

**ARTHUR
QUILLER-COUCH**

A photograph of a person walking away on a dirt path through a forest with vibrant yellow autumn foliage. The path is covered in fallen leaves and rocks. The trees are tall and thin, with dense yellow leaves. The lighting is soft and warm, suggesting a sunny day. The overall scene is peaceful and scenic.

**SHINING
FERRY**

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Shining Ferry

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CHAPTER I.

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ROSEWARNE OF HALL.

John Rosewarne sat in his counting-house at Hall, dictating a letter to his confidential clerk. The letter ran—

"Dear Sir,—In answer to yours of the 6th inst., I beg to inform you that in consequence of an arrangement with the Swedish firms, by which barrel-staves will be trimmed and finished to three standard lengths before shipment, we are enabled to offer an additional discount of five per cent, for the coming season on orders of five thousand staves and upwards. Such orders, however, should reach us before the fishery begins, as we hold ourselves free to raise the price at any time after 1st July. A consignment is expected from the Baltic within the next fortnight."

The little clerk looked up. His glance inquired, "Is that all?"

"Wait a minute." His master seemed to be reflecting; then leaning back in his chair and gripping its arms while he stared out of the bow-window before him, he resumed his dictation—

"I hope to be in Plymouth on Wednesday next, and that you will hold yourself ready for a call

between two and three in the afternoon at your office."

"I beg your pardon, sir," the clerk interposed, "but Mr. Samuel closes early on Wednesdays.

"I know it. Go on, please—

"I have some matters to discuss alone with you, and they may take a considerable time. Kindly let me know by return if the date suggested is inconvenient."

"That will do." He held out his hand for the paper, and signed it, "Yours truly, John Rosewarne," while the clerk addressed the envelope. This concluded their day's work.

Rosewarne pulled out his watch, consulted it, and fell again to staring out of the open window. A climbing Banksia rose overgrew the sill and ran up the mullions, its clusters of nankeen buds stirred by the breeze and nodding against the pale sunset sky. Beyond the garden lay a small orchard fringed with elms; and below this the slope fell so steeply down to the harbour that the elm-tops concealed its shipping and all but the chimney-smoke of a busy little town on its farther shore. High over this smoke the rooks were trailing westward and homeward.

Rosewarne heard the clank of mallets in a shipbuilding yard below. Then five o'clock struck from the church tower across the water, and the mallets ceased; but far down by the harbour's mouth the crew of a foreign-bound ship sang at the windlass—

"Good-bye, fare-ye-well—Good-bye, fare-ye-well!"

[In the original text a short length of musical score is shown]

The vessel belonged to him. He controlled most of the shipping and a good half of the harbour's trade. As for the town at his feet, had you examined his ledgers you might fancy its smoke ascending to him as incense. He sat with his strong hand resting on the arms of his chair, with the last gold of daylight touching his white hair and the lines of his firm, clean-shaven face, and overlooked his local world and his possessions. If they brought him happiness, he did not smile.

He aroused himself with a kind of shake of the shoulders, and stretched out a hand to ring, as his custom was after the day's work, for a draught of cider.

"Eh? Anything more?" he asked; for the little clerk, having gathered up his papers, had advanced close to the corner of the writing-table, and waited there with an air of apology.

"I beg your pardon, sir—the 28th of May. I had no opportunity this morning, but if I may take the liberty."—

"My birthday, Benny? So it is; and, begad, I believe you're the only soul to remember it. Stay a moment."—

He rang the bell, and ordered the maidservant to bring in a full jug of cider and two glasses. At the signal, a small Italian greyhound, who had been awaiting it, came forward fawning from her lair in the corner, and, encouraged by a snap of the fingers, leapt up to her master's knee.

"May God send you many, sir, and His mercy follow you all your days!" said little Mr. Benny, with sudden fervour. Relapsing at once into his ordinary manner, he produced a scrap of paper and tendered it shyly. "If you will think it appropriate," he explained.

"The usual compliment? Hand it over, man." Mr. Rosewarne took the paper and read—

"Another year, another milestone past;
Dear sir, I hope it will not be the last:
But more I hope that, when the road is trod,
You find the Inn, and sit you down with God."

"Thank you, Benny. Your own composition?"

"I ventured to consult my brother, sir. The idea—if I may so call it— was mine, however."

