

do you see this? We're getting into a frightful neighbourhood. Stop this moment, Jackson."

The man touched his hat, and glanced down over his shoulder into the carriage, but without slackening speed.

"I beg pardon, Miss Augusta," he said, "but Mr. Clement ordered me to drive as quick as possible to No. 23, New Bridge-street. Him and the lame party went round about the short way, to fetch Doctor Brett. We shall be there in a moment, miss."

He spoke to the handsome lady, but looked appealingly towards that other lady whom the young girl had addressed as Miss Charlewood.

"It's quite right, Jackson," said the latter, sharply. "There's my brother with the child's father and Mr. Brett at a door on the left-hand side of the way. Pull up, man. Where are your eyes? I could see the number, 23, half a mile off."

In truth, the little steel-bright eyes looked as if they had considerable seeing power. When the carriage stopped, the lame man, shaking violently, and in a state of uncontrollable excitement, came forward to lift out his little girl. But the surgeon put him gently aside, and took the light form in his own arms. The child's eyelids quivered, and she uttered a faint moan. "Merciful Heaven!" cried Miss Augusta, putting her fingers into her ears and closing her eyes tightly. "This is too dreadful." And she remained motionless shutting out sight and sound as much as possible.

"I suppose we can't do any good here, Clem?" said Miss Charlewood, with an impatient shrug.

"No; none whatever. You had better drive home at once. My mother will be getting uneasy."

"Won't you come with us?"

"I will only wait to hear Brett's report. That lame man, the father, is too scared to be of much use. It is a thousand pities that he didn't let her go to the hospital. If anything happened to myself, it is where I would beg to be taken to."

"Do you t'ink, Mr. Charlewood, it is a very bad accident?" asked the young girl who had held the child. The tears were running down her face, and she was still trembling very much.

"I hope not. I trust not," he answered, advancing to the door of the carriage; "but I will bring you a true report presently. You are going to lunch with our people, are you not? Home Jackson!"

"Really," said Miss Charlewood, when the carriage had quitted the stones, and was rolling smoothly along a suburban road, bordered by handsome villas, "really, I must appear a horrid monster beside you two sensitive young ladies. Mabel's sensibilities have quite overcome her, and Augusta is only just not fainting."

The young girl whom she called Mabel coloured deeply, and hastily dried her wet eyes.

"I'm very sorry, Penelope, that my nerves are not made of cast iron, like yours," retorted the fair Augusta, laughingly; "but I confess I have a horror of scenes, and I cannot help it. It is far from pleasant to be so sensitive as I am, I assure you; but I should hardly suppose that you found it very agreeable to have to penetrate into that abominable den. Ugh! I felt quite sick."

"Abominable den? Oh, New Bridge-street! Ah! it is coaly."

"Coaly! And the canal full of dead cats and dogs! And the filthy people! And the foul smells! I should not be at all surprised if I were to have a fever. It was most inconsiderate of Clement to make us go to such a place in a broiling heat like this."

"Yes; and most inconsiderate and selfish in the little girl," returned Miss Charlewood, "not to choose a cool day on which to get herself run over. But here we are at home, and here is mamma flattening her nose against the dining-room window. I suppose her sensitiveness will take the form of scolding us all round for having caused her paroxysms of anxiety by our delay. Jump out, Mabel, my dear, I shall put you in the van."

CHAPTER II. THE CHARLEWOODS.

The Charlewoods were rich people. Very rich people, even in that rich town. The firm of Gendry and Charlewood, great builders and contractors, was known all over the world. Gendry had ceased to exist (at least, so far as the business was concerned) years ago, having been bought out by the junior partner; but his name had never been cancelled from the firm. Since his day, the tide of affairs had set steadily in favour of old Luke Charlewood, and had carried him on to fortune. He had been a very, very poor man once, his father having been an Irish labourer under a bricklayer; and there were those who professed to remember Luke himself, with a hod on his shoulder, working hard for eightpence a day. Fiction or fact, however, those days were long ago, and were unknown to, or forgotten by, nearly all who now came into communication with the wealthy Mr. Charlewood. Such reminiscences as I speak of were usually uttered in public-house parlours of very humble pretensions, where the poorer sort of tradesmen or artisans congregated on Saturday evenings, to smoke and drink, and discuss the state of the body politic, or the affairs of their neighbours. The distinction which unfortunately exists between theory and practice was frequently exemplified at these gatherings in a very striking manner; it being observable that those persons who had proved to be the most incompetent and unsuccessful in their own conduct of life, were ready, at a moment's notice, with infallible methods for the improvement and correction of the rest of the world, from kings and cabinet ministers downward. Certain it is that, when all accounts were balanced, no man could bring any more specific accusation against Luke Charlewood than that he had been poor and now was rich, and that from being rich, he had always grown still richer. He had lived single to a much later period in life than is common in the class whence he sprang, as he was already a thriving man when he married the daughter of a prosperous timber-merchant, with whom he had business relations. His wife had borne him many children, but they lost several in early infancy, and, at the time when this story opens, their family consisted of two sons and two daughters. Penelope, aged twenty-seven, was the eldest of these; her brother, Clement, was a year and a half younger, and the remaining two, Walter and Augusta, were aged respectively seventeen and twenty.

