

"Your virtuous indignation, Brandon, is quite refreshing," said Burgoyne. "How long have you been here, for instance? Half a year?"

"It was a bad taste, anyhow," said Greateorex; "leuced had taste. It's always the way with your nouveaux riches. A man who had been wealthy all his life would have known better."

"Yourself, for example," retorted the Guardsman, insolently.

"Just so, Sir Charles; but then I'm to the money-market born, so hardly a case in point."

"Where did this Trefalden get his fortune?" asked Brandon. "I've heard that some fellow left it to him a hundred years ago, and that it has been accumulating ever since; but that's nonsense, of course."

"Sounds like a pecuniary version of the Sleeping Beauty," observed the baronet, parenthetically.

"I know no more than you do, Mr. Brandon," replied Greateorex. "I have heard only the common story of how this money has been lying at compound interest for a century or more, and has devolved to our pre-Adamite friend at last, bringing him as many millions as he has fingers. Some say double that sum, but ten are enough for my credulity."

"Does he bank with Sir Samuel?" asked Brandon.

"No. Our shop lies too far east for him, I suspect. He has taken his millions to Drummond's. By the way, Sir Charles, what have you decided upon doing with that brown mare of yours? You seemed half inclined to part from her a few days ago."

"You mean the Lady of Lyons?"

"I do."

"Sold her, Mr. Greateorex."

"Sold her, Sir Charles?"

"Yes—cab and all."

The banker turned very red, and bit his lip.

"Would it be a liberty to ask the name of the purchaser?" said he.

"Perhaps it would," replied the Guardsman.

"But I don't mind telling you. It's Mr. Trefalden."

"Trefalden! Then, upon my soul, Sir Charles, it's too bad! I'm sorry to hear it. I am indeed. I had hoped—in fact, I had expected—upon my soul, I had expected, Sir Charles, that you would have given me the opportunity. Money would have been no object. I would have given a fancy price for that mare with pleasure."

"Thank you, I did not want a fancy price," replied the Guardsman, haughtily.

"Besides, if you'll excuse me, Sir Charles, I must say I don't think it was quite fair either."

"Fair?" echoed Burgoyne. "Really, Mr. Greateorex, I do not apprehend your meaning."

"Well, you know, Sir Charles, I spoke first, and as for Cræsus Trefalden, who scarcely knows a horse from a buffalo—"

"Mr. Saxon Trefalden is the friend of Lord Castletowers," interrupted Burgoyne, still more haughtily, "and I was very happy to oblige him."

If Sir Charles Burgoyne had not been a baronet, a guardsman, and a member of the Erection Club, it is possible that Mr. Greateorex of Lombard-street would have given him the retort uncourteous; but as matters stood, he only grew a little redder; looked at his watch in some confusion; and prudently swallowed his annoyance.

"Oh, of course—in that case," stammered he—"Lord Castletowers being your friend, I have nothing more to say. Do you go down to his place in Surrey next week, by-the-by?"

"Do you?" said Burgoyne, smoothing his flaxen moustache, and looking down at the small city man with half-closed eyes.

"I hope so, since his lordship has been kind enough to invite me; but we are so deucedly busy in Lombard-street just now that—pshaw! twelve o'clock already, and I am due in the city at twenty minutes past. Not a moment to lose. 'I know a bank,' et cetera—but there's no wild time there for anybody between twelve and three! Good morning, Mr. Brandon. Good morning, Sir Charles."

The baronet bent his head about a quarter of an inch, and almost before the other was out of hearing, said:

"That man is bourgeois to the tips of his fingers, and insufferably familiar. Why do you tolerate him, Brandon?"

"Oh, he's not a bad fellow," replied Brandon.

"He's a snob, pur et simple—a snob, with the wardrobe of a tailor's assistant, and the manners of a valet. You called young Trefalden a snob just now, and I told you it was a mistake. Apply the title to this little money-jobber, and I won't contradict you. The fact is, Brandon, I abominate him. I wish it was possible to blackball him out of the club. If I'd been in town when he was proposed, I'll be hanged if he should have ever got in. I can't think what you fellows were about, to admit him!"

Charley Burgoyne was a lazy man; for him this was a very long and energetic speech. But the Honourable Edward Brandon only shook his head in a helpless, irritable way, and repeated his former assertion.

"I tell you, Burgoyne," he said, "Greateorex isn't a bad fellow."

Sir Charles Burgoyne shrugged his shoulders, and yawned.

"Oh, very well," he replied. "Have it your own way. I hate argument."

"Castletowers likes him," said the young man. "Castletowers asks him down to Surrey, you see."

"Castletowers is too good natured by half."

"And Vaughan—"

"Vaughan owes him money, and just endures him."

The Honourable Edward Brandon rubbed his head all over, looking more helpless and more irritable than before. It was a very small head, and there was very little in it.

"Confound him!" groaned he. "He has taken up a paper of mine, too. I must be civil to him."

Sir Charles Burgoyne gave utterance to a dismal whistle; thrust his hands deep down into his pockets; and said nothing.

"What else can I do?" said Brandon.

"Pay him."

"You might as well tell me to eat him!"

"Nonsense. Borrow the money from somebody else."