Mr. Rosewarne leant forward, and picking up a pen, docketed the paper with the day of the month and the year. He then pulled out a drawer on the left-hand side of his knee-hole table, selected a packet labelled "Complimentary, P. B."—his clerk's initials—slipped the new verses under the elastic band containing similar contributions of twenty years, replaced the packet, and shut the drawer. The little greyhound, displaced by these operations, sprang again to his knees, and he fell to fondling her ears.

"I do not think there will be many more miles, Benny," said he, reaching for the cider-jug. "But let us drink to the rest of the way."

"A great many, I hope, sir," remonstrated Mr. Benny. "And, sir—talking about milestones—you will be pleased to hear that Mrs. Benny was confined this morning. A fine boy."

"That must be the ninth at least."

"The eleventh, sir—six girls and five boys: besides three buried."

"Good Lord!"

"They bring their love with them, sir, as the saying is."

"And as the saying also is, Benny, it would be more to the purpose if they brought their boots and shoes. Man, you must have a nerve, to trust Providence as you do!"

"It's a struggle, sir, as you can guess; but except to your kindness in employing me, I am beholden to no man. I say it humbly—the Lord has been kind to me."

Rosewarne looked up for a moment and with a curious eagerness, as though on the point of putting a question. He suppressed it, however.

"It seems to me," he said slowly, "in this question of many children or few there's a natural conflict between the private man and the citizen; yes, that's how I put it—a natural conflict. I don't believe in Malthus or any talk about over-population. A nation can't breed too many sons. Sons are her strength, and if she is to whip her rivals it will be by the big battalions. Therefore, as I argue it out, a good citizen should beget many children. But now turn to the private side of it. A man wants to do the best for his own; and whatever his income, he can do better for two children than for half a dozen. To be sure, he mayn't turn 'em out as he intended."—

Here Rosewarne paused for a while unwittingly, as his eyes fell on the packet of letters in Mr. Benny's hand. The uppermost—the business letter which he had just signed—was addressed to his only son.

"—But all the same," he went on, "he has fitted them out and given them a better chance in the struggle for life. The devil takes the hindmost in this world, Benny. I'd like to lend you a book of Darwin's—the biggest book of this century, and a new gospel for the next to think out. The conclusion is that the spoils go to the strongest. You may help a man for the use you can make of him, but in the end every man's your natural enemy."

"A terrible gospel, sir! I shall have to get along with the old one, which says, 'Bear ye one another's burdens.'"

"I won't lend you the book. 'Twouldn't be fair to a man of your age, with eleven children. And after all, as I said, the new gospel has a place for patriots. They breed the raw material by which a nation crushes all rivals; then, when the fighting is over, along comes your man with money and a trained wit, and collars the spoils."

Mr. Benny stood shuffling his weight from one foot to the other. "Even if yours were the last word in this world, sir, there's another to reckon with."

"And meanwhile you're on pins and needles to be off to your wife's bedside. Very well, man—drink up your cider; and many thanks for your good wishes!"

As Mr. Benny hurried towards the wicket-gate and the street leading down to the ferry, he caught sight, across the hedge, of two children seated together in a corner of the garden on the step of a summer arbour, and paused to wave a hand to them.

They were a girl and a boy—the girl about eight years old and the boy a year or so younger—and the pair were occupied in making a garland such as children carry about

on May-morning—two barrel-hoops fixed crosswise and mounted on a pole. The girl had laid the pole across her lap, and was binding the hoops with ferns and wild hyacinths, wallflowers, and garden tulips, talking the while with the boy, who bent his head close by hers and seemed to peer into the flowers. But in fact he was blind.

"You're late!" the girl called to Mr. Benny. At the sound of her voice, the boy too waved a hand to him.

"It's your grandfather's birthday, and I've been drinking his health." He beckoned them over to the hedge. "And it's another person's birthday," he announced mysteriously.

"Bless the man! you don't tell me you've gone and got another!" exclaimed the girl.

Mr. Benny nodded, no whit abashed.

"Boy or girl?"

"Boy."

"What is he like?" asked the boy. His blindness came from some defect of the optic nerve, and did not affect the beauty of his eyes, which were curiously reflective (as though they looked inwards), and in colour a deep violet-grey.

"I hadn't much time to take stock of him this morning," Mr. Benny confessed; "but the doctor said he was a fine one." He nodded at the garland. "Birthday present for your grandfather?" he asked.

