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The Riding-Whip

### **George Gissing**

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It was not easy for Mr. Daffy to leave his shop for the whole day, but an urgent affair called him to London, and he breakfasted early in order to catch the 8.30 train. On account of his asthma he had to allow himself plenty of time for the walk to the station; and all would have been well, but that, just as he was polishing his silk hat and giving final directions to his assistant, in stepped a customer, who came to grumble about the fit of a new coat. Ten good minutes were thus consumed, and with a painful glance at his watch the breathless tailor at length started. The walk was uphill the sun was already powerful Mr. Daffy reached the station with dripping forehead and panting as if his sides would burst. There stood the train; he had barely time to take his ticket and to rush across the platform. As a porter slammed the carriage—door behind him, he sank upon the seat in a lamentable condition, gasping, coughing, writhing; his eyes all but started from his head, and his respectable top—hat tumbled to the floor, where unconsciously he gave it a kick. A grotesque and distressing sight.

Only one person beheld it, and this, as it happened, a friend of Mr. Daffy's. In the far corner sat a large, ruddy-cheeked man, whose eye rested upon the sufferer with a look of greeting disturbed by compassion. Mr. Lott, a timber-merchant of this town, was in every sense of the word a more flourishing man than the asthmatic tailor; his six-feet-something of sound flesh and muscle, his ripe sunburnt complexion, his attitude of eupeptic and broad-chested ease, left the other, by contrast, scarce his proverbial fraction of manhood. At a year or two short of fifty, Mr. Daffy began to be old; he was shoulder-bent, knee-shaky, and had a pallid, wrinkled visage, with watery, pathetic eye. At fifty turned, Mr. Lott showed a vigour and a toughness such as few men of any age could rival. For a score of years the measure of Mr. Lott's robust person had been taken by Mr. Daffy's professional tape, and, without intimacy, there existed kindly relations between the two men. Neither had ever been in the other's house, but they had long met, once a week or so, at the Liberal Club, where it was their habit to play together a game of draughts. Occasionally they conversed; but it was a rather one-sided dialogue, for whereas the tailor had a sprightly intelligence and — so far as his breath allowed — a ready flow of words, the timber-merchant found himself at a disadvantage when mental activity was called for. The best-natured man in the world, Mr. Lott would sit smiling and content so long as he had only to listen; asked his opinion (on anything but timber), he betrayed by a knitting of the brows, a rolling of the eyes, an inflation of the cheeks, and other signs of discomposure, the serious effort it cost him to shape a thought and to utter it. At times Mr. Daffy got on to the subject of social and political reform, and, after copious exposition, would ask what Mr. Lott thought. He knew the timber-merchant too well to expect an immediate reply. There came a long pause, during which Mr. Lott snorted a little, shuffled in his chair, and stared at vacancy, until at length, with a sudden smile of relief, he exclaimed, 'Do you know my idea!' And the idea, often rather explosively stated, was generally marked by common-sense of the bull-headed, British kind.

'Bad this morning,' remarked Mr. Lott, abruptly but sympathetically, as soon as the writhing tailor could hear him.

'Rather bad — ugh, ugh! — had to run — ugh! — doesn't suit me, Mr. Lott,' gasped the other, as he took the silk hat which his friend had picked up and stroked for him.

'Hot weather trying.'

'I vary so,' panted Mr. Daffy, wiping his face with a handkerchief. 'Sometimes one things seems to suit me—ugh, ugh—sometimes another. Going to town, Mr. Lott?'

'Yes.'

The blunt affirmative was accompanied by a singular grimace, such as might have been caused by the swallowing of something very unpleasant; and thereupon followed a silence which allowed Mr. Daffy to recover himself. He sat with his eyes half closed and head bent, leaning back.

They had a general acquaintance with each other's domestic affairs. Both were widowers; both lived alone. Mr. Daffy's son was married, and dwelt in London; the same formula applied to Mr. Lott's daughter. And, as it happened, the marriages had both been a subject of parental dissatisfaction. Very rarely had Mr. Lott let fall a word with regard to his daughter, Mrs. Bowles, but the townsfolk were well aware that he thought his son—in—law a fool, if not worse; Mrs. Bowles, in the seven years since her wedding, had only two or three times revisited her father's house, and her husband never came. A like reticence was maintained by Mr. Daffy concerning his son Charles Edward, once the hope of his life. At school the lad had promised well; tailoring could not be thought of for him; he went into a solicitor's office, and remained there just Tong enough to assure himself that he had no turn for the law. From that day he was nothing but an expense and an anxiety to his father, until — now a couple of years ago — he announced his establishment in a prosperous business in London, of which Mr. Daffy knew nothing more than that it was connected with colonial enterprise. Since that date Charles Edward had made no report of himself, and his father had ceased to write letters which received no reply.

