A Charming Family

George Gissing

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'I must be firm,' said Miss Shepperson to herself, as she poured out her morning tea with tremulous hand. 'I must really be very firm with them.'

Firmness was not the most legible characteristic of Miss Shepperson's physiognomy. A plain woman of something more than thirty, she had gentle eyes, a twitching forehead, and lips ever ready for a sympathetic smile. Her attire, a little shabby, a little disorderly, well became the occupant of furnished lodgings, at twelve and sixpence a week, in the unpretentious suburb of Acton. She was the daughter of a Hammersmith draper, at whose death, a few years ago, she had become possessed of a small house and an income of forty pounds a year; her two elder sisters were comfortably married to London tradesmen, but she did not see very much of them, for their ways were not hers, and Miss Shepperson had always been one of those singular persons who shrink into solitude the moment they feel ill at ease. The house which was her property had, until of late, given her no trouble at all; it stood in a quiet part of Hammersmith, and had long been occupied by good tenants, who paid their rent (fifty pounds) with exemplary punctuality; repairs, of course, would now and then be called for, and to that end Miss Shepperson carefully put aside a few pounds every year. Unhappily, the old tenants were at length obliged to change their abode. The house stood empty for two months; it was then taken on a three years' lease by a family named Rymer — really nice people, said Miss Shepperson to herself after her first interview with them. Mr. Rymer was 'in the City'; Mrs. Rymer, who had two little girls, lived only for domestic peace — she had been in better circumstances, but did not repine, and forgot all worldly ambition in the happy discharge of her wifely and maternal duties. 'A charming family!' was Miss Shepperson's mental comment when, at their invitation, she had called one Sunday afternoon soon after they were settled in the house; and on the way home to her lodgings, she sighed once or twice, thinking of Mrs. Rymer's blissful smile and the two pretty children.

The first quarter's rent was duly paid, but the second quarter−day brought no cheque; and, after the lapse of a fortnight, Miss Shepperson wrote to make known her ingenuous fear that Mr. Rymer's letter might have miscarried. At once there came the politest and friendliest reply. Mr. Rymer (wrote his wife) was out of town, and had been so overwhelmed with business that the matter of the rent must have altogether escaped his mind he would be back in a day or two, and the cheque should be sent at the earliest possible moment; a thousand apologies for this unpardonable neglect. Still the cheque did not come; another quarter−day arrived, and again no rent was paid. It was now a month after Christmas, and Miss Shepperson, for the first time in her life, found her accounts in serious disorder. This morning she had a letter from Mrs. Rymer, the latest of a dozen or so, all in the same strain —

'I really feel quite ashamed to take up the pen,' wrote the graceful lady, in her delicate hand. 'What must you think of us! I assure you that never, never before did I find myself in such a situation. Indeed, I should not have the courage to write at all, but that the end of our troubles is already in view. It is absolutely certain that, in a month's time, Mr. Rymer will be able to send you a cheque in complete discharge of his debt. Meanwhile, I beg you to believe, dear Miss Shepperson, how very, very grateful I am to you for your most kind forbearance.' Another page of almost affectionate protests closed with the touching subscription, 'ever yours, sincerely and gratefully, Adelaide Rymer.'

But Miss Shepperson had fallen into that state of nervous agitation which impels to a decisive step. She foresaw the horrors of pecuniary embarrassment. Her faith in the Rymers' promises was exhausted. This very morning she would go to see Mrs. Rymer, lay before her the plain facts of the case, and with all firmness — with unmistakable resolve — make known to her that, if the arrears were not paid within a month, notice to quit would be given, and the recovery of the debt be sought by legal process. Fear had made Miss Shepperson indignant; it was wrong and cowardly for people such as the Rymers to behave in this way to a poor woman who had only just enough to live upon. She felt sure that they could pay if they liked; but because she had shown herself soft and

patient, they took advantage of her. She would be firm, very firm.

So, about ten o'clock, Miss Shepperson put on her best things, and set out for Hammersmith. It was a foggy, drizzly, enervating day. When Miss Shepperson found herself drawing near to the house, her courage sank, her heart throbbed painfully, and for a moment she all but stopped and turned, thinking that it would be much better to put her ultimatum into writing. Yet there was the house in view, and to turn back would be deplorable weakness. By word of mouth she could so much better depict the gravity of her situation. She forced herself onwards. Trembling in every nerve, she rang the bell, and in a scarce audible gasp she asked for Mrs. Rymer. A brief delay, and the servant admitted her.

