The Card

Arnold Bennett

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CHAPTER I. The Dance

I

EDWARD HENRY MACHIN first saw the smoke on the 27th May 1867, in Brougham Street, Bursley, the most ancient of the Five Towns. Brougham Street runs down from St. Luke's Square straight into the Shropshire Union Canal, and consists partly of buildings known as "potbanks" (until they come to be sold by auction, when auctioneers describe them as "extensive earthenware manufactories") and partly of cottages whose highest rent is four−and−six a week. In such surroundings was an extraordinary man born. He was the only anxiety of a widowed mother, who gained her livelihood and his by making up "ladies' own materials" in ladies' own houses. Mrs. Machin, however, had a speciality apart from her vocation: she could wash flannel with less shrinking than any other woman in the district, and she could wash fine lace without ruining it; thus often she came to sew and remained to wash. A somewhat gloomy woman; thin, with a tongue! But I liked her. She saved a certain amount of time every day by addressing her son as Denry, instead of Edward Henry.

Not intellectual, not industrious, Denry would have maintained the average dignity of labour on a potbank had he not at the age of twelve won a scholarship from the Board School to the Endowed School. He owed his triumph to audacity rather than learning, and to chance rather than design. On the second day of examination he happened to arrive in the examination−room ten minutes too soon for the afternoon sitting. He wandered about the place exercising his curiosity, and reached the master's desk. On the desk was a tabulated form with names of candidates and the number of marks achieved by each in each subject of the previous day. He had done badly in geography, and saw seven marks against his name in the geographical column, out of a possible thirty. The figures had been written in pencil. The very pencil lay on the desk. He picked it up, glanced at the door and at the rows of empty desks, and wrote a neat "2" in front of the 7; then he strolled innocently forth and came back late. His trick ought to have been found out — the odds were against him — but it was not found out. Of course it was dishonest. Yes, but I will not agree that Denry was uncommonly vicious. Every schoolboy is dishonest, by the adult standard. If I knew an honest schoolboy I would begin to count my silver spoons as he grew up. All is fair between schoolboys and schoolmasters.

This dazzling feat seemed to influence not only Denry's career but also his character. He gradually came to believe that he had won the scholarship by genuine merit, and that he was a remarkable boy and destined to great ends. His new companions, whose mothers employed Denry's mother, also believed that he was a remarkable boy; but they did not forget, in their gentlemanly way, to call him "washer−woman". Happily Denry did not mind.

He had a thick skin, and fair hair and bright eyes and broad shoulders, and the jolly gaiety of his disposition developed daily. He did not shine at the school; he failed to fulfil the rosy promise of the scholarship; but he was not stupider than the majority; and his opinion of himself, having once risen, remained at "set fair". It was inconceivable that he should work in clay with his hands.

II

When he was sixteen his mother, by operations on a yard and a half of Brussels point lace, put Mrs. Emery under an obligation. Mrs. Emery was the sister of Mr. Duncalf. Mr. Duncalf was the Town Clerk of Bursley, and a solicitor. It is well known that all bureaucracies are honeycombed with intrigue. Denry Machin left school to be clerk to Mr. Duncalf, on the condition that within a year he should be able to write shorthand at the rate of a hundred and fifty words a minute. In those days mediocre and incorrect shorthand was not a drug on the market. He complied (more or less, and decidedly less than more) with the condition. And for several years he really thought that he had nothing further to hope for. Then he met the Countess.

The Countess of Chell was born of poor but picturesque parents, and she could put her finger on her great−grandfather's grandfather. Her mother gained her livelihood and her daughter's by allowing herself to be seen a great deal with humbler but richer people's daughters. The Countess was brought up to matrimony. She was aimed and timed to hit a given mark at a given moment. She succeeded. She married the Earl of Chell. She also married about twenty thousand acres in England, about a fifth of Scotland, a house in Piccadilly, seven country seats (including Sneyd), a steam yacht, and five hundred thousand pounds' worth of shares in the Midland Railway. She was young and pretty. She had travelled in China and written a book about China. She sang at charity concerts and acted in private theatricals. She sketched from nature. She was one of the great hostesses of London. And she had not the slightest tendency to stoutness. All this did not satisfy her. She was ambitious! She wanted to be taken seriously. She wanted to enter into the life of the people. She saw in the quarter of a million souls that constitute the Five Towns a unique means to her end, an unrivalled toy. And she determined to be identified with all that was most serious in the social progress of the Five Towns. Hence some fifteen thousand pounds were spent in refurbishing Sneyd Hall, which lies on the edge of the Five Towns, and the Earl and Countess passed four months of the year there. Hence the Earl, a mild, retiring man, when invited by the Town Council to be the ornamental Mayor of Bursley; accepted the invitation. Hence the Mayor and Mayoress gave as immense afternoon reception to practically the entire roll of burgesses. And hence, a little later, the Mayoress let it be known that she meant to give a municipal ball. The news of the ball thrilled Bursley more than anything had thrilled Bursley since the signing of Magna Charta. Nevertheless, balls had been offered by previous mayoresses. One can only suppose that in Bursley there remains a peculiar respect for land, railway stock, steam yachts, and great−grandfathers' grandfathers.

Now, everybody of account had been asked to the reception. But everybody could not be asked to the ball, because not more than two hundred people could dance in the Town Hall. There were nearly thirty−five thousand inhabitants in Bursley, of whom quite two thousand "counted", even though they did not dance.

III

Three weeks and three days before the ball Denry Machin was seated one Monday alone in Mr. Duncalf's private offices in Duck Square (where he carried on his practice as a solicitor), when in stepped a tall and pretty young woman, dressed very smartly but soberly in dark green. On the desk in front of Denry were several wide sheets of "abstract" paper, concealed by a copy of that morning's *Athletic News*. Before Denry could even think of reversing the positions of the abstract paper and the *Athletic News* the young woman said "Good morning!" in a very friendly style. She had a shrill voice and an efficient smile.

"Good morning, madam," said Denry.

"Mr. Duncalf in?" asked the young woman brightly.

(Why should Denry have slipped off his stool? It is utterly against etiquette for solicitors' clerks to slip off their stools while answering inquiries.)

"No, madam; he's across at the Town Hall," said Denry.

The young lady shook her head playfully, with a faint smile.

"I've just been there," she said. "They said he was here."

"I daresay I could find him, madam — if you would ——"

She now smiled broadly. "Conservative Club, I suppose?" she said, with an air deliciously confidential.

He, too, smiled.

"Oh, no," she said, after a little pause; "just tell him I've called."

"Certainly, madam. Nothing I can do?"

She was already turning away, but she turned back and scrutinized his face, as Denry thought, roguishly.

"You might just give him this list," she said, taking a paper from her satchel and spreading it. She had come to the desk; their elbows touched. "He isn't to take any notice of the crossings−out in red ink — you understand? Of course, I'm relying on him for the other lists, and I expect all the invitations to be out on Wednesday. Good morning."

She was gone. He sprang to the grimy window. Outside, in the snow, were a brougham, twin horses, twin men in yellow, and a little crowd of youngsters and oldsters. She flashed across the footpath, and vanished; the door of the carriage banged, one of the twins in yellow leaped up to his brother, and the whole affair dashed dangerously away. The face of the leaping twin was familiar to Denry. The man had, indeed, once inhabited Brougham Street, being known to the street as Jock, and his mother had for long years been a friend of Mrs. Machin's.

It was the first time Denry had seen the Countess, save at a distance. Assuredly she was finer even than her photographs. Entirely different from what one would have expected! So easy to talk to! (Yet what had he said to her? Nothing — and everything.)

He nodded his head and murmured, "No mistake about that lot!" Meaning, presumably, that all that one had read about the brilliance of the aristocracy was true, and more than true.

"She's the finest woman that ever came into this town," he murmured.

The truth was that she surpassed his dreams of womanhood. At two o'clock she had been a name to him. At five minutes past two he was in love with her. He felt profoundly thankful that, for a church tea−meeting that evening, he happened to be wearing his best clothes.

It was while looking at her list of invitations to the ball that he first conceived the fantastic scheme of attending the ball himself. Mr. Duncalf was, fussily and deferentially, managing the machinery of the ball for the Countess. He had prepared a little list of his own of people who ought to be invited. Several aldermen had been requested to do the same. There were thus about half−a−dozen lists to be combined into one. Denry did the combining. Nothing was easier than to insert the name of E. H. Machin inconspicuously towards the centre of the list! Nothing was easier than to lose the original lists, inadvertently, so that if a question arose as to any particular name, the responsibility for it could not be ascertained without inquiries too delicate to be made. On Wednesday Denry received a lovely Bristol board, stating in copper−plate that the Countess desired the pleasure of his company at the ball; and on Thursday his name was ticked off as one who had accepted.

IV

He had never been to a dance. He had no dress−suit, and no notion of dancing.

He was a strange, inconsequent mixture of courage and timidity. You and I are consistent in character; we are either one thing or the other but Denry Machin had no consistency.

For three days he hesitated, and then, secretly trembling, he slipped into Shillitoe's, the young tailor who had recently set up, and who was gathering together the *jeunesse dorée* of the town.

"I want a dress−suit," he said.

Shillitoe, who knew that Denry only earned eighteen shillings a week, replied with only superficial politeness that a dress−suit was out of the question; he had already taken more orders than he could execute without killing himself. The whole town had uprisen as one man and demanded a dress−suit.

"So you're going to the ball, are you?" said Shillitoe, trying to condescend, but, in fact, slightly impressed.

"Yes," said Denry; "are you?"

Shillitoe started and then shook his head. "No time for balls," said he.

"I can get you an invitation, if you like," said Denry, glancing at the door precisely as he had glanced at the door before adding 2 to 7.

"Oh!" Shillitoe cocked his ears. He was not a native of the town, and had no alderman to protect his legitimate interests.

To cut a shameful story short, in a week Denry was being tried on. Shillitoe allowed him two years' credit.

The prospect of the ball gave an immense impetus to the study of the art of dancing in Bursley, and so put quite a nice sum of money into the pocket of Miss Earp, a young mistress in that art. She was the daughter of a furniture dealer with a passion for the Bankruptcy Court. Miss Earp's evening classes were attended by Denry, but none of his money went into her pocket. She was compensated by an expression of the Countess's desire for the pleasure of her company at the ball.

The Countess had aroused Denry's interest in women as a sex; Ruth Earp quickened the interest. She was plain, but she was only twenty−four, and very graceful on her feet. Denry had one or two strictly private lessons from her in reversing. She said to him one evening, when he was practising reversing and they were entwined in the attitude prescribed by the latest fashion: "Never mind me! Think about yourself. It's the same in dancing as it is in life — the woman's duty is to adapt herself to the man." He did think about himself. He was thinking about himself in the middle of the night, and about her too. There had been something in her tone . . . her eye . . . At the final lesson he inquired if she would give him the first waltz at the ball. She paused, then said yes.

V

On the evening of the ball, Denry spent at least two hours in the operation which was necessary before he could give the Countess the pleasure of his company. This operation took place in his minute bedroom at the back of the cottage in Brougham Street, and it was of a complex nature. Three weeks ago he had innocently thought that you had only to order a dress−suit and there you were! He now knew that a dress−suit is merely the beginning of anxiety. Shirt! Collar! Tie! Studs! Cuff−links! Gloves! Handkerchief I (He was very glad to learn authoritatively from Shillitoe that handkerchiefs were no longer worn in the waistcoat opening, and that men who so wore them were barbarians and the truth was not in them. Thus, an everyday handkerchief would do.) Boots! . . . Boots were the rock on which he had struck. Shillitoe, in addition to being a tailor was a hosier, but by some flaw in the scheme of the universe hosiers do not sell boots. Except boots, Denry could get all he needed on credit; boots he could not get on credit, and he could not pay cash for them. Eventually he decided that his church boots must be dazzled up to the level for this great secular occasion. The pity was that he forgot — not that he was of a forgetful disposition in great matters; he was simply over−excited — he forgot to dazzle them up until after he had fairly put his collar on and his necktie in a bow. It is imprudent to touch blacking in a dress−shirt, so Denry had to undo the past and begin again. This hurried him. He was not afraid of being late for the first waltz with Miss Ruth Earp, but he was afraid of not being out of the house before his mother returned. Mrs. Machin had been making up a lady's own materials all day, naturally — the day being what it was! If she had had twelve hands instead of two, she might have made up the own materials of half−a−dozen ladies instead of one, and earned twenty−four shillings instead of four. Denry did not want his mother to see him ere he departed. He had lavished an enormous amount of brains and energy to the end of displaying himself in this refined and novel attire to the gaze of two hundred persons, and yet his secret wish was to deprive his mother of the beautiful spectacle.

However, she slipped in, with her bag and her seamy fingers and her rather sardonic expression, at the very moment when Denry was putting on his overcoat in the kitchen (there being insufficient room in the passage). He did what he could to hide his shirt−front (though she knew all about it), and failed.

"Bless us!" she exclaimed briefly, going to the fire to warm her hands.

A harmless remark. But her tone seemed to strip bare the vanity of human greatness.

"I'm in a hurry," said Denry, importantly, as if he was going forth to sign a treaty involving the welfare of the nations.

"Well," said she, "happen ye are, Denry. But th' kitchen table's no place for boot−brushes."

He had one piece of luck. It froze. Therefore no anxiety about the condition of boots.

VI

The Countess was late; some trouble with a horse. Happily the Earl had been in Bursley all day, and had dressed at the Conservative Club; and his lordship had ordered that the programme of dances should be begun. Denry learned this as soon as he emerged, effulgent, from the gentlemen's cloak−room into the broad red−carpeted corridor which runs from end to end of the ground−floor of the Town Hall. Many important townspeople were chatting in the corridor — the innumerable Swetnam family, the Stanways, the great Etches, the Fearnses, Mrs. Clayton Vernon, the Suttons, including Beatrice Sutton. Of course everybody knew him for Duncalf's shorthand clerk and the son of the flannel−washer; but universal white kid gloves constitute a democracy, and Shillitoe could put more style into a suit than any other tailor in the Five Towns.

"How do?" the eldest of the Swetnam boys nodded carelessly.

"How do, Swetnam?" said Denry, with equal carelessness.

The thing was accomplished! That greeting was like a Masonic initiation, and henceforward he was the peer of no matter whom. At first he had thought that four hundred eyes would be fastened on him, their glance saying, "This youth is wearing a dress−suit for the first time, and it is not paid for, either!" But it was not so. And the reason was that the entire population of the Town Hall was heartily engaged in pretending that never in its life had it been seen after seven o'clock of a night apart from a dress−suit. Denry observed with joy that, while numerous middle−aged and awkward men wore red or white silk handkerchiefs in their waistcoats, such people as Charles Fearns, the Swetnams, and Harold Etches did not. He was, then, in the shyness of his handkerchief, on the side of the angels.

He passed up the double staircase (decorated with white or pale frocks of unparalleled richness), and so into the grand hall. A scarlet orchestra was on the platform, and many people strolled about the floor in attitudes of expectation. The walls were festooned with flowers. The thrill of being magnificent seized him, and he was drenched in a vast desire to be truly magnificent himself. He dreamt of magnificence and boot−brushes kept sticking out of this dream like black mud out of snow. In his reverie he looked about for Ruth Earp, but she was invisible. Then he went downstairs again, idly; gorgeously feigning that he spent six evenings a week in ascending and descending monumental staircases, appropriately clad. He was determined to be as sublime as anyone.

There was a stir in the corridor, and the sublimest consented to be excited.

The Countess was announced to be imminent. Everybody was grouped round the main portal, careless of temperatures. Six times was the Countess announced to be imminent before she actually appeared, expanding from the narrow gloom of her black carriage like a magic vision. Aldermen received her — and they did not do it with any excess of gracefulness. They seemed afraid of her, as though she was recovering from influenza and they feared to catch it. She had precisely the same high voice, and precisely the same efficient smile, as she had employed to Denry, and these instruments worked marvels on aldermen; they were as melting as salt on snow. The Countess disappeared upstairs in a cloud of shrill apologies and trailing aldermen. She seemed to have greeted everybody except Denry. Somehow he was relieved that she had not drawn attention to him. He lingered, hesitating, and then he saw a being in a long yellow overcoat, with a bit of peacock's feather at the summit of a shiny high hat. This being held a lady's fur mantle. Their eyes met. Denry had to decide instantly. He decided.

"Hello, Jock!" he said.

"Hello, Denry!" said the other, pleased.

"What's been happening?" Denry inquired, friendly.

Then Jock told him about the antics of one of the Countess's horses.

He went upstairs again, and met Ruth Earp coming down. She was glorious in white. Except that nothing glittered in her hair, she looked the very equal of the Countess, at a little distance, plain though her features were.

"What about that waltz?" Denry began informally.

"That waltz is nearly over," said Ruth Earp, with chilliness. "I oppose you've been staring at her ladyship with all the other men."

"I'm awfully sorry," he said. "I didn't know the waltz was ——"

"Well, why didn't you look at your programme?"

"Haven't got one," he said naïvely.

He had omitted to take a programme. Ninny! Barbarian!

"Better get one," she said cuttingly, somewhat in her role of dancing mistress.

"Can't we finish the waltz?" he suggested, crestfallen.

"No!" she said, and continued her solitary way downwards.

She was hurt. He tried to think of something to say that was equal to the situation, and equal to the style of his suit. But he could not. In a moment he heard her, below him, greeting some male acquaintance in the most effusive way.

Yet, if Denry had not committed a wicked crime for her, she could never have come to the dance at all!

He got a programme, and with terror gripping his heart he asked sundry young and middle−aged women whom he knew by sight and by name for a dance. (Ruth had taught him how to ask.) Not one of them had a dance left. Several looked at him as much as to say: "You must be a goose to suppose that my programme is not filled up in the twinkling of my eye!"

Then he joined a group of despisers of dancing near the main door. Harold Etches was there, the wealthiest manufacturer of his years (barely twenty−four) in the Five Towns. Also Shillitoe, cause of another of Denry's wicked crimes. The group was taciturn, critical, and very doggish.

The group observed that the Countess was not dancing. The Earl was dancing (need it be said with Mrs. Jos Curtenty, second wife of the Deputy Mayor?), but the Countess stood resolutely smiling, surrounded by aldermen. Possibly she was getting her breath; possibly nobody had had the pluck to ask her. Anyhow, she seemed to be stranded there, on a beach of aldermen. Very wisely she had brought with her no members of a house−party from Sneyd Hall. Members of a house−party, at a municipal ball, invariably operate as a bar between greatness and democracy; and the Countess desired to participate in the life of the people.

"Why don't some of those johnnies ask her?" Denry burst out. He had hitherto said nothing in the group, and he felt that he must be a man with the rest of them.

"Well, *you* go and do it. It's a free country," said Shillitoe.

"So I would, for two pins!" said Denry.

Harold Etches glanced at him, apparently resentful of his presence there. Harold Etches was determined to put the extinguisher on *him.*

"I'll bet you a fiver you don't," said Etches scornfully.

"I'll take you," said Denry, very quickly, and very quickly walked off.

VII

"She can't eat me. She can't eat me!"

This was what he said to himself as he crossed the floor. People seemed to make a lane for him, divining his incredible intention. If he had not started at once, if his legs had not started of themselves, he would never have started; and, not being in command of a fiver, he would afterwards have cut a preposterous figure in the group. But started he was, like a piece of clockwork that could not be stopped! In the grand crises of his life something not himself, something more powerful than himself, jumped up in him and forced him to do things. Now for the first time he seemed to understand what had occurred within him in previous crises.

In a second — so it appeared — he had reached the Countess. Just behind her was his employer, Mr. Duncalf, whom Denry had not previously noticed there. Denry regretted this, for he had never mentioned to Mr. Duncalf that he was coming to the ball, and he feared Mr. Duncalf.

"Could I have this dance with you?" he demanded bluntly, but smiling and showing his teeth.

No ceremonial title! No mention of "pleasure" or "honour". Not a trace of the formula in which Ruth Earp had instructed him! He forgot all such trivialities.

"I've won that fiver, Mr. Harold Etches," he said to himself.

The mouths of aldermen inadvertently opened. Mr. Duncalf blenched.

"It's nearly over, isn't it?" said the Countess, still efficiently smiling. She did not recognize Denry. In that suit he might have been a Foreign Office attaché.

"Oh! that doesn't matter, I'm sure," said Denry.

She yielded, and he took the paradisiacal creature in his arms. It was her business that evening to be universally and inclusively polite. She could not have begun with a refusal. A refusal might have dried up all other invitations whatsoever. Besides, she saw that the aldermen wanted a lead. Besides, she was young, though a countess, and adored dancing.

Thus they waltzed together, while the flower of Bursley's chivalry gazed in enchantment. The Countess's fan, depending from her arm, dangled against Denry's suit in a rather confusing fashion, which withdrew his attention from his feet. He laid hold of it gingerly between two unemployed fingers. After that he managed fairly well. Once they came perilously near the Earl and his partner; nothing else. And then the dance ended, exactly when Denry had begun to savour the astounding spectacle of himself enclasping the Countess.

The Countess had soon perceived that he was the merest boy.

"You waltz quite nicely!" she said, like an aunt, but with more than an aunt's smile.

"Do I?" he beamed. Then something compelled him to say: "Do you know, it's the first time I've ever waltzed in my life, except in a lesson, you know?"

"Really!" she murmured. "You pick things up easily, I suppose?"

"Yes," he said. "Do you?"

Either the question or the tone sent the Countess off into carillons of amusement. Everybody could see that Denry had made the Countess laugh tremendously. It was on this note that the waltz finished. She was still laughing when he bowed to her (as taught by Ruth Earp). He could not comprehend why she had so laughed, save on the supposition that he was more humorous than he had suspected. Anyhow, he laughed too, and they parted laughing. He remembered that he had made a marked effect (though not one of laughter) on the tailor by quickly returning the question, "Are you?" And his unpremeditated stroke with the Countess was similar. When he had got ten yards on his way towards Harold Etches and a fiver he felt something in his hand. The Countess's fan was sticking between his fingers. It had unhooked itself from her chain. He furtively pocketed it.

VIII

"Just, the same as dancing with any other woman!" He told this untruth in reply to a question from Shillitoe. It was the least he could do. And any other young man in his place would have said as much or as little.

"What was she laughing at?" somebody asked.

"Ah!" said Denry, judiciously, "wouldn't you like to know?"

"Here you are!" said Etches, with an inattentive, plutocratic gesture handing over a five−pound note. He was one of those men who never venture out of sight of a bank without a banknote in their pockets — "Because you never know what may turn up."

Denry accepted the note with a silent nod. In some directions he was gifted with astounding insight, and he could read in the faces of the haughty males surrounding him that in the space of a few minutes he had risen from nonentity into renown. He had become a great man. He did not at once realize how great, how renowned. But he saw enough in those eyes to cause his heart to glow, and to rouse in his brain those ambitious dreams which stirred him upon occasion. He left the group; he had need of motion, and also of that mental privacy which one may enjoy while strolling about on a crowded floor in the midst of a considerable noise. He noticed that the Countess was now dancing with an alderman, and that the alderman, by an oversight inexcusable in an alderman, was not wearing gloves. It was he, Denry, who had broken the ice, so that the alderman might plunge into the water. He first had danced with the Countess, and had rendered her up to the alderman with delicious gaiety upon her countenance. By instinct he knew Bursley, and he knew that he would be talked of. He knew that, for a time at any rate, he would displace even Jos Curtenty, that almost professional "card" and amuser of burgesses, in the popular imagination. It would not be: "Have ye heard Jos's latest?" It would be: "Have ye heard about young Machin, Duncalf's clerk?"

Then he met Ruth Earp, strolling in the opposite direction with a young girl, one of her pupils, of whom all he knew was that her name was Nellie, and that this was her first ball: a childish little thing with a wistful face. He could not decide whether to look at Ruth or to avoid her glance. She settled the point by smiling at him in a manner that could not be ignored.

"Are you going to make it up to me for that waltz you missed?" said Ruth Earp. She pretended to be vexed and stern, but he knew that she was not. "Or is your programme full?" she added.

"I should like to," he said simply.

"But perhaps you don't care to dance with us poor, ordinary people, now you've danced with the *Countess!*" she said, with a certain lofty and bitter pride.

He perceived that his tone had lacked eagerness.

"Don't talk like that," he said, as if hurt.

"Well," she said, "you can have the supper dance."

He took her programme to write on it.

"Why," he said, "there's a name down here for the supper dance. 'Herbert,' it looks like."

"Oh!" she replied carelessly, "that's nothing. Cross it out."

So he crossed Herbert out.

"Why don't you ask Nellie here for a dance?" said Ruth Earp.

And Nellie blushed. He gathered that the possible honour of dancing with the supremely great man had surpassed Nellie's modest expectations.

"Can I have the next one?" he said.

"Oh, yes!" Nellie timidly whispered.

"It's a polka, and you aren't very good at polking, you know," Ruth warned him. "Still, Nellie will pull you through."

Nellie laughed, in silver. The naïve child thought that Ruth was trying to joke at Denry's expense. Her very manifest joy and pride in being seen with the unique Mr. Machin, in being the next after the Countess to dance with him, made another mirror in which Denry could discern the reflection of his vast importance.