Presently, Mr. Lott moved so as to come nearer to his travelling companion, and said in a muttering, shamefaced way —

'Have you heard any talk about my daughter lately?'

Mr. Daffy showed embarrassment.

'Well, Mr. Lott, I'm sorry to say I have heard something——'

'Who from?'

'Well — it was a friend of mine — perhaps I won't mention the name — who came and told me something — something that quite upset me. That's what I'm going to town about, Mr. Lott. I'm — well, the fact is, I was going to call upon Mr. Bowles.'

'Oh, you were!' exclaimed the timber-merchant, with gruffness, which referred not to his friend but to his son-in-law. 'I don't particularly want to see him, but I had thought of seeing my daughter. You wouldn't mind saying whether it was John Roper——?'

'Yes, it was.'

'Then we've both heard the same story, no doubt.'

Mr. Lott leaned back and stared out of the window. He kept thrusting out his lips and drawing them in again, at the same time wrinkling his forehead into the frown which signified that he was trying to shape a thought.

'Mr. Lott,' resumed the tailor, with a gravely troubled look, 'may I ask if John Roper made any mention of my son?'

The timber-merchant glared, and Mr. Daffy, interpreting the look as one of anger, trembled under it.

'I feel ashamed and miserable!' burst from his lips.

'It's not your fault, Mr. Daffy,' interrupted the other in a good-natured growl. 'You're not responsible, no more than for any stranger.'

'That's just what I can't feel,' exclaimed the tailor, nervously slapping his knee. 'Anyway, it would be a disgrace to a man to have a son a bookmaker — a blackguard bookmaker. That's bad enough. But when it comes to robbing and ruining the friends of your own family — why, I never heard a more disgraceful thing in my life. How I'm going to stand in my shop, and hold up my head before my customers, I — do — not — know. Of course, it'll be the talk of the town; we know what the Ropers are when they get hold of anything. It'll drive me off my head, Mr. Lott, I'm sure it will.'

The timber-merchant stretched out a great hand, and laid it gently on the excited man's shoulder.

'Don't worry; that never did any good yet. We've got to find out, first of all, how much of Roper's story is true. What did he tell you?'

'He said that Mr. Bowles had been going down the hill for a year or more — that his business was neglected, that he spent his time at racecourses and in public—houses — and that the cause of it all was my son. My son? What had my son to do with it? Why, didn't I know that Charles was a racing and betting man, and a notorious bookmaker? You can imagine what sort of a feeling that gave me. Roper couldn't believe it was the first I had heard of it; he said lots of people in the town knew how Charles was living. Did you know, Mr. Lott?'

'Not I; I'm not much in the way of gossip.'

'Well, there's what Roper said. It was last night, and what with that and my cough, I didn't get a wink of sleep after it. About three o'clock this morning I made up my mind to go to London at once and see Mr. Bowles. If it's

true that he's been robbed and ruined by Charles, I've only one thing to do — my duty's plain enough. I shall ask him how much money Charles has had of him, and, if my means are equal to it, I shall pay every penny back — every penny.'

Mr. Lott's countenance waxed so grim that one would have thought him about to break into wrath against the speaker. But it was merely his way of disguising a pleasant emotion.

'I don't think most men would see it in that way,' he remarked gruffly.

'Whether they would or not,' exclaimed Mr. Daffy, panting and wriggling, 'it's as plain as plain could be that there's no other course for a man who respects himself. I couldn't live a day with such a burden as that on my mind. A bookmaker! A blackguard bookmaker! To think my son should come to that! You know very well, Mr. Lott, that there's nothing I hate and despise more than horse—racing. We've often talked about it, and the harm it does, and the sin and shame it is that such doings should be permitted — haven't we?'

'Course we have, course we have,' returned the other, with a nod. But he was absorbed in his own reflections, and gave only half an ear to the gasping vehemences which Mr. Daffy poured forth for the next ten minutes. There followed a short silence, then the strong man shook himself and opened his lips.

