

CHOICE LITERATURE.

COBWEBS AND CABLES.

BY HESBA STRETTON.

CHAPTER VI.—THE OLD BANK.

About the same hour that Roland Seston set off under shelter of old Marlowe's waggon to attempt his escape, Mr. Clifford, the senior partner in the firm, reached Riversborough by the last train from London. It was too late for him to intrude on the household of his young partner, and he spent the night at a hotel.

The old bank at Riversborough had been flourishing for the last hundred years. It had the power of issuing its own notes; and until lately these notes, bearing the familiar names of Clifford and Seston, had been preferred by the country people around to those of the Bank of England itself. For nobody knew who were the managers of the Bank of England; while one of the Sestons, either father or son, could be seen at any time for the last fifty years. On ordinary days there were but few customers to be seen in its handsome office, and a single clerk might easily have transacted all the business. But on market-days and fair-days the place was crowded by loud-voiced, red-faced country gentlemen, and by awkward and burly farmers, from the moment its doors were opened until they were closed at the last stroke of four sounding from the church clock near at hand. The strong room of the Old Bank was filled full with chests containing valuable securities and heirlooms, belonging to most of the county families in the neighbourhood.

For the last twenty years Mr. Clifford had left the management of the bank entirely to the elder Seston, and upon his death to his son, who was already a partner. He had lived abroad, and had not visited England for more than ten years. There was a report, somewhat more circumstantial than a rumour, but the truth of which none but the elder Seston had ever known, that Mr. Clifford, offended by his only son, had let him die of absolute starvation in Paris. Added to this rumour was a vague story of some crime committed by the younger Clifford, which his father would not overlook or forgive. That he was a hard man, austere to utter pitilessness, everybody averred. No transgressor need look to him for pardon.

When Roland Seston had laid his hands upon the private personal securities belonging to his senior partner, it was with no idea that he would escape the most rigorous prosecution, should his proceedings ever come to the light. But it was with the fixed conviction that Mr. Clifford would never return to England, or certainly not to Riversborough, where this hard report had been circulated and partly accepted concerning him. The very bonds he had dealt with, first borrowing money upon them, and at last selling them, had been bequeathed to him in Mr. Clifford's will, of which he was himself the executor. He had, as he persuaded himself, only forestalled the possession of them. But a letter he had received from Mr. Clifford, informing him that he was on his way home, with the purpose of thoroughly investigating the affairs of the bank, had fallen like a thunderbolt upon him, and upon Acton, through whose agency he had managed to dispose of the securities without arousing any suspicion.

Early the next morning Mr. Clifford arrived at the bank, and heard to his great surprise that his partner had started for London, and had been away the day before; possibly, Madame Seston suggested with some anxiety, in the hope of meeting him there. No doubt he would be back early, for it was the day of the May fair, when there was always an unusual stir of business. Mr. Clifford took his place in the vacant bank parlour, and waited somewhat grimly for the arrival of the head clerk, Acton.

There was a not unpleasant excitement among the clerks, as they whispered to each other on arrival that old Clifford was come and Roland Seston was still absent. But this excitement deepened into agitation and misgiving as the hour for opening the bank drew near and Acton did not arrive. Such a circumstance had never occurred before, for Acton had made himself unpopular with those beneath him by expecting devotion equal to his own to the interests of the firm. When ten o'clock was close at hand a clerk ran round to Acton's lodgings, but before he could return a breathless messenger rushed into the bank as the doors were thrown open, with the tidings that the head clerk had been found by his landlady lying dead in his bed.

More quickly than if the town crier had been sent round the streets with his bell to announce the news, it was known that Roland Seston was missing and the managing clerk had committed suicide. The populace from all the country round was flocking into the town for the fair, three-fourths of whom did business with the Old Bank. No wonder that a panic took possession of them. In an hour's time the tranquil street was thronged with a dense mass of town-people and country-people, numbers of whom were fighting their way to the bank as if for dear life. There was not room within for the crowds who struggled to get to the counters and present their checks and bank-notes, and demand instant settlement of their accounts. In vain Mr. Clifford assured them there was no fear of the firm being unable to meet its liabilities. In cases like these the panic cannot be allayed by words.

As long as the funds held out the checks and notes were paid over the counter; but this could not go on. Mr. Clifford himself was in the dark as to the state of affairs, and did not know how his credit stood. Soon after midday the funds were exhausted, and with the utmost difficulty the bank was cleared and the doors closed. But the crowd did not disperse; rather it grew denser as the news spread like wildfire that the Old Bank had stopped!

It was at the moment that the bank doors were closed that Phebe turned into Whitefriars Road. She had taken a train from Upchurch, leaving her father to return home alone with the empty waggon. It was a strange sight which met her. The usually quiet street was thronged from end to end, and the babble of many voices made all sounds indistinct.