At the supper, which was worthy of the hospitable traditions of the Chell family (though served standing−up in

the police−court), he learnt all the gossip of the dance from Ruth Earp; amongst other things that more than one young man had asked the Countess for a dance, and had been refused, though Ruth Earp for her part declined to believe that aldermen and councillors had utterly absorbed the Countess's programme. Ruth hinted that the Countess was keeping a second dance open for him, Denry. When she asked him squarely if he meant to request another from the Countess, he said no, positively. He knew when to let well alone, a knowledge which is more precious than a knowledge of geography. The supper was the summit of Denry's triumph. The best people spoke to him without being introduced. And lovely creatures mysteriously and intoxicatingly discovered that programmes which had been crammed two hours before were not, after all, quite full.

"Do tell us what the Countess was laughing at?" This question was shot at him at least thirty times. He always said he would not tell. And one girl who had danced with Mr. Stanway, who had danced with the Countess, said that Mr. Stanway had said that the Countess would not tell either. Proof, here, that he was being extensively talked about!

Towards the end of the festivity the rumour floated abroad that the Countess had lost her fan. The rumour reached Denry, who maintained a culpable silence. But when all was over, and the Countess was departing, he rushed down after her, and, in a dramatic fashion which demonstrated his genius for the effective, he caught her exactly as she was getting into her carriage.

"I've just picked it up," he said, pushing through the crowd of worshippers.

"Oh! thank you so much!" she said. And the Earl also thanked Denry. And then the Countess, leaning from the carriage, said, with archness in her efficient smile: "You do pick things up easily, don't you?"

And both Denry and the Countess laughed without restraint, and the pillars of Bursley society were mystified.

Denry winked at Jock as the horses pawed away. And Jock winked back.

The envied of all, Denry walked home, thinking violently. At a stroke he had become possessed of more than he could earn from Duncalf in a month. The faces of the Countess, of Ruth Earp, and of the timid Nellie mingled in exquisite hallucinations before his tired eyes. He was inexpressibly happy. Trouble, however, awaited him.

CHAPTER II. The Widow Hullins's House

I

THE simple fact that he first, of all the citizens of Bursley, had asked a countess for a dance (and not been refused) made a new man of Denry Machin. He was not only regarded by the whole town as a fellow wonderful and dazzling, but he so regarded himself. He could not get over it. He had always been cheerful, even to optimism. He was now in a permanent state of calm, assured jollity. He would get up in the morning with song and dance. Bursley and the general world were no longer Bursley and the general world; they had been mysteriously transformed into an oyster; and Denry felt strangely that the oyster−knife was lying about somewhere handy, but just out of sight, and that presently he should spy it and seize it. He waited for something to happen. And not in vain.

A few days after the historic revelry, Mrs. Codleyn called to see Denry's employer. Mr. Duncalf was her solicitor. A stout, breathless, and yet muscular woman of near sixty, the widow of a chemist and druggist who had made money before limited companies had taken the liberty of being pharmaceutical. The money had been largely invested in mortgage on cottage property; the interest on it had not been paid, and latterly Mrs. Codleyn had been obliged to foreclose, thus becoming the owner of some seventy cottages. Mrs. Codleyn, though they brought her in about twelve pounds a week gross, esteemed these cottages an infliction, a bugbear, an affront, and a positive source of loss. Invariably she talked as though she would willingly present them to anybody who cared to accept — "and glad to be rid of 'em!" Most owners of property talk thus. She particularly hated paying the rates on them.

Now there had recently occurred, under the direction of the Borough Surveyor, a revaluation of the whole town. This may not sound exciting; yet a revaluation is the most exciting event (save a municipal ball given by a titled mayor) that can happen in any town. If your house is rated at forty pounds a year, and rates are seven shillings in the pound, and the revaluation lifts you up to forty−five pounds, it means thirty−five shillings a year right out of your pocket, which is the interest on thirty−five pounds. And if the revaluation drops you to thirty−five pounds, it means thirty−five shillings *in* your pocket, which is a box of Havanas or a fancy waistcoat. Is not this exciting? And there are seven thousand houses in Bursley. Mrs. Codleyn hoped that her rateable value would be reduced. She based the hope chiefly on the fact that she was a client of Mr. Duncalf, the Town Clerk. The Town Clerk was not the Borough Surveyor and had nothing to do with the revaluation. Moreover, Mrs. Codleyn presumably entrusted him with her affairs because she considered him an honest man, and an honest man could not honestly have sought to tickle the Borough Surveyor out of the narrow path of rectitude in order to oblige a client. Nevertheless, Mrs. Codleyn thought that because she patronized the Town Clerk her rates ought to be reduced! Such is human nature in the provinces! So different from human nature in London, where nobody ever dreams of offering even a match to a municipal official, lest the act might be construed into an insult.

It was on a Saturday morning that Mrs. Codleyn called to impart to Mr. Duncalf the dissatisfaction with which she had learned the news (printed on a bit of bluish paper) that her rateable value, far from being reduced, had been slightly augmented. The interview, as judged by the clerks through a lath−and−plaster wall and by means of a speaking tube, atoned by its vivacity for its lack of ceremony. When the stairs had finished creaking under the descent of Mrs. Codleyn's righteous fury, Mr. Duncalf whistled sharply twice. Two whistles meant Denry. Denry picked up his shorthand note−book and obeyed the summons.

"Take this down!" said his master, rudely and angrily.

Just as though Denry had abetted Mrs. Codleyn! Just as though Denry was not a personage of high importance in the town, the friend of countesses, and a shorthand clerk only on the surface.

"Do you hear?"

"Yes, sir."

"MADAM" — hitherto it had always been "Dear Madam," or "Dear Mrs. Codleyn" — "MADAM, — Of course I need hardly say that if, after our interview this morning, and your extraordinary remarks, you wish to place your interests in other hands, I shall be most happy to hand over all the papers, on payment of my costs. Yours truly . . . To Mrs. Codleyn."

Denry reflected: "Ass! Why doesn't he let her cool down?" Also: "He's got 'hands' and 'hand' in the same sentence. Very ugly. Shows what a temper he's in!" Shorthand clerks are always like that — hypercritical. Also:

"Well, I jolly well hope she does chuck him! Then I shan't have those rents to collect." Every Monday, and often on Tuesday, too, Denry collected the rents of Mrs. Codleyn's cottages — an odious task for Denry. Mr. Duncalf, though not affected by its odiousness, deducted 7½ per cent for the job from the rents.

"That'll do," said Mr. Duncalf.

But as Denry was leaving the room Mr. Duncalf called with formidable brusqueness

"Machin!"

"Yes, sir?"

In a flash Denry knew what was coming. He felt sickly that a crisis had supervened with the suddenness of a tidal wave. And for one little second it seemed to him that to have danced with a countess while the flower of Bursley's chivalry watched in envious wonder was not, after all, the key to the door of success throughout life.

Undoubtedly he had practised fraud in sending to himself an invitation to the ball. Undoubtedly he had practised fraud in sending invitations to his tailor and his dancing−mistress. On the day after the ball, beneath his great glory, he had trembled to meet Mr. Duncalf's eye, lest Mr. Duncalf should ask him: "Machin, what were *you* doing at the Town Hall last night, behaving as if you were the Shah of Persia, the Prince of Wales, and Henry Irving?" But Mr. Duncalf had said nothing, and Mr. Duncalf's eye had said nothing, and Denry thought that the danger was past.

Now it surged up.

"Who invited you to the Mayor's ball?" demanded Mr. Duncalf like thunder.

Yes, there it was! And a very difficult question.

"I did, sir," he blundered out. Transparent veracity. He simply could not think of a lie.

"Why?"

"I thought you'd perhaps forgotten to put my name down on the list of invitations, sir."

"Oh!" This grimly. "And I suppose you thought I'd also forgotten to put down that tailor chap, Shillitoe?"

So it was all out! Shillitoe must have been chattering. Denry remembered that the classic established tailor of the town, Hatterton, whose trade Shillitoe was getting, was a particular friend of Mr. Duncalf's. He saw the whole thing.

"Well?" persisted Mr. Duncalf, after a judicious silence from Denry.

Denry, sheltered in the castle of his silence, was not to be tempted out.

"I suppose you rather fancy yourself dancing with your betters?" growled Mr. Duncalf, menacingly.

"Yes," said Denry. "Do *you?*"

He had not meant to say it. The question slipped out of his mouth. He had recently formed the habit of retorting swiftly upon people who put queries to him: "Yes, are you?" or "No, do you?" The trick of speech had been enormously effective with Shillitoe, for instance, and with the Countess. He was in process of acquiring renown for it. Certainly it was effective now. Mr. Duncalf's dance with the Countess had come to an ignominious conclusion in the middle, Mr. Duncalf preferring to dance on skirts rather than on the floor, and the fact was notorious.

"You can take a week's notice," said Mr. Duncalf, pompously.

It was no argument. But employers are so unscrupulous in an altercation.

"Oh, very well," said Denry; and to himself he said: "Something *must* turn up, now."

He felt dizzy at being thus thrown upon the world — he who had been meditating the propriety of getting himself elected to the stylish and newly−established Sports Club at Hillport! He felt enraged, for Mr. Duncalf had only been venting on Denry the annoyance induced in him by Mrs. Codleyn. But it is remarkable that he was not depressed at all. No! he went about with songs and whistling, though he had no prospects except starvation or living on his mother. He traversed the streets in his grand, new manner, and his thoughts ran: "What on earth can I do to live up to my reputation?" However, he possessed intact the five−pound note won from Harold Etches in the matter of the dance.

II

Every life is a series of coincidences. Nothing happens that is not rooted in coincidence. All great changes find their cause in coincidence. Therefore I shall not mince the fact that the next change in Denry's career was due to an enormous and complicated coincidence. On the following morning both Mrs. Codleyn and Denry were late for service at St Luke's Church — Mrs. Codleyn by accident and obesity, Denry by design. Denry was later than Mrs. Codleyn, whom he discovered waiting in the porch. That Mrs. Codleyn was waiting is an essential part of the coincidence. Now Mrs. Codleyn would not have been waiting, if her pew had not been right at the front of the church, near the choir. Nor would she have been waiting if she had been a thin woman and not given to breathing loudly after a hurried walk. She waited partly to get her breath, and partly so that she might take advantage of a hymn or a psalm to gain her seat without attracting attention. If she had not been late, if she had not been stout, if she had not had a seat under the pulpit, if she had not had an objection to making herself conspicuous, she would have been already in the church and Denry would not have had a private colloquy with her.

"Well, you're nice people, I must say!" she observed, as he raised his hat.

She meant Duncalf and all Duncalf's myrmidons. She was still full of her grievance. The letter which she had received that morning had startled her. And even the shadow of the sacred edifice did not prevent her from referring to an affair that was more suited to Monday than to Sunday morning. A little more, and she would have snorted.

"Nothing to do with me, you know!" Denry defended himself.

"Oh!" she said, "you're all alike, and I'll tell you this, Mr. Machin, I'd take him at his word if it, wasn't that I don't know who else I could trust to collect my rents. I've heard such tales about rent−collectors . . . I reckon I shall have to make my peace with him."

"Why," said Denry, "I'll keep on collecting your rents for you if you like."

"You?"

"I've given him notice to leave," said Denry. "The fact is, Mr. Duncalf and I don't hit it off together."

Another procrastinator arrived in the porch, and, by a singular simultaneous impulse, Mrs. Codleyn and Denry fell into the silence of the overheard and wandered forth together among the graves.

There, among the graves, she eyed him. He was a clerk at eighteen shillings a week, and he looked it. His mother was a sempstress, and he looked it. The idea of neat but shabby Denry and the mighty Duncalf not hitting it off together seemed excessively comic. If only Denry could have worn his dress−suit at church! It vexed him exceedingly that he had only worn that expensive dress−suit once, and saw no faintest hope of ever being able to wear it again.

"And what's more," Denry pursued, "I'll collect 'em for five per cent instead of seven−and−a−half. Give me a free hand and see if I don't get better results than *he* did. And I'll settle accounts every month, or week if you like, instead of once a quarter, like he does."

The bright and beautiful idea had smitten Denry like some heavenly arrow. It went through him and pierced Mrs. Codleyn with equal success. It was an idea that appealed to the reason, to the pocket, and to the instinct of revenge. Having revengefully settled the hash of Mr. Duncalf, they went into church.

No need to continue this part of the narrative. Even the text of the rector's sermon has no bearing on the issue.

In a week there was a painted board affixed to the door of Denry's mother:

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E.H. MACHIN
Rent Collector and Estate Agent
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There was also an advertisement in the Signal, announcing that Denry managed estates large or small.

The next crucial event in Denry's career happened one Monday morning, in a cottage that was very much smaller even than his mother's. This cottage, part of Mrs. Codleyn's multitudinous property, stood by itself in Chapel Alley, behind the Wesleyan chapel; the majority of. the tenements were in Carpenter's Square, near to. The neighbourhood was not distinguished for its social splendour, but existence in it was picturesque, varied,

exciting, full of accidents, as existence is apt to be in residences that cost their occupiers an average of three shillings a week. Some persons referred to the quarter as a slum, and ironically insisted on its adjacency to the Wesleyan chapel, as though that was the Wesleyan chapel's fault. Such people did not understand life and the joy thereof.

The solitary cottage had a front yard, about as large as a blanket, surrounded by an insecure brick wall and paved with mud. You went up two steps, pushed at a door, and instantly found yourself in the principal reception−room, which no earthly blanket could possibly have covered. Behind this chamber could be seen obscurely an apartment so tiny that an auctioneer would have been justified in terming it "bijou," furnished simply but practically with a slopstone; also the beginnings of a stairway. The furniture of the reception−room comprised two chairs and a table, one or two saucepans, and some antique crockery. What lay at the upper end of the stairway no living person knew, save the old woman who slept there. The old woman sat at the fireplace, "all bunched up," as they say in the Five Towns. The only fire in the room, however, was in the short clay pipe which she smoked; Mrs. Hullins was one of the last old women in Bursley to smoke a cutty; and even then the pipe was considered coarse, and cigarettes were coming into fashion — though not in Chapel Alley. Mrs. Hullins smoked her pipe, and thought about nothing in particular. Occasionally some vision of the past floated through her drowsy brain. She had lived in that residence for over forty years. She had brought up eleven children and two husbands there. She had coddled thirty−five grandchildren there, and given instruction to some half−dozen daughters−in−law. She had known midnights when she could scarcely move in that residence without disturbing somebody asleep. Now she was alone in it. She never left it, except to fetch water from the pump in the square. She had seen a lot of life, and she was tired.

Denry came unceremoniously in, smiling gaily and benevolently, with his bright, optimistic face under his fair brown hair. He had large and good teeth. He was getting — not stout, but plump.

"Well, mother!" he greeted Mrs. Hullins, and sat down on the other chair.

A young fellow obviously at peace with the world, a young fellow content with himself for the moment. No longer a clerk; one of the employed; saying "sir" to persons with no more fingers and toes than he had himself; bound by servile agreement to be in a fixed place at fixed hours! An independent unit, master of his own time and his own movements! In brief, a man! The truth was that he earned now in two days a week slightly more than Mr. Duncalf paid him for the labour of five and a half days. His income, as collector of rents and manager of estates large or small, totalled about a pound a week. But, he walked forth in the town, smiled, joked, spoke vaguely, and said "Do *you?* " to such a tune that his income might have been guessed to be anything from ten pounds a week to ten thousand a year. And he had four days a week in which to excogitate new methods of creating a fortune.

"I've nowt for ye," said the old woman, not moving.

"Come, come, now! That won't do," said Denry. "Have a pinch of my tobacco."

She accepted a pinch of his tobacco, and refilled her pipe, and he gave her a match.

"I'm not going out of this house without half−a−crown at any rate!" said Denry, blithely.

And he rolled himself a cigarette, possibly to keep warm. It was very chilly in the stuffy residence, but the old woman never shivered. She was one of those old women who seem to wear all the skirts of all their lives, one over the other.

"Ye're here for th' better part o' some time, then," observed Mrs. Hullins, looking facts in the face. "I've told you about my son Jack. He's been playing [out of work] six weeks. He starts today, and he'll gi' me summat Saturday."

"That won't do," said Denry, curtly and kindly.

He then, with his bluff benevolence, explained to Mother Hullins that Mrs. Codleyn would stand no further increase of arrears from anybody, that she could not afford to stand any further increase of arrears, that her tenants were ruining her, and that he himself, with all his cheery good−will for the rent−paying classes, would be involved in her fall.

"Six−and−forty years have I been i' this 'ere house!" said Mrs. Hullins.

"Yes, I know," said Denry. "And look at what you owe, mother!"

It was with immense good−humoured kindliness that he invited her attention to what she owed. She tacitly declined to look at it.

"Your children ought to keep you," said Denry, upon her silence.

"Them as is dead, can't," said Mrs. Hullins, "and them as is alive has their own to keep, except Jack."

"Well, then, it's bailiffs," said Denry, but still cheerfully.

"Nay, nay! Ye'll none turn me out."

Denry threw up his hands, as if to exclaim: "I've done all I can, and I've given you a pinch of tobacco. Besides, you oughtn't to be here alone. You ought to be with one of your children."

There was more conversation, which ended in Denry's repeating, with sympathetic resignation:

"No, you'll have to get out. It's bailiffs."

Immediately afterwards he left the residence with a bright filial smile. And then, in two minutes, he popped his cheerful head in at the door again.

"Look here, mother," he said, "I'll lend you half−a−crown if you like."

Charity beamed on his face, and genuinely warmed his heart.

"But you must pay me something for the accommodation," he added. "I can't do it for nothing. You must pay me back next week and give me threepence. That's fair. I couldn't bear to see you turned out of your house. Now get your rent−book."

And he marked half−a−crown as paid in her greasy, dirty rent−book, and the same in his large book.

"Eh, you're a queer 'un, Mester Machin!" murmured the old woman as he left. He never knew precisely what she meant. Fifteen — twenty — years later in his career her intonation of that phrase would recur to him and puzzle him.

On the following Monday everybody in Chapel Alley and Carpenter's Square seemed to know that the inconvenience of bailiffs and eviction could be avoided by arrangement with Denry the philanthropist. He did quite a business. And having regard to the fantastic nature of the security, he could not well charge less than threepence a week for half−a−crown. That was about 40 per cent a month and 500 per cent per annum. The security was merely fantastic, but nevertheless he had his remedy against evil−doers. He would take what they paid him for rent and refuse to mark it as rent, appropriating it to his loans, so that the fear of bailiffs was upon them again. Thus, as the good genius of Chapel Alley and Carpenter's Square, saving the distressed from the rigours of the open street, rescuing the needy from their tightest corners, keeping many a home together when but for him it would have fallen to pieces — always smiling, jolly, sympathetic, and picturesque — Denry at length employed the five−pound note won from Harold Etches. A five−pound note — especially a new and crisp one, as this was — is a miraculous fragment of matter, wonderful in the pleasure which the sight of it gives, even to millionaires; but perhaps no five−pound note was ever so miraculous as Denry's. Ten per cent per week, compound interest, mounts up; it ascends, and it lifts. Denry never talked precisely. But the town soon began to comprehend that he was a rising man, a man to watch. The town admitted that, so far, he had lived up to his reputation as a dancer with countesses. The town felt that there was something indefinable about Denry.

Denry himself felt this. He did not consider himself clever or brilliant. But he considered himself peculiarly gifted. He considered himself different from other men. His thoughts would run:

"Anybody but me would have knuckled down to Duncalf and remained a shorthand clerk for ever."

"Who but me would have had the idea of going to the ball and asking the Countess to dance? . . . And then that business with the fan!"

"Who but me would have had the idea of taking his rent−collecting off Duncalf?"

"Who but me would have had the idea of combining these loans with the rent−collecting? It's simple enough! It's just what they want! And yet nobody ever thought of it till I thought of it!"

And he knew of a surety that he was that most admired type in the bustling, industrial provinces — a card.

IV

The desire to become a member of the Sports Club revived in his breast. And yet, celebrity though he was, rising though he was, he secretly regarded the Sports Club at Hillport as being really a bit above him. The Sports Club was the latest and greatest phenomenon of social life in Bursley, and it was emphatically the club to which it behoved the golden youth of the town to belong. To Denry's generation the Conservative Club and the Liberal Club did not seem like real clubs; they were machinery for politics, and membership carried nearly no distinction with it. But the Sports Club had been founded by the most dashing young men of Hillport, which is the most aristocratic suburb of Bursley and set on a lofty eminence. The sons of the wealthiest earthenware manufacturers made a point of belonging to it, and, after a period of disdain, their fathers also made a point of belonging to it. It was housed in an old mansion, with extensive grounds and a pond and tennis courts; it had a working agreement with the Golf Club and with the Hillport Cricket Club. But chiefly it was a social affair. The correctest thing was to be seen there at nights, rather late than early; and an exact knowledge of card games and billiards was worth more in it than prowess on the field.

It was a club in the Pall Mall sense of the word.

And Denry still lived in insignificant Brougham Street, and his mother was still a sempstress! These were apparently insurmountable truths. All the men whom he knew to be members were somehow more dashing than Denry — and it was a question of dash; few things are more mysterious than dash. Denry was unique, knew himself to be unique; he had danced with a countess, and yet . . . these other fellows! . . . Yes, there are puzzles, baffling puzzles, in the social career.

In going over on Tuesdays to Hanbridge, where he had a few trifling rents to collect, Denry often encountered Harold Etches in the tramcar. At that time Etches lived at Hillport, and the principal Etches manufactory was at Hanbridge. Etches partook of the riches of his family, and, though a bachelor, was reputed to have the spending of at least a thousand a year. He was famous, on summer Sundays, on the pier at Llandudno, in white flannels. He had been one of the originators of the Sports Club. He spent far more on clothes alone than Denry spent in the entire enterprise of keeping his soul in his body. At their first meeting little was said. They were not equals, and nothing but dress−suits could make them equals. However, even a king could not refuse speech with a scullion whom he had allowed to win money from him. And Etches and Denry chatted feebly. Bit by bit they chatted less feebly. And once, when they were almost alone on the car, they chatted with vehemence during the complete journey of twenty minutes.

"He isn't so bad," said Denry to himself, of the dashing Harold Etches.

And he took a private oath that at his very next encounter with Etches he would mention the Sports Club — "just to see." This oath disturbed his sleep for several nights. But with Denry an oath was sacred. Having sworn that he would mention the club to Etches, he was bound to mention it. When Tuesday came, he hoped that Etches would not be on the tram, and the coward in him would have walked to Hanbridge instead of taking the tram. But he was brave. And he boarded the tram, and Etches was already in it. Now that he looked at it close, the enterprise of suggesting to Harold Etches that he, Denry, would be a suitable member of the Sports Club at Hillport, seemed in the highest degree preposterous. Why! He could not play any games at all! He was a figure only in the streets! Nevertheless the oath!

He sat awkwardly silent for a few moments, wondering how to begin. And then Harold Etches leaned across the tram to him and said:

"I say, Machin, I've several times meant to ask you. Why don't you put up for the Sports Club? It's really very good, you know."

Denry blushed, quite probably for the last time in his life. And he saw with fresh clearness how great he was, and how large he must loom in the life of the town. He perceived that he had been too modest.

V

You could not be elected to the Sports Club all in a minute. There were formalities; and that these formalities were complicated and took time is simply a proof that the club was correctly exclusive and worth belonging to. When at length Denry received notice from the "Secretary and Steward" that he was elected to the most sparkling fellowship in the Five Towns, he was positively afraid to go and visit the club. He wanted some old and experienced member to lead him gently into the club and explain its usages and introduce him to the chief *habitués.* Or else he wanted to slip in unobserved while the heads of clubmen were turned. And then he had a distressing shock. Mrs. Codleyn took it into her head that she must sell her cottage property. Now, Mrs. Codleyn's cottage property was the backbone of Denry's livelihood, and he could by no means be sure that a new owner would employ him as rent−collector. A new owner might have the absurd notion of collecting rents in person. Vainly did Denry exhibit to Mrs. Codleyn rows of figures, showing that her income from the property had increased under his control. Vainly did he assert that from no other form of investment would she derive such a handsome interest. She went so far as to consult an auctioneer. The auctioneer's idea of what could constitute a fair reserve price shook, but did not quite overthrow her. At this crisis it was that Denry happened to say to her, in his new large manner: "Why! If I could afford, I'd buy the property off you myself, just to show you . . . !" (He did not explain, and he did not perhaps know himself, what had to be shown.) She answered that she wished to goodness he would! Then he said wildly that he *would,* in instalments! And he actually did buy the Widow Hullins's half−a−crown a week cottage for forty−five pounds, of which he paid thirty pounds in cash and arranged that the balance should be deducted gradually from his weekly commission. He chose the Widow Hullins's because it stood by itself — an odd piece, as it were, chipped off from the block of Mrs. Codleyn's realty. The transaction quietened Mrs. Codleyn. And Denry felt secure because she could not now dispense with his services without losing her security for fifteen pounds. (He still thought in these small sums instead of thinking in thousands.)

He was now a property owner.

Encouraged by this great and solemn fact, he went up one afternoon to the club at Hillport. His entry was magnificent, superficially. No one suspected that he was nervous under the ordeal. The truth is that no one suspected because the place was empty. The emptiness of the hall gave him pause. He saw a large framed copy of the "Rules" hanging under a deer's head, and he read them as carefully as though he had not got a copy in his pocket. Then he read the notices, as though they had been latest telegrams from some dire seat of war. Then, perceiving a massive open door of oak (the club−house had once been a pretty stately mansion), he passed through it, and saw a bar (with bottles) and a number of small tables and wicker chairs, and on one of the tables an example of the Staffordshire Signal displaying in vast letters the fearful question: "Is your skin troublesome?" Denry's skin was troublesome; it crept. He crossed the hall and went into another room which was placarded "Silence." And silence was. And on a table with copies of The Potter's World, The British Australasian, The Iron Trades Review, and the Golfer's Annual, was a second copy of the Signal, again demanding of Denry in vast letters whether his skin was troublesome. Evidently the reading−room.