'Do you know my idea?' he blurted out.

'What's that, Mr. Lott?'

'If I were you I wouldn't go to see Bowles. Better for me to do that. We've only gossip to go upon, and we know what that often amounts to. Leave Bowles to me, and go and see your son.'

'But I don't even know where he's living.'

'You don't? That's awkward. Well then, come along with me to Bowles's place of business; as likely as not, if we find him, he'll be able to give you your sons address. What do you say to my idea, Mr. Daffy?'

The tailor assented to this arrangement, on condition that, if things were found to be as he had heard, he should be left free to obey his conscience. The stopping of the train at an intermediate station, where new passengers entered, put an end to the confidential talk. Mr. Daffy, breathing hard, struggled with his painful thoughts; the timber—merchant, deeply meditative, let his eyes wander about the carriage. As they drew near to the London terminus, Mr. Lott bent forward to his friend.

'I want to buy a present for my eldest nephew,' he remarked, 'but I can't for the life of me think what it had better be.'

'Perhaps you'll see something in a shop-window,' suggested Mr. Daffy.

'Maybe I shall.'

They alighted at Liverpool Street. Mr. Lott hailed a hansom, and they were driven to a street in Southwark, where, at the entrance of a building divided into offices, one perceived the name of Bowles and Perkins. This firm was on the fifth floor, and Mr. Daffy eyed the staircase with misgiving.

'No need for you to go up,' said his companion. 'Wait here, and I'll see if I can get the address.'

Mr. Lott was absent for only a few minutes. He came down again with his lips hard set, knocking each step sharply with his walking-stick.

'I've got it,' he said, and named a southern suburb.

'Have you seen Mr. Bowles?'

'No; he's out of town,' was the reply. 'Saw his partner.'

They walked side by side for a short way, then Mr. Lott stopped.

'Do you know my idea? It's a little after eleven. I'm going to see my daughter, and I dare say I shall catch the 3.49 home from Liverpool Street. Suppose we take our chance of meeting there?'

Thus it was agreed. Mr. Daffy turned in the direction of his son's abode; the timber—merchant went northward, and presently reached Finsbury Park, where, in a house of unpretentious but decent appearance, dwelt Mr. Bowles. The servant who answered the door wore a strange look, as if something had alarmed her; she professed not to know whether any one was at home, and, on going to inquire, shut the door on the visitor's face. A few minutes elapsed before Mr. Lott was admitted. The hall struck him as rather bare; and at the entrance of the drawing—room he stopped in astonishment, for, excepting the window—curtains and a few ornaments, the room was quite unfurnished. At the far end stood a young woman, her hands behind her, and her head bent — an attitude indicative of distress or shame.

'Are you moving, Jane?' inquired Mr. Lott, eyeing her curiously.

His daughter looked at him. She had a comely face, with no little of the paternal character stamped upon it; her knitted brows and sullen eyes bespoke a perturbed humour, and her voice was only just audible.

'Yes, we are moving, father.'

Mr. Lott's heavy footfall crossed the floor. He planted himself before her, his hands resting on his stick.

'What 's the matter, Jane? Where's Bowles?'

'He left town yesterday. He'll be back to-morrow, I think.'

'You've had the brokers in the house — isn't that it, eh?'

Mrs. Bowles made no answer, but her head sank again, and a trembling of her shoulders betrayed the emotion with which she strove. Knowing that Jane would tell of her misfortunes only when and how she chose, the father turned away and stood for a minute or two at the window; then he asked abruptly whether there was not such a thing as a chair in the house. Mrs. Bowles, who had been on the point of speaking, bade him come to another room. It was the dining—room, but all the appropriate furniture had vanished: a couple of bedroom chairs and a deal table served for present necessities. Here, when they had both sat down, Mrs. Bowles found courage to break the silence.

'Arthur doesn't know of it. He went away yesterday morning, and the men came in the afternoon. He had a promise — a distinct promise — that this shouldn't be done before the end of the month. By then he hoped to have money.'

'Who's the creditor?' inquired Mr. Lott, with a searching look at her face.

Mrs. Bowles was mute, her eyes cast down.

'Is it Charles Daffy?'

Still his daughter kept silence.

'I thought so,' said the timber-merchant, and dumped on the floor with his stick. 'You'd better tell me all about it, Jane. I know something already. Better let us talk it over, my girl, and see what can be done.'