Mrs. Rymer was in the drawing−room, giving her elder child a piano−lesson, while the younger, sitting in a baby−chair at the table, turned over a picture−book. The room was comfortably and prettily furnished; the children were very becomingly dressed; their mother, a tall woman, of fair complexion and thin, refined face, with wandering eyes and a forehead rather deeply lined, stepped forward as if in delight at the unexpected visit, and took Miss Shepperson's ill−gloved hand in both her own, gazing with tender interest into her eyes.

'How kind of you to have taken this trouble! You guessed that I really wished to see you. I should have come to you, but just at present I find it so difficult to get away from home. I am housekeeper, nursemaid, and governess all in one! Some women would find it rather a strain, but the dear tots are so good! — so good! Cissy, you remember Miss Shepperson? Of course you do. They look a little pale, I'm afraid; don't you think so? After the life they were accustomed to — but we won't talk about that. Tots, school−time is over for this morning. You can't go out, my poor dears: look at the horrid, horrid weather. Go and sit by the nursery fire, and sing "Rain, rain, go away!"'

Miss Shepperson followed the children with her look as they silently left the room. She knew not how to enter upon what she had to say. To talk to the law and use threats in this atmosphere of serene domesticity seemed impossibly harsh. But the necessity of broaching the disagreeable subject was spared her.

'My husband and I were talking about you last night,' began Mrs. Rymer, as soon as the door had closed, in a tone of the friendliest confidence. 'I had an idea; it seems to me so good. I wonder whether it will to you? You told me, did you not, that you live in lodgings, and quite alone?'

'Yes,' replied Miss Shepperson, struggling to command her nerves and betraying uneasy wonder.

'Is it by choice?' asked the soft−voiced lady, with sympathetic bending of the head. 'Have you no relations in London? I can't help thinking you must feel very lonely.'

It was not difficult to lead Miss Shepperson to talk of her circumstances — a natural introduction to the announcement which she was still resolved to make with all firmness. She narrated in outline the history of her family, made known exactly how she stood in pecuniary matters, and ended by saying —

'You see, Mrs. Rymer, that I have to live as carefully as I can. This house is really all I have to depend upon, and — and ——'

Again she was spared the unpleasant utterance. With an irresistible smile, and laying her soft hand on the visitor's ill−fitting glove, Mrs. Rymer began to reveal the happy thought which had occurred to her. In the house there was a spare room; why should not Miss Shepperson come and live here — live, that is to say, as a member of the family? Nothing simpler than to arrange the details of such a plan, which, of course, must be 'strictly businesslike,' though carried out in a spirit of mutual goodwill. A certain sum of money was due to her for rent; suppose this were repaid in the form of board and lodging, which might be reckoned at — should one say, fifteen shillings a week? At midsummer next an account would be drawn up, 'in a thoroughly businesslike way,' and whatever then remained due to Miss Shepperson would be paid at once; after which if the arrangement proved agreeable to both sides, it might be continued, cost of board and lodging being deducted from the rent, and the remainder paid 'with regularity' every quarter. Miss Shepperson would thus have a home — a real home — with all family comforts, and Mrs. Rymer, who was too much occupied with house and children to see much society, would have the advantage of a sympathetic friend under her own roof. The good lady's voice trembled with joyous eagerness as she unfolded the project, and her eyes grew large as she waited for the response.

Miss Shepperson felt such astonishment that she could only reply with incoherencies. An idea so novel and so strange threw her thoughts into disorder. She was alarmed by the invitation to live with people who were socially her superiors. On the other hand, the proposal made appeal to her natural inclination for domestic life; it offered the possibility of occupation, of usefulness. Moreover, from the pecuniary point of view, it would be so very

advantageous.

'But,' she stammered at length, when Mrs. Rymer had repeated the suggestion in words even more gracious and alluring, 'but fifteen shillings is so very little for board and lodging.'

'Oh, don't let that trouble you, dear Miss Shepperson,' cried the other gaily. 'In a family, so little difference is made by an extra person. I assure you it is a perfectly businesslike arrangement; otherwise my husband, who is prudence itself, would never have sanctioned it. As you know, we are suffering a temporary embarrassment. I wrote to you yesterday before my husband's return from business. When he came home, I learnt, to my dismay, that it might be rather more than a month before he was able to send you a cheque. I said: "Oh, I must write again to Miss Shepperson. I can't bear to think of misleading her." Then, as we talked, that idea came to me. As I think you will believe, Miss Shepperson, I am not a scheming or a selfish woman; never, never have I wronged any one in my life. This proposal, I cannot help feeling, is as much for your benefit as for ours. Doesn't it really seem so to you? Suppose you come up with me and look at the room. It is not in perfect order, but you will see whether it pleases you.'