He ascended the stairs and discovered a deserted billiard−room with two tables. Though he had never played at billiards, he seized a cue, but when he touched them the balls gave such a resounding click in the hush of the chamber that he put the cue away instantly. He noticed another door, curiously opened it, and started back at the sight of a small room, and eight middle−aged men, mostly hatted, playing cards in two groups. They had the air of conspirators, but they were merely some of the finest solo−whist players in Bursley. (This was before bridge had quitted Pall Mall.) Among them was Mr. Duncalf. Denry shut the door quickly. He felt like a wanderer in an enchanted castle who had suddenly come across something that ought not to be come across. He returned to earth, and in the hall met a man in shirt−sleeves — the Secretary and Steward, a nice, homely man, who said, in the accents of ancient friendship, though he had never spoken to Denry before: "Is it Mr. Machin? Glad to see you, Mr. Machin! Come and have a drink with me, will you? Give it a name." Saying which, the Secretary and Steward went behind the bar, and Denry imbibed a little whisky and much information.

"Anyhow, I've *been!*" he said to himself, going home.

VI

The next night he made another visit to the club, about ten o'clock. The reading−room, that haunt of learning, was as empty as ever; but the bar was full of men, smoke, and glasses. It was so full that Denry's arrival was scarcely observed. However, the Secretary and Steward observed him, and soon he was chatting with a group at the bar, presided over by the Secretary and Steward's shirt−sleeves. He glanced around, and was satisfied. It was a scene of dashing gaiety and worldliness that did not belie the club's reputation. Some of the most important men in Bursley were there. Charles Fearns, the solicitor, who practised at Hanbridge, was arguing vivaciously in a corner. Fearns lived at Bleakridge and belonged to the Bleakridge Club, and his presence at Hillport (two miles from Bleakridge) was a dramatic tribute to the prestige of Hillport's Club.

Fearns was apparently in one of his anarchistic moods. Though a successful business man who voted right, he was pleased occasionally to uproot the fabric of society and rebuild it on a new plan of his own. Tonight he was inveighing against landlords — he who by "conveyancing" kept a wife and family, and a French governess for the family, in rather more than comfort. The Fearns's French governess was one of the seven wonders of the Five Towns. Men enjoyed him in these moods; and as he raised his voice, so he enlarged the circle of his audience.

"If the by−laws of this town were worth a bilberry," he was saying, "about a thousand so−called houses would have to come down tomorrow. Now there's that old woman I was talking about just now — Hullins. She's a Catholic — and my governess is always slumming about among Catholics — that's how I know. She's paid half−a−crown a week for pretty near half a century for a hovel that isn't worth eighteen−pence, and now she's going to be pitched into the street because she can't pay any more. And she's seventy if she's a day! And that's the basis of society. Nice refined society, eh?"

"Who's the grasping owner?" some one asked.

"Old Mrs. Codleyn," said Fearns.

"Here, Mr. Machin, they're talking about you," said the Secretary and Steward, genially. He knew that Denry collected Mrs. Codleyn's rents.

"Mrs. Codleyn isn't the owner," Denry called out across the room, almost before he was aware what he was doing. There was a smile on his face and a glass in his hand.

"Oh!" said Fearns. "I thought she was. Who is?"

Everybody looked inquisitively at the renowned Machin, the new member.

"I am," said Denry.

He had concealed the change of ownership from the Widow Hullins. In his quality of owner he could not have lent her money in order that she might pay it instantly back to himself.

"I beg your pardon," said Fearns, with polite sincerity. "I'd no idea . . .!" He saw that unwittingly he had come near to committing a gross outrage on club etiquette.

"Not at all!" said Denry. "But supposing the cottage was *yours*, what would *you* do, Mr. Fearns? Before I bought the property I used to lend her money myself to pay her rent."

"I know," Fearns answered, with a certain dryness of tone.

It occurred to Denry that the lawyer knew too much.

"Well, what should you do?" he repeated obstinately.

"She's an old woman," said Fearns. "And honest enough, you must admit. She came up to see my governess, and I happened to see her."

"But what should you do in my place?" Denry insisted.

"Since you ask, I should lower the rent and let her off the arrears," said Fearns.

"And supposing she didn't pay then? Let her have it rent−free because she's seventy? Or pitch her into the street?"

"Oh — well ——"

"Fearns would make her a present of the blooming house and give her a conveyance free!" a voice said humorously, and everybody laughed.

"Well, that's what I'll do," said Denry. "If Mr. Fearns will do the conveyance free, I'll make her a present of the

blooming house. That's the sort of grasping owner I am."

There was a startled pause. "I mean it," said Denry firmly, even fiercely, and raised his glass. "Here's to the Widow Hullin's!"

There was a sensation, because, incredible though the thing was, it had to be believed. Denry himself was not the least astounded person in the crowded, smoky room. To him, it had been like somebody else talking, not himself. But, as always when he did something crucial, spectacular, and effective, the deed had seemed to be done by a mysterious power within him, over which he had no control.

This particular deed was quixotic, enormously unusual; a deed assuredly without precedent in the annals of the Five Towns. And he, Denry, had done it. The cost was prodigious, ridiculously and dangerously beyond his means. He could find no rational excuse for the deed. But he had done it. And men again wondered. Men had wondered when he led the Countess out to waltz. That was nothing to this. What! A smooth−chinned youth giving houses away — out of mere, mad, impulsive generosity.

And men said, on reflection, "Of course, that's just the sort of thing Machin *would* do!" They appeared to find a logical connection between dancing with a Countess and tossing a house or so to a poor widow. And the next morning every man who had been in the Sports Club that night was remarking eagerly to his friends: "I say, have you heard young Machin's latest?"

And Denry, inwardly aghast at his own rashness, was saying to himself: "Well, no one but me would ever have done that!"

He was now not simply a card; he was *the* card.

CHAPTER III. The Pantechnicon

I

"HOW do you do, Miss Earp?" said Denry, in a worldly manner, which he had acquired for himself by taking the most effective features of the manners of several prominent citizens, and piecing them together so that, as a whole, they formed Denry's manner.

"Oh! How do you do, Mr. Machin?" said Ruth Earp, who had opened her door to him at the corner of Tudor Passage and St Luke's Square.

It was an afternoon in July. Denry wore a new summer suit, whose pattern indicated not only present prosperity but the firm belief that prosperity would continue. As for Ruth, that plain but piquant girl was in one of her simpler costumes; blue linen; no jewellery. Her hair was in its usual calculated disorder; its outer fleeces held the light. She was now at least twenty−five, and her gaze disconcertingly combined extreme maturity with extreme candour. At one moment a man would be saying to himself: "This woman knows more of the secrets of human nature than I can ever know." And the next he would be saying to himself: "What a simple little thing she is!" The career of nearly every man is marked at the sharp corners with such women. Speaking generally, Ruth Earp's demeanour was hard and challenging. It was evident that she could not be subject to the common weaknesses of her sex. Denry was glad. A youth of quick intelligence, he had perceived all the dangers of the mission upon which he was engaged, and had planned his precautions.

"May I come in a minute?" he asked in a purely business tone. There was no hint in that tone of the fact that once she had accorded him a supper−dance.

"Please do," said Ruth.

An agreeable flouncing swish of linen skirts as she turned to precede him down the passage! But he ignored it. That is to say, he easily steeled himself against it.

She led him to the large room which served as her dancing academy — the bare−boarded place in which, a year and a half before, she had taught his clumsy limbs the principles of grace and rhythm. She occupied the back part of a building of which the front part was an empty shop. The shop had been tenanted by her father, one of whose frequent bankruptcies had happened there; after which his stock of the latest novelties in inexpensive furniture had been seized by rapacious creditors, and Mr. Earp had migrated to Birmingham, where he was courting the Official Receiver anew. Ruth had remained solitary and unprotected, with a considerable amount of household goods which had been her mother's. (Like all professional bankrupts, Mr. Earp had invariably had belongings which, as he could prove to his creditors, did not belong to him.) Public opinion had justified Ruth in her enterprise of staying in Bursley on her own responsibility and renting part of the building, in order not to lose her "connection" as a dancing−mistress. Public opinion said that "there would have been no sense in her going dangling after her wastrel of a father."

"Quite a long time since we saw anything of each other," observed Ruth in rather a pleasant style, as she sat down and as he sat down.

It was. The intimate ecstasy of the supper−dance had never been repeated. Denry's exceeding industry in carving out his career, and his desire to graduate as an accomplished clubman, had prevented him from giving to his heart that attention which it deserved, having regard to his tender years.

"Yes, it is, isn't it?" said Denry.

Then there was a pause, and they both glanced vaguely about the inhospitable and very wooden room. Now was the moment for Denry to carry out his pre−arranged plan in all its savage simplicity. He did so.

"I've called about the rent, Miss Earp," he said, and by an effort looked her in the eyes.

"The rent?" exclaimed Ruth, as though she had never in all her life heard of such a thing as rent; as though June 24 (recently past) was an ordinary day like any other day.

"Yes," said Denry.

"What rent?" asked Ruth, as though for aught she guessed it might have been the rent of Buckingham Palace that he had called about.

"Yours," said Denry.

"Mine!" she murmured. "But what has my rent got to do with you?" she demanded. And it was just as if she

had said, "But what has my rent got to do with you, little boy?"

"Well," he said, "I suppose you know I'm a rent−collector?"

"No, I didn't," she said.

He thought she was fibbing out of sheer naughtiness. But she was not. She did not know that he collected rents. She knew that he was a card, a figure, a celebrity; and that was all. It is strange how the knowledge of even the cleverest woman will confine itself to certain fields.

"Yes," he said, always in a cold, commercial tone, "I collect rents."

"I should have thought you'd have preferred postage−stamps," she said, gazing out of the window at a kiln that was blackening all the sky.

If he could have invented something clever and cutting in response to this sally he might have made the mistake of quitting his role of hard, unsentimental man of business. But he could think of nothing. So he proceeded sternly:

"Mr. Herbert Calvert has put all his property into my hands, and he has given me strict instructions that no rent is to be allowed to remain in arrear."

No answer from Ruth. Mr. Calvert was a little fellow of fifty who had made money in the mysterious calling of a "commission agent." By reputation he was really very much harder than Denry could even pretend to be, and indeed Denry had been considerably startled by the advent of such a client. Surely if any man in Bursley were capable of unmercifully collecting rents on his own account, Herbert Calvert must be that man!

"Let me see," said Denry further, pulling a book from his pocket and peering into it, "you owe five quarters rent — thirty pounds."

He knew without the book precisely what Ruth owed, but the book kept him in countenance, supplied him with needed moral support.

Ruth Earp, without the least warning, exploded into a long peal of gay laughter. Her laugh was far prettier than her face. She laughed well. She might, with advantage to Bursley, have given lessons in laughing as well as in dancing, for Bursley laughs without grace. Her laughter was a proof that she had not a care in the world, and that the world for her was naught but a source of light amusement.

Denry smiled guardedly.

"Of course, with me it's purely a matter of business," said he.

"So that's what Mr. Herbert Calvert has done!" she exclaimed, amid the embers of her mirth. "I wondered what he would do! I presume you know all about Mr. Herbert Calvert," she added.

"No," said Denry, "I don't know anything about him, except that he owns some property and I'm in charge of it. Stay," he corrected himself, "I think I do remember crossing his name off your programme once."

And he said to himself: "That's one for her. If she likes to be so desperately funny about postage−stamps, I don't see why I shouldn't have my turn." The recollection that it was precisely Herbert Calvert whom he had supplanted in the supper−dance at the Countess of Chell's historic ball somehow increased his confidence in his ability to manage the interview with brilliance.

Ruth's voice grew severe and chilly. It seemed incredible that she had just been laughing.

"I will tell you about Mr. Herbert Calvert;" she enunciated her words with slow, stern clearness. "Mr. Herbert Calvert took advantage of his visits here for his rent to pay his attentions to me. At one time he was so far — well — gone, that he would scarcely take his rent."

"Really!" murmured Denry, genuinely staggered by this symptom of the distance to which Mr. Herbert Calvert was once "gone".

"Yes," said Ruth, still sternly and inimically. "Naturally a woman can't make up her mind about these things all of a sudden," she continued. "Naturally!" she repeated.

"Of course," Denry agreed, perceiving that his experience of life and deep knowledge of human nature were being appealed to.

"And when I did decide definitely, Mr. Herbert Calvert did not behave like a gentleman. He forgot what was due to himself and to me. I won't describe to you the scene he made. I'm simply telling you this, so that you may know. To cut a long story short, he behaved in a very vulgar way. And a woman doesn't forget these things, Mr. Machin." Her eyes threatened him. "I decided to punish Mr. Herbert Calvert. I thought if he wouldn't take his rent before — well, let him wait for it now! I might have given him notice to leave. But I didn't. I didn't see why I

should let myself be upset because Mr. Herbert Calvert had forgotten that he was a gentleman. I said, 'Let him wait for his rent,' and I promised myself I would just see what he would dare to do."

"I don't quite follow your argument," Denry put in.

"Perhaps you don't," she silenced him. "I didn't expect you would. You and Mr. Herbert Calvert . . . ! So he didn't dare to do anything himself, and he's paying you to do his dirty work for him! Very well! Very well! . . ." She lifted her head defiantly. "What will happen if I don't pay the rent?"

"I shall have to let things take their course," said Denry with a genial smile.

"All right, then," Ruth Earp responded. "If you choose to mix yourself up with people like Mr. Herbert Calvert, you must take the consequences! It's all the same to me, after all."

"Then it isn't convenient for you to pay anything on account?" said Denry, more and more affable.

"Convenient!" she cried. "It's perfectly convenient, only I don't care to. I won't pay a penny until I'm forced. Let Mr. Herbert Calvert do his worst, and then I'll pay. And not before I And the whole town shall hear all about Mr. Herbert Calvert!"

"I see," he laughed easily.

"Convenient!" she reiterated, contemptuously. "I think everybody in Bursley knows how my clientele gets larger and larger every year! . . . Convenient!"

"So that's final, Miss Earp?"

"Perfectly!" said Miss Earp.

He rose. "Then the simplest thing will be for me to send round a bailiff tomorrow morning, early." He might have been saying: "The simplest thing will be for me to send round a bunch of orchids."

Another man would have felt emotion, and probably expressed it. But not Denry, the rent−collector and manager of estates large and small. There were several different men in Denry, but he had the great gift of not mixing up two different Denrys when he found himself in a complicated situation.

Ruth Earp rose also. She dropped her eyelids and looked at him from under them. And then she gradually smiled.

"I thought I'd just see what you'd do," she said, in a low, confidential voice from which all trace of hostility had suddenly departed. "You're a strange creature," she went on curiously, as though fascinated by the problems presented by his individuality. "Of course, I shan't let it go as far as that. I only thought I'd see what you'd say. I'll write you tonight."

"With a cheque?" Denry demanded, with suave, jolly courtesy. "I don't collect postage−stamps."

(And to himself: "She's got her stamps back.")

She hesitated. "Stay!" she said. "I'll tell you what will be better. Can you call tomorrow afternoon? The bank will be closed now."

"Yes," he said, "I can call. What time?"

"Oh!" she answered, "any time. If you come in about four, I'll give you a cup of tea into the bargain. Though you don't deserve it!" After an instant, she added reassuringly: "Of course I know business is business with you. But I'm glad I've told you the real truth about your precious Mr. Herbert Calvert, all the same."

And as he walked slowly home Derry pondered upon the singular, erratic, incalculable strangeness of woman, and of the possibly magic effect of his own personality on women.

II.

It was the next afternoon, in July. Denry wore his new summer suit, but with a necktie of higher rank than the previous day's. As for Ruth, that plain but piquant girl was in one of her more elaborate and foamier costumes. The wonder was that such a costume could survive even for an hour the smuts that lend continual interest and excitement to the atmosphere of Bursley. It was a white muslin, spotted with spots of opaque white, and founded on something pink. Denry imagined that he had seen parts of it before — at the ball — and he had; but it was now a tea−gown, with long, languishing sleeves; the waves of it broke at her shoulders, sending lacy surf high up the precipices of Ruth's neck. Denry did not know it was a tea−gown. But he knew that it had a most peculiar and agreeable effect on himself, and that she had promised him tea. He was glad that he had paid her the homage of his best necktie.

Although the month was July, Ruth wore a kind of shawl over the tea−gown. It was not a shawl, Denry noted; it was merely about two yards of very thin muslin. He puzzled himself as to its purpose. It could not be for warmth, for it would not have helped to melt an icicle. Could it be meant to fulfil the same function as muslin in a confectioner's shop? She was pale. Her voice was weak and had an imploring quality.

She led him, not into the inhospitable wooden academy, but into a very small room which, like herself, was dressed in muslin and bows of ribbon. Photographs of amiable men and women decorated the pinkish−green walls. The mantelpiece was concealed in drapery as though it had been a sin. A writing−desk as green as a leaf stood carelessly in one corner; on the desk a vase containing some Cape gooseberries. In the middle of the room a small table, on the table a spirit−lamp in full blast, and on the lamp a kettle practising scales; a tray occupied the remainder of the table. There were two easy chairs; Ruth sank delicately into one, and Denry took the other with precautions.

He was nervous. Nothing equals muslin for imparting nervousness to the naïve. But he felt pleased.

"Not much of the Widow Hullins touch about this!" he reflected privately.

And he wished that all rent−collecting might be done with such ease, and amid such surroundings, as this particular piece of rent−collecting. He saw what a fine thing it was to be a free man, under orders from nobody; not many men in Bursley were in a position to accept invitations to four o'clock tea at a day's notice. Further 5 per cent on thirty pounds was thirty shillings, so that if he stayed an hour — and he meant to stay an hour — he would, while enjoying himself, be earning money steadily at the rate of sixpence a minute.

It was the ideal of a business career.

When the kettle, having finished its scales, burst into song with an accompaniment of castanets and vapour, and Ruth's sleeves rose and fell as she made the tea, Denry acknowledged frankly to himself that it was this sort of thing, and not the Brougham Street sort of thing, that he was really born for. He acknowledged to himself humbly that this sort of thing was "life," and that hitherto he had had no adequate idea of what "life" was. For, with all his ability as a card and a rising man, with all his assiduous frequenting of the Sports Club, he had not penetrated into the upper domestic strata of Bursley society. He had never been invited to any house where, as he put it, he would have had to mind his p's and q's. He still remained the kind of man whom you familiarly chat with in the street and club, and no more. His mother's fame as a flannel−washer was against him; Brougham Street was against him; and, chiefly, his poverty was against him. True, he had gorgeously given a house away to an aged widow! True, he succeeded in transmitting to his acquaintances a vague idea that he was doing well and waxing financially from strength to strength! But the idea was too vague, too much in the air. And save by a suit of clothes, he never gave ocular proof that he had money to waste. He could not. It was impossible for him to compete with even the more modest of the bloods and the blades. To keep a satisfactory straight crease dawn the middle of each leg of his trousers was all he could accomplish with the money regularly at his disposal. The town was waiting for him to do something decisive in the matter of what it called "the stuff."

Thus Ruth Earp was the first to introduce him to the higher intimate civilizations, the refinements lurking behind the foul walls of Bursley.

"Sugar?" she questioned, her head on one side, her arm uplifted, her sleeve drooping, and a bit of sugar caught like a white mouse between the claws of the tongs.

Nobody before had ever said "Sugar?" to him like that. His mother never said "Sugar?" to him. His mother was aware that he liked three pieces, but she would not give him more than two. "Sugar?" in that slightly weak, imploring voice seemed to be charged with a significance at once tremendous and elusive.

"Yes, please."

"Another?"

And the "Another" was even more delicious. He said to himself: "I suppose this is what they call flirting."

When a chronicler tells the exact truth, there is always a danger that he will not be believed. Yet, in spite of the risk, it must be said plainly that at this point Denry actually thought of marriage. An absurd and childish thought, preposterously rash; but it came into his mind, and — what is more — it struck there! He pictured marriage as a perpetual afternoon tea alone with an elegant woman, amid an environment of ribboned muslin. And the picture appealed to him very strongly. And Ruth appeared to him in a new light. It was perhaps the change in her voice that did it. She appeared to him at once as a creature very feminine and enchanting, and as a creature who could earn her own living in a manner that was both original and ladylike. A woman such as Ruth would be a delight without being a drag. And, truly, was she not a remarkable woman, as remarkable as he was a man? Here she was living amid the refinements of luxury. Not an expensive luxury (he had an excellent notion of the monetary value of things), but still luxury. And the whole affair was so stylish. His heart went out to the stylish.

The slices of bread−and−butter were rolled up. There, now, was a pleasing device! It cost nothing to roll up a slice of bread−and−butter — her fingers had doubtless done the rolling — and yet it gave quite a different taste to the food.

"What made you give that house to Mrs. Hullins?" she asked him suddenly, with a candour that seemed to demand candour.

"Oh," he said, "just a lark! I thought I would. It came to me all in a second, and I did."

She shook her head. "Strange boy!" she observed.

There was a pause.

"It was something Charlie Fearns said, wasn't it?" she inquired.

She uttered the name "Charlie Fearns" with a certain faint hint of disdain, as if indicating to Denry that of course she and Denry were quite able to put Fearns into his proper place in the scheme of things.

"Oh!" he said. "So you know all about it?"

"Well," said she, "naturally it was all over the town. Mrs. Fearns's girl, Annunciata — what a name, eh? — is one of my pupils — the youngest, in fact."

"Well," said he, after another pause, "I wasn't going to have Fearns coming the duke over me!"

She smiled sympathetically. He felt that they understood each other deeply.

"You'll find some cigarettes in that box," she said, when he had been there thirty minutes, and pointed to the mantelpiece.

"Sure you don't mind?" he murmured.

She raised her eyebrows.

There was also a silver match−box in the larger box. No detail lacked. It seemed to him that he stood on a mountain and had only to walk down a winding path in order to enter the promised land. He was decidedly pleased with the worldly way in which he had said: "Sure you don't mind?"

He puffed out smoke delicately. And, the cigarette between his lips, as with his left hand he waved the match into extinction, he demanded

"You smoke?"

"Yes," she said, "but not in public. I know what you men are."

This was in the early, timid days of feminine smoking.

"I assure you!" he protested, and pushed the box towards her. But she would not smoke.

"It isn't that I mind you," she said, "not at all. But I'm not well. I've got a frightful headache."

He put on a concerned expression.

"I *thought* you looked rather pale," he said awkwardly.

"Pale!" she repeated the word. "You should have seen me this morning: I have fits of dizziness, you know, too. The doctor says it's nothing but dyspepsia. However, don't let's talk about poor little me and my silly complaints. Perhaps the tea will do me good."

He protested again, but his experience of intimate civilization was too brief to allow him to protest with effectiveness. The truth was, he could not say these things naturally. He had to compose them, and then pronounce them, and the result failed in the necessary air of spontaneity. He could not help thinking what marvellous self−control women had. Now, when he had a headache — which happily was seldom — he could think of nothing else and talk of nothing else; the entire universe consisted solely of his headache. And here she was overcome with a headache, and during more than half−an−hour had not even mentioned it!

She began talking gossip about the Fearnses and the Swetnams, and she mentioned rumours concerning Henry Mynors (who had scruples against dancing) and Anna Tellwright, the daughter of that rich old skinflint Ephraim Tellwright. No mistake; she was on the inside of things in Bursley society! It was just as if she had removed the front walls of every house and examined every room at her leisure, with minute particularity. But of course a teacher of dancing had opportunities . . . Denry had to pretend to be nearly as omniscient as she was.

Then she broke off, without warning, and lay back in her chair.

"I wonder if you'd mind going into the barn for me?" she murmured.

She generally referred to her academy as the barn. It had once been a warehouse.

He jumped up. "Certainly," he said, very eager.

"I think you'll see a small bottle of eau−de−Cologne on the top of the piano," she said, and shut her eyes.

He hastened away, full of his mission, and feeling himself to be a terrific cavalier and guardian of weak women. He felt keenly that he must be equal to the situation. Yes, the small bottle of eau−de−Cologne was on top of the piano. He seized it and bore it to her on the wings of chivalry. He had not been aware that eau−de−Cologne was a remedy for, or a palliative of, headaches.

She opened her eyes, and with a great effort tried to be bright and better. But it was a failure. She took the stopper out of the bottle and sniffed first at the stopper and then at the bottle; then she spilled a few drops of the liquid on her handkerchief and applied the handkerchief to her temples.

"It's easier," she said.

"Sure?" he asked. He did not know what to do with himself — whether to sit down and feign that she was well, or to remain standing in an attitude of respectful and grave anxiety. He thought he ought to depart; yet would it not be ungallant to desert her under the circumstances? She was alone. She had no servant, only an occasional charwoman.

She nodded with brave, false gaiety. And then she had a relapse.

"Don't you think you'd better lie down?" he suggested in more masterful accents. And added: "And I'll go . . .? You ought to lie down. It's the only thing." He was now speaking to her like a wise uncle.

"Oh no!" she said, without conviction. "Besides, you can't go till I've paid you."

It was on the tip of his tongue to say, "Oh! don't bother about that now!" But he restrained himself. There was a notable core of common−sense in Denry. He had been puzzling how he might neatly mention the rent while departing in a hurry so that she might lie down. And now she had solved the difficulty for him.