He waited a moment. Then his daughter tried to speak, with difficulty overcame a sob, and at length began her story. She would not blame her husband. He had been unlucky in speculations, and was driven to a money-lender — his acquaintance, Charles Daffy. This man, a heartless rascal, had multiplied charges and interest on a small sum originally borrowed, until it became a crushing debt. He held a bill of sale on most of their furniture, and yesterday, as if he knew of Bowles's absence, had made the seizure; he was within his legal rights, but had led the debtor to suppose that he would not exercise them. Thus far did Jane relate, in a hard, matter-of-fact voice, but with many nervous movements. Her father listened in grim silence, and, when she ceased, appeared to reflect.

"That's your story!" he said of a sudden. 'Now, what about the horse-racing?'

'I know nothing of horse-racing,' was the cold reply.

'Bowles keeps all that to himself, does he? We'd better have our talk out, Jane, now that we've begun. Better tell me all you know, my girl.'

Again there was a long pause; but Mr. Lott had patience, and his dogged persistency at length overcame the wife's pride. Yes, it was true that Bowles had lost money at races; he had been guilty of much selfish folly; but the ruin it had brought upon him would serve as a lesson. He was a wretched and a penitent man; a few days ago he had confessed everything to his wife, and besought her to pardon him; at present he was making desperate efforts to recover an honest footing. The business might still be carried on if some one could be induced to put a little capital into it; with that in view, Bowles had gone to see certain relatives of his in the north. If his hope failed, she did not know what was before them; they had nothing left now but their clothing and the furniture of one or two rooms.

'Would you like to come back home for a while?' asked Mr. Lott abruptly.

'No, father,' was the not less abrupt reply. 'I couldn't do that.'

'I'll give no money to Bowles.'

'He has never asked you, and never will.'

Mr. Lott glared and glowered, but, with all that, had something in his face which hinted softness. The dialogue did not continue much longer; it ended with a promise from Mrs. Bowles to let her father know whether her husband succeeded or not in re–establishing himself. Thereupon they shook hands without a word, and Mr. Lott left the house. He returned to the City, and, it being now nearly two o'clock, made a hearty meal. When he was in the street again, he remembered the birthday present he wished to buy for his nephew, and for half an hour he

rambled vaguely, staring into shop—windows. At length something caught his eye; it was a row of riding—whips, mounted in silver; just the thing, he said to himself, to please a lad who would perhaps ride to hounds next winter. He stepped in, chose care fully, and made the purchase. Then, having nothing left to do, he walked at a leisurely pace towards the railway station.

Mr. Daffy was there before him; they met at the entrance to the platform from which their train would start.

'Must you go back by this?' asked the tailor. 'My son wasn't at home, and won't be till about five o'clock. I should be terribly obliged, Mr. Lott, if yen could stay and go to Clapham with me. Is it asking too much?'

The timber—merchant gave a friendly nod, and said it was all the same to him. Then, in reply to anxious questions, he made brief report of what he had learnt at Finsbury Park. Mr. Daffy was beside himself with wrath and shame. He would pay every farthing, if he had to sell all he possessed!

'I'm so glad and so thankful you will come with me, Mr. Lott. He'd care nothing for what I said; but when he sees you, and hears your opinion of him, it may have some effect. I beg you to tell him your mind plainly! Let him know what a contemptible wretch, what a dirty blackguard, he is in the eyes of all decent folk — let him know it, I entreat you! Perhaps even yet it isn't too late to make him ashamed of himself.'

They stood amid a rush of people; the panting tailor clung to his big companion's sleeve. Gruffly promising to do what he could, Mr. Lott led the way into the street again, where they planned the rest of their day. By five o'clock they were at Clapham. Charles Daffy occupied the kind of house which is known as eminently respectable it suggested an income of at least a couple of thousand a year. As they waited for the door to open, Mr. Lott smote gently on his leg with the new riding—whip. He had been silent and meditative all the way hither.

A smart maidservant conducted them to the dining-room, and there, in a minute or two, they were joined by Mr. Charles. No one could have surmised from this gentleman's appearance that he was the son of the little tradesman who stood before him; nature had given the younger Mr. Daffy a tall and shapely person, and experience of life had refined his manners to an easy assurance he would never have learnt from paternal example. His smooth-shaven visage, so long as it remained grave, might have been that of an acute and energetic lawyer; his smile, however, disturbed this impression, for it had a twinkling insolence, a raffish facetiousness, incompatible with any sober quality. He wore the morning dress of a City man, with collar and necktie of the latest fashion; his watchguard was rather demonstrative, and he had two very solid rings on his left hand.