Curiosity allying itself with the allurement which had begun to work upon her feelings, Miss Shepperson timidly rose and followed her smiling guide upstairs. The little spare room on the second floor was furnished simply enough, but made such a contrast with the bedchamber in the Acton lodging−house that the visitor could scarcely repress an exclamation. Mrs. Rymer was voluble with promise of added comforts. She interested herself in Miss Shepperson's health, and learnt with the utmost satisfaction that it seldom gave trouble. She inquired as to Miss Shepperson's likings in the matter of diet, and strongly approved her preference for a plain, nutritive regimen. From the spare room the visitor was taken into all the others, and before they went downstairs again Mrs. Rymer had begun to talk as though the matter were decided.

'You will stay and have lunch with me,' she said. 'Oh yes, indeed you will; I can't dream of your going out into this weather till after lunch. Suppose we have the tots into the drawing−room again? I want them to make friends with you at once. I know you love children. — Oh, I have known that for a long time!'

Miss Shepperson stayed to lunch. She stayed to tea. When at length she took her leave, about six o'clock, the arrangement was complete in every detail. On this day week she would transfer herself to the Rymers' house, and enter upon her new life.

She arrived on Saturday afternoon, and was received by the assembled family like a very dear friend or relative. Mr. Rymer, a well−dressed man, polite, good−natured, with a frequent falsetto laugh talked over the teacups in the pleasantest way imaginable, not only putting Miss Shepperson at ease, but making her feel as if her position as a member of the household were the most natural thing in the world. His mere pronunciation of her name gave it a dignity, an importance quite new to Miss Shepperson's ears. He had a way of shaping his remarks so as to make it appear that the homely, timid woman was, if anything, rather the superior in rank and education, and that their simple ways might now and then cause her amusement. Even the children seemed to do their best to make the newcomer feel at home. Cissy, whose age was nine, assiduously handed toast and cake with a most engaging smile, and little Minnie, not quite six, deposited her kitten in Miss Shepperson's lap, saying prettily, 'You may stroke it whenever you like.'

Miss Shepperson, to be sure, had personal qualities which could not but appeal to people of discernment. Her plain features expressed a simplicity and gentleness which more than compensated for the lack of conventional grace in her manners; she spoke softly and with obvious frankness, nor was there much fault to find with her phrasing and accent; dressed a little more elegantly, she would in no way have jarred with the tone of average middle−class society. If she had not much education, she was altogether free from pretence, and the possession of property (which always works very decidedly for good or for evil) saved her from that excess of deference which would have accentuated her social shortcomings. Undistinguished as she might seem at the first glance, Miss Shepperson could not altogether be slighted by any one who had been in her presence for a few minutes. And when, in the course of the evening, she found courage to converse more freely, giving her views, for instance, on the great servant question, and on other matters of domestic interest, it became clear to Mr. and Mrs. Rymer that their landlady, though a soft−hearted and simple−minded woman, was by no means to be regarded as a person of no account.

The servant question was to the front just now, as Mrs. Rymer explained in detail. She, 'of course,' kept two domestics, but was temporarily making shift with only one, it being so difficult to replace the cook, who had left a

week ago. Did Miss Shepperson know of a cook, a sensible, trustworthy woman? For the present Mrs. Rymer — she confessed it with a pleasant little laugh — had to give an eye to the dinner herself.

'I only hope you won't make yourself ill, dear,' said Mr. Rymer, bending towards his wife with a look of well−bred solicitude. 'Miss Shepperson, I beg you to insist that she lies down a little every afternoon. She has great nervous energy, but isn't really very strong. You can't think what a relief it will be to me all day to know that some one is with her.'

On Sunday morning all went to church together; for, to Mrs. Rymer's great satisfaction, Miss Shepperson was a member of the orthodox community, and particular about observances. Meals were reduced to the simplest terms; a restful quiet prevailed in the little house; in the afternoon, while Mrs. Rymer reposed, Miss Shepperson read to the children. She it was who — the servant being out — prepared tea. After tea, Mr. and Mrs. Rymer, with many apologies, left the home together for a couple of hours, being absolutely obliged to pay a call at some distance, and Miss Shepperson again took care of the children till the domestic returned.

After breakfast the next day — it was a very plain meal, merely a rasher and dry toast — the lady of the house chatted with her friend more confidentially than ever. Their servant, she said, a good girl but not very robust, naturally could not do all the work of the house, and, by way of helping, Mrs. Rymer was accustomed to 'see to' her own bedroom.

'It's really no hardship,' she said, in her graceful, sweet−tempered way, 'when once you're used to it; in fact, I think the exercise is good for my health. But, of course, I couldn't think of asking you to do the same. No doubt you will like to have a breath of air, as the sky seems clearing.'