She stretched out her arm, and picked up a bunch of keys from a basket on a little table.

"You might just unlock that desk for me, will you?" she said.

And, further, as she went through the keys one by one to select the right key: "Each quarter I've put your precious Mr. Herbert Calvert's rent in a drawer in that desk . . . Here's the key." She held up the whole ring by the chosen key, and he accepted it. And she lay back once more in her chair, exhausted by her exertions.

"You must turn the key sharply in the lock," she said weakly, as he fumbled at the locked part of the desk.

So he turned the key sharply.

"You'll see a bag in the little drawer on the right," she murmured.

"The key turned round and round. It had begun by resisting, but now it yielded too easily.

"It doesn't seem to open," he said, feeling clumsy.

The key clicked and slid, and the other keys rattled together.

"Oh yes," she replied. "I opened it quite easily this morning. It is a bit catchy."

The key kept going round and round.

"Here! I'll do it," she said wearily.

"Oh no!" he urged.

But she rose courageously, and tottered to the desk, and took the bunch from him.

"I'm afraid you've broken something in the lock," she announced, with gentle resignation, after she had tried to open the desk and failed.

"Have I?" he mumbled. He knew that he was not shining.

"Would you mind calling in at Allman's," she said, resuming her chair, "and tell them to send a man down at once to pick the lock? There's nothing else for it. Or perhaps you'd better say first thing tomorrow morning. And then as soon as he's done it I'll call and pay you the money myself. And you might tell your precious Mr. Herbert Calvert that next quarter I shall give notice to leave."

"Don't you trouble to call, please," said he. "I can easily pop in here."

She sped him away in an enigmatic tone. He could not be sure whether he had succeeded or failed, in her estimation, as a man of the world and a partaker of delicate teas.

"Don't *forget* Allman's!" she enjoined him as he left the room. He was to let himself out.

III.

He was coming home late that night from the Sports Club, from a delectable evening which had lasted till one o'clock in the morning, when just as he put the large door−key into his mother's cottage he grew aware of peculiar phenomena at the top end of Brougham Street, where it runs into St Luke's Square. And then in the gas−lit gloom of the warm summer night he perceived a vast and vague rectangular form in slow movement towards the slope of Brougham Street.

It was a pantechnicon van.

But the extraordinary thing was, not that it should be a pantechnicon van, but that it should be moving of its own accord and power. For there were no horses in front of it, and Denry saw that the double shafts had been pushed up perpendicularly, after the manner of carmen when they outspan. The pantechnicon was running away. It had perceived the wrath to come and was fleeing. Its guardians had evidently left it imperfectly scotched or braked, and it had got loose.

It proceeded down the first bit of Brougham Street with a dignity worthy of its dimensions, and at the same time with apparently a certain sense of the humour of the situation. Then it seemed to be saying to itself: "Pantechnicons will be pantechnicons." Then it took on the absurd gravity of a man who is perfectly sure that he is not drunk. Nevertheless it kept fairly well to the middle of the road, but as though the road were a tight−rope.

The rumble of it increased as it approached Denry. He withdrew the key from his mother's cottage and put it in his pocket. He was always at his finest in a crisis. And the onrush of the pantechnicon constituted a clear crisis. Lower down the gradient of Brougham Street was more dangerous, and it was within the possibilities that people inhabiting the depths of the street might find themselves pitched out of bed by the sharp corner of a pantechnicon that was determined to be a pantechnicon. A pantechnicon whose ardour is fairly aroused may be capable of surpassing deeds. Whole thoroughfares might crumble before it.

As the pantechnicon passed Denry, at the rate of about three and a half miles an hour, he leaped, or rather he scrambled, on to it, losing nothing in the process except his straw hat, which remained a witness at his mother's door that her boy had been that way and departed under unusual circumstances. Denry had the bright idea of dropping the shafts down to act as a brake. But, unaccustomed to the manipulation of shafts, he was rather slow in accomplishing the deed, and ere the first pair of shafts had fallen the pantechnicon was doing quite eight miles an hour and the steepest declivity was yet to come. Further, the dropping of the left−hand shafts jerked the van to the left, and Denry dropped the other pair only just in time to avoid the sudden uprooting of a lamp−post. The four points of the shaft digging and prodding intro the surface of the road gave the pantechnicon something to think about for a few seconds. But unfortunately the precipitousness of the street encouraged its head−strong caprices, and a few seconds later all four shafts were broken, and the pantechnicon seemed to scent the open prairie. (What it really did scent was the canal.) Then Denry discovered the brake, and furiously struggled with the iron handle. He turned it and turned it, some forty revolutions. It seemed to have no effect. The miracle was that the pantechnicon maintained its course in the middle of the street. Presently Denry could vaguely distinguish the wall and double wooden gates of the canal wharf. He could not jump off; the pantechnicon was now an express, and I doubt whether he would have jumped off, even if jumping off had not been madness. His was the kind of perseverance that, for the fun of it, will perish in an attempt. The final fifty or sixty yards of Brougham Street were level, and the pantechnicon slightly abated its haste. Denry could now plainly see, in the radiance of a gas−lamp, the gates of the wharf, and on them the painted letters

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No Admittance except on Business
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He was heading straight for those gates, and the pantechnicon evidently had business within. It jolted over the iron guard of the weighing−machine, and this jolt deflected it, so that instead of aiming at the gates it aimed for

part of a gate and part of a brick pillar. Denry ground his teeth together and clung to his seat. The gate might have been paper, and the brick pillar a cardboard pillar. The pantechnicon went through them as a sword will go through a ghost, and Denry was still alive. The remainder of the journey was brief and violent, owing partly to a number of bags of cement, and partly to the propinquity of the canal basin. The pantechnicon jumped into the canal like a mastodon, and drank.

Denry, clinging to the woodwork, was submerged for a moment, but, by standing on the narrow platform from which sprouted the splintered ends of the shafts, he could get his waist clear of the water. He was not a swimmer.

All was still and dark, save for the faint stream of starlight on the broad bosom of the canal basin. The pantechnicon had encountered nobody whatever *en route.* Of its strange escapade Denry had been the sole witness.

"Well, I'm dashed!" he murmured aloud.

And a voice replied from the belly of the pantechnicon:

"Who is there?"

All Denry's body shook.

"It's me!" said he.

"Not Mr. Machin?" said the voice.

"Yes," said he. "I jumped on as it came down the street — and here we are!"

"Oh!" cried the voice. "I do wish you could get round to me."

Ruth Earp's voice.

He saw the truth in a moment of piercing insight. Ruth had been playing with him! She had performed a comedy for him in two acts. She had meant to do what is called in the Five Towns "a moonlight flit." The pantechnicon (doubtless from Birmingham, where her father was) had been brought to her door late in the evening, and was to have been filled and taken away during the night. The horses had been stabled, probably in Ruth's own yard, and while the carmen were reposing the pantechnicon had got off, Ruth in it. She had no money locked in her unlockable desk. Her reason for not having paid the precious Mr. Herbert Calvert was not the reason which she had advanced.

His first staggered thought was:

"She's got a nerve! No mistake!"

Her duplicity, her wickedness, did not shock him. He admired her tremendous and audacious enterprise: it appealed strongly to every cell in his brain. He felt that she and he were kindred spirits.

He tried to clamber round the side of the van so as to get to the doors at the back, but a pantechnicon has a wheel−base which forbids leaping from wheel to wheel, especially when the wheels are under water. Hence he was obliged to climb on to the roof, and so slide down on to the top of one of the doors, which was swinging loose. The feat was not simple. At last he felt the floor of the van under half a yard of water.

"Where are you?"

"I'm here," said Ruth, very plaintively. "I'm on a table. It was the only thing they had put into the van before they went off to have their supper or something. Furniture removers are always like that. Haven't you got a match?"

"I've got scores of matches," said Denry. "But what good do you suppose they'll be now, all soaked through?"

A short silence. He noticed that she had offered no explanation of her conduct towards himself. She seemed to take it for granted that he would understand.

"I'm frightfully bumped, and I believe my nose is bleeding," said Ruth, still more plaintively. "It's a good thing there was a lot of straw and sacks here."

Then, after much groping, his hand touched her wet dress.

"You know you're a very naughty girl," he said.

He heard a sob, a wild sob. The proud, independent creature had broken down under the stress of events. He climbed out of the water on to the part of the table which she was not occupying. And the van was as black as Erebus.

Gradually, out of the welter of sobs, came faint articulations, and little by little he learnt the entire story of her difficulties, her misfortunes, her struggles, and her defeats. He listened to a frank confession of guilt. But what could she do? She had meant well. But what could she do? She had been driven into a corner. And she had her

father to think of! Honestly, on the previous day, she had intended to pay the rent, or part of it. But there had been a disappointment! And she had been so unwell. In short . . .

The van gave a lurch. She clutched at him and he at her. The van was settling down for a comfortable night in the mud.

(Queer that it had not occurred to him before, but at the first visit she had postponed paying him on the plea that the bank was closed, while at the second visit she had stated that the actual cash had been slowly accumulating in her desk! And the discrepancy had not struck him. Such is the influence of a tea−gown. However, he forgave her, in consideration of her immense audacity.)

"What can we do?" she almost whispered.

Her confidence in him affected him.

"Wait till it gets light," said he.

So they waited, amid the waste of waters. In a hot July it is not unpleasant to dangle one's feet in water during the sultry dark hours. She told him more and more.

When the inspiring grey preliminaries of the dawn began, Denry saw that at the back of the pantechnicon the waste of waters extended for at most a yard, and that it was easy, by climbing on to the roof, to jump therefrom to the wharf. He did so, and then fixed a plank so that Ruth could get ashore. Relieved of their weight the table floated out after them. Denry seized it, and set about smashing it to pieces with his feet.

"What *are* you doing?" she asked faintly. She was too enfeebled to protest more vigorously.

"Leave it to me," said Denry. "This table is the only thing that can give your show away. We can't carry it back. We might meet some one."

He tied the fragments of the table together with rope that was afloat in the van, and attached the heavy iron bar whose function was to keep the doors closed. Then he sank the faggot of wood and iron in a distant corner of the basin.

"There!" he said. "Now you understand. Nothing's happened except that a furniture van's run off and fallen into the canal owing to the men's carelessness. We can settle the rest later — I mean about the rent and so on."

They looked at each other.

Her skirts were nearly dry. Her nose showed no trace of bleeding, but there was a bluish lump over her left eye. Save that he was hatless, and that his trousers clung, he was not utterly unpresentable.

They were alone in the silent dawn.

"You'd better go home by Acre Lane, not up Brougham Street," he said. "I'll come in during the morning."

It was a parting in which more was felt than said.

They went one after the other through the devastated gateway, baptizing the path as they walked. The Town Hall clock struck three as Denry crept up his mother's stairs. He had seen not a soul.

IV

The exact truth in its details was never known to more than two inhabitants of Bursley. The one thing clear certainly appeared to be that Denry, in endeavouring to prevent a runaway pantechnicon from destroying the town, had travelled with it into the canal. The romantic trip was accepted as perfectly characteristic of Denry. Around this island of fact washed a fabulous sea of uninformed gossip, in which assertion conflicted with assertion, and the names of Denry and Ruth were continually bumping against each other.

Mr. Herbert Calvert glanced queerly and perhaps sardonically at Denry when Denry called and handed over ten pounds (less commission) which he said Miss Earp had paid on account.

"Look here," said the little Calvert, his mean little eyes gleaming. "You must get in the balance at once."

"That's all right," said Denry. "I shall."

"Was she trying to hook it on the q.t.?" Calvert demanded.

"Oh, no!" said Denry. "That was a very funny misunderstanding. The only explanation I can think of is that that van must have come to the wrong house."

"Are you engaged to her?" Calvert asked, with amazing effrontery.

Denry paused. "Yes," he said. "Are you?"

Mr. Calvert wondered what he meant.

He admitted to himself that the courtship had begun in a manner surpassingly strange.

CHAPTER IV. Wrecking of a Life

I

IN the Five Towns, and perhaps elsewhere, there exists a custom in virtue of which a couple who have become engaged in the early summer find themselves by a most curious coincidence at the same seaside resort, and often in the same street thereof, during August. Thus it happened to Denry and to Ruth Earp. There had been difficulties — there always are. A business man who lives by collecting weekly rents obviously cannot go away for an indefinite period. And a young woman who lives alone in the world is bound to respect public opinion. However, Ruth arranged that her girlish friend, Nellie Cotterill, who had generous parents, should accompany her. And the North Staffordshire Railway's philanthropic scheme of issuing four−shilling tourist return tickets to the seaside enabled Denry to persuade himself that he was not absolutely mad in contemplating a fortnight on the shores of England.

Ruth chose Llandudno, Llandudno being more stylish than either Rhyl or Blackpool, and not dearer. Ruth and Nellie had a double room in a boarding−house, No. 26 St. Asaph's Road (off the Marine Parade), and Denry had a small single room in another boarding−house, No. 28 St. Asaph's Road. The ideal could scarcely have been approached more nearly.

Denry had never seen the sea before. As, in his gayest clothes, he strolled along the esplanade or on the pier between those two girls in their gayest clothes, and mingled with the immense crowd of pleasure−seekers and money−spenders, he was undoubtedly much impressed by the beauty and grandeur of the sea. But what impressed him far more than the beauty and grandeur of the sea was the field for profitable commercial enterprise which a place like Llandudno presented. He had not only his first vision of the sea, but his first genuine vision of the possibilities of amassing wealth by honest ingenuity. On the morning after his arrival he went out for a walk and lost himself near the Great Orme, and had to return hurriedly along the whole length of the Parade about nine o'clock. And through every ground−floor window of every house he saw a long table full of people eating and drinking the same kinds of food. In Llandudno fifty thousand souls desired always to perform the same act at the same time; they wanted to be distracted and they would do anything for the sake of distraction, and would pay for the privilege. And they would all pay at once.

This great thought was more majestic to him than the sea, or the Great Orme, or the Little Orme.

It stuck in his head because he had suddenly grown into a very serious person. He had now something to live for, something on which to lavish his energy. He was happy in being affianced, and more proud than happy, and more startled than proud. The manner and method of his courtship had sharply differed from his previous conception of what such an affair would be. He had not passed through the sensations which he would have expected to pass through. And then this question was continually presenting itself: *What could she see in him?* She must have got a notion that he was far more wonderful than he really was. Could it be true that she, his superior in experience and in splendour of person, had kissed him? *Him!* He felt that it would be his duty to live up to this exaggerated notion which she had of him. But how?

II.

They had not yet discussed finance at all, though Denry would have liked to discuss it. Evidently she regarded him as a man of means. This became clear during the progress of the journey to Llandudno. Denry was flattered, but the next day he had slight misgivings, and on the following day he was alarmed; and on the day after that his state resembled terror. It is truer to say that she regarded him less as a man of means than as a magic and inexhaustible siphon of money.

He simply could not stir out of the house without spending money, and often in ways quite unforeseen. Pier, minstrels, Punch and Judy, bathing, buns, ices, canes, fruit, chairs, rowboats, concerts, toffee, photographs, char−à−bancs: any of these expenditures was likely to happen whenever they went forth for a simple stroll. One might think that strolls were gratis, that the air was free! Error! If he had had the courage he would have left his purse in the house as Ruth invariably did. But men are moral cowards.

He had calculated thus: Return fare, four shillings a week. Agreed terms at boarding−house, twenty−five shillings a week. Total expenses per week, twenty−nine shillings — say thirty!

On the first day he spent fourteen shillings on nothing whatever — which was at the rate of five pounds a week of supplementary estimates! On the second day he spent nineteen shillings on nothing whatever, and Ruth insisted on his having tea with herself and Nellie at their boarding−house; for which of course he had to pay, while his own tea was wasting next door. So the figures ran on, jumping up each day. Mercifully, when Sunday dawned the open wound in his pocket was temporarily staunched. Ruth wished him to come in for tea again. He refused — at any rate he did not come — and the exquisite placidity of the stream of their love was slightly disturbed.

Nobody could have guessed that she was in monetary difficulties on her own account. Denry, as a chivalrous lover, had assisted her out of the fearful quagmire of her rent; but she owed much beyond rent. Yet, when some of her quarterly fees had come in, her thoughts had instantly run to Llandudno, joy, and frocks. She did not know what money was, and she never would. This was, perhaps, part of her superior splendour. The gentle, timid, silent Nellie occasionally let Denry see that she, too, was scandalized by her bosom friend's recklessness. Often Nellie would modestly beg for permission to pay her share of the cost for an amusement. And it seemed just to Denry that she should pay her share, and he violently wished to accept her money, but he could not. He would even get quite curt with her when she insisted. From this it will be seen how absurdly and irrationally different he was from the rest of us.

Nellie was continually with them, except just before they separated for the night. So that Denry paid consistently for three. But he liked Nellie Cotterill. She blushed so easily, and she so obviously worshipped Ruth and admired himself, and there was a marked vein of common−sense in her ingenuous composition.

On the Monday morning he was up early and off to Bursley to collect rents and manage estates. He had spent nearly five pounds beyond his expectation. Indeed, if by chance he had not gone to Llandudno with a portion of the previous week's rents in his pockets, he would have been in what the Five Towns call a fix.

While in Bursley he thought a good deal. Bursley in August encourages nothing but thought. His mother was working as usual. His recitals to her of the existence led by betrothed lovers at Llandudno were vague.

On the Tuesday evening he returned to Llandudno, and, despite the general trend of his thoughts, it once more occurred that his pockets were loaded with a portion of the week's rents. He did not know precisely what was going to happen, but he knew that something was going to happen; for the sufficient reason that his career could not continue unless something did happen. Without either a quarrel, an understanding, or a miracle, three months of affianced bliss with Ruth Earp would exhaust his resources and ruin his reputation as one who was ever equal to a crisis.

III.

What immediately happened was a storm at sea. He heard it mentioned at Rhyl, and he saw, in the deep night, the foam of breakers at Prestatyn. And when the train reached Llandudno, those two girls in ulsters and caps greeted him with wondrous tales of the storm at sea, and of wrecks, and of lifeboats. And they were so jolly, and so welcoming, so plainly glad to see their cavalier again, that Denry instantly discovered himself to be in the highest spirits. He put away the dark and brooding thoughts which had disfigured his journey, and became the gay Denry of his own dreams. The very wind intoxicated him. There was no rain.

It was half−past nine, and half Llandudno was afoot on the Parade and discussing the storm — a storm unparalleled, it seemed, in the month of August. At any rate, people who had visited Llandudno yearly for twenty−five years declared that never had they witnessed such a storm. The new lifeboat had gone forth, amid cheers, about six o'clock to a schooner in distress near Rhos, and at, eight o'clock a second lifeboat (an old one which the new one had replaced and which had been bought for a floating warehouse by an aged fisherman) had departed to the rescue of a Norwegian barque, the *Hjalmar,* round the bend of the Little Orme.

"Let's go on the pier," said Denry. "It will be splendid."

He was not an hour in the town, and yet was already hanging expense!

"They've closed the pier," the girls told him.

But when in the course of their meanderings among the excited crowd under the gas−lamps they arrived at the pier−gates, Denry perceived figures on the pier.

"They're sailors and things, and the Mayor," the girls explained.

"Pooh!" said Denry, fired.

He approached the turnstile and handed a card to the official. It was the card of an advertisement agent of the Staffordshire Signal, who had called at Brougham Street in Denry's absence about the renewal of Denry's advertisement.

"Press," said Denry to the guardian at the turnstile, and went through with the ease of a bird on the wing.

"Come along," he cried to the girls.

The guardian seemed to hesitate.

"These ladies are with me," he said.

The guardian yielded.

It was a triumph for Denry. He could read his triumph in the eyes of his companions. When she looked at him like that, Ruth was assuredly marvellous among women, and any ideas derogatory to her marvellousness which he might have had at Bursley and in the train were false ideas.

At the head of the pier beyond the pavilion, there were gathered together some fifty people, and the tale ran that the second lifeboat had successfully accomplished its mission and was approaching the pier.

"I shall write an account of this for the Signal," said Denry, whose thoughts were excusably on the Press.

"Oh, do!" exclaimed Nellie.

"They have the Signal at all the newspaper shops here," said Ruth.

Then they seemed to be merged in the storm. The pier shook and trembled under the shock of the waves, and occasionally, though the tide was very low, a sprinkle of water flew up and caught their faces. The eyes could see nothing save the passing glitter of the foam on the crest of a breaker. It was the most thrilling situation that any of them had ever been in.

And at last came word from the mouths of men who could apparently see as well in the dark as in daylight, that the second lifeboat was close to the pier. And then everybody momentarily saw it — a ghostly thing that heaved up pale out of the murk for an instant, and was lost again. And the little crowd cheered.

The next moment a Bengal light illuminated the pier, and the lifeboat was silhouetted with strange effectiveness against the storm. And some one flung a rope, and then another rope arrived out of the sea, and fell on Denry's shoulder.

"Haul on there!" yelled a hoarse voice. The Bengal light expired.

Denry hauled with a will. The occasion was unique. And those few seconds were worth to him the whole of

Denry's precious life — yes, not excluding the seconds in which he had kissed Ruth and the minutes in which he had danced with the Countess of Chell. Then two men with beards took the rope from his hands. The air was raw alive with shoutings. Finally there was a rush of men down the iron stairway to the lower part of the pier, ten feet nearer the water.

"You stay here, you two!" Denry ordered.

"But, Denry ——

"Stay here, I tell you!" All the male in him was aroused. He was off, after the rush of men. "Half a jiffy," he said, coming back. "Just take charge of this, will you?" And he poured into their hands about twelve shillings' worth of copper, small change of rents, from his hip−pocket. "If anything happened, that might sink me," he said, and vanished.

It was very characteristic of him, that effusion of calm sagacity in a supreme emergency.

IV.

Beyond getting his feet wet Denry accomplished but little in the dark basement of the pier. In spite of his success in hauling in the thrown rope, he seemed to be classed at once down there by the experts assembled as an eager and useless person who had no right to the space which he occupied. However, he witnessed the heaving arrival of the lifeboat and the disembarking of the rescued crew of the Norwegian barque, and he was more than ever decided to compose a descriptive article for the Staffordshire Signal. The rescued and the rescuing crews disappeared in single file to the upper floor of the pier, with the exception of the coxswain, a man with a spreading red beard, who stayed behind to inspect the lifeboat, of which indeed he was the absolute owner. As a journalist Denry did the correct thing and engaged him in conversation. Meanwhile, cheering could be heard above. The coxswain, who stated that his name was Cregeen, and that he was a Manxman, seemed to regret the entire expedition. He seemed to be unaware that it was his duty now to play the part of the modest hero to Denry's interviewing. At every loose end of the chat he would say gloomily:

"And look at her now, I'm telling ye!" Meaning the battered craft, which rose and fell on the black waves.

Denry ran upstairs again, in search of more amenable material. Some twenty men in various sou'−westers and other headgear were eating thick slices of bread and butter and drinking hot coffee, which with foresight had been prepared for them in the pier buffet. A few had preferred whisky. The whole crowd was now under the lee of the pavilion, and it constituted a spectacle which Denry said to himself he should refer to in his articles as "Rembrandtesque." For a few moments he could not descry Ruth and Nellie in the gloom. Then he saw the indubitable form of his betrothed at a penny−in−the−slot machine, and the indubitable form of Nellie at another penny−in−the−slot machine. And then, he could hear the click−click−click of the machines, working rapidly. And his thoughts took a new direction.

Presently Ruth ran with blithe gracefulness from her machine and commenced a generous distribution of packets to the members of the crews. There was neither calculation nor exact justice in her generosity. She dropped packets on to heroic knees with a splendid gesture of largesse. Some packets even fell on the floor. But she did not mind.

Denry could hear her saying:

"You must eat it. Chocolate is so sustaining. There's nothing like it."

She ran back to the machines, and snatched more packets from Nellie, who under her orders had been industrious; and then began a second distribution. j ,

A calm and disinterested observer would probably have been touched by this spectacle of impulsive womanly charity. He might even have decided that it was one of the most beautifully human things that he had ever seen. And the fact that the hardy heroes and Norsemen appeared scarcely to know what to do with the silver−wrapped bonbons would not have impaired his admiration for these two girlish figures of benevolence. Denry, too, was touched by the spectacle, but in another way. It was the rents of his clients that were being thus dissipated in a very luxury of needless benevolence. He muttered:

"Well, that's a bit thick, that is!" But of course he could do nothing.

As the process continued, the clicking of the machine exacerbated his ears.

"Idiotic!" he muttered.

The final annoyance to him was that everybody except himself seemed to consider that Ruth was displaying singular ingenuity, originality, enterprise, and goodness of heart.

In that moment he saw clearly for the first time that the marriage between himself and Ruth had not been arranged in Heaven. He admitted privately then that the saving of a young woman from violent death in a pantechnicon need not inevitably involve espousing her. She was without doubt a marvellous creature, but it was as wise to dream of keeping a carriage and pair as to dream of keeping Ruth. He grew suddenly cynical. His age leaped to fifty or so, and the curve of his lips changed.

Ruth, spying around, saw him and ran to him with a glad cry.

"Here!" she said, "take these. They're no good." She held out her hands.

"What are they?" he asked.

"They're the halfpennies."

"So sorry!" he said, with an accent whose significance escaped her, and took the useless coins.

"We've exhausted all the chocolate," said she. "But there's butterscotch left — it's nearly as good — and gold−tipped cigarettes. I daresay some of them would enjoy a smoke. Have you got any more pennies?"