'Ah, dad, how do you do!' he exclaimed, on entering, in an affected head-voice. 'Why, what's the matter?'

Mr. Daffy had drawn back, refusing the offered hand. With an unpleasant smile Charles turned to his other visitor.

'Mr. Lott, isn't it! You're looking well, Mr. Lott; but I suppose you didn't come here just to give me the pleasure of seeing you. I'm rather a busy man; perhaps one or the other of you will be good enough to break this solemn silence, and let me know what your game is.'

He spoke with careless impertinence, and let himself drop on to a chair. The others remained standing, and Mr. Daffy broke into vehement speech.

'I have come here, Charles, to ask what you mean by disgracing yourself and dishonouring my name. Only yesterday, for the first time, I heard of the life you are leading. Is this how you repay me for all the trouble I took to have you well educated, and to make you an honest man? Here I find you living in luxury and extravagance — and how? On stolen money — money as much stolen as if you were a pickpocket or a burglar! A pleasant thing for me to have all my friends talking about Charles Daffy, the bookmaker and the money—lender! What right have you to dishonour your father in this way? I ask, what right have you, Charles?'

Here the speaker, who had struggled to gasp his last sentence, was overcome with a violent fit of coughing. He tottered back and sank on to a sofa.

'Are you here to look after him?' asked Charles of Mr. Lott, crossing his legs and nodding towards the sufferer. 'If so, I advise you to take him away before he does himself harm. You're a lot bigger than he is, and perhaps have more sense.'

The timber-merchant stood with legs slightly apart, holding his stick and the riding-whip horizontally with both hands. His eyes were fixed upon young Mr. Daffy, and his lips moved in rather an ominous way but he made no reply to Charles's smiling remark.

'Mr. Lott,' said the tailor, in a voice still broken by pants and coughs, 'will you speak or me? Will you say what you think of him?'

'You'll have to be quick about it,' interposed Charles, with a glance at his watch. 'I can give you five minutes you can say a lot in that time, if you're sound of wind.'

The timber-merchant's eyes were very wide, and his cheeks unusually red. Abruptly he turned to Mr. Daffy.

'Do you know my idea?'

But just as he spoke there sounded a knock at the door, and the smart maidservant cried out that a gentleman wished to see her master.

'Who is it?' asked Charles.

The answer came from the visitor himself, who, pushing the servant aside, broke into the room. It was a young man of no very distinguished appearance, thin, red—haired, with a pasty complexion and a scrubby moustache; his clothes were approaching shabbiness, and he had an unwashed look, due in part to hasty travel on this hot day. Streaming with sweat, his features distorted with angry excitement, he shouted as he entered, 'You've got to see me, Daffy; I won't be refused!' In the same moment his glance discovered the two visitors, and he stopped short. 'Mr. Lott, you here? I'm glad of it — I'm awfully glad of it. I couldn't have wished anything better. I don't know who this other gentleman is, but it doesn't matter. I'm glad to have witnesses — I'm infernally glad! Mr. Lott, you've been to my house this morning; you know what's happened there. I had to go out of town yesterday, and this Daffy, this cursed liar and swindler, used the opportunity to sell up my furniture. He'll tell you he had a legal right. But he gave me his word not to do anything till the end of the month. And, in any case, I don't really owe him half the sum he has down against me. I've paid that black—hearted scoundrel hundreds of pounds — honourably paid him — debts of honour, and now he has the face to charge me sixty per cent. on money I was fool enough to borrow from him! Sixty per cent. — what do you think of that, Mr. Lott? What do you think of it, sir?'

'I'm sorry to say it doesn't at all surprise me,' answered Mr. Daffy, who perceived that the speaker was Mr. Lott's son—in—law. 'But I can't sympathise with you very much. If you have dealings with a bookmaker——'

'A blackleg, a blackleg!' shouted Bowles. 'Bookmakers are respectable men in comparison with him. He's bled me, the brute! He tempted me on and on — Look here, Mr. Lott, I know as well as you do that I've been an infernal fool. I've had my eyes opened — now that it's too late. I hear my wife told you that, and I'm glad she did. I've been a fool, yes; but I fell into the hands of the greatest scoundrel unhung, and he's ruined me. You heard from Jane what I was gone about. It's no good. I came back by the first train this morning without a mouthful of breakfast. It's all up with me; I'm a cursed beggar — and that thief is the cause of it. And he comes into my house — no better than a burglar — and lays his hands on everything that'll bring money. Where's the account of that sale, you liar? I'll go to a magistrate about this.'