"Grandfather doesn't bother himself about us," the girl answered. "Besides, what would he do with it?"

"I know—I know. It's better be unmannerly than troublesome, as they say; and you'd like to please him, but feel too shy to offer it. That's like me. I had it on my tongue

just now to ask him to stand godfather—the child's birthday being the same as his own. 'Twas the honour of it I wanted; but like as not (thought I) he'll set it down that I'm fishing for something else, and when it didn't strike him to offer I felt I couldn't mention it."

"I'll ask him, if you like."

"Not on any account! No, please, you mustn't! Promise me."

"Very well."

"I oughtn't to have mentioned it, but,"—Mr. Benny rubbed the back of his head. "You don't know how it is—no, of course you wouldn't; somehow, when a child's born, I want to be talking all day."

"Like a hen. Well, run along home, and some day you shall ask us to tea with it."

But Mr. Benny had reached the wicket. It slammed behind him, and he ran down the street to the ferry at a round trot. He might have spared his haste, for he had to cool his heels for a good ten minutes on the slipway, and fill up the time in telling his news to half a dozen workmen gathered there and awaiting the boat. Old Nicky Vro, the ferryman, had pulled the same leisurable stroke for forty years now, and was not to be hurried.

The workmen were carpenters, all engaged upon the new schoolhouse above the hill, and returning from their day's job. They discussed the building as Nicky Vro tided them over. Its fittings, they agreed, were something out of the common.

"'Tis the old man's whim," said one. "He's all for education now, and the latest improvements. 'Capability'—"

that's his word."

"A poor lookout it'll be for Aunt Butson and her Infant School."

"He'll offer her the new place, maybe," it was suggested.

But all laughed at this. "What? with his notions? He's a darned sight more likely to offer her Nicky's job, here!"

Nicky smiled complacently in his half-witted way. "That's a joke, too," said he. He knew himself to be necessary to the ferry.

He pulled on—still with the same digging stroke which he could not have altered for a fortune—while his passengers discussed Rosewarne and Rosewarne's ways.

"Tis a hungry gleaning where he've a-reaped," said the man who had spoken of capability; "but I don't blame the old Greek—not I. 'Do or be done, miss doing and be done for'—that's the world's motto nowadays; and if I hadn't learnt it for myself, I've a son in America to write it home. Here we be all in a heap, and the lucky one levers himself a-top."

Mr. Benny said good-night to them on the landing-slip, and broke into a trot for home.

"'Tisn't true," he kept repeating to himself, almost fiercely for so mild a little man. "'Tisn't true, whatever it sounds. There's another world; and in this one—don't I *know* it?—there's love, love, love!"

CHAPTER II.

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FATHERS AND CHILDREN.

John Rosewarne fetched his hat and staff from the hall, and started on his customary stroll around the farm-buildings, with the small greyhound trotting daintily at his heels.

The lands of Hall march with those of a far larger estate, to which they once belonged, and of which Hall itself had once been the chief seat. The house—a grey stone building with two wings and a heavy porch midway between them—dated from 1592, and had received its shape of a capital E in compliment to Queen Elizabeth. King Charles himself had lodged in it for a day during the Civil War, and while inspecting the guns on a terraced walk above the harbour, had narrowly escaped a shot fired across from the town where Essex's troops lay in force. The shot killed a poor fisherman beside him, and His Majesty that afternoon gave thanks for his own preservation in the private chapel of Hall. In those days, the porch and all the main windows looked seaward upon this chapel across half an acre of green-sward, but the Rosewarnes had since converted the lawn into a farmyard and the shrine into a cow-byre. Above it ran a line of tall elms screening a lane used by the farm-carts, and above this again a great field of arable rounded itself against the sky.

From the top of Parc-an-hal—so the field was named—the eye travelled over a goodly prospect: sea and harbour; wide stretches of cultivated land intersected by sunken woodlands which marked the winding creeks of the river; other woodlands yet more distant, embowering the great mansion of Damelioc; the purple rise of a down capped by a

monument commemorating ancient battles. The scene held old and deeply written meanings for Rosewarne, as he gazed over it in the descending twilight—meanings he had spent his life to acquire, and other meanings born with him in his blood.