"No!" he replied. "But I've got ten or a dozen half−crowns. They'll work the machine just as well, won't they?"

This time she did notice a certain unusualness in the flavour of his accent. And she hesitated.

"Don't be silly!" she said.

"I'll try not to be," said Denry. So far as he could remember, he had never used such a tone before. Ruth swerved away to rejoin Nellie.

Denry surreptitiously counted the halfpennies. There were eighteen. She had fed those machines, then, with over a hundred and thirty pence.

He murmured, "Thick, thick!"

Considering that he had returned to Llandudno in the full intention of putting his foot down, of clearly conveying to Ruth that his conception of finance differed from hers, the second sojourn had commenced badly. Still, he had promised to marry her, and he must marry her. Better a lifetime of misery and insolvency than a failure to behave as a gentleman should. Of course, if she chose to break it off . . . But he must be minutely careful to do nothing which might lead to a breach. Such was Denry's code. The walk home at midnight, amid the reverberations of the falling tempest, was marked by a slight pettishness on the part of Ruth, and by Denry's polite taciturnity.

V.

Yet the next morning, as the three companions sat together under the striped awning of the buffet on the pier, nobody could have divined, by looking at them; that one of them at any rate was the most uncomfortable young man in all Llandudno. The sun was hotly shining on their bright attire and on the still turbulent waves. Ruth, thirsty after a breakfast of herrings and bacon, was sucking iced lemonade up a straw. Nellie was eating chocolate, undistributed remains of the night's benevolence, Denry was yawning, not in the least because the proceedings failed to excite his keen interest, but because he had been a journalist till three a.m. and had risen at six in order to dispatch a communication to the editor of the Staffordshire Signal by train. The girls were very playful. Nellie dropped a piece of chocolate into Ruth's glass, and Ruth fished it out, and bit at it.

"What a jolly taste!" she exclaimed.

And then Nellie bit at it.

"Oh, it's just lovely!" said Nellie, softly.

"Here, dear!" said Ruth, "try it."

And Denry had to try it, and to pronounce it a delicious novelty (which indeed it was) and generally to brighten himself up. And all the time he was murmuring in his heart, "This can't go on."

Nevertheless, he was obliged to admit that it was he who had invited Ruth to pass the rest of her earthly life with him, and not *vice versa.*

"Well, shall we go on somewhere else?" Ruth suggested.

And he paid yet again. He paid and smiled, he who had meant to be the masterful male, he who deemed himself always equal to a crisis. But in this crisis he was helpless.

They set off down the pier, brilliant in the brilliant crowd. Everybody was talking of wrecks and lifeboats. The new lifeboat had done nothing, having been forestalled by the Prestatyn boat; but Llandudno was apparently very proud of its brave old worn−out lifeboat which had brought ashore the entire crew of the *Hjalmar,* without casualty, in a terrific hurricane.

"Run along, child," said Ruth to Nellie, "while uncle and auntie talk to each other for a minute."

Nellie stared, blushed, and walked forward in confusion. She was startled. And Denry was equally startled. Never before had Ruth so brazenly hinted that lovers must be left alone at intervals. In justice to her, it must be said that she was a mirror for all the proprieties. Denry had even reproached her, in his heart, for not sufficiently showing her desire for his exclusive society. He wondered, now, what was to be the next revelation of her surprising character.

"I had our bill this morning," said Ruth.

She leaned gracefully on the handle of her sunshade, and they both stared at the sea. She was very elegant, with an aristocratic air. The bill, as she mentioned it, seemed a very negligible trifle. Nevertheless, Denry's heart quaked.

"Oh!" he said. "Did you pay it?"

"Yes," said she. "The landlady wanted the money, she told me. So Nellie gave me her share, and I paid it at once."

"Oh!" said Denry.

There was a silence. Denry felt as though he were defending a castle, or as though he were in a dark room and somebody was calling him, calling him, and he was pretending not to be there and holding his breath.

"But I've hardly enough money left," said Ruth. "The fact is, Nellie and I spent such a lot yesterday and the day before . . . You've no idea how money goes!"

'Haven't I?" said Denry. But not to her — only to his own heart.

To her he said nothing.

"I suppose we shall have to go back home," she ventured lightly. "One can't run into debt here. They'd claim our luggage."

"What a pity!" said Denry, sadly.

Just those few words — and the interesting part of the interview was over! All that followed counted not in the

least. She had meant to induce him to offer to defray the whole of her expenses in Llandudno — no doubt in the form of a loan; and she had failed. She had intended him to repair the disaster caused by her chronic extravagance. And he had only said: "What a pity!"

"Yes, it is!" she agreed bravely, and with a finer disdain than ever of petty financial troubles. "Still, it can't be helped."

"No, I suppose not," said Denry.

There was undoubtedly something fine about Ruth. In that moment she had it in her to kill Denry with a bodkin. But she merely smiled. The situation was terribly strained, past all Denry's previous conceptions of a strained situation; but she deviated with superlative *sang−froid* into frothy small talk. A proud and unconquerable woman! After all, what were men for, if not to pay?

"I think I shall go home tonight," she said, after the excursion into prattle.

"I'm sorry," said Denry.

He was not coming out of his castle.

At that moment a hand touched his shoulder. It was the hand of Cregeen, the owner of the old lifeboat.

"Mister," said Cregeen, too absorbed in his own welfare to notice Ruth. "It's now or never! Five−and−twenty'll buy the *Fleetwing*, if ten's paid down this mornun."

And Denry replied boldly:

"You shall have it in an hour. Where shall you be?"

"I'll be in John's cabin, under the pier," said Cregeen, "where ye found me this mornun."

"Right," said Denry.

If Ruth had not been caracoling on her absurdly high horse, she would have had the truth out of Denry in a moment concerning these early morning interviews and mysterious transactions in shipping. But from that height she could not deign to be curious. And so she said naught. Denry had passed the whole morning since breakfast and had uttered no word of preprandial encounters with mariners, though he had talked a lot about his article for the Signal and of how he had risen betimes in order to dispatch it by the first train.

And as Ruth showed no curiosity Denry behaved on the assumption that she felt none. And the situation grew even more strained.

As they walked down the pier towards the beach, at the dinner−hour, Ruth bowed to a dandiacal man who obsequiously saluted her.

"Who's that?" asked Denry, instinctively.

"It's a gentleman that I was once engaged to," answered Ruth, with cold, brief politeness.

Denry did not like this.

The situation almost creaked under the complicated stresses to which it was subject. The wonder was that it did not fly to pieces long before evening.

VI.

The pride of the principal actors being now engaged, each person was compelled to carry out the intentions which he had expressed either in words or tacitly. Denry's silence had announced more efficiently than any words that he would under no inducement emerge from his castle. Ruth had stated plainly that there was nothing for it but to go home at once, that very night. Hence she arranged to go home, and hence Denry refrained from interfering with her arrangements. Ruth was lugubrious under a mask of gaiety; Nellie was lugubrious under no mask whatever. Nellie was merely the puppet of these betrothed players, her elders. She admired Ruth and she admired Denry, and between them they were spoiling the little thing's holiday for their own adult purposes. Nellie knew that dreadful occurrences were in the air — occurrences compared to which the storm at sea was a storm in a tea−cup. She knew partly because Ruth had been so queerly polite, and partly because they had come separately to St. Asaph's Road and had not spent the entire afternoon together.

So quickly do great events loom up and happen that at six o'clock they had had tea and were on their way afoot to the station. The odd man of No. 26 St. Asaph's Road had preceded them with the luggage. All the rest of Llandudno was joyously strolling home to its half−past−six high tea — grand people to whom weekly bills were as dust and who were in a position to stop in Llandudno for ever and ever, if they chose! And Ruth and Nellie were conscious of the shame which always afflicts those whom necessity forces to the railway station of a pleasure resort in the middle of the season. They saw omnibuses loaded with luggage and jolly souls were actually coming, whose holiday had not yet properly commenced. And this spectacle added to their humiliation and their disgust. They genuinely felt that they belonged to the lower orders.

Ruth, for the sake of effect, joked on the most solemn subjects. She even referred with giggling laughter to the fact that she had borrowed from Nellie in order to discharge her liabilities for the final twenty−four hours at the boarding−house. Giggling laughter being contagious, as they were walking side by side close together, they all laughed. And each one secretly thought how ridiculous was such behaviour, and how it failed to reach the standard of true worldliness.

Then, nearer the station, some sprightly caprice prompted Denry to raise his hat to two young women who were crossing the road in front of them. Neither of the two young women responded to the homage.

"Who are they?" asked Ruth, and the words were out of her mouth before she could remind herself that curiosity was beneath her.

"It's a young lady I was once engaged to," said Denry.

"Which one?" asked the ninny, Nellie, astounded.

"I forget," said Denry.

He considered this to be one of his greatest retorts — not to Nellie, but to Ruth. Nellie naturally did not appreciate its loveliness. But Ruth did. There was no facet of that retort that escaped Ruth's critical notice.

At length they arrived at the station, quite a quarter of an hour before the train was due, and half−an−hour — before it came in.

Denry tipped the odd man for the transport of the luggage.

"Sure it's all there?" he asked the girls, embracing both of them in his gaze.

"Yes," said Ruth, "but where's yours?"

"Oh!" he said. "I'm not going tonight. I've got some business to attend to here. I thought you understood. I expect you'll be all right, you two together."

After a moment, Ruth said brightly: "Oh yes! I was quite forgetting about your business." Which was completely untrue, since she knew nothing of his business, and he had assuredly not informed her that he would not return with them.

But Ruth was being very brave, haughty, and queenlike, and for this the precise truth must sometimes be abandoned. The most precious thing in the world to Ruth was her dignity — and who can blame her? She meant to keep it at no matter what costs.

In a few minutes the bookstall on the platform attracted them as inevitably as a prone horse attracts a crowd. Other people were near the bookstall, and as these people were obviously leaving Llandudno, Ruth and Nellie felt

a certain solace. The social outlook seemed brighter for them. Denry bought one or two penny papers, and then the newsboy began to paste up the contents poster of the Staffordshire Signal, which had just arrived. And on this poster, very prominent, were the words: "The Great Storm in North Wales. Special Descriptive Report." Denry snatched up one of the green papers and opened it, and on the first column of the news−page saw his wondrous description, including the word "Rembrandtesque." "Graphic Account by a Bursley Gentleman of the Scene at Llandudno," said the sub−title. And the article was introduced by the phrase: "We are indebted to Mr. E.H. Machin, a prominent figure in Bursley," etc.

It was like a miracle. Do what he would, Denry could not stop his face from glowing.

With false calm he gave the paper to Ruth. Her calmness in receiving it upset him.

"We'll read it in the train," she said primly, and started to talk about something else. And she became most agreeable and companionable.

Mixed up with papers and sixpenny novels on the bookstall were a number of souvenirs of Llandudno — paper−knives, pens, paper−weights, watch−cases, pen−cases, all in light wood or glass, and ornamented with coloured views of Llandudno, and also the word "Llandudno" in large German capitals, so that mistakes might not arise. Ruth remembered that she had even intended to buy a crystal paper−weight with a view of the Great Orme at the bottom. The bookstall clerk had several crystal paper−weights with views of the pier, the Hotel Majestic, the Esplanade, the Happy Valley, but none with a view of the Great Orme. He had also paper−knives and watch−cases with a view of the Great Orme. But Ruth wanted a combination of paper−weight and Great Orme, and nothing else would satisfy her. She was like that. The clerk admitted that such a combination existed, but he was sold "out of it."

"Couldn't you get one and send it to me?" said Ruth.

And Denry saw anew that she was incurable.

"Oh yes, miss," said the clerk. "Certainly, miss. Tomorrow at latest." And he pulled out a book. "What name?"

Ruth looked at Denry, as women do look on such occasions.

"Rothschild," said Denry.

It may seem perhaps strange that that single word ended their engagement. But it did. She could not tolerate a rebuke. She walked away, flushing. The bookstall clerk received no order. Several persons in the vicinity dimly perceived that a domestic scene had occurred, in a flash, under their noses, on a platform of a railway station. Nellie was speedily aware that something very serious had happened, for the train took them off without Ruth speaking a syllable to Denry, though Denry raised his hat and was almost effusive.

The next afternoon Denry received by post a ring in a box. "I will not submit to insult," ran the brief letter.

"I only said 'Rothschild'!" Denry murmured to himself. "Can't a fellow say 'Rothschild'?"

But secretly he was proud of himself.

CHAPTER V. The Mercantile Marine

I.

THE decisive−scene, henceforward historic, occurred in the shanty known as "John's cabin" — John being the unacknowledged leader of the long−shore population under the tail of Llandudno pier. The cabin, festooned with cordage, was lighted by an oil−lamp of a primitive model and round the orange case on which the lamp was balanced sat Denry, Cregeen, the owner of the lifeboat, and John himself (to give, as it were, a semi−official character to whatever was afoot).

"Well, here you are," said Denry, and handed to Cregeen a piece of paper.

"What's this, I'm asking ye?" said Cregeen, taking the paper in his large fingers and peering at it as though it had been a papyrus.

But he knew quite well what it was. It was a cheque for twenty−five pounds. What he did not know was that, with the ten pounds paid in cash earlier in the day, it represented a very large part indeed of such of Denry's savings as had survived his engagement to Ruth Earp. Cregeen took a pen as though it had been a match−end and wrote a receipt. Then, after finding a stamp in a pocket of his waistcoat under his jersey, he put it in his mouth and lost it there for a long time. Finally Denry got the receipt, certifying that he was the owner of the lifeboat formerly known as *Llandudno,* but momentarily without a name, together with all her gear and sails.

"Are ye going to live in her?" the rather curt John inquired.

"Not in her. On her," said Denry.

And he went out on to the sand and shingle, leaving John and Cregeen to complete the sale to Cregeen of the *Fleetwing,* a small cutter specially designed to take twelve persons forth for "a pleasant sail in the bay." If Cregeen had not had a fancy for the *Fleetwing* and a perfect lack of the money to buy her, Denry might never have been able to induce him to sell the lifeboat.

Under another portion of the pier Denry met a sailor with a long white beard, the aged Simeon, who had been one of the crew that rescued the *Hjalmar,* but whom his colleagues appeared to regard rather as an ornament than a motive force.

"It's all right," said Denry.

And Simeon, in silence, nodded his head slowly several times.

"I shall give you thirty shilling for the week," said Denry.

And that venerable head oscillated again in the moon−lit gloom and rocked gradually to a standstill.

Presently the head said, in shrill, slow tones:

"I've seen three o' them Norwegian chaps. Two of 'em can no more speak English than a babe unborn; no, nor understand what ye say to 'em, though I fair bawled in their ear−holes."

"So much the better," said Denry.

"I showed 'em that sovereign," said the bearded head, wagging again.

"Well," said Denry, "you won't forget. Six o'clock tomorrow morning.

"Ye'd better say five," the head suggested. "Quieter like."

"Five, then," Denry agreed.

And he departed to St. Asaph's Road burdened with a tremendous thought.

The thought was:

"I've gone and done it this time!"

Now that the transaction was accomplished and could not be undone, he admitted to himself that he had never been more mad. He could scarcely comprehend what had led him to do that which he had done. But he obscurely imagined that his caprice for the possession of sea−going craft must somehow be the result of his singular adventure with the pantechnicon in the canal at Bursley.

He was so preoccupied with material interests as to be capable of forgetting, for a quarter of an hour at a stretch, that in all essential respects his life was wrecked, and that he had nothing to hope for save hollow worldly success. He knew that Ruth would return the ring. He could almost see the postman holding the little cardboard cube which would contain the rendered ring. He had loved, and loved tragically. (That was how he put it — in his unspoken thoughts; but the truth was merely that he had loved something too expensive.) Now the dream was

done. And a man of disillusion walked along the Parade towards St. Asaph's Road among revellers, a man with a past, a man who had probed women, a man who had nothing to learn about the sex. And amid all the tragedy of his heart, and all his apprehensions concerning hollow, worldly success, little thoughts of absurd unimportance kept running about like clockwork mice in his head. Such as that it would be a bit of a bore to have to tell people at Bursley that his engagement, which truly had thrilled the town, was broken off. Humiliating, that! And, after all, Ruth was a glittering gem among women. Was there another girl in Bursley so smart, so effective, so truly ornate?

Then he comforted himself with the reflection: "I'm certainly the only man that ever ended an engagement by just saying 'Rothschild!'" This was probably true. But it did not help him to sleep.

II.

The next morning at 5.20 the youthful sun was shining on the choppy water of the Irish Sea, just off the Little Orme, to the west of Llandudno Bay. Oscillating on the uneasy waves was Denry's lifeboat, manned by the nodding bearded head, three ordinary British longshoremen, a Norwegian who could speak English of two syllables, and two other Norwegians who by a strange neglect of education could speak nothing but Norwegian.

Close under the headland, near a morsel of beach lay the remains of the *Hjalmar* in an attitude of repose. It was as if the *Hjalmar*, after a long struggle, had lain down like a cab−horse and said to the tempest: "Do what you like now!"

"Yes," the venerable head was piping. "Us can come out comfortable in twenty minutes, unless the tide be setting east strong. And, as for getting back, it'll be the same, other way round, if ye understand me."

There could be no question that Simeon had come out comfortable. But he was the coxwain. The rowers seemed to be perspiringly aware that the boat was vast and beamy.

"Shall we row up to it?" Simeon inquired, pointing to the wreck.

Then a pale face appeared above the gunwale, and an expiring, imploring voice said: "No. We'll go back." Whereupon the pale face vanished again.

Denry had never before been outside the bay. In the navigation of pantechnicons on the squall−swept basins of canals he might have been a great master, but he was unfitted for the open sea. At that moment he would have been almost ready to give the lifeboat and all that he owned for the privilege of returning to land by train. The inward journey was so long that Denry lost hope of ever touching his native island again. And then there was a bump. And he disembarked, with hope burning up again cheerfully in his bosom. And it was a quarter to six.

By the first post, which arrived at half−past seven, there came a brown package. "The ring!" he thought, starting horribly. But the package was a cube of three inches, and would have held a hundred rings. He undid the cover, and saw on half a sheet of notepaper the words:

> Thank you so much for the lovely time you gave me. I hope you will like this, NELLIE.

He was touched. If Ruth was hard, mercenary, costly, her young and ingenuous companion could at any rate be grateful and sympathetic. Yes, he was touched. He had imagined himself to be dead to all human affections, but it was not so. The package contained chocolate, and his nose at once perceived that it was chocolate impregnated with lemon — the surprising but agreeable compound accidentally invented by Nellie on the previous day at the pier buffet. The little thing must have spent a part of the previous afternoon in preparing it, and she must have put the package in the post at Crewe. Secretive and delightful little thing! After his recent experience beyond the bay he had imagined himself to be incapable of ever eating again, but it was not so. The lemon gave a peculiar astringent, appetizing, settling quality to the chocolate. And he ate even with gusto. The result was that, instead of waiting for the nine o'clock boarding−house breakfast, he hurried energetically into the streets and called on a jobbing printer whom he had seen on the previous evening. As Ruth had said, "There is nothing like chocolate for sustaining you."

III.

At ten o'clock two Norwegian sailors, who could only smile in answer to the questions which assailed them, were distributing the following handbill on the Parade:

WRECK OF THE HJALMAR
HEROISM AT LLANDUDNO

Every hour, at 11, 12, 2, 3, 4, 5,
and 6 o'clock, THE IDENTICAL
(guaranteed) LIFEBOAT
which rescued the crew of the
HJALMAR
will leave the beach for the scene of the wreck.
Manned by Simeon Edwards, the oldest boatman in
LLANDUDNO, and by members of the rescued crew, genuine
Norwegians (guaranteed.)

SIMEON EDWARDS, *Coxswain*

Return Fare, with use of Cork Belt and Lifelines if desired, 2*s* . 6*d.*
A UNIQUE OPPORTUNITY
A UNIQUE EXPERIENCE

P.S. — The bravery of the lifeboatmen has been the theme of the Press throughout the Principality and neighbouring counties.

E.D. MACHIN

At eleven o'clock there was an eager crowd down on the beach where, with some planks and a piece of rock, Simeon had arranged an embarkation pier for the lifeboat. One man, in overalls, stood up to his knees in the water and escorted passengers up the planks, while Simeon's confidence−generating beard received them into the broad waist of the boat. The rowers wore sou'−westers and were secured to the craft by life−lines, and these conveniences were also offered, with life−belts, to the intrepid excursionists. A paper was pinned in the stern: "Licensed to carry Fourteen." (Denry had just paid the fee.) But quite forty people were anxious to make the first voyage.

"No more," shrilled Simeon, solemnly. And the wader tumbled in and the boat slid away.

"Fares, please!" shrilled Simeon.

He collected one pound fifteen, and slowly buttoned it up in the right−hand pocket of his blue trousers.

"Now, my lads, with a will," he gave the order. And then, with deliberate method, he lighted his pipe. And the lifeboat shot away.

Close by the planks stood a young man in a negligent attitude, and with a look on his face as if to say: "Please do not imagine that I have the slightest interest in this affair." He stared consistently out to sea until the boat had disappeared round the Little Orme, and then he took a few turns on the sands, in and out amid the castles. His heart was beating in a most disconcerting manner. After a time he resumed his perusal of the sea. And the lifeboat reappeared and grew larger and larger, and finally arrived at the spot from which it had departed, only higher up the beach because the tide was rising. And Simeon debarked first, and there was a small blue and red

model of a lifeboat in his hand, which he shook to a sound of coins.

"*For* the Lifeboat Fund! *For* the Lifeboat Fund!" he gravely intoned.

Every debarking passenger dropped a coin into the slit.

In five minutes the boat was refilled, and Simeon had put the value of fourteen more half−crowns into his pocket.

The lips of the young man on the beach moved, and he murmured:

"That makes over three pounds! Well, I'm dashed!"

At the hour appointed for dinner he went to St. Asaph's Road, but could eat nothing. He could only keep repeating very softly to himself, "Well, I'm dashed!"

Throughout the afternoon the competition for places in the lifeboat grew keener and more dangerous. Denry's craft was by no means the sole craft engaged in carrying people to see the wreck. There were dozens of boats in the business, which had suddenly sprung up that morning, the sea being then fairly inoffensive for the first time since the height of the storm. But the other boats simply took what the lifeboat left. The guaranteed identity of the lifeboat, and of the Norsemen (who replied to questions in gibberish), and of Simeon himself; the sou'−westers, the life−belts and the lines; even the collection for the Lifeboat Fund at the close of the voyage: all these matters resolved themselves into a fascination which Llandudno could not resist.

And in regard to the collection, a remarkable crisis arose. The model of a lifeboat became full, gorged to the slot. And the Local Secretary of the Fund had the key. The model was dispatched to him by special messenger to open and to empty, and in the meantime Simeon used his sou'−wester as a collecting−box. This contretemps was impressive. At night Denry received twelve pounds odd at the hands of Simeon Edwards. He showered the odd in largess on his heroic crew, who had also received many tips. By the evening post the fatal ring arrived from Ruth, as he anticipated. He was just about to throw it into the sea, when he thought better of the idea, and stuck it in his pocket. He tried still to feel that his life had been blighted by Ruth. But he could not. The twelve pounds, largely in silver, weighed so heavy in his pocket. He said to himself: "Of course this can't last!"

IV.

Then came the day when he first heard someone saying discreetly behind him

"That's the lifeboat chap!"

Or more briefly

"That's him!"

Implying that in all Llandudno "him" could mean only one person.

And for a time he went about the streets self−consciously. However, that self−consciousness soon passed off, and he wore his fame as easily as he wore his collar.

The lifeboat trips to the *Hjalmar* became a feature of daily life in Llandudno. The pronunciation of the ship's name went through a troublous period. Some one said the "j" ought to be pronounced to the exclusion of the "h", and others maintained the contrary. In the end the first two letters were both abandoned utterly, also the last — but nobody had ever paid any attention to the last. The facetious had a trick of calling the wreck *Inkerman.* This definite settlement of the pronunciation of the name was a sign that the pleasure−seekers of Llandudno had definitely fallen in love with the lifeboat−trip habit. Denry's timid fear that the phenomenon which put money into his pocket could not continue, was quite falsified. It continued violently. Denry wished hat the *Hjalmar* had been wrecked a month earlier. He calculated that the tardiness of the *Hjalmar* in wrecking itself had involved him in a loss of some four hundred pounds. If only the catastrophe had happened early in July, instead of early in August, and he had been there. Why, if forty *Hjalmars* had been wrecked, and their forty crews saved by forty different lifeboats, and Denry had bought all the lifeboats, he could have filled them all!

Still, the regularity of his receipts was extremely satisfactory and comforting. The thing had somehow the, air of being a miracle; at any rate of being connected with magic. It seemed to him that nothing could have stopped the visitors to Llandudno from fighting for places in his lifeboat and paying handsomely for the privilege. They had begun the practice, and they looked as if they meant to go on with the practice eternally. He thought that the monotony of it would strike them unfavourably. But no! He thought that they would revolt against doing what everyone had done. But no! Hundreds of persons arrived fresh from the railway station every day, and they all appeared to be drawn to that lifeboat as to a magnet. They all seemed to know instantly and instinctively that to be correct in Llandudno they must make at least one trip in Denry's lifeboat.