Charles Daffy sat in a reposeful attitude. The scene amused him; he chuckled inwardly from time to time. But of a sudden his aspect changed; he started up, and spoke with a snarling emphasis.

'I've had just about enough. Look here, clear out, all of you! There's the door — go!'

Mr. Daffy moved towards him.

'Is that how you speak to your father, Charles?' he exclaimed indignantly.

'Yes, it is. Take your hook with the others; I'm sick of your tommy-rot!'

'Then listen to me before I go,' cried Mr. Daffy, his short and awkward figure straining in every muscle for the dignity of righteous wrath. 'I don't know whether you are more a fool or a knave. Perhaps you really think that there's as much to be said for your way of earning a living as for any other. I hope you do, for it's a cruel thing to suppose that my son has turned out a shameless scoundrel. Let me tell you, then, this business of yours is one that moves every honest and sensible man to anger and disgust. It matters nothing whether you keep the rules of the blackguard game, or whether you cheat; the difference between bookmaker and blackleg is so small that it isn't worth talking about. You live by the plunder of people who are foolish and vicious enough to fall into your clutches. You're an enemy of society — that's the plain truth of it as much an enemy of .society as the forger or the burglar. You live — and live in luxury — by the worst vice of our time, the vice which is rotting English life, the vice which will be our national ruin if it goes on much longer. When you were a boy, you've heard me many a time say all I thought about racing and betting; you've heard me speak with scorn of the high—placed people who set so vile an example to the classes below them. If I could have foreseen that you would sink to such disgrace!'

Charles was standing in an attitude of contemptuous patience. He looked at his watch and interjected a remark.

'I can only allow your eloquence one minute and a half more.'

'That will be enough,' replied his father sternly. 'The only thing J have to add is, that all the money you have stolen from Mr. Bowles I, as a simple duty, shall repay. You're no longer a boy. In the eye of the law I am not responsible for you; but for very shame I must make good the wrong you have done in this case. I couldn't stand in my shop day by day, and know that every one was saying, "There's the man whose son ruined Mr. Lott's son—in—law and sold up his home," unless I had done all I could to repair the mischief. I shall ask Mr. Bowles for a full account of what he has lost to you, and if it's in my power, every penny shall be made good. He, thank goodness, seems to have learnt his lesson.'

"That I have, Mr. Daffy; that I have!' cried Bowles.

'There's not much fear that he'll fall into your clutches again. And I hope, I most earnestly hope, that before you can do much more harm, you'll overreach yourself, and the law — stupid as it is — will get hold of you. Remember the father I was, Charles, and think what it means that the best wish I can now form for you is that you may come to public disgrace.'

'Does no one applaud?' asked Charles, looking round the room. 'That's rather unkind, seeing how the speaker has blown himself. Be off, dad, and don't fool any longer. Bowles, take your hook. Mr. Lott——'

Charles met the eye of the timber-merchant, and was unexpectedly mute.

'Well, sir,' said Mr. Lott, regarding him fixedly, 'and what have you to say to me?'

'Only that my time is too valuable to be wasted,' continued the other, with an impatient gesture. 'Be good enough to leave my house.'

'Mr. Lott,' said the tailor in an exhausted voice, 'I apologise to you for my son's rudeness. I gave you the trouble of coming here hoping it might shame him, but I 'in afraid it's been no good. Let us go.'

Mr. Lott regarded him mildly.

'Mr. Daffy,' he said, 'if you don't mind, I should like to have a word in private with your son. Do you and Mr. Bowles go on to the station, and wait for me; perhaps I shall catch you up before you get there.'

'I have told you already, Mr. Lott,' shouted Charles, 'that I can waste no more time on you. I refuse to talk with you at all.'

'And I, Mr. Charles Daffy,' was the resolute answer, 'refuse to leave this room till I have had a word with you. 'What do you want to say?' asked Charles brutally.

'Just to let you know an idea of mine,' was the reply, 'an idea that's come to me whilst I've stood here listening.'