Once upon a time there lived a wicked nobleman. He owned Damelioc, and had also for his pleasure the house and estate of Hall, whence his family had moved to their lordlier mansion two generations before his birth. Being exiled to the country from the Court of Queen Anne, he cast about for some civilised way of passing the time, and one day, as he lounged at church in his great pew, his eye fell on Rachel Rosewarne, a gipsy-looking girl, sitting under the gallery. This Rachel's father was a fisherman, tall of stature, who planted himself one night in the road as my lord galloped homeward to Damelioc. The horse shied, and the rider was thrown. Rosewarne picked him up, dusted his lace coat carefully, and led him aside into this very field of Parc-an-hal. No one knows what talk they held there, but on his lordship's dying, in 1712, of wounds received in a duel in Hyde Park, Rachel Rosewarne produced a deed, which the widow's lawyers did not contest, and entered Hall as its mistress, with her son Charles— then five years old.

Rachel Rosewarne died in 1760 at the age of seventy-six, leaving a grim reputation, which survived for another hundred years in the talk of the countryside. While she lived, her grip on the estate never relaxed. Her son grew up a mere hind upon the home-farm. When he reached twenty-

five, she saddled her grey horse, rode over to Looe, and returned with a maid for him—one of the Mayows, a pale, submissive creature—whom he duly married. She made the young couple no allowance, but kept them at Hall as her pensioners. In the year 1747, Charles (by this time a man of forty) had the temerity to get religion from the Rev. John Wesley. The great preacher had assembled a crowd on the green by the cross-roads beyond Parc-an-hal. Charles Rosewarne, who was stalling the cattle after milking-time, heard the outcries, and strolled up the road to look. Two hours later he returned, fell on his knees in the outer kitchen, and began to wrestle for his soul, the farm-maids standing around and crying with fright. But half to hour later his mother returned from Liskeard market, strode into the kitchen in her riding-skirt, and took him by the collar. "You base-born mongrel!" she called out. "You barn-straw whelp! What has the Lord to do with one of your breed?" She dragged him to his feet and laid her horse-whip over head and shoulders. Madam had more than once used that whip upon an idling labourer in the fields.

She died, leaving the estate in good order and clear of debt. Charles Rosewarne enjoyed his inheritance just eleven years, and, dying in 1771 of *angina pectoris*, left two married daughters and a son, Nicholas, on whom the estate was entailed, subject to a small annual charge for maintaining his mother.

In this Nicholas all the family passions broke out afresh. He had been the one living creature for whom Madam Rachel's flinty breast had nursed a spark of love, and at fourteen he had rewarded her by trying to set fire to her

skirts as she dozed in her chair. At nineteen, in a fit of drunkenness, he struck his father. He married a tap-room girl from St. Austell, and beat her. She gave him two sons: the elder (named Nicholas, after his father), a gentle boy, very bony in limb, after the fashion of the Rosewarnes; the younger, Michael, an epileptic. His mother had been turned out of doors one night in a north-westerly gale, and had lain till morning in a cold pew of the disused chapel, whereby the child came to birth prematurely. This happened in 1771, the year that Nicholas took possession of the estate. He treated his old mother even worse, being fierce with her because of the small annual charge. She grew blind and demented toward the end, and was given a room in the west wing, over the counting-house. Nicholas removed the door-handle on the inside, and the wainscot there still showed a dull smear, rubbed by the poor creature's shoulder as she trotted round and round; also marks upon the door, where her fingers had grabbed for the missing handle. There were dreadful legends of this Nicholas—one in particular of a dark foreigner who had been landed, heavily ironed, from a passing ship, and had found hospitality at Hall. The ship (so the story went) was a pirate, and the man so monstrously wicked that even her crew could not endure him. During his sojourn the cards and drink were going at Hall night and day, and every night found Nicholas mad-drunk. He began to mortgage, and whispers went abroad of worse ways of meeting his losses; of ships lured upon the rocks, and half-drowned sailors knocked upon the head, or chopped at with axes.

All this came to an end in the great thunderstorm of 1778, when the harvesters, running for shelter to the kitchen, found Nicholas lying in the middle of the floor with his mouth twisted and eyeballs staring. They were lifting the body, when a cry from the women fetched them to the windows, in time to catch a glimpse of the foreigner sneaking away under cover of the low west wall. As he broke into a run the lightning flashed upon the corners of a brass-bound box he carried under his arm. One or two gave chase, but the rain met them on the outer threshold in a deluge, and in the blind confusion of it he made off, nor was seen again.