Even on the outskirts of the crowd there were men, some pale and some red with anxiety, struggling with elbows and shoulders to make their way through to the bank, in the vain hope that it would not be too late. A strongly-built, robust farmer faintly away beside her, like a delicate woman, when he heard that the doors were shut; and his wife and son, who were following him, bore him out of the crush as well as they could. Phebe, pressing gently forward, and gliding in wherever a chance movement gave her an opportunity, at last reached the archway at the side of the house, and rapped urgently for admittance. A scared-looking man-servant, who opened the door with the chain upon it, let her in as soon as he recognized who she was.

"It's a fearsome day," he said; "master's away, gone nobody knows where; and old Acton's poisoned himself. Nobody dare tell Mrs. Seston; but Madame knows. She is in the dining-room, Miss Marlowe."

Phebe found her, as she had done the day before, sitting in the oriel window; but the usually placid-looking little woman was in a state of nervous agitation. As soon as she caught sight of Phebe's painful face she ran to her, and clasping her in her arms, burst into a passion of tears and sobs.

"My son!" she cried; "what can have become of him, Phebe? Where can he be gone? If he would only come home, all these people would be satisfied, and go away. They don't know Mr. Clifford, but they know Roland; he is so popular. The servants say the bank is broken; what does that mean, Phebe? And poor Acton! They say he is dead—he did kill himself by poison. Is it not true, Phebe? Tell me it is not true!"

But Phebe could say nothing to comfort her; she knew better than anyone else the whole truth of the calamity. But she held the weeping little woman in her strong young arms, and there was something consoling in her loving clasp.

"And where are the children?" she asked, after a while. "I sent them to play in the garden," answered Madame; "their own little plots are far away, out of sight of the dreadful street. What good is it that they should know all this trouble?"

"No good at all," replied Phebe. "And where is Mrs. Seston?"

"Alas, my Phebe!" she exclaimed, "who dare tell her? Not me; no, no! She is shut up in her little chamber, and she forgets all the world—her children even, and Roland himself. It is as if she went away into another life, far away from ours; and when she comes home again she is like one in a dream. Will you dare to tell her?"

"Yes, I will go," she said.

Yet with very slow and reluctant steps Phebe climbed the staircase, pausing long at the window midway, which overlooked the wide and sunny landscape in the distance, and the garden just below. She watched the children busy at their little plots of ground, utterly unconscious of the utter ruin that had befallen them. How lovely and how happy they looked! She could have cried out aloud, a bitter and lamentable cry. But as yet she must not yield to the flood of her own grief; she must keep it back until she was at home again, in her solitary home, where nobody could hear her sobs and cries. Just now she must think for, and comfort, if comfort were possible, these others, who stood even nearer than she did to the sin and the sinner. Gathering up her courage, she quickened her footsteps and ran hurriedly up the remaining steps.

But at the drawing-room door, which was partly open, her feet were arrested. Within, standing behind the rose-coloured curtains, stood the tall, slender figure of Felicia, with her clear and colourless face catching a delicate flush from the tint of the hangings that concealed her from the street. She was looking down on the crowd below, with the perplexity of a foreigner gazing on some unfamiliar scene in a strange land. There was a half-smile playing about her lips, but her whole attention was so absorbed by the spectacle beneath her that she did not see or hear Phebe until she was standing beside her, looking down also on the excited crowd.

"Phebe!" she exclaimed, "You here again? Then you can tell me, are the good people of Riversborough gone mad? or is it possible there is an election going on, of which I have heard nothing? Nothing less than an election could rouse them to such a pitch of excitement."

"Have you heard nothing of what they say?" asked Phebe.

"There is such a Babel," she answered; "of course I hear my husband's name. It would be just like him if he got himself elected member for Riversborough without telling me anything about it till it was over. He loves surprises; and I—why, I hate to be surprised."

"But he is gone!" said Phebe.

"Yes, he told me he was going to London," she went on; "but if it is no election scene, what is it, Phebe? Why are all the people gathered here in such excitement?"

"Shall I tell you plainly?" asked Phebe, looking steadily into Felicia's dark, inscrutable eyes.

"Tell me the simple truth," she replied, somewhat haughtily; "if any human being can tell it."

"Then the bank has stopped payment," answered Phebe. "Poor Mr. Acton has been found dead in bed this morning; and Mr. Seston is gone away, nobody knows where. It is the May fair to-day, and all the people are coming in from the country. There's been a run on the bank till they are forced to stop payment. That is what brings the crowd here."

Felicia dropped the curtain which she had been holding back with her hand, and stepped back a pace or two from the window. But her face scarcely changed, she listened calmly and collectedly, as if Phebe was speaking of some persons she hardly knew.

"My husband will come back immediately," she said.

