in a cringing tone.

Mr. Boyd made no immediate reply, being employed in looking distrustfully around to convince himself that nothing had been removed or disturbed. Even when he was assured of this the look of distrust did not die out of his eyes.

"Are the letters all written?" he inquired, seating himself at the table.

"They are, sir."

"Have you posted up the books?"

"Yes, sir. Everything is done."

"Has any one called?"

"No one, sir," promptly replied Abel Death.

"Any knocks at the street door?"

"No, sir."

"You lie! There was a letter in the box."

Abel Death's lips shaped themselves into the word, "Beast!"

"What did you say?" demanded Mr. Boyd, upon whom no movement on the part of his servant, however slight, was lost.



"I was going to say that the postman was no business of mine."

"You are getting too clever, Abel Death--too clever, too clever! The men I employ must do their work without spying, without blabbing, without lying."

"You have never found me unfaithful."

"I have only your word for it. When did you know me take a man's word?"

"Never, sir."

"And you never will. So--you did not go down to the postman when he knocked?"

"No, sir."

"And you have not been out of the house during my absence?"

"No, sir."

"Nor out of this room?"

"No, sir."

"Ah! Is that so--is that so? You have your office coat on, and your office slippers. Had you not better change them?"

"I was going to do so, sir," said Abel Death. Mr. Boyd's keen eyes were upon him while he made the change. "May I hope, sir, that you will grant the request you kindly promised to consider? It may be a matter of life or death, it may indeed. It means so much to me--so much! I humbly beg you, sir, to grant it."

"Let me see. You asked me for a loan."

"A small loan, sir, of ten pounds. I have trouble and sickness at home, I am sorry to say."

"It is inconceivable," said Mr. Boyd coldly, "that a man in regular employment should need a loan unless it is for the

gratification of some unwarrantable extravagance. Your wages are paid regularly, I believe."

"Yes, sir. I don't complain, but it is not an easy task to keep a wife and family on twenty-two shillings a week. I don't know how it is," said Abel Death, rubbing his forehead as though he were endeavouring to rub some problem out of it, or some better understanding of a social difficulty into it, "but when Saturday comes round we have never a sixpence left."

"Very likely. It is the old story of improvidence. Thrift, Abel, thrift. That is the lesson the poor have to learn, and never will learn."

"Ten pounds, sir, only ten pounds," implored Abel Death.

"Only ten pounds!" exclaimed Mr. Boyd. "Listen to him. He calls ten pounds a small sum. Why, it is to millions of men a fortune!"

"It is truly that to me, sir."

"And if I lend it to you," said Mr. Boyd, with a sneering smile, "you will call down heaven's blessing upon me, you will remember me in your prayers?"

"Yes, sir, yes," replied Abel Death confusedly.

"There is the question of security, Abel."

"I am a poor man, sir, but I will do anything you wish. I will give you a bill--I will sign any paper you write out--I will pay you any interest you like to charge. You can deduct five shillings from my wages every week till the debt is cancelled. I shall be eternally grateful to you, sir." His agitation was so great that he could not proceed.

"Gratitude is no security," said Mr. Boyd, still with the sneering smile on his lips. "Prayers and heaven's blessing

are no security. No business man would lend a shilling on them. They are not Property. You remarked a moment ago that I had never found you unfaithful. I will put it to the test. Let me see the slippers you have taken off."

"My slippers, sir!" stammered Abel Death.

"Your slippers. I wish to see them." Puzzled by the singular request, and with inward misgivings, Abel Death lifted the slippers from the floor. "Lay them on the table before me, soles upward."

Ruefully wondering what connection there could possibly be between his frayed and worn slippers and the question of unfaithfulness which Mr. Boyd had raised, he obeyed the order. His wonder increased when Mr. Boyd proceeded to examine the soles through a magnifying glass.

"That will do," said Mr. Boyd, leaning back in his chair. "You can pack them up with your office coat, and take them home with you."

"But I shall want them to-morrow, sir."

"Not in my office, Abel Death. I discharge you."

"Sir!"

"I discharge you. Here are your wages for a half week. You can claim no more. The conditions of your engagement with me were that in the event of the slightest violation of my orders you were to be immediately discharged without further notice."

"In what way have I violated your orders, sir?" cried Abel Death, despairingly. "Good heavens! This will be the ruin of me!"

"You have brought it on yourself. It is an ungrateful world, Abel, an ungrateful world. Robbery on all sides of us,

treachery whichever way we turn. Do not send to me for a character; it will not assist you to obtain another situation." Abel Death gazed at the hard taskmaster in speechless consternation. "I have suspected you for some time past, Abel----I beg your pardon, you were about to speak."

"I was not."