Thus died Nicholas Rosewarne, and was followed to the grave by one mourner only—his epileptic child, Michael. The heir, Nicholas II., had taken the king's shilling to be quit of his home, and was out in Philadelphia, fighting under Sir Henry Clinton. He returned in 1780 with a shattered kneepan and a young wife he had married abroad. She died within a year of her arrival at Hall in giving birth to a son, who was christened Martin.

The loss of her and the ruinous state of the family finances completely broke the spirit of this younger Nicholas. He dismissed the servants and worked in the fields and gardens about his fine house as a common market gardener. On fair-days at Liskeard or St. Austell the ex-soldier, prematurely aged, might have been seen in the market-place, standing as nearly at 'Attention' as his kneepan allowed beside a specimen apple tree, which he held to his shoulder like a musket. Thus he kept sentry-go against hard Fortune—a tall man with a patient face. Thanks to a

natural gift for gardening, and the rare fertility of the slopes below Hall, he managed to pay interest on the mortgages and support the family at home— his sad-browed mother, his brother Michael, and his son Martin. And he lived to taste his reward, for his son Martin had a financial genius.

This genius awoke in Martin Rosewarne one Sunday, in his fifteenth year, as he sat beside his father in the family pew and listened to a dull sermon on the Parable of the Talents. He was a just child, and he could not understand the crime of that servant who had hidden his talent in a napkin. In fault he must be, for the Bible said so.

The boy spent that afternoon in an apple-loft of the deserted chapel, and by evening he had hit on a discovery which, new in those days, now informs the whole of commerce—that it is more profitable to trade on borrowed capital than upon one's own.

He put it thus: "Let me, not knowing the meaning of a 'talent,' put it at £100. Now, if the good and faithful servant adventured five talents, or £500, at ten per cent, he made £50 a year. But if the servant with one talent can borrow four others, he has the same capital of £500. Suppose him to borrow at five per cent. and make ten like the other, he pays £20 profit in interest, and has thirty per cent, left on the talent he started with."

"Father," said the boy that night at supper, "what ought the wicked servant to have done with his talent?"

"Parson told you that plain enough, if you'd a-been listening."

"But what do *you* think?"

"I don't need to think when the Bible tells me. 'Thou wicked and slothful servant,' it says, 'thou oughtest to have put my money to the exchangers, and then I should have received mine own with usury.'"

"That means he ought to have lent it?"

"Yes, sure."

"Well, now," said the boy, nodding, "I think he ought to have borrowed."

Nicholas stared at his son gloomily. "Setting yourself up agen' the Scriptures, hey? It's time you were a-bed."

"But, father."—

The ex-soldier seldom gave way to passion, but now he banged his fist down on the table. "Go to bed!" he shouted. "Talk to *me* of borrowing! Don't my shoulders ache wi' the curse of it?"

Martin took his discovery off and nursed it. By and by another grew out of it: If the wicked servant be making thirty per cent against the other's ten, he can afford for a time to abate some of his profit, lower his prices, and, by underselling, drive the other out of the market.

He grew up a tall and taciturn lad, pondering his thoughts while he dug and planted with his father in the kitchen-gardens. For this from the age of eighteen he received a small wage, which he carefully put aside. Then in 1800 his uncle Michael died, and left him a legacy of £50. He invested it in the privateering trade, in which the harbour did a brisk business just then. Three years later his father suffered a stroke of paralysis—a slight one, but it confined him to his room for some weeks. Meanwhile, Martin took charge.

"I've been looking into your accounts," he announced one day, as soon as his father could bear talking to.

"Then you've been taking an infernal liberty."

"I see you've cleared off two of the mortgages—on the home estate here and the Nanscawne property. You're making, one way and another, close on £500 a year, half of which goes to paying up interest and reducing the principal by degrees."

"That's about it."

"And to my knowledge three of your tenants are making from £200 to £400 by growing corn, which you might grow yourself. Was ever such folly? Look at the price corn is making."

"Look at the labour. How can I afford it?"

"By borrowing again on the uncumbered property."

"Your old lidden again? I take my oath I'll never raise a penny on Hall so long as I live! With blood and sweat I've paid off that mortgage, and I'll set my curse on you if you renew it when I'm gone."