What could Miss Shepperson do but protest that to put her own room in order was such a trifling matter that they need not speak of it another moment. Mrs. Rymer was confused, vexed, and wished she had not said a word; but the other made a joke of these scruples.

'When do the children go out?' asked Miss Shepperson. 'Do you take them yourself?'

'Oh, always! almost always! I shall go out with them for an hour at eleven. And yet' — she checked herself, with a look of worry — 'oh, dear me! I must absolutely go shopping, and I do so dislike to take the tots in that direction. Never mind; the walk must be put off till the afternoon. It may rain; but ——'

Miss Shepperson straightway offered her services; she would either shop or go out with the children, whichever Mrs. Rymer preferred. The lady thought she had better do the shopping — so her friend's morning was pleasantly arranged. In a day or two things got into a happy routine. Miss Shepperson practically became nursemaid, with the privilege of keeping her own bedroom in order and of helping in a good many little ways throughout the domestic day. A fortnight elapsed, and Mrs. Rymer was still unable to 'suit herself' with a cook, though she had visited, or professed to visit, many registry−offices and corresponded with many friends. A week after that the subject of the cook had somehow fallen into forgetfulness; and, indeed, a less charitably disposed observer than Miss Shepperson might have doubted whether Mrs. Rymer had ever seriously meant to engage one at all. The food served on the family table was of the plainest, and not always superabundant in quantity; but the table itself was tastefully ordered, and, indeed, no sort of carelessness appeared in any detail of the household life. Mrs. Rymer was always busy, and without fuss, without irritation. She had a large correspondence; but it was not often that people called. No guest was ever invited to lunch or dinner. Ml this while the master of the house kept regular hours, leaving home at nine and returning at seven; if he went out after dinner, which happened rarely, he was always back by eleven o'clock. No more respectable man than Mr. Rymer; none more even−tempered, more easily pleased, more consistently polite and amiable. That he and his wife were very fond of each other appeared in all their talk and behaviour; both worshipped the children, and, in spite of that, trained them with a considerable measure of good sense. In the evenings Mr. Rymer sometimes read aloud, or he would talk instructively of the affairs of the day. The more Miss Shepperson saw of her friends the more she liked them. Never had she been the subject of so much kind attention, and in no company had she ever felt so happily at ease.

Time went on, and it was near midsummer. Of late Mrs. Rymer had not been very well, and once or twice Miss Shepperson fancied that her eyes showed traces of tears; it was but natural that the guest, often preoccupied with the thought of the promised settlement, should feel a little uneasy. On June 23 Mrs. Rymer chose a suitable moment, and with her most confidential air, invited Miss Shepperson to an intimate chat.

'I want to explain to you,' she said, rather cheerfully than otherwise, 'the exact state of our affairs. I'm sure it will interest you. We have become such good friends — as I knew we should. I shall be much easier in mind

when you know exactly how we stand.'

Thereupon she spoke of a certain kinsman of her husband, an old and infirm man, whose decease was expected, if not from day to day, at all events from week to week. The event would have great importance for them, as Mr. Rymer was entitled to the reversion of several thousands of pounds, held in use by his lingering relative.

'Now let me ask you a question,' pursued the lady in friendship's undertone. 'My husband is quite prepared to settle with you to−morrow. He wishes to do so, for he feels that your patience has been most exemplary. But, as we spoke of it last night, an idea came to me. I can't help thinking it was a happy idea, but I wish to know how it strikes you. On receiving the sum due to you, you will no doubt place it in a bank, or in some way invest it. Suppose, now, you leave the money in Mr. Rymer's hands, receiving his acknowledgment, and allowing him to pay it, with four per cent. interest, when he enters into possession of his capital? Mind, I only suggest this; not for a moment would I put pressure upon you. If you have need of the money, it shall be paid at once. But it struck me that, knowing us so well now, you might even be glad of such an investment as this. The event to which we are looking forward may happen very soon; but it may be delayed. How would you like to leave this money, and the sums to which you will become entitled under our arrangements, from quarter to quarter, to increase at compound interest? Let us make a little calculation ——'

Miss Shepperson listened nervously. She was 'I mustn't disguise from you that the money, though such a small sum, would be useful to my husband. Poor fellow! he has been fighting against adversity for the last year or two, and I'm sure no man ever struggled more bravely. You would never think, would you? that he is often kept awake all night by his anxieties. As I tell him, he need not really be anxious at all, for his troubles will so soon come to an end. But there is no more honourable man living, and he worries at the thought of owing money — you can't imagine how he worries! Then, to tell you a great secret ——'

A change came upon the speaker's face; her voice softened to a whisper as she communicated a piece of delicate domestic news.