He was pocketing an income which far exceeded his most golden visions. And therefore naturally his first idea was to make that income larger and larger still. He commenced by putting up the price of the afternoon trips. There was a vast deal too much competition for seats in the afternoon. This competition led to quarrels, unseemly language, and deplorable loss of temper. It also led to loss of time. Denry was therefore benefiting humanity by charging three shillings after two o'clock. This simple and benign device equalized the competition throughout the day, and made Denry richer by seven or eight pounds a week.

But his fertility of invention did not stop there. One morning the earliest excursionists saw a sort of Robinson Crusoe marooned on the strip of beach near the wreck. All that heartless fate had left him appeared to be a machine on a tripod and a few black bags. And there was no shelter for him save a shallow cave. The poor fellow was quite respectably dressed. Simeon steered the boat round by the beach, which shelved down sharply, and as he did so the Robinson Crusoe hid his head in a cloth, as though ashamed, or as though he had gone mad and believed himself to be an ostrich. Then apparently he thought the better of it, and gazed boldly forth again. And the boat passed on its starboard side within a dozen feet of him and his machine. Then it put about and passed on the port side. And the same thing occurred on every trip. And the last trippers of the day left Robinson Crusoe on the strip of beach in his solitude.

The next morning a photographer's shop on the Parade pulled down its shutters and displayed

posters all over the upper part of its windows. And the lower part of the windows held sixteen different large photographs of the lifeboat broadside on. The likenesses of over a hundred visitors, many of them with sou'westers, cork belts, and life−lines, could be clearly distinguished in these picturesque groups. A notice said:

> Copies of any of these magnificent permanent photographs can be supplied, handsomely mounted, at a charge of two shillings each. Orders executed in rotation, and delivered by post if necessary. It is respectfully requested that cash be paid with order. Otherwise orders cannot be accepted.

Very few of those who had made the trip could resist the fascination of a photograph of themselves in a real lifeboat, manned by real heroes and real Norwegians on real waves, especially if they had worn the gear appropriate to lifeboats. The windows of the shop were beset throughout the day with crowds anxious to see who was in the lifeboat, and who had come out well, and who was a perfect fright. The orders on the first day amounted to over fifteen pounds, for not everybody was content with one photograph. The novelty was acute and enchanting, and it renewed itself each day. "Let's go down and look at the lifeboat photographs," people would say, when they were wondering what to do next. Some persons who had not "taken nicely" would perform a special trip in the lifeboat and would wear special clothes and compose special faces for the ordeal. The Mayor of Ashby−de−la−Zouch for that year ordered two hundred copies of a photograph which showed himself in the centre, for presentation as New Year's cards. On the mornings after very dull days or wet days, when photography had been impossible or unsatisfactory, Llandudno felt that something lacked. Here it may be mentioned that inclement weather (of which, for the rest, there was little) scarcely interfered with Denry's receipts. Imagine a lifeboat being deterred by rain or by a breath of wind! There were tarpaulins. When the tide was strong and adverse, male passengers were allowed to pull, without extra charge, though naturally they would give a trifle to this or that member of the professional crew.

Denry's arrangement with the photographer was so simple that a child could have grasped it. The photographer paid him sixpence on every photograph sold. This was Denry's only connection with the photographer. The sixpences totalled over a dozen pounds a week. Regardless of cost, Denry reprinted his article from the Staffordshire Signal descriptive of the night of the wreck, with a photograph of the lifeboat and its crew, and presented a copy to every client of his photographic department.

V.

Llandudno was next titillated by the mysterious "Chocolate Remedy," which made its first appearance in a small boat that plied off Robinson Crusoe's strip of beach. Not infrequently passengers in the lifeboat were inconvenienced by displeasing and even distressing sensations, as Denry had once been inconvenienced. He felt deeply for them. The Chocolate Remedy was designed to alleviate the symptoms while captivating the palate. It was one of the most agreeable remedies that the wit of man ever invented. It tasted like chocolate and yet there was an astringent flavour of lemon in it — a flavour that flattered the stomach into a good opinion of itself, and seemed to say, "All's right with the world." The stuff was retailed in sixpenny packets, and you were advised to eat only a very little of it at a time, and not to masticate, but merely to permit melting. Then the Chocolate Remedy came to be sold on the lifeboat itself, and you were informed that if you "took" it before starting on the wave, no wave could disarrange you. And, indeed, many persons who followed this advice suffered no distress, and were proud accordingly, and duly informed the world. Then the Chocolate Remedy began to be sold everywhere. Young people bought it because they enjoyed it, and perfectly ignored the advice against over−indulgence and against mastication. The Chocolate Remedy penetrated like the refrain of a popular song to other seaside places. It was on sale from Morecambe to Barmouth, and at all the landing−stages of the steamers for the Isle of Man and Anglesey. Nothing surprised Denry so much as the vogue of the Chocolate Remedy. It was a serious anxiety to him, and he muddled both the manufacture and distribution of the remedy, from simple ignorance and inexperience. His chief difficulty at first had been to obtain small cakes of chocolate that were not stamped with the maker's name or mark. Chocolate manufacturers seemed to have a passion for imprinting their Quakerly names on every bit of stuff they sold. Having at length obtained a supply, he was silly enough to spend time in preparing the remedy himself in his bedroom! He might as well have tried to feed the British Army from his mother's kitchen. At length he went to a confectioner in Rhyl and a greengrocer in Llandudno, and by giving away half the secret to each, he contrived to keep the whole secret to himself. But even then he was manifestly unequal to the situation created by the demand for the Chocolate Remedy. It was a situation that needed the close attention of half a dozen men of business. It was quite different from the affair of the lifeboat.

One night a man who had been staying a day or two in the boarding−house in St. Asaph's Road said to Denry:

"Look here, mister. I go straight to the point. What'll you take?"

And he explained what he meant. What would Denry take for the entire secret and rights of the Chocolate Remedy and the use of the name "Machin" ("without which none was genuine").

"What do you offer?" Denry asked.

"Well, I'll give you a hundred pounds down, and that's my last word."

Denry was staggered. A hundred pounds for simply nothing at all — for dipping bits of chocolate in lemon−juice!

He shook his head.

"I'll take two hundred," he replied.

And he got two hundred. It was probably the worst bargain that he ever made

in his life. For the Chocolate Remedy continued obstinately in demand for ten years afterwards. But he was glad to be rid of the thing; it was spoiling his sleep and wearing him out.

He had other worries. The boatmen of Llandudno regarded him as an enemy of the human race. If they had not been nature's gentlemen they would have burned him alive at a stake. Cregeen, in particular, consistently referred to him in terms which could not have been more severe had Denry been the assassin of Cregeen's wife and seven children. In daring to make over a hundred pounds a week out of a ramshackle old lifeboat that Cregeen had sold to him for thirty−five pounds, Denry was outraging Cregeen's moral code. Cregeen had paid thirty−five pounds for the *Fleetwing*, a craft immeasurably superior to Denry's nameless tub. And was Cregeen making a hundred pounds a week out of it? Not a hundred shillings! Cregeen genuinely thought that he had a right to half Denry's profits. Old Simeon, too, seemed to think that *he* had a right to a large percentage of the same profits. And the Corporation, though it was notorious that excursionists visited the town purposely to voyage in the lifeboat, the Corporation made difficulties — about the embarking and disembarking, about the photograph strip of beach, about the crowds on the pavement outside the photograph shop. Denry learnt that he had committed the sin of not being a native of Llandudno. He was a stranger, and he was taking money out of the town. At times he wished he could have been born again. His friend and saviour was the Local Secretary of the Lifeboat Institution, who happened to be a Town Councillor. This worthy man, to whom Denry paid over a pound a day, was invaluable to him. Further, Denry was invited — nay commanded — to contribute to nearly every church, chapel, mission, and charity in Carnarvonshire, Flintshire, and other counties. His youthfulness was not accepted as an excuse. And as his gross profits could be calculated by any dunce who chose to stand on the beach for half a day, it was not easy for him to pretend that he was on the brink of starvation. He could only ward off attacks by stating with vague, convinced sadness that his expenses were much greater than anyone could imagine.

In September, when the moon was red and full, and the sea glassy, he announced a series of nocturnal "Rocket Fêtes". The lifeboat, hung with Chinese lanterns, put out in the evening (charge five shillings) and, followed by half the harbour's fleet of rowing−boats and cutters, proceeded to the neighbourhood of the strip of beach, where a, rocket apparatus had been installed by the help of the Lifeboat Secretary. The mortar was trained; there was a flash, a whizz, a line of fire, and a rope fell out of the sky across the lifeboat. The effect was thrilling and roused cheers. Never did the Lifeboat Institution receive such an advertisement as Denry gave it — gratis.

After the rocketing Denry stood alone on the slopes of the Little Orme and watched the lanterns floating home over the water, and heard the lusty mirth of his clients in the still air. It was an emotional experience for him.

"By Jove!" he said, "I've wakened this town up!"

VI.

One morning, in the very last sad days of the dying season, when his receipts had dropped to the miserable figure of about fifty pounds a week, Denry had a great and pleasing surprise. He met Nellie on the Parade. It was a fact that the recognition of that innocent, childlike blushing face gave him joy. Nellie was with her father, Councillor Cotterill, and her mother. The Councillor was a speculative builder, who was erecting several streets of British homes in the new quarter above the new municipal park at Bursley. Denry had already encountered him once or twice in the way of business. He was a big and portly man of forty−five, with a thin face and a consciousness of prosperity. At one moment you would think him a jolly, bluff fellow, and at the next you would be disconcerted by a note of cunning or of harshness. Mrs. Councillor Cotterill was one of those women who fail to live up to the ever−increasing height of their husbands. Afflicted with an eternal stage−fright, she never opened her closed−pressed lips in society, though a few people knew that she could talk as fast and as effectively as anyone. Difficult to set in motion, her vocal machinery was equally difficult to stop. She generally wore a low bonnet and a mantle. The Cotterills had been spending a fortnight in the Isle of Man, and they had come direct from Douglas to Llandudno by steamer, where they meant to pass two or three days. They were staying at Craig−y−don, at the eastern end of the Parade.

"Well, young man!" said Councillor Cotterill.

And he kept on young−manning Denry with an easy patronage which Denry could scarcely approve of. "I bet I've made more money this summer than you have with all your ferrying!" said Denry silently to the Councillor's back while the Cotterill family were inspecting the historic lifeboat on the beach. Councillor Cotterill said frankly that one reason for their calling at Llandudno was his desire to see this singular lifeboat, about which there had really been a very great deal of talk in the Five Towns. The admission comforted Denry. Then the Councillor recommenced his young−manning.

"Look here," said Denry, carelessly, "you must come and dine with me one night, all of you — will you?"

Nobody who has not passed at least twenty years in a district where people dine at one o'clock, and dining after dark is regarded as a wild idiosyncrasy of earls, can appreciate the effect of this speech.

The Councillor, when he had recovered himself, said that they would be pleased to dine with him; Mrs. Cotterill's tight lips were seen to move, but not heard; and Nellie glowed.

"Yes," said Denry, "come and dine with me at the Majestic."

The name of the Majestic put an end to the young−manning. It was the new hotel by the pier, and advertised itself as the most luxurious hotel in the Principality. Which was bold of it, having regard to the magnificence of caravanserais at Cardiff. It had two hundred bedrooms, and waiters who talked English imperfectly; and its prices were supposed to be fantastic.

After all, the most startled and frightened person of the four was perhaps Denry. He had never given a dinner to anybody. He had never even dined at night. He had never been inside the Majestic. He had never had the courage to go inside the Majestic. He had no notion of the mysterious preliminaries to the offering of a dinner in a public place.

But the next morning he contracted to give away the lifeboat to a syndicate of boatmen, headed by John their leader, for thirty−five pounds. And he swore to himself that he would do that dinner properly, even if it cost him the whole price of the boat. Then he met Mrs. Cotterill coming out of a shop. Mrs. Cotterill, owing to a strange hazard of fate, began talking at once. And Denry, as an old shorthand writer, instinctively calculated that not Thomas Allen Reed himself could have taken Mrs. Cotterill down verbatim. Her face tried to express pain, but pleasure shone out of it. For she found herself in an exciting contretemps which she could understand.

"Oh, Mr. Machin," she said, "what *do* you thinks happened? I don't know how to tell you, I'm sure. Here you've arranged for that dinner tomorrow and it's all settled, and now Miss Earp telegraphs to our Nellie to say she's coming tomorrow for a day or two with us. You know Ruth and Nellie are *such* friends. It's like as if what must be, isn't it? I don't know what to do, I do declare. What *ever* will Ruth say at us leaving her all alone the first night she comes? I really do think she might have ——"

"You must bring her along with you," said Denry.

"But won't you — shan't you — won't she — won't it ——"

"Not at all," said Denry. "Speaking for myself, I shall be delighted."

"Well, I'm sure you're very sensible," said Mrs. Cotterill. "I was but saying to Mr. Cotterill over breakfast — I said to him ——"

"I shall ask Councillor Rhys−Jones to meet you," said Denry. "He's one of the principal members of the Town Council here; Secretary of the Lifeboat Institution. Great friend of mine."

"Oh!" exclaimed Mrs. Cotterill, "it'll be quite an affair."

It was.

Denry found to his relief that the only difficult part of arranging a dinner at the Majestic was the steeling of yourself to enter the gorgeous portals of the hotel. After that, and after murmuring that you wished to fix up a little snack, you had nothing to do but listen to suggestions, each surpassing the rest in splendour, and say "Yes." Similarly with the greeting of a young woman who was once to you the jewel of the world. You simply said, "Good afternoon, how are you?" And she said the same. And you shook hands. And there you were, still alive!

The one defect of the dinner was that the men were not in evening dress. (Denry registered a new rule of life: Never travel without your evening dress, because you never know what may turn up.) The girls were radiantly white. And after all there is nothing like white. Mrs. Cotterill was in black silk and silence. And after all there is nothing like black silk. There was champagne. There were ices. Nellie, not being permitted champagne, took her revenge in ice. Denry had found an opportunity to relate to her the history of the Chocolate Remedy. She said, "How wonderful you are!" And he said it was she who was wonderful. Denry gave no information about the Chocolate Remedy to her father. Neither did she. As for Ruth, indubitably she was responsible for the social success of the dinner. She seemed to have the habit of these affairs. She it was who loosed tongues. Nevertheless, Denry saw her now with different eyes, and it appeared incredible to him that he had once mistaken her for the jewel of the world.

At the end of the dinner Councillor Rhys−Jones produced a sensation by rising to propose the health of their host. He referred to the superb heroism of England's lifeboatmen, and in the name of the Institution thanked Denry for the fifty−three pounds which Denry's public had contributed to the funds. He said it was a noble contribution and that Denry was a philanthropist. And he called on

Councillor Cotterill to second the toast. Which Councillor Cotterill did, in good set terms, the result of long habit. And Denry stammered that he was much obliged, and that really it was nothing.

But when the toasting was finished, Councillor Cotterill lapsed somewhat into a patronizing irony, as if he were jealous of a youthful success. And he did not stop at "young man." He addressed Denry grandiosely as "my boy."

"This lifeboat — it was just an idea, my boy, just an idea," he said.

"Yes," said Denry, "but I thought of it."

"The question is," said the Councillor, "can you think of any more ideas as good?"

"Well," said Denry, "can *you?*"

With reluctance they left the luxury of the private dining−room, and Denry surreptitiously paid the bill with a pile of sovereigns, and Councillor Rhys−Jones parted from them with lively grief. The other five walked in a row along the Parade in the moonlight. And when they arrived in front of Craig−y−don, and the Cotterills were entering, Ruth, who loitered behind, said to Denry in a liquid voice:

"I don't feel a bit like going to sleep. I suppose you wouldn't care for a stroll?"

"Well ——"

"I daresay you're very tired," she said.

"No," he replied, "it's this moonlight I'm afraid of."

And their eyes met under the door−lamp, and Ruth wished him pleasant dreams and vanished. It was exceedingly subtle.

VII.

The next afternoon the Cotterills and Ruth Earp went home, and Denry with them. Llandudno was just settling into its winter sleep, and Denry's rather complex affairs had all been put in order. Though the others showed a certain lassitude, he himself was hilarious. Among his insignificant luggage was a new hatbox, which proved to be the origin of much gaiety.

"Just take this, will you?" he said to a porter on the platform at Llandudno Station, and held out the new hat−box with an air of calm. The porter innocently took it, and then, as the hat−box nearly jerked his arm out of the socket, gave vent to his astonishment after the manner of porters.

"By gum mister!" said he, "that's heavy!"

It, in fact, weighed nearly two stone.

"Yes," said Denry, "it's full of sovereigns, of course."

And everybody laughed.

At Crewe, where they had to change, and again at Knype and at Bursley, he produced astonishment in porters by concealing the effort with which he handed them the hat−box, as though its weight was ten ounces. And each time he made the same witticism about sovereigns.

"What have you got in that hat box?" Ruth asked.

"Don't I tell you?" said Denry, laughing. "Sovereigns!"

Lastly, he performed the same trick on his mother. Mrs. Machin was working, as usual, in the cottage in Brougham Street. Perhaps the notion of going to Llandudno for a change had not occurred to her. In any case, her presence had been necessary in Bursley, for she had frequently collected Denry's rents for him, and collected them very well. Denry was glad to see her again, and she was glad to see him, but they concealed their feelings as much as possible. When he basely handed her the hat−box she dropped it, and roundly informed him that she was not going to have any of his pranks.

After tea, whose savouriness he enjoyed quite as much as his own state dinner, he gave her a key and asked her to open the hat−box, which he had placed on a chair.

"What is there in it?"

"A lot of jolly fine pebbles that I've been collecting on the beach," he said.

She got the hat−box on to her knee, and unlocked it, and came to a thick cloth, which she partly withdrew, and then there was a scream from Mrs. Machin, and the hat−box rolled with a terrific crash to the tiled floor, and she was ankle−deep in sovereigns. She could see sovereigns running about all over the parlour. Gradually even the most active sovereigns decided to lie down and be quiet, and a great silence ensued. Denry's heart was beating.

Mrs. Machin merely shook her head. Not often did her son deprive her of words, but this theatrical culmination of his homecoming really did leave her speechless.

Late that night rows of piles of sovereigns decorated the oval table in the parlour.

"A thousand and eleven," said Denry, at length, beneath the lamp. "There's fifteen missing yet. We'll look for 'em tomorrow."

For several days afterwards Mrs. Machin was still picking up sovereigns. Two had even gone outside the parlour, and down the two steps into the backyard, and

finding themselves unable to get back, had remained there.

And all the town knew that the unique Denry had thought of the idea of returning home to his mother with a hat−box crammed with sovereigns. This was Denry's "latest," and it employed the conversation of the borough for I don't know how long.

CHAPTER VI

I.

THE fact that Denry Machin decided not to drive behind his mule to Sneyd Hall showed in itself that the enterprise of interviewing the Countess of Chell was not quite the simple daily trifling matter that he strove to pretend it was.

The mule was a part of his more recent splendour. It was aged seven, and it had cost Denry ten pounds. He had bought it off a farmer whose wife "stood" St. Luke's Market. His excuse was that he needed help in getting about the Five Towns in pursuit of cottage rents, for his business of a rent−collector had grown. But for this purpose a bicycle would have served equally well, and would not have cost a shilling a day to feed, as the mule did, nor have shied at policemen, as the mule nearly always did. Denry had bought the mule simply because he had been struck all of a sudden with the idea of buying the mule. Some time previously Jos Curtenty (the Deputy−Mayor, who became Mayor of Bursley on the Earl of Chell being called away to govern an Australian colony) had made an enormous sensation by buying a flock of geese and driving them home himself. Denry did not like this. He was indeed jealous, if a large mind can be jealous. Jos Curtenty was old enough to be his grandfather, and had been a recognized "card" and "character" since before Denry's birth. But Denry, though so young, had made immense progress as a card, and had, perhaps justifiably, come to consider himself as the premier card, the very ace, of the town. He felt that some reply was needed to Curtenty's geese, and the mule was his reply. It served excellently. People were soon asking each other whether they had heard that Denry Machin's "latest" was to buy a mule. He obtained a little old victoria for another ten pounds, and a good set of harness for three guineas. The carriage was low, which enabled him, as he said, to nip in and out much more easily than in and out of a trap. In his business you did almost nothing but nip in and out. On the front seat he caused to be fitted a narrow box of japanned tin, with a formidable lock and slits on the top. This box was understood to receive the rents, as he collected them. It was always guarded on journeys by across between a mastiff and something unknown, whose growl would have terrorized a lion−tamer. Denry himself was afraid of Rajah, the dog, but he would not admit it. Rajah slept in the stable behind Mrs. Machin's cottage, for which Denry paid a shilling a week. In the stable there was precisely room for Rajah, the mule and the carriage, and when Denry entered to groom or to harness, something had to go out.

The equipage quickly grew into a familiar sight in the streets of the district. Denry said that it was funny without being vulgar. Certainly it amounted to a continual advertisement for him; an infinitely more effective advertisement than, for instance, a sandwichman at eighteen−pence a day, and costing no more, even with the licence and the shoeing. Moreover, a sandwichman has this inferiority to a turnout: when you have done with him you cannot put him up to auction and sell him. Further, there are no sandwichmen in the Five Towns; in that democratic and independent neighbourhood nobody would deign to be a sandwichman.

The mulish vehicular display does not end the tale off Denry's splendour. He had an office in St. Luke's Square, and in the office was an office−boy, small but genuine, and a real copying−press, and outside it was the little square signboard which in the days of his simplicity used to be screwed on to his mother's door. His mother's steely firmness of character had driven him into the extravagance of

an office. Even after he had made over a thousand pounds out of the Llandudno lifeboat in less than three months, she would not listen to a proposal for going into a slightly larger house, of which one room might serve as an office. Nor would she abandon her own labours as a sempstress. She said that since her marriage she had always lived in that cottage and had always worked, and that meant to die there working: and that Denry could do what he chose. He was a bold youth, but not bold enough to dream of quitting his mother; besides, his share of household expenses in the cottage was only ten shillings a week. So he rented the office; and he hired and office−boy, partly to convey to his mother that he *should* do what he chose, and partly for his own private amusement.

He was thus, at an age when fellows without imagination are fraying their cuffs for the enrichment of their elders and glad if they can afford a cigar once a month, in possession of a business, business premises, a clerical staff, and a private carriage drawn by an animal unique in the Five Towns. He was living on less than his income; and in the course of about two years, to a small extent by economies and to a large extent by injudicious but happy investments, he had doubled the Llandudno thousand and won the deference of the manager of the bank at the top of St. Luke's Square — one of the most unsentimental men that ever wrote "refer to drawer" on a cheque.

And yet Denry was not satisfied. He had a secret woe, due to the facts that he was gradually ceasing to be a card, and that he was not multiplying his capital by two every six months. He did not understand the money market, nor the stock market, nor even the financial article in the Signal; but he regarded himself as a financial genius, and deemed that as a financial genius he was vegetating. And as for setting the town on fire, or painting it scarlet, he seemed to have lost the trick of that.

II.

And then one day the populace saw on his office door, beneath his name−board, another sign

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FIVE TOWNS UNIVERSAL
THRIFT CLUB
Secretary and Manager
— E.H. MACHIN
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An idea had visited him.

Many tradesmen formed slate−clubs — goose−clubs, turkey−clubs, whisky−clubs — in the autumn, for Christmas. Their humble customers paid so much a week to the tradesmen, who charged them nothing for keeping it, and at the end of the agreed period they took out the total sum in goods — dead or alive; eatable, drinkable, or wearable. Denry conceived a universal slate−club. He meant it to embrace each of the Five Towns. He saw forty thousand industrial families paying weekly instalments into his slate−club. He saw his slate−club entering into contracts with all the principal tradesmen of the entire district, so that the members of the slate−club could shop with slate−club tickets practically where they chose. He saw his slate−club so powerful that no tradesman could afford not to be in relations with it. He had induced all Llandudno to perform the same act daily for nearly a whole season, and he now wished to induce all the vast Five Towns to perform the same act to his profit for all eternity.

And he would be a philanthropist into the bargain. He would encourage thrift in the working−man and the working−man's wife. He would guard the working−man's money for him; and to save trouble to the working−man he would call at the working−man's door for the working−man's money. Further, as a special inducement and to prove superior advantages to ordinary slate−clubs, he would allow the working−man to spend his full nominal subscription to the club as soon as he had actually paid only half of it. Thus, after paying ten shillings to Denry, the working−man could spend a pound in Denry's chosen shops, and Denry would settle with the shops at once, while collecting the balance weekly at the working−man's door. But this privilege of anticipation was to be forfeited or postponed if the working−man's earlier payments were irregular.

And Denry would bestow all these wondrous benefits on the working−man without any charge whatever. Every penny that members paid in, members would draw out. The affair was enormously philanthropic.

Denry's modest remuneration was to come from the shopkeepers upon whom his scheme would shower new custom. They were to allow him at least twopence in the shilling discount on all transactions, which would be more than 16 per cent on his capital; and he would turn over his capital three times a year. He calculated that out of 50 per cent per annum he would be able to cover working expenses and a little over.

Of course, he had to persuade the shopkeepers. He drove his mule to Hanbridge and began with Bostocks, the largest but not the most distinguished drapery house in the Five Towns. He succeeded in convincing them on every point except that of his own financial stability. Bostocks indicated their opinion that he looked far too much like a boy to be financially stable. His reply was to

offer to deposit fifty pounds with them before starting business, and to renew the sum in advance as quickly as the members of his club should exhaust it. Cheques talk. He departed with Bostocks' name at the head of his list, and he used them as a clinching argument with other shops. But the prejudice against his youth was strong and general. "Yes," tradesmen would answer, "what you say is all right, but you are so young." As if to insinuate that a man must be either a rascal or a fool until he is thirty, just as he must be either a fool or a physician after he is forty. Nevertheless, he had soon compiled a list of several score shops.