"We'll try the other, then. Your father raised £1500 on the Nanscawne lands, and spent it on cards and ropery. We'll raise the same money, and double it in three years. If we don't—well, I've made £500 of my own, and I'll engage to hand you over every farthing of it."

"Well," his father gave in, "gain or loss, it will fall on you, and pretty soon. I wasn't built for a long span; my father's sins have made life bitter to me, and I thank God the end's near. But if you have £500 to spare, I can't see why you drive me afield to borrow."

"To teach you a lesson, perhaps. As soon as you're fit for it, we'll drive over to Damelioc, and have a try with the new owner. He'll jump at us. The two properties went together once, and when he hears our tale, he'll say to himself, 'Oho! here's a chance to get 'em together again.' He'll think, of course, that you are in difficulties. But mind you stand out, and don't you pay more than five per cent."

Here it must be explained that the great Damelioc estates, after passing through several hands, had come in 1801 to an Irishman, a Mr. Eustatius Burke, who had made no small part of his fortune by voting for the Union. Mr. Burke, as Martin rightly guessed, would have given something more than the value of Hall to add it to Damelioc; and so, when Nicholas Rosewarne drove over and petitioned for a loan of £1500, he lent with alacrity. He knew enough of the situation to be thoroughly deceived. After Nanscawne, he would reach his hand out upon Hall itself. He lent the sum at five per cent, and dreamed of an early foreclosure.

Armed with ready money, the two Rosewarnes called in the leases of their fields, hired labourers, sowed corn, harvested, and sold at war prices. They bought land—still upon mortgage—on the other side of the harbour, and at the close of the great year 1812 (when the price of wheat soared far above £6 a quarter) Nicholas Rosewarne died a moderately rich man. By this time Martin had started a victualling yard in the town, a shipbuilding yard, and an emporium near the Barbican, Plymouth, where he purveyed ships' stores and slop-clothing for merchant seamen. He made money, too, as agent for most of the smuggling companies along the coast, although he embarked little of

his own wealth in the business, and never assisted in an actual run of the goods. He had ceased to borrow actively now, for other people's money came to him unsought, to be used.

The Rosewarnes, as large employers of labour, paid away considerable sums weekly in wages. But those were times of paper money. All coin was scarce, and in some villages a piece of gold would not be seen in a twelvemonth. Martin and his father paid for labour in part by orders on their own shops; for the rest, and at first for convenience rather than profit, they set up a bank and issued their own notes—those for one or two pounds payable at their own house, and those for larger sums by their London agent. At first these notes would be cashed at once. By and by they began to pass as ordinary tender. Before long, people who possessed a heap of this paper learnt that the Rosewarnes would give them interest for it as well as for money, and bethought them that, if hoarded, it ran the risk of robbery, besides being unproductive. Timidly and at long intervals men came to Martin and asked him to take charge of their wealth. He agreed, of course. 'Use the money of others' was still his motto. So Rosewarne's became a deposit bank.

To the end Nicholas imperfectly understood these operations. By a clause in his will he begged his son as a favour to pay off every penny of mortgage money. On the morning after the funeral, Martin stuffed three stout rolls of bank-notes into his pocket, and rode over to Damelioc. Mr. Burke had for six years been Lord Killiow, in the peerage of Ireland, and for two years a Privy Councillor. He received

Martin affably. He recognised that this yeoman-looking fellow had been too clever for him, and bore no malice.

"I've a proposition to make to you, Rosewarne," said he, as he signed the receipts. "You are a vastly clever man, and I judge you to be trustworthy. For my part, I hate lawyers"—
"Amen!" put in Martin.

"And I thought of asking you to act as my steward at a salary. It won't take up a great deal of your time," urged his lordship; for Martin had walked to the long window, and stood there, gazing out over the park, with his hands clasped beneath his coat-tails.

"As for that, I've time to spare," answered Martin. "Banking's the easiest business in the world. When it's hard, it's wrong. But would you give me a free hand?"

"I cannot bind my brother Patrick, if that's what you mean. When I'm in the grave he must act according to his folly. If he chooses to dismiss you."—

"I'll chance that. But you are asking a good deal of me. Your brother is an incurable gambler. He owes something like £20,000 at this moment—money borrowed mainly on *post obits*."

"You are well posted."