"You were. Come, come--be honest, Abel, be honest. It is the best policy. I have found it so."

"It was in my mind to say, sir," said Abel Death, in a shaking voice, "that you suspect everybody."

"It is the only way to protect oneself from being robbed. Keep this axiom before you; it is as good as capital, and will return you good interest. Suspecting you as I have done I laid a trap for you this afternoon--a simple, artless trap. Observe this thin piece of brown paper, observe this little piece of wax which I place upon it. Any person treading on it will carry away with him on the sole of his shoe both the paper and the wax. Do you follow me?"

"Yes, sir," said Abel Death, staring at the paper and moving his tongue over his dry lips.

"Before leaving the house this afternoon," continued Mr. Boyd, "I deposited on the stairs eight very small pieces of this paper, each with a very small piece of wax on the top of it, and placed them on those parts of the stairs which a person coming up or going down would be most likely to tread. Is this quite clear to you?"

"Quite clear, sir."

"It is a singular thing, Abel, that upon the soles of your slippers I do not see one of those pieces of paper or any trace of wax."

"It proves, sir," interposed Abel Death eagerly, "that I spoke the truth when I declared that I had not left the room during your absence, and that I did not go down the stairs."

"But it does not prove, you dog, that no person came up the stairs during my absence!" Abel Death fell back, confounded. "Upon my return a few minutes ago I examined the stairs, and found only two of the eight pieces of paper I deposited there so carefully--so very carefully! Six pieces of the eight I placed there had affixed themselves to the soles of the shoes or boots worn by the person who entered this room while I was away. I asked you if any one had called. You answered no. It was a lie, a deliberate lie, a lie not to be explained away."

"If you will listen to me, sir," said Abel Death, reduced to a state of abject fear, "I think it *can* be explained away."

"I am listening, Abel Death."

"I made a mistake, sir--I confess it."

"Oh, a mistake, and by such a clever man as you are!"

"I am not clever, sir--far from it. Every man is liable to error. A person *has* been in this room, but I did not open the door to him. He opened it himself."

"What!" cried Mr. Boyd, starting from his chair in mingled anger and alarm.

"Yes, sir, he opened it himself. How could I help that, sir--I ask you, how could I help that?"

A few moments elapsed before Mr. Boyd spoke; and during the silence he took a revolver from a drawer, which he unlocked for the purpose. Then he said slowly, "Who was the man?"

"Your son, sir, Mr. Reginald."

"My son! He was forbidden the house!"

"I can't help that, sir. He knocked three times at the street door, and bearing your instructions in mind I did not answer the knocks. When he came into the room I asked him how he had got in, and he produced the key he was in the habit of using when he lived here. He wanted to see you, and I told him you were not in. He said he would wait, and I begged him not to, because I knew you would be angry if you saw him here. Then he said he would call to see you later, and I begged him not to mention that he had been here; he gave me the promise and left the house. That is the whole truth of the matter, sir."

"Why were you so anxious that this visit should be kept a secret from me?"

"I feared you might suspect that we were in--in----" He could not hit upon the right word.

"In collusion," said Mr. Boyd, supplying it in accordance with his humour to place the worst construction upon the interview. "In league to rob me. A fair and reasonable suspicion which the explanation I have dragged out of you does not remove. Have you anything more to say?"

"Nothing more," replied Abel Death, in a hopeless tone.

"Take up your money. You can go."

"But you will withdraw the discharge, sir--I entreat you to withdraw it. Think what it means to me--what it means to my family! Starvation, sir, starvation!" He wrung his hands in despair.

"You have lied deliberately to me. Go--go and starve!--and never set foot inside this house again."

Convinced now that any farther appeal would be unavailing, the look of misery in Abel Death's face changed to one of fury. He made a step towards the man who had doomed him to ruin, and who, thus threatened, held the revolver straight before him, with his finger on the trigger. Muttering, "God help me!" Abel Death took up the few shillings which Mr. Boyd had placed upon the table, and backed out of the room, followed by his employer, still armed with the revolver, and holding a candle above his head. Thus they went down to the street door, which Abel Death slowly opened. But before he left the house he turned and said,

"Do you believe in God?"

"No," snarled Mr. Boyd, "I believe in nothing!"

"Men have been struck dead for less," said Abel Death, pointing a shaking finger at him. "Remember that, Samuel Boyd!" And went his way with misery in his heart.

Mr. Boyd, undisturbed and with a smile of self-approval on his lips, closed the door and put up the chain. Then, with deliberate steps, and with no misgivings, he returned to his room.