'My poor husband,' she added, 'cannot bear to think that, when it happens, we may be in really straitened circumstances, and I may suffer for lack of comforts. To tell you the whole truth, dear Miss Shepperson, I have no doubt that, if you like my idea, he would at once put aside that money to be ready for an emergency. So, you see, it is self−interest in me, after all.' Her smile was very sweet. 'But don't judge me too severely. What I propose is, as you see, really a very good investment — is it not?'

Miss Shepperson found it impossible to speak as she wished, and before the conversation came to an end she saw the matter entirely from her friend's point of view. She had, in truth, no immediate need of money, and the more she thought of it, the more content she was to do a kindness to the Rymers, while at the same time benefiting herself. That very evening Mr. Rymer prepared a legal document, promising to pay on demand the sum which became due to Miss Shepperson to−morrow, with compound interest at the rate of four per cent. While signing this, he gravely expressed his conviction that before Michaelmas the time for payment would have arrived.

'But if it were next week,' he added, with a polite movement towards his creditor, 'I should be not a bit the less grateful to our most kind friend.'

'Oh, but it's purely a matter of business,' said Miss Shepperson, who was always abashed by such expressions.

'To be sure,' murmured Mrs. Rymer. 'Let us look at it in that light. But it shan't prevent us from calling Miss Shepperson our dearest friend.'

The homely woman blushed and felt happy.

Towards the end of autumn, when the domestic crisis was very near, the servant declared herself ill, and at twenty−four hours' notice quitted the house. As a matter of fact, she had received no wages for several months; the kindness with which she was otherwise treated had kept thus long, but she feared the increase of work impending, and preferred to go off unpaid. Now for the first time did Mrs. Rymer's nerves give way. Miss Shepperson found her sobbing by the fireside, the two children lamenting at such an unwonted spectacle. Where was a new servant to be found? In a day or two the monthly nurse would be here, and must, of course, be waited upon. And what was to become of the children? Miss Shepperson, moved by the calamitous situation, entreated her friend to leave everything to her. She would find a servant somehow, and meanwhile would keep the house going with her own hands. Mrs. Rymer sobbed that she was ashamed to allow such a thing; but the other, braced

by a crisis, displayed wonderful activity and resource. For two days Miss Shepperson did all the domestic labour; then a maid, of the species known as 'general,' presented herself, and none too soon, for that same night there was born to the Rymers a third daughter. But troubles were by no means over. While Mrs. Rymer was ill — very ill indeed — the new handmaid exhibited a character so eccentric that, after nearly setting fire to the house while in a state of intoxication, she had to be got rid of as speedily as possible. Miss Shepperson resolved that, for the present, there should be no repetition of such disagreeable things. She quietly told Mr. Rymer that she felt quite able to grapple with the situation herself.

'Impossible!' cried the master of the house, who, after many sleepless nights and distracted days, had a haggard, unshorn face, scarcely to be recognised. 'I cannot permit it! I will go myself ——'

Then, suddenly turning again to Miss Shepperson he grasped her hand, called her his dear friend and benefactress, and with breaking voice whispered to her —

'I will help you. I can do the hard work. It's only for a day or two.'

Late that evening he and Miss Shepperson were in the kitchen together: the one was washing crockery the other, who had been filling coal−scuttles, stood with dirty hands and melancholy visage, his eyes fixed on the floor. Their looks met; Mr. Rymer took a step forward, smiling with confidential sadness.

'I feel that I ought to speak frankly,' he said, in a voice as polite and well−tuned as ever. 'I should like to make known to you the exact state of my affairs.'

'Oh, but Mrs. Rymer has told me everything,' replied Miss Shepperson, as she dried a tea−cup.

'No; not quite everything, I'm afraid.' He had a shovel in his hand, and eyed it curiously. 'She has not told you that I am considerably in debt to various people, and that, not long ago, I was obliged to raise money on our furniture.'

Miss Shepperson laid down the tea−cup and gazed anxiously at him, whereupon he began a detailed story of his misfortunes in business. Mr. Rymer was a commission−agent — that is to say, he was everything and nothing. Struggle with pecuniary embarrassment was his normal condition, but only during the last twelvemonth had he fallen under persistent ill−luck and come to all but the very end of his resources. It would still be possible for him, he explained, to raise money on the reversion for which he was waiting, but of such a step he could not dream.