The tailor and Mr. Bowles moved towards the door. Charles glanced at them fiercely and insolently, then turned his look again upon the man who remained. The other two passed out; the door closed. Mr. Lott, stick and riding—whip still held horizontally, seemed to be lost in meditation.

'Now,' blurted Charles, 'what is it?'

Mr. Lott regarded him steadily, and spoke with his wonted deliberation.

'You heard what your father said about paying that money back?'

'Of course I heard. If he's idiot enough——'

'Do you know my idea, young man? You'd better do the honest thing, and repay it yourself.'

Charles stared for a moment, then sputtered a laugh.

'That's your idea, is it, Mr. Lott? Well, it isn't mine. So, good morning!'

Again the timber-merchant seemed to meditate; his eyes wandered from Charles to the dining-room table.

'Just a minute more,' he resumed; 'I have another idea — not a new one; an idea that came to me long ago, when your father first began to have trouble about you. I happened to be in the shop one day — it was when you were living idle at your father's expense, young man — and I heard you speak to him in what I call a confoundedly impertinent way. Thinking it over afterwards, I said to myself: If I had a son who spoke to me like that, I'd give him the soundest thrashing he'd be ever likely to get. That was my idea, young man; and as I stood listening to you to—day, it came back into my mind again. Your father can't thrash you; he hasn't the brawn for it. But as it's nothing less than a public duty, somebody must, and so——'

Charles, who had been watching every movement of the speaker's face, suddenly sprang forward, making for the door. But Mr. Lott had foreseen this; with astonishing alertness and vigour he intercepted the fugitive, seized him by the scruff of the neck, and, after a moment's struggle, pinned him face downwards across the end of the

table. His stick he had thrown aside; the riding—whip he held between his teeth. So brief was this conflict that there sounded only a scuffling of feet on the floor, and a growl of fury from Charles as he found himself handled like an infant; then, during some two minutes, one might have thought that a couple of very strenuous carpet—beaters were at work in the room. For the space of a dozen switches Charles strove frantically with wild kicks, which wounded only the air, but all in silence; gripped only the more tightly, he at length uttered a yell of pain, followed by curses hot and swift. Still the carpet—beaters seemed to be at work, and more vigorously than ever. Charles began to roar. As it happened, there were only servants in the house. When the clamour had lasted long enough to be really alarming, knocks sounded at the door, which at length was thrown open, and the startled face of a domestic appeared. At the same moment Mr. Lott, his right arm being weary, brought the castigatory exercise to an end. Charles rolled to his feet, and began to strike out furiously with both fists.

'Just as you like, young man,' said the timber—merchant, as he coolly warded off the blows, 'if you wish to have it this way too. But, I warn you, it isn't a fair match. Sally, shut the door and go about your business.'

'Shall I fetch a p'liceman, sir?' shrilled the servant.

Her master, sufficiently restored to his senses to perceive that he had not the least chance in a pugilistic encounter with Mr. Lott, drew back and seemed to hesitate.

'Answer the girl,' said Mr. Lott, as he picked up his whip and examined its condition. 'Shall we have a policeman in?'

'Shut the door!' Charles shouted fiercely.

The men gazed at each other. Daffy was pale and quivering; his hair in disorder, his waistcoat torn open, collar and necktie twisted into rags, he made a pitiful figure. The timber–merchant was slightly heated, but his countenance wore an expression of calm contentment.

'For the present,' remarked Mr. Lott, as he took up his hat and stick, 'I think our business is at an end. It isn't often that a fellow of your sort gets his deserts, and I'm rather sorry we didn't have the policeman in; a report of the case might do good. I bid you good day, young man. If I were you I'd sit quiet for an hour or two, and just reflect — you've a lot to think about.'

So, with a pleasant smile, the visitor took his leave.

As he walked away he again examined the riding—whip. 'It isn't often a thing happens so luckily,' he said to himself. 'First—rate whip; hardly a bit damaged. Harry'll like it none the worse for my having handselled it.'

At the station he found Mr. Daffy and Bowles, who regarded him with questioning looks.

'Nothing to be got out of him,' said Mr. Lott. 'Bowles, I want a talk with you and Jane; it'll be best, perhaps, if I go back home with you. Mr. Daffy, sorry we can't travel down together. You'll catch the eight o'clock.'

'I hope you told him plainly what you thought of him,' said Mr. Daffy, in a voice of indignant shame.

'I did,' answered the timber-merchant, 'and I don't think he's very likely to forget it.'