## **CHAPTER III.**

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### **A LADY OF FASHION PAYS SAMUEL BOYD A VISIT.**

A close and crafty face, masking a soul which knew no mercy and gave none. The grave holds its secrets, and holds them no less securely than Mr. Samuel Boyd, in his outward presentment to his fellow man, believed he held his. Whether the pursuit of pleasure for the delights--be they fair or foul--that pleasure brings, or the pursuit of wealth for the power it confers, was the dominant principle of this man's life, no human being could truthfully say, for no human being was admitted into his confidence. But one thing was certain. By whatever motive he may have been guided he held his way with absolute dependence on his own resources to triumph easily over every obstacle that might present itself. As to the manner in which these triumphs were obtained it mattered little to him whether he merely brushed aside the persons who opposed him, or trampled them into the dust. Their mortification, their sufferings, their destruction, concerned him not and did not trouble him. There are men who, in the contemplated execution of a crime, or in the pursuance of a base desire, listen to the voice of conscience before it is too late. Not so Mr. Samuel Boyd. He was harassed by no troubled dreams, by no weak fears of consequences, by no whisperings of an inconvenient conscience, by no spiritual warnings of Divine punishment for sinful deeds. For him, the entire range of the moral affections and of moral sentiments and conditions was expressed in one word: Self. It was for Self he lived and for Self alone.

Such being the man it was not to be supposed that he was in any way affected by the sentence he had pronounced



upon Abel Death, or that he gave a moment's thought to the poor clerk who was trudging home almost broken-hearted at the loss even of the miserable wage he received for duties faithfully performed.

The letter he had taken from the letter box was from a lady who stated that she would call upon him at eight o'clock this evening. He had not long to wait, for by his watch he saw that it wanted but two minutes to eight; and punctually to the hour there came a rat-tat-tat at the street door.

With no indication of haste he went down, and laughed slyly to himself when the knocking was repeated, more impatiently and peremptorily the second time than the first. He drew the door ajar leisurely, still keeping it on the chain.

"Who wants Samuel Boyd?" he inquired.

"Who wants Samuel Boyd?" answered a lady's voice. "Upon my word! To keep a lady waiting in such a dreadful place as this, the entrance to which is so narrow that a carriage can't get into it! Open the door at once, man, and let me in!"

"As quickly as I can, my lady," said Mr. Boyd, fumbling at the chain. "It is Lady Wharton, is it not?"

"Who else should it be, pray?" replied the lady. "And if Lady Wharton had known what kind of thoroughfare this was she would have thought twice before she'd have ventured into it." There was nothing querulous in the voice; it was hearty and bluff, with a cheerful ring in it very pleasant to the ear.

"Might a man so humble as Samuel Boyd inquire whether it is too late now for Lady Wharton to think better of it?"

asked Mr. Boyd, continuing to fumble at the chain.

"Man alive! Of course it is. Oh, you've got it opened at last. Well, that's a blessing. If it takes as long to get out of the house as to get in I sha'n't be home till midnight. Remain where you are, John, and wait for me. If I don't make my appearance before ten o'clock shout for help at the top of your voice." These last words were addressed to a footman, who, holding a large green umbrella over her ladyship's head, had accompanied her from her carriage to the door of Mr. Boyd's dwelling. "John is my confidential man," she was now addressing Mr. Boyd. "I don't put my trust in women. They're a pack of artful, designing creatures. What men see in us to marry us passes my comprehension. If I were a man I'd want a sackfull of diamonds before I'd marry the handsomest among them."

"If your ladyship will kindly follow me," said Mr. Boyd, ascending the stairs.

"Bless my soul!" she exclaimed. "The passage is as dark as a railway tunnel, and that parody of a candle in your hand makes matters worse. The stairs are safe, I hope? There are no trapdoors in them through which a defenceless woman might suddenly disappear?" These words were accompanied with a ringing laugh which awoke the echoes in the almost deserted house.

"They are quite safe, my lady, quite safe. Permit me to welcome you to my poor abode."

They were now in the room, around which Lady Wharton stared in amazement. She was a large-framed woman, well proportioned and with a perfect figure. There was a hearty good nature in her face which matched well with her brisk

voice. Her eyes were bright, her movements quick and decided. Eminently a woman of management, of kindly heart, and one whose healthy physique and amiable disposition guided her to take a cheerful view of difficulties.

"Heaven and earth, Mr. Boyd!" she exclaimed. "This is the oddest abode a man of means could select." Here she caught sight of the wax figure of the Chinaman, which caused her to retreat a step or two and to give utterance to a little scream.

"Don't be frightened, my lady, he's only wax. I took him for a debt; he was better than nothing, if only for melting down. All these things have been taken for debt. That is the way we are robbed; and the law gives us no redress, no redress."

"Poor Mr. Boyd!" said Lady Wharton, with twinkling eyes "How very sad! Shall I lend you a five pound note?"