'It would be dishonesty, Miss Shepperson, and, however unfortunate, I have never yet lost my honour. People have trusted me, knowing that I am an honest man. I belong to a good family — as, no doubt, Mrs. Rymer has told you. A brother of mine holds a respected position in Birmingham, and, if the worst comes to the worst, he will find me employment. But, as you can well understand, I shrink from that extremity. For one thing, I am in debt to my brother, and I am resolved to pay what I owe him before asking for any more assistance. I do not lose courage. You know the proverb: "Lose heart, lose all." I am blest with an admirable wife, who stands by me and supports me under every trial. If my wife were to die, Miss Shepperson ——' He faltered his eyes glistened in the gaslight. 'But no, I won't encourage gloomy fears. She is a little better to−day, they tell me. We shall come out of our troubles, and laugh over them by our cheerful fireside — you with us — you, our dearest and staunchest friend.'

'Yes, we must hope,' said Miss Shepperson, reassured once more as to her own interests; for a moment her heart had sunk very low indeed. 'We are all doing our best.'

'You above all,' said Mr. Rymer, pressing her hand with his coal−blackened fingers. 'I felt obliged to speak frankly, because you must have thought it strange that I allowed things to get so disorderly — our domestic arrangements, I mean. The fact is, Miss Shepperson, I simply don't know how I am going to meet the expenses of this illness, and I dread the thought of engaging servants. I cannot — I will not — raise money on my expectations When the money comes to me, I must be able to pay all my debts, and have enough left to recommence life with. Don't you approve this resolution, Miss Shepperson?'

'Oh yes, indeed I do,' replied the listener heartily.

'And yet, of course,' he pursued, his eyes wandering, 'we must have a servant ——'

Miss Shepperson reflected, she too with an uneasy look on her face. There was a long silence, broken by a deep sigh from Mr. Rymer, a sigh which was almost a sob. The other went on drying her plates and dishes, and said at length that perhaps they might manage with quite a young girl, who would come for small wages; she herself was willing to help as much as she could ——

'Oh, you shame me, you shame me!' broke in Mr. Rymer, laying a hand on his forehead, and leaving a black

mark there. 'There is no end to your kindness; but I feel it as a disgrace to us — to me — that you, a lady of property, should be working here like a servant. It is monstrous — monstrous!'

At the flattering description of herself Miss Shepperson smiled; her soft eyes beamed with the light of contentment.

'Don't you give a thought to that, Mr Rymer,' she exclaimed. 'Why, it's a pleasure to me, and it gives me something to do — it's good for my health. Don't you worry. Think about your business, and leave me to look after the house. It'll be all right.'

A week later Mrs. Rymer was in the way of recovery, and her husband went to the City as usual. A servant had been engaged — a girl of sixteen, who knew as much of housework as London girls of sixteen generally do; at all events, she could carry coals and wash steps. But the mistress of the house, it was evident, would for a long time be unable to do anything whatever; the real maid−of−all−work was Miss Shepperson, who rose every morning at six o'clock, and toiled in one way or another till weary bedtime. If she left the house, it was to do needful shopping or to take the children for a walk. Her reward was the admiration and gratitude of the family; even little Minnie had been taught to say, at frequent intervals: 'I love Miss Shepperson because she is good!' The invalid behaved to her as to a sister, and kissed her cheek morning and evening. Miss Shepperson's name being Dora, the baby was to be so called, and, as a matter of course, the godmother drew a sovereign from her small savings to buy little Miss Dora a christening present It would not have been easy to find a house in London in which there reigned so delightful a spirit of harmony and kindliness.

'I was so glad,' said Mrs. Rymer one day to her friend, the day on which she first rose from bed, 'that my husband took you into his confidence about our affairs. Now you know everything, and it is much better. You know that we are very unlucky, but that no one can breathe a word against our honour. This was the thought that held me up through my illness. In a very short time all our debts will be paid — every farthing, and it will be delightful to remember how we struggled, and what we endured, to keep an honest name. Though,' she added tenderly, 'how we should have done without you, I really cannot imagine. We might have sunk — gone down!'

For months Mrs. Rymer led the life of a feeble convalescent. She ought to have had change of air, but that was out of the question, for Mr. Rymer's business was as unremunerative as ever, and with difficulty he provided the household with food. One gleam of light kept up the courage of the family: the aged relative was known to be so infirm that he could only leave the house in a bath−chair; every day there might be news even yet more promising. Meanwhile, the girl of sixteen exercised her incompetence in the meaner departments of domestic life, and Miss Shepperson did all the work that required care or common−sense, the duties of nurse−maid alone taking a great deal of her time. On the whole, this employment seemed to suit her; she had a look of improved health, enjoyed more equable spirits, and in her manner showed more self−confidence. Once a month she succeeded in getting a few hours' holiday, and paid a visit to one or the other of her sisters; but to neither of them did she tell the truth regarding her position in the house at Hammersmith. Now and then, when every one else under the roof was asleep, she took from a locked drawer in her bedroom a little account−book, and busied herself with figures. This she found an enjoyable moment; it was very pleasant indeed to make the computation of what the Rymers owed to her, a daily−growing debt of which the payment could not now be long delayed. She did not feel quite sure with regard to the interest, but the principal of the debt was very easily reckoned, and it would make a nice little sum to put by. Certainly Miss Shepperson was not unhappy.