Clement had for some time taken an active share in his father's business, and during the past year the style and title of the great firm had been changed to Charlewood and Son; though it continued to be known and spoken of as Gendry and Charlewood. Clement Charlewood threw all the strength of a strong character into his daily pursuits. The vastness of the operations undertaken by the firm, and the wide and various portions of the 'civilized—nay, for that matter, and uncivilized—world, over which they extended, had to the young man's imagination an element of wonder and grandeur which redeemed them in his mind from mere hard prosaic money-grinding. He would have said to others, and even perhaps to himself, that no human being ever existed who more heartily despised the unpractical and romantic than he. Nevertheless, Clement Charlewood had his ideal. Such a standard of inflexible and spotless integrity, unwearied industry, and enlightened progress, as he carried in his mind, no business house in Hammerham or elsewhere had ever reached.

The youngest son, Walter, the spoiled idol and darling of his mother, was as frivolous, vain, and idle, as his brother was earnest, proud, and energetic. The lad was not, without some lovable qualities, having, at times, impulses of generosity, and a womanish emotional kind of tenderness. But he had been humourised, petted, and flattered, until nearly all that was good in him was hidden under a mass of selfishness. Of the two daughters, Penelope and Augusta, the reader has already seen somewhat.

The house this family inhabited was a handsome and luxurious one. A substantial red-

brick mansion, dating from the reign of Queen Anne, and surrounded by gardens. If the house had been a little further from the road, and the lodge a little further from the house, the general effect of the approach would have been better. But the house, when first built, had been surrounded by wide meadows, stretching far beyond the garden fence. The modern increase of Hammerham, and the spread of wealth, had occasioned a mushroom growth of villa residences all around the old mansion. The soil, plentifully manured with bright new coin of the realm, had brought forth an abundant crop of fantastic dwellings. There were stucco houses, stone houses, timber houses, brick houses, iron houses. Houses built in the Italian style, the Swiss style, the French style, the Chinese style. Châteaux and pagodas, campaniles and châteaux, bearing much such resemblance to the original edifices they professed to imitate, as the animals in a toy Noah's Ark bear to real live beasts, birds, and fishes. One generally knew what they were meant for, as one generally can distinguish the scarlet lion from the orange tiger in the toy box. But there was a class of houses (the Hammerham people were fond of designating them as Elizabethian cottages) which proved a snare and a pitfall to the unwary stranger; so frequent was their tendency to run into the pagoda on the one hand, and the Swiss cow-house on the other. To none of these varieties, however, did the dwelling of the Charlewoods belong. It was known as Bramley Manor, and was, as has been said, a fine substantial family mansion, boasting a long terrace-walk shaded by noble old elm-trees, on the garden side of the house. The elms and the terrace-walk could scarcely have been had ready-made for money. But, assuredly, few things were wanting within or without Bramley Manor, that money could purchase. The gardens were cultivated with exquisite skill and care; the hothouses were filled with choice and rare plants; the stables with costly horses. Every latest patented improvement in the way of household comfort or luxury which Hammerham produced from its thousand dingy resounding workshops, found a place in Bramley Manor.

Indeed, its interior brightness and splendour harmonised but little with the quaint sobriety of its outward aspect, which, save for the mellowing touch of time, and the plate-glass that glittered in the long narrow casements, was but little altered from that which it originally wore a century and a half ago. There was only one apartment that seemed properly to belong, by the antique fashion of it, to the old house. This was the dining-room, a somewhat low-pitched but spacious room, lined with a very finely carved oak wainscot. Before Mr. Charlewood's time this had been barbarously covered with a thick coating of whitewash, picked out with blue. But that had now been removed, and the dark wood was again revealed in all its sombre richness. Mrs. Charlewood, indeed, complained that no amount of wax candles could light up her dining-room, and that, do what she would, it remained gloomy. But then Mrs. Charlewood had no sense of the picturesque, and would, in her heart, have preferred the whitewash picked out with blue—if only she might have been permitted to add plenty of gilding.

It was in this room that the good lady had been standing, flattening her nose against the window, as Penelope had remarked, and looking out anxiously for her children's return from the Music Meeting. As the carriage stopped, she came hurrying and panting into the entrance hall, her gold and scarlet head-dress trembling, and the thick folds of her black satin dress sweeping over the marble floor, and raising quite a little simoom in the still sultry air. Mrs. Charlewood had once been pretty, with a pink and white face of irregular outline, and a soft thought scanty crop of light hair. She had now grown immensely stout, and the blush roses on her cheeks had deepened and widened into crimson peonies. But she still affected a little languishing lachrymose manner, which, to say truth, was less suited to her present matronly appearance than it had been to the delicate prettiness and drooping curls of her maiden days.