His mother said:

"Why don't you grow a beard? Here you spend money on razors, strops, soaps, and brushes, besides a quarter of an hour of your time every day, and cutting yourself — all to keep yourself from having something that would be the greatest help to you in business! With a beard you'd look at least thirty−one. Your father had a splendid beard, and so could you if you chose."

This was high wisdom. But he would not listen to it. The truth is, he was getting somewhat dandiacal.

At length his scheme lacked naught but what Denry called a "right−down good starting shove." In a word, a fine advertisement to fire it off. Now, he could have had the whole of the first page of the Signal (at that period) for five−and−twenty pounds. But he had been so accustomed to free advertisements of one sort or another that the notion of paying for one was loathsome to him. Then it was that he thought of the Countess of Chell, who happened to be staying at Knype. If he could obtain that great aristocrat, that ex−Mayoress, that lovely witch, that benefactor of the district, to honour his Thrift Club as patroness, success was certain. Everybody in the Five Towns sneered at the Countess and called her a busybody; she was even dubbed "Interfering Iris" (Iris being one of her eleven Christian names); the Five Towns was fiercely democratic — in theory. In practice the Countess was worshipped; her smile was worth at least five pounds, and her invitation to tea was priceless. She could not have been more sincerely adulated in the United States, the home of social equality.

Denry said to himself:

"And why *shouldn't* I get her name as patroness? I will have her name as patroness."

Hence the expedition to Sneyd Hall, one of the ancestral homes of the Earls of Chell.

III.

He had been to Sneyd Hall before many times — like the majority of the inhabitants of the Five Towns — for, by the generosity of its owner, Sneyd Park was always open to the public. To picnic in Sneyd Park was one of the chief distractions of the Five Towns on Thursday and Saturday afternoons. But he had never entered the private gardens. In the midst of the private gardens stood the Hall, shut off by immense iron palisades, like a lion in a cage at the Zoo. On the autumn afternoon of his historic visit, Denry passed with qualms through the double gates of the palisade, and began to crunch the gravel of the broad drive that led in a straight line to the overwhelming Palladian façade of the Hall.

Yes, he was decidedly glad that he had not brought his mule. As he approached nearer and nearer to the Countess's front−door his arguments in favour of the visit grew more and more ridiculous. Useless to remind himself that he had once danced with the Countess at the municipal ball, and amused her to the giggling point, and restored her lost fan to her. Useless to remind himself that he was a quite exceptional young man, with a quite exceptional renown, and the equal of any man or woman on earth. Useless to remind himself that the Countess was notorious for her affability and also for her efforts to encourage the true welfare of the Five Towns. The visit was grotesque.

He ought to have written. He ought, at any rate, to have announced his visit by a note. Yet only an hour earlier he had been arguing that he could most easily capture the Countess by storm, with no warning or preparations of any kind.

Then, from a lateral path, a closed carriage and pair drove rapidly up to the Hall, and a footman bounced off the hammer−cloth. Denry could not see through the carriage, but under it he could distinguish the skirts of some one who got out of it. Evidently the Countess was just returning from a drive. He quickened his pace, for at heart he was an audacious boy.

"She can't eat me," he said.

This assertion was absolutely irrefutable, and yet there remained in his bold heart an irrational fear that after all she could eat him. Such is the extraordinary influence of a Palladian façade!

After what seemed several hours of torture entirely novel in his experience, he skirted the back of the carriage and mounted the steps to the portal. And, although the coachman was innocuous, being apparently carved in stone, Denry would have given a ten−pound note to find himself suddenly in his club or even in church. The masonry of the Hall rose up above him like a precipice. He was searching for the bell−knob in the face of the precipice when a lady suddenly appeared at the doors. At first he thought it was the Countess, and that heart of his began to slip down the inside of his legs. But it was not the Countess.

"Well?" demanded the lady. She was dressed in black.

"Can I see the Countess?" he inquired.

The lady stared at him. He handed her his professional card which lay waiting all ready in his waistcoat pocket.

"I will ask my lady," said the lady in black.

Denry perceived from her accent that she was not English.

She disappeared through a swinging door; and then Denry most clearly heard the Countess's own authentic voice saying in a pettish, disgusted tone:

"Oh! Bother!"

And he was chilled. He seriously wished that he had never thought of starting his confounded Universal Thrift Club.

After some time the carriage suddenly drove off, presumably to the stables. As he was now within the hollow of the porch, a sort of cave at the foot of the precipice, he could not see along the length of the façade. Nobody came to him. The lady who had promised to ask my lady whether the latter could see him did not return. He reflected that she had not promised to return; she had merely promised to ask a question. As the minutes passed he grew careless, or grew balder, gradually dropping his correct attitude of a man−about−town paying an afternoon call, and peered through the glass of the doors that divided him from the Countess. He could distinguish nothing that had life. One of his preliminary tremors had been caused by a fanciful vision of multitudinous footmen, through a double line of whom he would be compelled to walk in order to reach the Countess. But there was not even one footman. This complete absence of indoor footmen seemed to him remiss, not in accordance with centuries of tradition concerning life at Sneyd.

Then he caught sight, through the door, of the back of Jock, the Countess's carriage footman and the son of his mother's old friend. Jock was standing motionless at a half−open door to the right of the space between Denry's double doors and the next pair of double doors. Denry tried to attract his attention by singular movements and strange noises of the mouth. But Jock, like his partner the coachman, appeared to be carven in stone. Denry decided that he would go in and have speech with Jock. They were on Christian−name terms, or had been a few years ago. He unobtrusively pushed at the doors, and at the very same moment Jock, with a start — as though released from some spell — vanished away from the door to the right.

Denry was now within.

"Jock!" He gave a whispering cry, rather conspiratorial in tone. And as Jock offered no response, he hurried after Jock through the door to the right. This door led to a large apartment which struck Denry as being an idealization of a first−class waiting−room at a highly important terminal station. In a wall to the left was a small door, half open. Jock must have gone through that door. Denry hesitated — he had not properly been invited into the Hall. But in hesitating he was wrong; he ought to have followed his prey without qualms. When he had conquered qualms and reached the further door, his eyes were met, to their amazement, by an immense perspective of great chambers. Denry had once seen a Pullman car, which had halted at Knype Station with a French actress on board. What he saw now presented itself to him as a train of Pullman cars, one opening into the other, constructed for giants. Each car was about as large as the large hall in Bursley Town Hall, and, like that auditorium, had a ceiling painted to represent blue sky, milk−white clouds, and birds. But in the corners were groups of naked Cupids, swimming joyously on the ceiling; in Bursley Town Hall there were no naked Cupids. He understood now that he had been quite wrong in his estimate of the room by which he had come into this Versailles. Instead of being large it was tiny, and instead of being luxurious it was merely furnished with miscellaneous odds and ends left over from far more important furnishings. It was indeed naught but a nondescript box of a hole insignificantly wedged between the state apartments and the outer lobby.

For an instant he forgot that he was in pursuit of Jock. Jock was perfectly invisible and inaudible. He must, however, have gone down the vista of the great chambers, and therefore Denry went down the vista of the great chambers after

him, curiously expecting to have a glimpse of his long salmon−tinted coat or his cockaded hat popping up out of some corner. He reached the other end of the vista, having traversed three enormous chambers, of which the middle one was the most enormous and the most gorgeous. There were high windows everywhere to his right, and to his left, in every chamber, double doors with gilt handles of a peculiar shape. Windows and doors, with equal splendour, were draped in hangings of brocade. Through the windows he had glimpses of the gardens in their autumnal colours, but no glimpse of a gardener. Then a carriage flew past the windows at the end of the suite, and he had a very clear though a transient view of two menials on the box−seat; one of those menials he knew must be Jock. Hence Jock must have escaped from the state suite by one of the numerous doors.

Denry tried one door after another, and they were all fastened firmly on the outside. The gilded handles would turn, but the lofty and ornate portals would not yield to pressure. Mystified and startled, he went back to the place from which he had begun his explorations, and was even more seriously startled, and more deeply mystified to find nothing but a blank wall where he had entered. Obviously he could not have penetrated through a solid wall. A careful perusal of the wall showed him that there was indeed a door in it, but that the door was artfully disguised by painting and other devices so as to look like part of the wall. He had never seen such a phenomenon before. A very small glass knob was the door's sole fitting. Denry turned this crystal, but with no useful result. In the brief space of time since his entrance, that door, and the door by which Jock had gone, had been secured by unseen hands. Denry imagined sinister persons bolting all the multitudinous doors, and inimical eyes staring at him through many keyholes. He imagined himself to be the victim of some fearful and incomprehensible conspiracy.

Why, in the sacred name of common−sense, should he have been imprisoned in the state suite? The only answer to the conundrum was that nobody was aware of his quite unauthorized presence in the state suite. But then why should the state suite be so suddenly locked up, since the Countess had just come in from a drive? It then occurred to him that, instead of just coming in, the Countess had been just leaving. The carriage must have driven round from some humbler part of the Hall, with the lady in black in it, and the lady in black — perhaps a lady's−maid — alone had stepped out from it. The Countess had been waiting for the carriage in the porch, and had fled to avoid being forced to meet the unfortunate Denry. (Humiliating thought!) The carriage had then taken her up at a side door. And now she was gone. Possibly she had left Sneyd Hall not to return for months, and that was why the doors had been locked. Perhaps everybody had departed from the Hall save one aged and deaf retainer — he knew, from historical novels which he had glanced at in his youth, that in every Hall that respected itself an aged and deaf retainer was invariably left solitary during the absences of the noble owner. He knocked on the small disguised door. His unique purpose in knocking was naturally to make a noise, but something prevented him from making a noise. He felt that he must knock decently, discreetly; he felt that he must not outrage the conventions.

No result to this polite summoning.

He attacked other doors; he attacked every door he could put his hands on; and gradually he lost his respect for decency and the conventions proper to Halls, knocking loudly and more loudly. He banged. Nothing but sheer solidity stopped his sturdy hands from going through the panels. He so far forgot himself as to

shake the doors with all his strength furiously.

And finally he shouted: "Hi there! Hi! Can't you hear?"

Apparently the aged and deaf retainer could not hear. Apparently he was the deafest retainer that a peeress of the realm ever left in charge of a princely pile.

"Well, that's a nice thing!" Denry exclaimed, and he noticed that he was hot and angry. He took a certain pleasure in being angry. He considered that he had a right to be angry.

At this point he began to work himself up into the state of "not caring," into the state of despising Sneyd Hall, and everything for which it stood. As for permitting himself to be impressed or intimidated by the lonely magnificence of his environment, he laughed at the idea; or, more accurately, he snorted at it. Scornfully he tramped up and down those immense interiors, doing the caged lion, and cogitating in quest of the right dramatic, effective act to perform in the singular crisis. Unhappily, the carpets were very thick, so that though he could tramp, he could not stamp; and he desired to stamp. But in the connecting doorways there were expanses of bare, highly polished oak floor, and here he did stamp.

The rooms were not furnished after the manner of ordinary rooms. There was no round or square table in the midst of each, with a checked cloth on it, and a plant in the centre. Nor in front of each window was there a small table with a large Bible thereupon. The middle parts of the rooms were empty, save for a group of statuary in the largest room. Great arm−chairs and double−ended sofas were ranged about in straight lines, and among these, here and there, were smaller chairs gilded from head to foot. Round the walls were placed long narrow tables with tops like glass−cases, and in the cases were all sorts of strange matters — such as coins, fans, daggers, snuff−boxes. In various corners white statues stood awaiting the day of doom without a rag to protect them from the winds of destiny. The walls were panelled in tremendous panels, and in each panel was a formidable dark oil−painting. The mantelpieces were so preposterously high that not even a giant could have sat at the fireplace and put his feet on them. And if they had held clocks, as mantelpieces do, a telescope would have been necessary to discern the hour. Above each mantelpiece, instead of a looking−glass, was a vast picture. The chandeliers were overpowering in glitter and in dimensions.

Near to a sofa Denry saw a pile of yellow linen things. He picked up the topmost article, and it assumed the form of a chair. Yes, these articles were furniture−covers. The Hall, then, was to be shut up. He argued from the furniture−covers that somebody must enter sooner or later to put the covers on the furniture.

Then he did a few more furlongs up and down the vista, and sat down at the far end, under a window. Anyhow, there were always the windows. High though they were from the floor, he could easily open one, spring out, and slip unostentatiously away. But he thought he would wait until dusk fell. Prudence is seldom misplaced. The windows, however, held a disappointment for him. A mere bar, padlocked, prevented each one of them from being opened; it was a simple device. He would be under the necessity of breaking a plate−glass pane. For this enterprise he thought he would wait until black night. He sat down again. Then he made a fresh and noisy assault on all the doors. No result. He sat down a third time, and gazed into the gardens where the shadows were creeping darkly. Not a soul in the gardens. Then he felt a draught on the crown of his head, and looking aloft he saw that the summit of the window had a transverse glazed flap,

for ventilation, and that this flap had been left open. If he could have climbed up, he might have fallen out on the other side into the gardens and liberty. But the summit of the window was at least sixteen feet from the floor. Night descended.

IV.

At a vague hour in the evening a stout woman dressed in black, with a black apron, a neat violet cap on her head, and a small lamp in her podgy hand, unlocked one of the doors giving entry to the state rooms. She was on her nightly round of inspection. The autumn moon, nearly at full, had risen and was shining into the great windows. And in front of the furthest window she perceived in the radiance of the moonshine a pyramidal group, somewhat in the style of a family of acrobats, dangerously arranged on the stage of a music−hall. The base of the pyramid comprised two settees; upon these were several arm−chairs laid flat, and on the arm−chairs two tables covered with cushions and rugs; lastly, in the way of inanimate nature, two gilt chairs. On the gilt chairs was something that unmistakably moved, and was fumbling with the top of the window. Being a stout woman with a tranquil and sagacious mind, her first act was not to drop the lamp. She courageously clung to the lamp.

"Who's there?" said a voice from the apex of the pyramid.

Then a subsidence began, followed by a crash and a multitudinous splintering of glass. The living form dropped on to one of the settees, rebounding like a football from its powerful springs. There was a hole as big as a coffin in the window. The living form collected itself, and then jumped wildly through that hole into the gardens.

Denry ran. The moment had not struck him as a moment propitious for explanation. In a flash he had seen the ridiculousness of endeavouring to convince a stout lady in black that he was a gentleman paying a call on the Countess. He simply scrambled to his legs and ran. He ran aimlessly in the darkness and sprawled over a hedge, after crossing various flower−beds. Then he saw the sheen of the moon on Sneyd Lake, and he could take his bearings. In winter all the Five Towns skate on Sneyd Lake if the ice will bear, and the geography of it was quite familiar to Denry. He skirted its east bank, plunged into Great Shendon Wood, and emerged near Great Shendon Station, on the line from Stafford to Knype. He inquired for the next train in the tones of innocency, and in half an hour was gassing through Sneyd Station itself. In another fifty minutes he was at home. The clock showed ten−fifteen. His mother's cottage seemed amazingly small. He said that he had been detained in Hanbridge on business, that he had had neither tea nor supper, and that he was hungry. Next morning he could scarcely be sure that his visit to Sneyd Hall was not a dream. In any event it had been a complete failure.

V.

It was on this untriumphant morning that one of the tenants under his control, calling at the cottage to pay some rent overdue, asked him when the Universal Thrift Club was going to commence its operations. He had talked of the enterprise to all his tenants, for it was precisely with his tenants that he hoped to make a beginning. He had there a *clientèle* ready to his hand, and as he was intimately acquainted with the circumstances of each, he could judge between those who would be reliable and those to whom he would be obliged to refuse membership. The tenants, conclaving together of an evening on doorsteps, had come to the conclusion that the Universal Thrift Club was the very contrivance which they had lacked for years. They saw in it a cure for all their economic ills, and the gate to Paradise. The dame who put the question to him on the morning after his defeat wanted to be the possessor of carpets, a new teapot, a silver brooch, and a cookery book; and she was evidently depending upon Denry. On consideration he saw no reason why the Universal Thrift Club should not be allowed to start itself by the impetus of its own intrinsic excellence. The dame was inscribed for three shares, paid eighteen−pence entrance fee, undertook to pay three shillings a week, and received a document entitling her to spend £3 18s. in sixty−five shops as soon as she had paid £1 19s. to Denry. It was a marvellous scheme. The rumour of it spread; before dinner Denry had visits from other aspirants to membership, and he had posted a cheque to Bostocks, but more from ostentation than necessity; for no member could possibly go into Bostocks with his coupons until at least two months had elapsed.

But immediately after dinner, when the posters of the early edition of the Signal waved in the streets, he had material for other thought. He saw a poster as he was walking across to his office. The awful legend ran:

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ASTOUNDING ATTEMPTED BURGLARY
AT
SNEYD HALL
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In buying the paper he was afflicted with a kind of ague. And the description of events at Sneyd Hall was enough to give ague to a negro. The account had been taken from the lips of Mrs. Gater, housekeeper at Sneyd Hall. She had related to a reporter how, upon going into the state suite before retiring for the night, she had surprised a burglar of Herculean physique and Titanic proportions. Fortunately she knew her duty, and did not blench. The burglar had threatened her with a revolver, and then, finding such bluff futile, had deliberately jumped through a large plate−glass window and vanished. Mrs. Gater could not conceive how the fellow had "effected an entrance." (According to the reporter, Mrs. Gater said "effected an entrance," not "got in." And here it may be mentioned that in the columns of the Signal burglars never get into a residence; without exception they invariably effect an entrance.) Mrs. Gater explained further how the plans of the burglar must have been laid with the most diabolic skill; how he must have studied the daily life of the Hall patiently for weeks, if not months; how he must have known the habits and plans of every soul in the place, and the exact instant at which the Countess had arranged to drive to Stafford to catch the London express.

It appeared that save for four maidservants, a page, two dogs, three gardeners, and the kitchen−clerk, Mrs. Gater was alone in the Hall. During the late afternoon and early evening they had X11 been to assist at a rat−catching in the stables, and the burglar must have been aware of this. It passed Mrs. Gater's comprehension how the criminal had got clear away out of the gardens and park, for to set up a hue and cry had been with her the work of a moment. She could not be sure whether he had taken any valuable property, but the inventory was being checked. Though surely for her an inventory was scarcely necessary, as she had been housekeeper at Sneyd Hall for six−and−twenty years, and might be said to know the entire contents of the mansion by heart! The police were at work. They had studied footprints and *débris.* There was talk of obtaining detectives from London. Up to the time of going to press, no clue had been discovered, but Mrs. Gater was confident that a clue would be discovered, and of her ability to recognize the burglar when he should be caught. His features, as seen in the moonlight, were imprinted on her mind for ever. He was a young man, well dressed. The Earl had telegraphed, offering a reward of £20 for the fellow's capture. A warrant was out.

So it ran on.

Denry saw clearly all the errors of tact which he had committed on the previous day. He ought not to have entered uninvited. But having entered, he ought to have held firm in quiet dignity until the housekeeper came, and then he ought to have gone into full details with the housekeeper, producing his credentials and showing her unmistakably that he was offended by the experience which somebody's gross carelessness had forced upon him.

Instead of all that, he had behaved with simple stupidity, and the result was that a price was upon his head. Far from acquiring moral impressiveness and influential aid by his journey to Sneyd Hall, he had utterly ruined himself as a founder of a Universal Thrift Club. You cannot conduct a thrift club from prison, and a sentence of ten years does not inspire confidence in the ignorant mob. He trembled at the thought of what would happen when the police learned from the Countess that a man with a card on which was the name of Machin had called at Sneyd just before her departure.

However, the police never did learn this from the Countess (who had gone to Rome for the autumn). It appeared that her maid had merely said to the Countess that "a man" had called, and also that the maid had lost the card. Careful research showed that the burglar had been disturbed before he had had opportunity to burgle. And the affair, after raising a terrific bother in the district, died down.

Then it was that an article appeared in the Signal, signed by Denry, and giving a full picturesque description of the state apartments at Sneyd Hall. He had formed a habit of occasional contributions to the Signal. This article began:

> The recent sensational burglary at Sneyd Hall has drawn attention to the magnificent state apartments of that unique mansion. As very few but the personal friends of the family are allowed a glimpse of these historic rooms, they being of course quite closed to the public, we have thought that some account of them might interest the readers of the Signal. On the occasion of our last visit . . ., etc.

He left out nothing of their splendour.

The article was quoted as far as Birmingham in the Midlands Press. People recalled Denry's famous waltz with the Countess at the memorable dance in Burnley Town Hall. And they were bound to assume that the relations thus begun had been more or less maintained. They were struck by Denry's amazing discreet self−denial in never boasting of them. Denry rose in the market of popular esteem. Talking of Denry, people talked of the Universal Thrift Club, which went quietly ahead, and they admitted that Denry was of the stuff which succeeds and deserves to succeed.

But Only Denry himself could appreciate fully how great Denry was, to have snatched such a wondrous victory out of such a humiliating defeat!

His chin slowly disappeared from view under a quite presentable beard. But whether the beard was encouraged out of respect for his mother's sage advice, or with the object of putting the housekeeper of Sneyd Hall off the scent, if she should chance to meet Denry, who shall say?

CHAPTER VII

I.

IT next happened that Denry began to suffer from the ravages of a malady which is almost worse than failure — namely, a surfeit of success. The success was that of his Universal Thrift Club. This device, by which members after subscribing one pound in weekly instalments could at once get two pounds' worth of goods at nearly any large shop in the district, appealed with enormous force to the democracy of the Five Towns. There was no need whatever for Denry to spend money on advertising. The first members of the club did all the advertising and made no charge for doing it. A stream of people anxious to deposit money with Denry in exchange for a card never ceased to flow into his little office in St. Luke's Square. The stream, indeed, constantly thickened. It was a wonderful invention, the Universal Thrift Club. And Denry ought to have been happy, especially as his beard was growing strongly and evenly, and giving him the desired air of a man of wisdom and stability. But he was not happy. And the reason was that the popularity of the Thrift Club necessitated much book−keeping, which he hated.

He was an adventurer, in the old honest sense, and no clerk. And he found himself obliged not merely to buy large books of account, but to fill them with figures; and to do addition sums from page to page; and to fill up hundreds of cards; and to write out lists of shops, and to have long interviews with printers whose proofs made him dream of lunatic asylums; and to reckon innumerable piles of small coins; and to assist his small office−boy in the great task of licking envelopes and stamps. Moreover, he was worried by shopkeepers; every shopkeeper in the district now wanted to allow him twopence in the shilling on the purchases of club members. And he had to collect all the subscriptions, in addition to his rents; and also to make personal preliminary inquiries as to the reputation of intending members.

If he could have risen every day at 4 a.m. and stayed up working every night till 4 a.m. he might have got through most of the labour. He did, as a fact, come very near to this ideal. So near that one morning his mother said to him, at her driest:

"I suppose I may as well sell your bedstead, Denry?"

And there was no hope of improvement; instead of decreasing, the work multiplied.

What saved him was the fortunate death of Lawyer Lawton. The aged solicitor's death put the town into mourning and hung the church with black. But Denry as a citizen bravely bore the blow because he was able to secure the services of Penkethman, Lawyer Lawton's eldest clerk, who, after keeping the Lawton books and writing the Lawton letters for thirty−five years, was dismissed by young Lawton for being over fifty and behind the times. The desiccated bachelor was grateful to Denry. He called Denry "Sir," or rather he called Denry's suit of clothes "Sir," for

he had a vast respect for a well−cut suit. On the other hand, he maltreated the little office−boy, for he had always been accustomed to maltreating little office−boys, not seriously, but just enough to give them an interest in life. Penkethman enjoyed desks, ledgers, pens, ink, rulers, and blotting−paper. He could run from bottom to top of a column of figures more quickly than the fire−engine could run up Oldcastle Street; and his totals were never wrong. His gesture with a piece of blotting−paper as he blotted off a total was magnificent. He liked long hours; he was thoroughly used to overtime, and his boredom in his lodgings was such that he would often arrive at the office before the appointed hour. He asked thirty shillings a week, and Denry in a mood of generosity gave him thirty−one. He gave Denry his whole life, and put a meticulous order into the establishment Denry secretly thought him a miracle, but up at, the at Hillport he was content to call him "the human machine." "I wind him up every Saturday night with a sovereign, half a sovereign, and a shilling," said Denry, "and he goes for a week. Compensated balance adjusted for all temperatures. No escapement Jewelled in every hole. Ticks in any position. Made in gland."

This jocularity of Denry's was a symptom that Denry's spirits were rising. The bearded youth was seen oftener in the streets behind his mule and his dog. The adventurer had, indeed, taken to the road again. After an emaciating period he began once more to stouten. He was the image of success. He was the picturesque card, whom everybody knew and everybody had pleasure in greeting. In some sort he was rather like the flag on the Town Hall.

And then a graver misfortune threatened.