Mrs. Rymer was just able to resume her normal habits, to write many letters, teach her children, pay visits in distant parts of London — the care of the baby being still chiefly left to Miss Shepperson — when, on a pleasant day of spring, a little before lunch−time, Mr. Rymer rushed into the house, calling in an agitated voice his wife's name. Miss Shepperson was the only person at home, for Mrs. Rymer had gone out with the children, the servant accompanying her to wheel baby's perambulator; she ran up from the kitchen, aproned, with sleeves rolled to the elbow, and met the excited man as he descended from a vain search in the bedrooms.

'Has it happened?' she cried — for it seemed to her that there could be only one explanation of Mr. Rymer's behaviour.

'Yes! He died this morning — this morning!'

They clasped hands; then, as an afterthought, their eyes fell, and they stood limply embarrassed.

'It seems shocking to take the news in this way,' murmured Mr. Rymer; 'but the relief; oh, the relief! And then, I scarcely knew him; we haven't seen each other for years. I can't help it! I feel as if I had thrown off a load of

tons! Where is Adelaide? Which way have they gone?'

He rushed out again, to meet his wife. For several minutes Miss Shepperson stood motionless, in a happy daze, until she suddenly remembered that chops were at the kitchen fire, and sped downstairs.

Throughout that day, and, indeed, for several days to come, Mrs. Rymer behaved very properly indeed; her pleasant, refined face wore a becoming gravity, and when she spoke of the deceased she called him poor Mr. So−and−so. She did not attend the funeral, for baby happened to be ailing, but Mr. Rymer, of course, went. He, in spite of conscientious effort to imitate his wife's decorum, frequently betrayed the joy which was in his mind; Miss Shepperson heard him singing as he got up in the morning, and noticed that he ate with unusual appetite. The house brightened. Before the end of a week smiles and cheerful remarks ruled in the family; sorrows were forgotten, and everybody looked forward to the great day of settlement.

It did not come quickly. In two months' time Mr. Rymer still waited upon the pleasure of the executors. But he was not inactive. His brother at Birmingham had suggested 'an opening' in that city (thus did Mrs. Rymer phrase it), and the commission−agent had decided to leave London as soon as his affairs were in order. Towards the end of the third month the family was suffering from hope deferred. Mr. Rymer had once more a troubled face, and his wife no longer talked to Miss Shepperson in happy strain of her projects for the future. At length notice arrived that the executors were prepared to settle with Mr. Rymer; yet, in announcing the fact, he manifested only a sober contentment, while Mrs. Rymer was heard to sigh. Miss Shepperson noted these things, and wondered a little, but Mrs. Rymer's smiling assurance that now at last all was well revived her cheerful expectations.

With a certain solemnity she was summoned, a day or two later, to a morning colloquy in the drawing−room. Mr. Rymer sat in an easy−chair, holding a bundle of papers; Mrs. Rymer sat on the sofa, the dozing baby on her lap; over against them their friend took her seat. With a little cough and a rustle of his papers, the polite man began to speak —

'Miss Shepperson, the day has come when I am able to discharge my debt to you. You will not misunderstand that expression — I speak of my debt in money. What I owe to you — what we all owe to you — in another and a higher sense, can never be repaid. That moral debt must still! go on, and be acknowledged by the unfailing gratitude of a lifetime.'

'Of a lifetime,' repeated Mrs. Rymer, sweetly murmuring, and casting towards her friend an eloquent glance.

'Here, however,' resumed her husband, 'is the pecuniary account. Will you do me the kindness Miss Shepperson, to glance it over and see if you find it correct?'

Miss Shepperson took the paper, which was covered with a very neat array of figures. It was the same calculation which she herself had so often made, but with interest on the money due to her correctly computed. The weekly sum of fifteen shillings for board and lodging had been deducted, throughout the whole time, from the rent due to her as landlady. Mr. Rymer stood her debtor for not quite thirty pounds.

'It's quite correct,' said Miss Shepperson, handing back the paper with a pleased smile.