"I have reason to be. Man—my lord, I mean—he will want money, and what's to prevent me adding Damelioc to Hall, as you would have added Hall to Damelioc?"

"There's the boy, Rosewarne. I can tie up the estate on the boy."

Martin Rosewarne smiled. "Your brother's is a good boy," he said. "You can tie up the money with him. Or you may

make me steward, and I'll give you my word he shall not be ousted."

Eustatius, first Lord Killiow, died in 1822, and his brother, Patrick Henry, succeeded to the title and estates. Martin Rosewarne retained his stewardship. To be sure he made an obliging steward. He saw that the man must go his own gait, and also that he was drinking himself to death. So where a timid treasurer would have closed the purse-strings, he unloosed them. He cut down timber, he raised mortgages as soon as asked— all to hasten the end. Thus encouraged, the second Lord Killiow ran his constitution to a standstill, and succumbed in 1832. The heir was at that time an undergraduate at Christchurch, Oxford, and already the author of a treatise of one hundred and fifty pages on *The Limits of the Human Intelligence*. On leaving the University he put on a white hat and buff waistcoat, and made violent speeches against the Reform Bill. Later, he sobered down into a 'philosophic' Radical; became Commissioner of Works; married an actress in London, Polly Wilkins by name; and died a year later, in 1850, at Rome, of malarial fever, leaving no heir. Lady Killiow—whom we shall meet—buried him decently, and returned to spend the rest of her days in seclusion at Damelioc, committing all business to her steward, John Rosewarne.

For Martin Rosewarne had taken to wife in 1814 a yeoman's daughter from the Meneage district, west of Falmouth, and the issue of that marriage was a daughter, who grew up to marry a ship's captain, against her parents' wishes, and a son, John, whom his father had set himself to train in his own ideas of business.

In intellect the boy inherited his father's strength, if something less than his originality. But in temper, as well as in size of frame and limb, he threatened at first to be a throw-back to Nicholas, his great-grandfather of evil memory. All that his father could teach he learnt aptly. But his passions were his own, and from fifteen to eighteen a devil seemed to possess the lad. He had no sooner mastered the banking business than he flatly refused to cross the bank's threshold. For two years he dissipated all his early promise in hunting, horse-breaking, wrestling at fairs, prize-fighting, drinking, gaming, sparking. Then, on a day after a furious quarrel at home, he disappeared, and for another three years his parents had never a word of him.

It was rumoured afterwards that he had enlisted, following his grandfather's example, and had spent at least some part of these wander-years as private in a West India regiment. At any rate, one fine morning in 1838 he returned, bringing with him a wife and an infant son, and it appeared that somehow he had exorcised, or at least chained, his devil. He settled down quietly at Hall, where meanwhile business had been prospering, and where now it put forth new vigour.

It was John who foresaw the decline in agriculture, and turned his father's attention from wheat-growing to mining. He opened up the granite and china-clay on the moorland beyond the town, and a railway line to bring these and other minerals down to the coast. He built ships, and in times of depression he bought them up, and made them pay good interest on their low prices. He bought up the sean-boats for miles along the coast, and took the pilchard-fishery into his

hands. Regularly in the early spring a fleet sailed for the Mediterranean with fish for the Spaniards and Italians to eat during Lent. Larger ships—tall three-masters—took emigrants to America, and returned with timber for his building-yards, mines, and clay-works. The banking business had been sold by his father not long before the great panic of 1825.

In this same year 1825 John lost his first wife. After a short interval he sought and found a second—this time a lady of good family on the shores of the Tamar. She bore him a daughter, Anne, who grew up to make an unhappy match, and died untimely. The children at play in the garden were hers. Her mother survived her five years.

As men count prosperity, John Rosewarne had lived prosperously. He had a philosophy, too, to steel him against the blows of fate, and behind his philosophy a great natural courage. Nevertheless, as he gazed across his acres for the last time—knowing well that it might be the last—and across them to Damelioc, the wider acres of his stewardship, his eyes for one weak moment grew dim. He had reached the stile at the summit of Parc-an-hal, and was leaning there, when he felt a cool, damp touch upon his fingers. The little greyhound, puzzled at his standing there so long motionless, had reached up on her hind legs, and was licking his hand affectionately.

He frowned, pushed her off, and started to descend the hill. Night was falling fast, with a heavy dew. The children