It arose out of the fact that, though Denry was a financial genius, he was in no sense qualified to be a Fellow of the Institute of Chartered Accountants. The notion that an excess of prosperity may bring ruin had never presented itself to him, until one day he discovered that out of over two thousand pounds there remained less than six hundred to his credit at the bank. This was at the stage of the Thrift Club when the founder of the Thrift Club was bound under the rules to give credit. When the original lady member had paid in her two pounds or so, she was entitled to spend four pounds or so at shops. She did spend found pounds or so at shops. And Denry had to pay the shops. He was thus temporarily nearly two pounds out of pocket, and he had to collect that sum by trifling instalments. Multiply this case by five hundred, and you will understand the drain on Denry's capital. Multiply it by a thousand, and you will understand the very serious peril which overhung Denry. Multiply it by fifteen hundred and you will understand that Denry had been culpably silly to inaugurate a mighty scheme like the Universal Thrift Club on a paltry capital of two thousand pounds. He had. In his simplicity he had regarded two thousand pounds as boundless wealth.

Although new subscriptions poured in, the drain grew more

distressing. Yet he could not persuade himself to refuse new members. He stiffened his rules, and compelled members to pay at his office instead of on their own doorsteps; he instituted fines for irregularity. But nothing could stop the progress of the Universal Thrift Club. And disaster approached. Denry felt as though he were being pushed nearer and nearer to the edge of a precipice by a tremendous multitude of people. At length, very much against his inclination, he put up a card in his window that no new members could be accepted until further notice, pending the acquisition of larger offices and other arrangements. For the shrewd, it was a confession of failure, and he knew it.

Then the rumour began to form, and to thicken, and to spread, that Denry's famous Universal Thrift Club was unsound at the core, and that the teeth of those who had bitten the apple would be set on edge.

And Denry saw that something great, something decisive, must be done and done with rapidity.

II

His thoughts turned to the Countess of Chell. The original attempt to engage her moral support in aid of the Thrift Club had ended in a dangerous fiasco. Denry had been beaten by circumstances. And though he had emerged from the defeat with credit, he had no taste for defeat. He disliked defeat even when it was served with jam. And his indomitable thoughts turned to the Countess again. He put it to himself in this way, scratching his head

"I've got to get hold of that woman, and that's all about it!"

The Countess at this period was busying herself with the policemen of the Five Towns. In her exhaustless passion for philanthropy, bazaars, and platforms, she had already dealt with orphans, the aged, the blind, potter's asthma, crèches, churches, chapels, schools, economic cookery, the smoke−nuisance, country holidays, Christmas puddings and blankets, healthy musical entertainments, and barmaids. The excellent and beautiful creature was suffering from a dearth of subjects when the policemen occurred to her. She made the benevolent discovery that policemen were overworked, underpaid, courteous, and trustworthy public servants, and that our lives depended on them. And from this discovery it naturally followed that policemen deserved her energetic assistance. Which assistance resulted in the erection of a Policemen's Institute at Hanbridge, the chief of the Five Towns. At the Institute policemen would be able to play at draughts, read the papers, and drink everything non−alcoholic at prices that defied competition. And the Institute also conferred other benefits on those whom all the five Mayors of the Five Towns fell into the way of describing as "the stalwart guardians of the law." The Institute, having been built, had to be opened with due splendour and ceremony. And naturally the Countess of Chell was the person to open it, since without her it would never have existed.

The solemn day was a day in March, and the hour was fixed for three o'clock, and the place was the large hall of the Institute itself, behind Crown Square, which is the Trafalgar Square of Hanbridge. The Countess was to drive over from Sneyd. Had the epoch been ten years later she would have motored over. But probably that would not have made any difference to what happened.

In relating what did happen, I confine myself to facts, eschewing imputations. It is a truism that life is full of coincidences, but whether these events comprised a coincidence, or not, each reader must decide for himself, according to his cynicism or his faith in human nature.

The facts are: First, that Denry called one day at the house of Mrs. Kemp a little lower down Brougham Street, Mrs. Kemp being friendly with Mrs. Machin, and the mother of Jock, the

Countess's carriage−footman, whom Denry had known from boyhood. Second, that a few days later, when Jock came over to see his mother, Denry was present, and that subsequently Denry and Jock went for a stroll together in the cemetery, the principal resort of strollers in Bursley. Third, that on the afternoon of the opening ceremony the Countess's carriage broke down in Sneyd Vale, two miles from Sneyd and three miles from Hanbridge. Fourth, that five minutes later Denry, all in his best clothes, drove up behind his mule. Fifth, that Denry drove right past the breakdown, apparently not noticing it. Sixth, that Jock, touching his hat to Denry as if to a stranger (for, of course, while on duty a footman must be dead to all humanities), said: "Excuse me, sir," and so caused Denry to stop.

These are the simple facts.

Denry looked round with that careless half−turn of the upper part of the body which drivers of elegant equipages affect when their attention is called to something trifling behind them. The mule also looked round — it was a habit of the mule's and if the dog had been there the dog would have shown an even livelier inquisitiveness; but Denry had left the faithful animal at home.

"Good−afternoon, Countess," he said, raising his hat, and trying to express surprise, pleasure, and imperturbability all at once.

The Countess of Chell, who was standing in the road, raised her lorgnon, which was attached to, the end of a tortoiseshell pole about a foot long, and regarded Denry. This lorgnon was a new device of hers, and it was already having the happy effect of increasing the sale of longhandled lorgnons throughout the Five Towns.

"Oh! it's you, is it?" said the Countess. "I see you've grown a beard."

It was just this easy familiarity that endeared her to the district. As observant people put it, you never knew what she would say next, and yet she never compromised her dignity.

"Yes," said Denry. "Have you had an accident?"

"No," said the Countess, bitterly: "I'm doing this for idle amusement."

The horses had been taken out, and were grazing by the roadside like common horses. The coachman was dipping his skirts in the mud as he bent down in front of the carriage and twisted the pole to and fro and round about and round about. The footman, Jock, was industriously watching him.

"It's the pole−pin, sir," said Jock.

Denry descended from his own hammercloth. The Countess was not smiling. It was the first time that Denry had ever seen her without an efficient smile on her face.

"Have you got to be anywhere particular?" he asked. Many ladies would not have understood what he meant. But the Countess was used to the Five Towns.

"Yes," said she. "I have got to be somewhere particular. I've got to be at the Police Institute at three o'clock particular, Mr.

Machin. And I shan't be. I'm late now. We've been here ten minutes."

The Countess was rather too often late for public ceremonies. Nobody informed her of the fact. Everybody, on the contrary, assiduously pretended that she had arrived to the very second. But she was well aware that she had a reputation for unpunctuality. Ordinarily, being too hurried to invent a really clever excuse, she would assert lightly that something had happened to her carriage. And now something in truth had happened to her carriage — but who would believe it at the Police Institute?

"If you'll come with me, I'll guarantee to get you thereby three o'clock," said Denry.

The road thereabouts was lonely. A canal ran parallel with it at a distance of fifty yards, and on the canal a boat was moving in the direction of Hanbridge at the rate of a mile an hour. Such was the only other vehicle in sight. The outskirts of Knype, the nearest town, did not begin until at least a mile further on; and the Countess, dressed for the undoing of mayors and other unimpressionable functionaries, could not possibly have walked even half a mile in that rich dark mud. She thanked him, and without a word to her servants took the seat beside him.

III.

Immediately the mule began to trot the Countess began to smile again. Relief and content were painted upon her handsome features. Denry soon learnt that she knew all about mules — or almost all. She told him how she had ridden hundreds of miles on mules in the Apennines, where there were no roads, and only mules, goats, and flies could keep their feet on the steep, stony paths. She said that a good mule was worth forty pounds in the Apennines, more than a horse of similar quality. In fact, she was very sympathetic about mules. Denry saw that he must drive with as much style as possible, and he tried to remember all that he had picked up from a book concerning the proper manner of holding the reins. For in everything that appertained to riding and driving the Countess was an expert. In the season she hunted once or twice a week with the North Staffordshire Hounds, and the Signal had stated that she was a fearless horsewoman. It made this statement one day when she had been thrown and carried to Sneyd senseless.

The mule, too, seemingly conscious of its responsibilities and its high destiny, put its best foot foremost and behaved in general like a mule that knew the name of its great−grandfather. It went through Knype in admirable style, not swerving at the steam−cars nor exciting itself about the railway bridge. A photographer who stood at his door manuvring a large camera startled it momentarily, until it remembered that it had seen a camera before. The Countess, who wondered why on earth a photographer should be capering round a tripod in a doorway, turned to inspect the man with her lorgnon.

They were now coursing up the Cauldon Bank towards Hanbridge. They were already within the boundaries of Hanbridge, and a pedestrian here and there recognized the Countess. You can hide nothing from the quidnunc of Hanbridge. Moreover, when a quidnunc in the streets of Hanbridge sees somebody famous or striking, or notorious, he does not pretend that he has seen nobody. He points unmistakably to what he has observed, if he has a companion, and if he has no companion he stands still and stares with such honest intensity that the entire street stands and stares too. Occasionally you may see an entire street standing and staring without any idea of what it is staring at. As the equipage dashingly approached the busy centre of Hanbridge, the region of fine shops, public−houses, hotels, halls, and theatres, more and more of the inhabitants knew that Iris (as they affectionately called her) was driving with a young man in a tumble−down little victoria behind a mule whose ears flapped like an elephant's. Denry being far less renowned in Hanbridge than in his native Bursley, few persons recognized him. After the victoria had gone by people who had heard the news top late

rushed from shops and gazed at the Countess's back as at a fading dream until the insistent clang of a car−bell made them jump again to the footpath.

At length Denry and the Countess could see the clock of the Old Town Hall in Crown Square and it was a minute to three. They were less than a minute off the Institute.

"There you are!" said Denry, proudly. "Three miles if it's a yard, in seventeen minutes. For a mule it's none so dusty."

And such was the Countess's knowledge of the language of the Five Towns that she instantly divined the meaning of even that phrase, "none so dusty."

They swept into Crown Square grandly.

And then, with no warning, the mule suddenly applied all the automatic brakes which a mule has, and stopped.

"Oh Lor!" sighed Denry. He knew the cause of that arresting.

A large squad of policemen, a perfect regiment of policemen, was moving across the north side of the square in the direction of the Institute. Nothing could have seemed more reassuring, less harmful, than that band of policemen, off duty for the afternoon and collected together for the purpose of giving a hearty and policemanly welcome to their benefactress the Countess. But the mule had his own views about policemen. In the early days of Denry's ownership of him he had nearly always shied at the spectacle of a policeman. He would tolerate steamrollers, and even falling kites, but a policeman had ever been antipathetic to him. Denry, by patience and punishment; had gradually brought him round almost to the Countess's views of policemen — namely, that they were a courteous and trustworthy body of public servants, not to be treated as scarecrows or the dregs of society. At any rate, the mule had of late months practically ceased to set his face against the policing of the Five Towns. And when he was on his best behaviour he would ignore a policeman completely.

But there were several hundreds of policemen in that squad, the majority of all the policemen in the Five Towns. And clearly the mule considered that Denry, in confronting him with several hundred policemen simultaneously, had been presuming upon his good−nature.

The mule's ears were saying agitatedly:

"A line must be drawn somewhere, and I have drawn it where my forefeet now are."

The mule's ears soon drew together a little crowd.

It occurred to Denry that if mules were so wonderful in the Apennines the reason must be that there are no policemen in the Apennines. It also occurred to him that something must be done to this mule.

"Well?" said the Countess, inquiringly.

It was a challenge to him to prove that he and not the mule was in charge of the expedition.

He briefly explained the mule's idiosyncrasy, as it were apologizing for its bad taste in objecting to public servants whom

the Countess cherished.

"They'll be out of sight in a moment," said the Countess. And both she and Denry tried to look as if the victoria had stopped in that special spot for a special reason, and that the mule was a pattern of obedience. Nevertheless, the little crowd was growing a little larger.

"Now," said the Countess, encouragingly. The tail of the regiment of policemen had vanished towards the Institute.

"Tchk! Tchk!" Denry persuaded the mule.

No response from those forefeet!

"Perhaps I'd better get out and walk," the Countess suggested. The crowd was becoming inconvenient, and had even begun to offer unsolicited hints as to the proper management of mules. The crowd was also saying to itself: "It's her! It's her! It's her!" Meaning that it was the Countess.

"Oh no," said Denry, "it's all right."

And he caught the mule "one" over the head with his whip.

The mule, stung into action, dashed away, and the crowd scattered as if blown to pieces by the explosion of a bomb. Instead of pursuing a right line the mule turned within a radius of its own length, swinging the victoria round after it as though the victoria had been a kettle attached to it with string. And Countess, Denry, and victoria were rapt with miraculous swiftness away — not at all towards the Policemen's Institute, but down Longshaw Road, which is tolerably steep. They were pursued, but ineffectually. For the mule had bolted and was winged. They fortunately came into contact with nothing except a large barrow of carrots, turnips, and cabbages which an old woman was wheeling up Longshaw Road. The concussion upset the barrow, half filled the victoria with vegetables, and for a second stayed the mule; but no real harm seemed to have been done, and the mule proceeded with vigour. Then the Countess noticed that Denry was not using his right arm, which swung about rather uselessly.

"I must have knocked my elbow against the barrow," he muttered. His face was pale.

"Give me the reins," said the Countess.

"I think I can turn the brute up here," he said.

And he did in fact neatly divert the mule up Birches Street, which is steeper even than Longshaw Road. The mule for a few instants pretended that all gradients, up or down, were equal before its angry might. But Birches Street has the slope of a house−roof. Presently the mule walked, and then it stood still. And half Birches Street emerged to gaze, for the Countess's attire was really very splendid.

"I'll leave this here, and we'll walk back," said Denry. "You won't be late — that is, nothing to speak of. The Institute is just round the top here."

"You don't mean to say you're going to let that mule beat you?" exclaimed the Countess.

"I was only thinking of your being late."

"Oh, bother!" said she. "Your mule may be ruined." The horse−trainer in her was aroused.

"And then my arm?" said Denry.

"Shall I drive back?" the Countess suggested.

"Oh, do," said Denry. "Keep on up the street, and then to the left."

They changed places, and two minutes later she brought the mule to an obedient rest in front of the Police Institute, which was all newly red with terracotta. The main body of policemen had passed into the building, but two remained at the door, and the mule haughtily tolerated them. The Countess dispatched one to Longshaw Road to settle with the old woman whose vegetables they had brought away with them. The other policeman, who, owing to the Countess's philanthropic energy, had received a course of instruction in first aid, arranged a sling for Denry's arm. And then the Countess said that Denry ought certainly to go with her to the inauguration ceremony. The policeman whistled a boy to hold the mule. Denry picked a carrot out of the complex folds of the Countess's rich costume. And the Countess and her saviour entered the portico and were therein met by an imposing group of important male personages, several of whom wore mayoral chains. Strange tales of what had happened to the Countess had already flown up to the Institute, and the chief expression on the faces of the group seemed to be one of astonishment that she still lived.

IV.

Denry observed that the Countess was now a different woman. She had suddenly put on a manner to match her costume, which in certain parts was stiff with embroidery. From the informal companion and the tamer of mules she had miraculously developed into the public celebrity, the peeress of the realm, and the inaugurator−general of philanthropic schemes and buildings. Not one of the important male personages but would have looked down on Denry! And yet, while treating Denry as a jolly equal, the Countess with all her embroidered and stiff politeness somehow looked down on the important male personages — and they knew it. And the most curious thing was that they seemed rather to enjoy it. The one who seemed to enjoy it the least was Sir Jehoshophat Dain, a white−bearded pillar of terrific imposingness.

Sir Jee — as he was then beginning to be called — had recently been knighted, by way of reward for his enormous benefactions to the community. In the *rôle* of philanthropist he was really much more effective than the Countess. But he was not young, he was not pretty; he was not a woman, and his family had not helped to rule England for generations — at any rate, so far as anybody knew. He had made more money than had ever before been made by a single brain in the manufacture of earthenware, and he had given more money to public causes than a single pocket had ever before given in the Five Towns. He had never sought municipal honours, considering himself to be somewhat above such trifles. He was the first purely local man to be knighted in the Five Towns. Even before the bestowal of the knighthood his sense of humour had been deficient, and immediately afterwards it had vanished entirely. Indeed, he did not miss it. He divided the population of the kingdom into two classes — the titled and the untitled. With Sir Jee, either you were titled, or you weren't. He lumped all the untitled together; and to be just to his logical faculty, he lumped all the titled together. There were various titles — Sir Jee admitted that — but a title was a title, and therefore all titles were practically equal. The Duke of Norfolk was one titled individual, and Sir Jee was another. The fine difference between them might be perceptible to the titled, and might properly be recognized by the titled when the titled were among themselves, but for the untitled such a difference ought not to exist and could not exist.

Thus for Sir Jee there were two titled beings in the group the Countess and himself. The Countess and himself formed one caste in the group, and the rest another caste. And although the Countess, in her punctilious demeanour towards him, gave due emphasis to his title (he returning more than due emphasis to hers), he was not precisely pleased by the undertones of suave condescension that characterized her greeting of him as well as

her greeting of the others. Moreover, he had known Denry as a clerk of Mr. Duncalf's, for Mr. Duncalf had done a lot of legal work for him in the past. He looked upon Denry as an upstart, a capering mountebank, and he strongly resented Denry's familiarity with the Countess. He further resented Denry's sling, which gave to Denry an interesting romantic aspect (despite his beard), and he more than all resented that Denry should have rescued the Countess from a carriage accident by means of his preposterous mule. Whenever the Countess, in the preliminary chatter, referred to Denry or looked at Denry, in recounting the history of her adventures, Sir Jee's soul squirmed, and his body sympathized with his soul. Something in him that was more powerful than himself compelled him to do his utmost to reduce Denry to a moral pulp, to flatten him, to ignore him, or to exterminate him by the application of ice. This tactic was no more lost on the Countess than it was on Denry. And the Countess foiled it at every instant. In truth, there existed between the Countess and Sir Jee a rather hot rivalry in philanthropy and the cultivation of the higher welfare of the district. He regarded himself, and she regarded herself, as the most brightly glittering star of the Five Towns.

When the Countess had finished the recital of her journey, and the faces of the group had gone through all the contortions proper to express terror, amazement, admiration, and manly sympathy, Sir Jee took the lead, coughed, and said in his elaborate style:

"Before we adjourn to the hall, will not your ladyship take a little refreshment?"

"Oh no, thanks," said the Countess. "I'm not a bit upset." Then she turned to the enslinged Denry and with concern added:

"But will you have something?"

If she could have foreseen the consequences of her question, she might never have put it. Still, she might have put it just the same.

Denry paused an instant, and an old habit rose up in him.

"Oh no, thanks," he said, and turning deliberately to Sir Jee, he added: "Will *you?*"

This, of course, was mere crude insolence to the titled philanthropic white−beard. But it was by no means the worst of Denry's behaviour. The group — every member of the group distinctly perceived a movement of Denry's left hand towards Sir Jee. It was the very slightest movement, a wavering, a nothing. It would have had no significance whatever, but for one fact. Denry's left hand still held the carrot.

Everybody exhibited the most marvellous self−control. And everybody except Sir Jee was secretly charmed, for Sir Jee had never inspired love. It is remarkable how local philanthropists are unloved, locally. The Countess, without blenching, gave the signal for what Sir Jee called the "adjournment" to the hall. Nothing might have happened, yet everything had happened.

V.

Next, Denry found himself seated on the temporary platform which had been erected in the large games hall of the Policemen's Institute. The Mayor of Hanbridge was in the chair, and he had the Countess on his right and the Mayoress of Bursley on his left. Other mayoral chains blazed in the centre of the platform, together with fine hats of mayoresses and uniforms of police−superintendents and captains of fire−brigades. Denry's sling also contributed to the effectiveness; he was placed behind the Countess. Policemen (looking strange without helmets) and their wives, sweethearts, and friends, filled the hall to its fullest; enthusiasm was rife and strident; and there was only one little sign that the untoward had occurred. That little sign was an empty chair in the first row near the Countess. Sir Jee, a prey to a sudden indisposition, had departed. He had somehow faded away, while the personages were climbing the stairs. He had faded away amid the expressed regrets of those few who by chance saw him in the act of fading. But even these bore up manfully. The high humour of the gathering was not eclipsed.

Towards the end of the ceremony came the votes of thanks, and the principal of these was the vote of thanks to the Countess, prime cause of the Institute. It was proposed by the Superintendent of the Hanbridge Police. Other personages had wished to propose it, but the stronger right of the Hanbridge Superintendent, as chief officer of the largest force of constables in the Five Towns, could not be disputed. He made a few facetious references to the episode of the Countess's arrival, and brought the house down by saying that if he did his duty he would arrest both the Countess and Denry for driving to the common danger. When he sat down, amid tempestuous applause, there was a hitch. According to the official programme Sir Jehoshophat Dain was to have seconded the vote, and Sir Jee was not there. All that remained of Sir Jee was his chair. The Mayor of Hanbridge looked round about, trying swiftly to make up his mind what was to be done, and Denry heard him whisper to another mayor for advice.

"Shall I do it?" Denry whispered, and by at once rising relieved the Mayor from the necessity of coming to a decision.

Impossible to say why Denry should have risen as he did, without any warning. Ten seconds before, five seconds before, he himself had not the dimmest idea that he was about to address the meeting. All that can be said is that he was subject to these attacks of the unexpected.

Once on his legs he began to suffer, for he had never before been on his legs on a platform, or even on a platform at all. He could see nothing whatever except a cloud that had mysteriously and with frightful suddenness filled the room. And through this cloud he could feel that hundreds and hundreds of eyes were

piercingly fixed upon him. A voice was saying inside him "What a fool you are! What a fool you are! I always told you you were a fool!" And his heart was beating as it had never beat, and his forehead was damp, his throat distressingly dry, and one foot nervously tap−tapping on the floor. This condition lasted for something like ten hours, during which time the eyes continued to pierce the cloud and him with patient, obstinate cruelty.

Denry heard some one talking. It was himself.

The Superintendent had said: "I have very great pleasure in proposing the vote of thanks to the Countess of Chell."

And so Denry heard himself saying: "I have very great pleasure in seconding the vote of thanks to the Countess of Chell."

He could not think of anything else to say. And there was a pause, a real pause, not a pause merely in Denry's sick imagination.

Then the cloud was dissipated. And Denry himself said to the audience of policemen, with his own natural tone, smile and gesture, colloquially, informally, comically:

"Now then! Move along there, please! I'm not going to say any more!"

And for a signal he put his hands in the position for applauding. And sat down.

He had tickled the stout ribs of every bobby in the place. The applause surpassed all previous applause. The most staid ornaments of the platform had to laugh. People nudged each other and explained that it was "that chap Machin from Bursley," as if to imply that that chap Machin from Bursley never let a day pass without doing something striking and humorous. The Mayor was still smiling when he put the vote to the meeting, and the Countess was still smiling when she responded.

Afterwards in the portico, when everything was over, Denry exercised his right to remain in charge of the Countess. They escaped from the personages by going out to look for her carriage and neglecting to return. There was no sign of the Countess's carriage, but Denry's mule and victoria were waiting in a quiet corner.

"May I drive you home?" he suggested.

But she would not. She said that she had a call to pay before dinner, and that her brougham would surely arrive the very next minute.

"Will you come and have tea at the Sub Rosa?" Denry next asked.

"The Sub Rosa?" questioned the Countess.

"Well," said Denry, "that's what we call the new tea−room that's just been opened round here." He indicated a direction. "It's quite a novelty in the Five Towns."

The Countess had a passion for tea.

"They have splendid China tea," said Denry.

"Well," said the Countess, "I suppose I may as well go through with it."

At the moment her brougham drove up. She instructed her coachman to wait next to the mule and victoria. Her demeanour had cast off all its similarity to her dress: it appeared to imply that, as she had begun with a mad escapade, she ought to finish with another one.

Thus the Countess and Denry went to the tea−shop, and Denry ordered tea and paid for it. There was scarcely a customer in the place, and the few who were fortunate enough to be present had not the wit to recognize the Countess. The proprietress did not recognize the Countess. (Later, when it became known that the Countess had actually patronized the Sub Rosa, half the ladies of Hanbridge were almost ill from sheer disgust that they had not heard of it in time. It would have been so easy for them to be there, taking tea at the next table to the Countess, and observing her choice of cakes, and her manner of holding a spoon, and whether she removed her gloves or retained them in the case of a meringue. It was an opportunity lost that would in all human probability never occur again.)

And in the discreet corner which she had selected the Countess fired a sudden shot at Denry.

"How did you get all those details about the state rooms at Sneyd?" she asked.

Upon which opening the conversation became lively.

The same evening Denry called at the Signal office and gave an order for a half−page advertisement of the Five Towns Universal Thrift Club — "Patroness, the Countess of Chell". The advertisement informed the public that the club had now made arrangements to accept new members. Besides the order for a half−page advertisement, Denry also gave many interesting and authentic details about the historic drive from Sneyd Vale to Hanbridge. The next day the Signal was simply full of Denry and the Countess. It had a large photograph, taken by a photographer on Cauldon Bank, which showed Denry actually driving the Countess, and the Countess's face was full in the picture. It presented, too, an excellently appreciative account of Denry's speech, and it congratulated Denry on his first appearance in the public life of the Five Towns. (In parenthesis it sympathized with Sir Jee in his indisposition.) In short, Denry's triumph obliterated the memory of his previous triumphs. It obliterated, too, all rumours adverse to the Thrift Club. In a few days he had a thousand new members. Of course, this addition only increased his liabilities; but now he could obtain capital on fair terms, and he did obtain it. A company was formed. The Countess had a few shares in this company. So (strangely) had Jock and his companion the coachman. Not the least of the mysteries was that when Denry reached his mother's cottage on the night of the tea with the Countess, his arm was not in a sling, and showed no symptom of having been damaged.