Mr. Rymer turned to his wife.

'And what do you say, dear? Do you think it correct?'

Mrs. Rymer shook her head.

'No,' she answered gently, 'indeed I do not.'

Miss Shepperson was startled. She looked from one to the other, and saw on their faces only the kindliest expression.

'I really thought it came to about that,' fell from her lips. 'I couldn't quite reckon the interest ——'

'Miss Shepperson,' said Mr. Rymer impressively, 'do you really think that we should allow you to pay us for your board and lodging — you, our valued friend — you, who have toiled for us, who have saved us from endless trouble and embarrassment? That indeed would be a little too shameless. This account is a mere joke — as I hope you really thought it. I insist on giving you a cheque for the total amount of the rent due to you from the day when you first entered this house.'

'Oh, Mr. Rymer!' panted the good woman, turning pale with astonishment.

'Why, of course!' exclaimed Mrs. Rymer. 'Do you think it would be possible for us to behave in any other way? Surely you know us too well, dear Miss Shepperson!'

'How kind you are!' faltered their friend, unable to decide in herself whether she should accept this generosity or not — sorely tempted by the money, yet longing to show no less generous a spirit on her own side. 'I really

don't know ——'

Mr. Rymer imposed silence with a wave of the hand, and began talking in a slow, grave way.

'Miss Shepperson, to−day I may account myself a happy man. Listen to a very singular story. You know that I was indebted to others besides you. I have communicated with all those persons; I have drawn up a schedule of everything I owe; and — extraordinary coincidence! — the sum−total of my debts is exactly that of the reversion upon which I have entered, minus three pounds fourteen shillings.'

'Strange! 'murmured Mrs. Rymer, as if delightedly.

'I did not know, Miss Shepperson, that I owed so much. I had forgotten items. And suppose, after all, the total had exceeded my resources! That indeed would have been a blow. As it is, I am a happy man; my wife is happy. We pay our debts to the last farthing, and we begin the world again — with three pounds to the good. Our furniture must go; I cannot redeem it; no matter. I owe nothing; our honour is saved!'

Miss Shepperson was aghast.

'But, Mrs. Rymer,' she began, 'this is dreadful What are you going to do?'

'Everything is arranged, dear friend,' Mrs. Rymer replied. 'My husband has a little post in Birmingham, which will bring him in just enough to support us in the most modest lodgings. We cannot hope to have a house of our own, for we are determined never again to borrow — and, indeed, I do not know who would lend to us. We are poor people, and must live as poor people do. Miss Shepperson, I ask one favour of you. Will you permit us to leave your house without the customary notice? We should feel very grateful. To−day I pay Susan, and part with her; tomorrow we must travel to Birmingham. The furniture will be removed by the people who take possession of it ——'

Miss Shepperson was listening with a bewildered look She saw Mr. Rymer stand up.

'I will now,' he said, 'pay you the rent from the day ——'

'Oh, Mr. Rymer!' cried the agitated woman. How can I take it? 'How can I leave you penniless? I should feel it a downright robbery, that I should!'

'Miss Shepperson,' exclaimed Mrs. Rymer in soft reproach, 'don't you understand how much better it is to pay all we owe, even though it does leave us penniless? Why, even darling baby' — she kissed it —'would say so if she could speak, poor little mite. Of course you will accept the money; I insist upon it. You won't forget us. We will send you our address, and you shall hear of your little godchild ——'

Her voice broke; she sobbed, and rebuked herself for weakness, and sobbed again. Meanwhile Mr. Rymer stood holding out banknotes and gold. The distracted Miss Shepperson made a wild gesture.

'How can I take it? How can I? I should be ashamed the longest day I lived!'

'I must insist,' said Mr. Rymer firmly; and his wife, calm again, echoed the words. In that moment Miss Shepperson clutched at the notes and gold, and, with a quick step forward, took hold of the baby's hand, making the little fingers close upon the money.

'There! I give it to little Dora — there!'

Mr. Rymer turned away to hide his emotion. Mrs. Rymer laid baby down on the sofa, and clasped Miss Shepperson in her arms.

A few days later the house at Hammersmith was vacant. The Rymers wrote from Birmingham that they had found sufficient, though humble, lodgings, and were looking for a tiny house, which they would furnish very, very simply with the money given to baby by their ever dear friend. It may be added that they had told the truth regarding their position — save as to one detail: Mr. Rymer thought it needless to acquaint Miss Shepperson with the fact that his brother, a creditor for three hundred pounds, had generously forgiven the debt.

Miss Shepperson, lodging in a little bedroom, with an approving conscience to keep her company, hoped that her house would soon be let again.