

with it—I should like to quit it altogether.’

Bolitho was not surprised. He had known a good many of these spoiled children of fortune. And he knew that, when by chance they were robbed of some of their golden toys—say that an income of £30,000 a year was suddenly cut down to £5000—they became impatient and vexed, and spoke as if life were no longer worth having.

‘Try being out of Parliament for a year or two, and see if you don’t change your mind,’ said Mr. Bolitho, shrewdly. ‘There is something in the old proverb that says you never know the value of anything until you have lost it.’

‘That is true enough,’ said Balfour, with decision; but he was not thinking of Bal-linascroon, nor yet of Englebury, nor of any seat in any Parliament.

It was the cool of the evening when they got down to The Lilacs, and very quiet and still and beautiful looked the cottage amidst its rose-bushes and honeysuckle. No doubt there was a deserted air about the rooms; the furniture was covered with chintz; every thing that could be locked and shut up was locked and shut up. But all the same Mr. Bolitho was glad to be taken round the place, and to be told how Lady Sylvia had done this and had done that, and how that the whole designing and decoration of the place was her own. Mr. Bolitho did not quite enter into this worship at the shrine of a departed saint, because he knew very well that if Lady Sylvia had been at The Lilacs that evening he would not have been there; but of course he professed a profound admiration for the manner in which the limited space had been made the most of, and declared that, for his part, he never went into the country and saw the delights of a country-house without wishing that Providence had seen fit to make him a farmer or squire.

And Mr. Bolitho got a fairly good dinner, too, considering that there were in the place only the housekeeper and a single servant, besides the gardener. They would not remain in-doors after dinner on such a beautiful evening. They went out to smoke a cigar in the garden, and the skies were clear over them, and the cool winds of the night were sweetened with the scent of flowers.

‘They have no such refreshing coolness

as this after the hot days in America,’ said Balfour; ‘at least so they tell me. It must be a dreadful business, after the glare of the day, to find no relief—to find the night as hot as the day. But I suppose they have got over the hottest of the weather there.’

‘Where is Lady Sylvia now?’ asked Mr. Bolitho, seeing that the thoughts of the young man—troubled as they must be by these commercial cares—were nevertheless often turned to the distant lands in which his wife was wandering.

‘Up toward Canada, I should think,’ he said. ‘Soon she will be out in the West—and there it is cool even in the heat of summer.’

‘I don’t wonder you remained in England,’ said Mr. Bolitho, frankly.

‘Why?’ said Balfour, who could not understand Mr. Bolitho having an opinion about the matter in any direction.

‘Things have not been going well in the City,’ said Mr. Bolitho, cautiously.

‘I suppose not,’ said Balfour, carelessly. ‘But that does not concern me much. I never interfere in the business arrangements of our firm; the men whom my father trusted I can afford to trust. But I suppose you are right. There has been over-speculation. Fortunately, my partners are sufficiently cautious men; they have already made money; they don’t need to gamble.’

Bolitho was troubled in his mind. Was the young man acting a part, or was he really ignorant of the rumor that his partners, finding the profits of their business gradually diminishing, and having sustained severe losses in one or two directions, had put a considerable portion of their capital into one or two investments which were at that very time being proved to be gigantic frauds? After all, Bolitho was a generously disposed man.

‘Balfour,’ said he, ‘you won’t mind my speaking frankly to you?’

‘Certainly not.’

‘Well, I don’t know how far you examine into the details of the business transactions of your firm; but, you know, commercial things have been in a bad way of late, and you ought—I mean any man situated as you are—ought to be a little particular.’

‘Oh, I am quite satisfied,’ Balfour said. ‘I don’t know much about business; but I can understand the profit and loss and