

When he reached the Hall, he found that Major and Mrs. Blythe had left the day before, but would return for Christmas. Lord Willowby was smoking an after-breakfast cigarette in the library. He looked surprised when Balfour entered; his son-in-law had not often paid him a visit unaccompanied by Lady Sylvia.

'The fact is,' said Balfour, coming straight to the point, 'Sylvia is rather distressed at present because she imagines you are in some trouble about business matters. She thinks I ought to ask you about it, and see if I can help you. Well, I don't like interfering in any one's affairs, especially when I have not been solicited to interfere; but really, you know, if I can be of service to you—'

'Ah! the good girl—the dear girl!' said Lord Willowby, with that effusiveness of tone that his daughter had learned to love as the only true expression of affection. 'I can see it all. Her tender instinct told her who that man was whom you drove over the day before yesterday; she recognized my despair, my shame, at being so beset by a leech, a blood-sucker, a miserable wretch who has no more sense of honor—'

And at this point Lord Willowby thought fit to get into a hot and indignant rage, which in no measure imposed on his son-in-law. Balfour waited patiently until the outburst was over. Perhaps he may have been employing his leisure considering how a man could be beset by a leech; but inadvertently he looked out of the window at his horses, and then he thought of his train.

'And indeed, Balfour,' said his lordship, altering his tone, and appealing in a personal and plaintive way to his son-in-law, 'how could I speak to you about these matters? All your life you have been too well off to know any thing about the shifts that other men have sometimes to adopt.'

'My dear Lord Willowby,' said Balfour, with a smile, 'I am afraid it is those very shifts that have led you into your present troubles.'

'If you only knew—if you only knew,' said the other, shaking his head. 'But there! as my dear girl is anxious, I may as well make a clean breast of it. Will you sit down?'

Balfour sat down. He was thinking more of the train than of his father-in-law's affairs.

'Do you know,' said Lord Willowby, with something of a pathetic air, 'that you are about the last man in the world to whom I should like to reveal the cause of my present anxieties. You are—you will forgive me for saying so—apt to be harsh in your judgments; you do not know what temptations poverty puts before you. But my dear girl must plead for me.'

Balfour, who did not at all like this abject tone, merely waited in mute attention. If this revelation was to be protracted, he would have to take a later train.

'About a year and a half ago,' said his lordship, letting his eyes rest vaguely on the arm of Balfour's easy-chair, 'things had gone very badly with me, and I was easily induced into joining a speculation, or rather a series of speculations, on the Stock Exchange, which had been projected by several friends of mine who had been with me in other undertakings. They were rich men, and could have borne their previous losses; I was a poor man, and—and, in short, desperate. Moreover, they were all business men, one or two of them merchants whose names are known all over the world; and I had a fair right to trust to their prudence—had I not?'

'Prudence is not of much avail in gambling,' said Balfour. 'However, how did you succeed?'

'Our operations (which they conducted, mind you) were certainly on a large scale—an enormous scale. If they had come out successfully, I should never have touched a company, or a share, or a bond, for the rest of my life. But instead of that, every thing went against us; and while one or two of us could have borne the loss, others of us must have been simply ruined. Well, it occurred to one or two of these persons—I must beg you to believe, Balfour, that the suggestion did not come from me—that we might induce our broker, by promises of what we should do for him afterward, to assume the responsibility of these purchases and become bankrupt.'

A sudden look of wonder—merely of wonder, not yet of indignation—leaped to the younger man's face.

'My dear fellow,' pleaded Lord Willowby, who had been watching for this look, 'don't be too rash in condemning us—in condemning me, at all events. I assure you I at once opposed this plan when it was