"I wish I could. I wish I knew whom to ask. I should be so very grateful, you know. It's only two hundred and fifty."

And the young fellow stared hard at the Guardsman, who stared just as hard at the Duke of York's column over the way.

"You can't suggest any one?" he continued after a moment.

"I, my dear fellow? Diable! I haven't an idea."

"You—couldn't manage for me, yourself, I suppose?"

Sir Charles Burgoyne took his hands from his pockets, and his hat from a neighbouring peg.

"Edward Brandon," he said impressively, "I'm as poor as Saint Simeon Stylites."

"Never heard of the fellow in my life," said Brandon, peevishly. "Who is he?"

"My dear boy, your religious education has been neglected. Look for him in your catechism, and, when found, make a note."

"I tell you what it is, Burgoyne," said Brandon, suspicious of "chaff" and, like all weak people when they are out of temper, slightly spiteful—"poor, or not poor, you're a clever fellow at a bargain. Talk of your not wanting a fancy price indeed! What's five hundred guineas, if it's not a fancy price, I should like to know?"

"Mon enfant, you know nothing about it?" said the Guardsman, placidly.

"I know it was an awful lot too much for that mare and cab."

"The mare and cab were dirt cheap at the money."

"Cheap! cheap—when to my certain knowledge you only gave a hundred and twenty for the Lady of Lyons, and have had the best part of two seasons out of her since!"

The beauty listened with an imperturbable smile, drew on his gloves, buttoned them, adjusted his hat, and, having done all these things with studied deliberation, replied:

"My dear Brandon, I really envy your memory. Cultivate it, my good fellow, and it will be a credit to you. Au revoir."

With this he went over to the nearest glass, corrected the tie of his cravat, and sauntered towards the door. He had not reached it, however, when he paused, turned, and came back again.

"By-the-by" said he, "if you're in any present difficulty, and actually want that two hundred and fifty—do you want it?"

"Oh, by Jove, don't I! Never wanted it so much in my life."

"Well, then, there's Trefalden. He's as rich as the Bank of England, and flings his money about like water. Ask him, Brandon. He'll be sure to lend it to you. Vale!"

And the baronet once more turned on his heel, leaving his irritable young friend to swear off his indignation as best he could. Whereupon the Honourable Edward Brandon, addressing himself apparently to the Duke of York upon his column, did swear with "bated breath" and remarkable fluency; rubbed his head frantically, till he looked like an electrical doll; and finally betook himself to the billiard-room.

When they were both gone, a gentleman who had been sitting in the adjoining window, entrenched behind, and apparently absorbed in, the Times of the day, laid his paper aside; entered a couple of names in his pocket-book, smiling quietly the while; and then left the room. He paused on his way out, to speak to the hall porter.

"I have waited for Mr. Trefalden," he said, "till I can wait no longer. You are sure he has not gone up-stairs?"

"Quite sure, sir."

"Be so good, then, as to give him this card, and say, if you please, that I will call upon him at his chambers to-morrow."

The porter laid the card aside with the new member's letters, of which there were several. It bore the name of William Trefalden.

#### CHAPTER XVII. SAXON AT HOME.

"Mr. Trefalden."

Thus announced by a stately valet, who received him with marked condescension in the ante-chamber, and even deigned to open the door of the reception-room beyond, Mr. Trefalden passed into his cousin's presence. He was not alone. Lord Castletowers and Sir Charles Burgoyne were there; Lord Castletowers leaning familiarly over the back of Saxon's chair, dictating the words of a letter which Saxon was writing; Sir Charles Burgoyne extended at full length on a sofa, smoking a cigarette with his eyes closed. Both visitors were obviously as much at home as if in their own chambers. They had been breakfasting with Saxon, and the table was yet loaded with pâtés, coffee, liquours, and all the luxuries of a second déjeuner.

Saxon flung away his pen, sprang forward, seized his cousin by both hands, and poured forth a torrent of greetings.

"How good of you to come," he exclaimed, "after having taken the trouble to go yesterday to the club! I was so sorry to miss you! I meant to hunt you up this very afternoon in Chancery-lane. I have been an ungrateful fellow not to do so a week ago, and I'm sure I don't know how to excuse myself. Pro thought of you, cousin William, every day."

"I should have been sorry to bring you into the dingy atmosphere of the city," said Mr. Trefalden, pleasantly. "I had far rather see you thus, enjoying the good things which the gods have provided for you."

And with this, Mr. Trefalden shook hands with Lord Castletowers, hoped Lady Castletowers was well, bowed to Sir Charles Burgoyne, and dropped into an easy-chair.

"You were writing," he said, "when I came in. Pray go on."

Saxon blushed scarlet.

"Oh no," he said, shyly, "the letters can wait."

"So can I—and smoke a cigar in the meanwhile."

"They—that is, Lord Castletowers—was helping me to write them—telling me what to say, in fact. He calls me the 'Impolite Letter Writer,' and says I must learn to turn fine phrases, and say the elegant things that nobody means."

"The things that nobody means are the things that everybody likes," said the Earl.

"I have often wished," said Burgoyne, from the sofa, "that some clever person would write a handbook of civil speeches—a sort of 'Ready Liar,' you know, or 'Perjuror's Companion.' It would save a fellow so much trouble!"

To be continued.