"I should be very grateful, my lady."

She burst into a merry laugh. "Singular creature! Shall we proceed to business?"

"Yes, my lady. Time is money. You will be comfortable in this chair."

A strange contrast did they present as they sat on opposite sides of the table, the crafty, cringing face of the man looking into the cheery, good-humoured face of the lady.

"Now, Mr. Boyd, I am going to be quite frank with you." She placed her satchel on the table, and took some papers from it. "My husband owes you a large sum of money. Look over these figures and tell me if they are correct."

"Quite correct, my lady, but calculated only up to the last day of February, which was yesterday. One day's interest has to be added if you are prepared to pay to-night. Strictly speaking, it is two days' interest, it being now past the hour of business."

"Of course you know I am not prepared to pay to-night, and of course you know that I have come in the place of my husband because in matters of business he is a mere child."

"I have not found him so, my lady," said Samuel Boyd. "In my experience of his lordship I have seen nothing in him to cause me to think he is weak-minded. He came to me to borrow money, and I lent it to him on bills signed in his name. It was a risk, and I took it."

"Very well, Mr. Boyd," said Lady Wharton, cheerfully. "We have not met to contradict each other, or to raise up difficulties, but to come to such an arrangement as may be agreeable to you."

"If your ladyship pleases," said Mr. Boyd.

"At the same time," she continued, "I wish to state how far my understanding went, when, Lord Wharton being ill in bed, I opened up a correspondence with you. I am very fond of my husband, Mr. Boyd."

"His lordship is to be envied."

"Indeed I think he is," said Lady Wharton, with a little laugh, "and I am to be envied, too, for having a husband so amiably inclined. But he is altogether too easy and careless in money matters; when he wishes for a thing, he will promise anything, consent to anything, sign anything, so long as he gets it. He is really like a child in these matters, and having made up my mind that he was not to be worried,

I opened a letter which you wrote to him, and I replied to it. Now, Mr. Boyd, it was from that letter that I learned, for the first time, that Lord Wharton was in your debt."

"Indeed, my lady."

"Yes, indeed. I was not astonished. Nothing that Lord Wharton does astonishes me. He can get through a great deal of money. So can I. He is extravagant. So am I. What are you to do, Mr. Boyd, when you have been brought up to it?"

"Nothing but spend," said Samuel Boyd.

"You are a man of sense. We can do nothing but spend--and between you and me, Mr. Boyd"--here she laughed long and heartily--"we *do* spend. Why not, when we can afford it?"

"Why not, indeed?" murmured Mr. Boyd, in ready acquiescence.

"But rich as people may be they are sometimes in need of ready money, and that, I suppose, is where gentlemen of your profession come in. Having now, in a manner of speaking, cleared the ground, we can go on easily. There are bills coming due."

"There are, my lady."

"I asked you in a letter what they amounted to; you answered, twelve thousand pounds. Now, Mr. Boyd, I should not like you to think that I want to take advantage of you."

"Thank you, my lady. I have been taken in so often that I am almost beginning to despair of human nature."

"Don't, Mr. Boyd, don't. There is a great deal of good in human nature, and we can get a lot of fun out of life if we set about it the right way. I have consulted another person

in this business, and he has advised me. My brother, Lord Fairfax. You have heard of him, perhaps. Yes? I thought you must; he is almost a celebrity, with his indolent and easy ways. It is in our blood; we object to be troubled. All we ask is that the world should go round as usual, and that our little wishes should be gratified. Lord Fairfax suggested that I should put the business into the hands of a lawyer." Mr. Boyd, with a scarcely perceptible motion, lifted his eyebrows. "I said, no. We have a rooted objection to lawyers in our family; they make your head ache. 'Quite right,' said Lord Fairfax. 'Have nothing to do with lawyers.' He never disputes, Mr. Boyd. The moment you say a thing he agrees to it. Then he said, 'Find out how much it amounts to.' I wrote to you, and you told me. You also sent me some bills, for the purpose of doing away with the old obligations, and putting the whole of the business on a new footing. These bills were to be accepted by Lord Wharton, and you strongly urged me to get another responsible name at the back of them. Lord Wharton signed the bills when I put them before him. The dear man hardly as much as looked at them. Then I went to Lord Fairfax, and *he* put his name on the back. *He* hardly as much as looked at them. And to cut a long matter short, Mr. Boyd, I have brought them with me."

She took them from her satchel, and handed them to Mr. Boyd, who examined them carefully, and jotted down figures on a piece of paper. Satisfactory as the transaction was to him no sign of satisfaction escaped him.

"Are they in order, Mr. Boyd?"

"Yes, they appear to be in order. I am making a great sacrifice for you, my lady."