

as well as your ward. He is a good deal in your house. He rides with Miss Escomb—"

"Yes, yes," cried Jacob. "Reuben, you are my friend again. Shake hands, my chap!" he cried, in the familiar old North-country language. "Bankruptcy we can stand, Eldorado and the strike will explain that much. But what they would call abuse of trust I could not stand. We shall smash to-morrow, if you like. We *shall get up again*, Reuben, stronger than ever. The same forces that raised me before shall raise me again. I am as vigorous as when I was twenty. So are you. And we shall have the backing of all the world, with the sympathy of every one who has money to lend. Let us become insolvent, if we must. But before we do, Reuben, Julian shall be engaged to Rose."

"How will that help?" asked Reuben sadly. "I was going to say that Julian, being a friend, might be taken into confidence."

"Not at all. If Julian is to marry my niece, how can he charge me, her uncle, with using his money for my own purposes? He will only be one more to go down with me; and when I get up again, we shall all get up together. To be sure, in that case, Rose's fortune would have to go with her, to her husband. However——"

The man was a strong man, that was clear. He deserved to succeed. He had the strength of self-reliance, of belief in his own methods, of confidence in his luck. With certain insolvency staring him in the face, he saw a way of meeting his fate with a calmness which belongs to virtue, of gaining more reputation out of it, of wiping off old scores, and beginning new, and of escaping the consequences of the one action of his life which he was afraid to tell the world. He was a strong man, but, for the first time in his life, Reuben felt repulsion rather than admiration for the proof of such strength. To him, a man of more sensitive nature, who had no other reputation than his own integrity had brought him, bankruptcy was a thing so terrible as to dwarf almost all other misfortunes. And here was his master going into it almost with a light heart.

"Don't be downcast, Reuben." Sir Jacob clapped him on the shoulder. "Why, I've faced this danger scores of times when you thought all was going well, and never with such good chances as now. I shall turn it to account."

"But how will you live, Sir Jacob; how will you live meanwhile?"

"Lady Escomb, Reuben, had by pre-nuptial settlement thirty thousand pounds when she died. The interest of that money was devised to go to Rose when she marries, that is, if she marries with my consent. This money is in the Funds."

"But then you will have nothing."

"Why—no. I shall have the handling of the thirty thousand, I dare say; but it is not by that money I mean to get up again. Bankruptcy," he went on; "it is not the first time that a great contractor has smashed, and it will not be the last. Contractors, in fact, never quite know how they stand. But I think it will be an event in the City when the news is known; and there will be deep sympathy when it is learned by what an accumulation of misfortunes the disaster has been brought about. Bankruptcy! Let it come, then. Let the men go on with their strike, Reuben. We will concede nothing—nothing. Let the Eldorado Government fail to meet their engagements with me: let the Columbian Harbour and the Mexican Mines all collapse together: let Turks and Egyptians go down lower than ever: they can't go too low for me if I am to be bankrupt: misfortunes cannot come too thick."

Reuben again looked at him with forced admiration and a certain involuntary shrinking. He forgot that to a man who has once tasted it, public applause, public sympathy, public praise, publicly administered, are like a draught of cold water to a thirsty man, or the shadow of a great rock to a noontide traveller in the desert. Sir Jacob was thinking of the history he could command—of course he was not one of those who ever write themselves—in certain organs where he had secret influence unknown to the creditors. He was thinking of the speeches he would make, how he would appear before the world, not as the disgraced man, he would hope, but as the man whom the buffets of Fortune—say, rather, the chastening hand of Providence—has temporarily laid low: how his voice would rise, his figure straighten, his arms spread out as he would repeat the words, "Not disgraced, my friends, not disgraced: only beaten down—to lift my head again, and become once more a goodly tree—yea—with branches of shelter and fruits of comfort." The peroration struck him as so good