"Is not Mr. Clifford there?"

"Yes," said Phebe.

"Are you telling me all?" asked Felicia.

"No," she answered; "Mr. Clifford says he has been robbed. Securities worth nearly ten thousand pounds are missing. He must have found it out already."

"Who does he suspect?" she asked again imperiously; "he does not dare suspect my husband?"

Phebe replied only by a mute gesture. She had never had a secret to conceal before, and she did not see that she had betrayed herself by the words she had uttered. The deep gloom on her bright young face struck Felicia for the first time.

"Do you think it was Roland?" she asked.

Again the same dumb, hopeless gesture answered the question. Phebe could not bring her lips to shape a word of accusation against him. It was agony to her to feel her idol disgraced and cast down from his high pedestal; yet she had not learned any way of concealing or misrepresenting the truth.

"You know he did it?" said Felicia.

"Yes, I know it," she whispered.

For a minute or two Felicia stood with her white hands resting on Phebe's shoulders, gazing into her mournful face with keen, questioning eyes. Then, with a rapid flush of crimson, betraying a strong and painful heart-throb, which suffused her face for an instant and left it paler than before, she pressed her lips on the girl's sunburnt forehead.

"Tell nobody else," she murmured; "keep the secret for his sake and mine."

Before Phebe could reply she turned away, and with a steady, unflinching step, went back to her study and locked herself in.

CHAPTER VII.—AN INTERRUPTED DAY-DREAM.

Felicia's study was so quiet a room, quite remote from the street, that it was almost a wonder the noise of the crowd had reached her. But this morning there had been a pleasant tumult of excitement in her own brain, which had prevented her from falling into an absorbed reverie, such as she usually indulged in, and rendered her peculiarly susceptible to outward influences. All her senses had been awake to-day.

On her desk lay the two volumes of a new book, handsomely got up, with pages yet uncut, as it had come from the publishers. A dozen times she had looked at the title-page as if unable to convince herself of the reality, and read her own name—Felicia Riversdale Seston. It was the first time her name as an author had been published, though for the last three years she had from time to time written anonymously for magazines. This was her own book, thought out, written, revised, and completed in her chosen solitude and secrecy. No one knew of it; possibly Roland suspected something, but he had not ventured to make any inquiries, and she had no reason to believe that he even suspected its existence. It was simply altogether her own, no other mind had any part or share in it.

There was something like rapture in her delight. The book was a good book—she was sure of it. She had not succeeded in making it as perfect as her ideal, but she had not signally failed. It did in a fair degree represent her inmost thoughts and fancies. Yet she could not feel quite sure that the two volumes were real, and the letter from the publisher, a friendly and pleasant letter enough, seemed necessary to vouch for them. She read and re-read it. The little room seemed too small and close for her. She opened the window to let in the white daylight, undisguised by the faint, green tint of the glass, and she leaned out to breathe the fresh, sweet air of the spring morning. Life was very pleasurable to her to-day.

There were golden gleams, too, upon the future. She would no longer be the unknown wife of a country banker, moving in a narrow sphere, which was altogether painful to her in its provincial philistinism. It was a sphere to which she had descended in girlish ignorance. Her uncle, Lord Riversdale, had been willing to let his portionless niece marry this prosperous young banker, who was madly in love with her, and a little gentle pressure had been brought to bear on the girl of eighteen, who had been placed by her father's death in a position of dependence. Since then a smouldering fire of ambition and of dissatisfaction with her lot had been lurking unsuspected under her cold and self-absorbed manner.

But her thoughts turned with more tenderness than usual toward her husband. She had aroused in him also a restless spirit of ambition, though in him it was for her sake, not for his own. He wished to restore her, if possible, to the position she had sacrificed for him, and Felicia knew it. Her heart, beating faster with her success, was softened toward him; and tears suffused her dark eyes for an instant as she thought of his astonishment and exultation.

The children were at play in the garden below her, and their merry voices greeted her ear pleasantly. The one human being who really dwelt in her inmost heart was her boy Felix, her first-born child. Hilda was an unnecessary supplement to the page of her maternal love. But for Felix she dreamed day-dreams of extravagant aspiration; no lot on earth seemed too high or too good for him. He was a handsome boy, the very image of her father, the late Lord Riversdale, and now as she gazed down on him, her eyes slightly dewed with tears, he looked up to her window. She kissed her hand to him, and the boy waved his little cap toward her with almost passionate gesticulations of delight. Felix would be a great man some day; this book of hers was a stone in the foundation of his fame as well as of her own.

It was upon this mood of exultation, a rare mood for Felicia, that the cry and roar from the street had broken. With a half-smile at herself, the thought flashed across her mind that it was like a shout of applause and admiration, such as might greet Felix some day, when he had proved himself a leader of men. But it aroused her dormant curiosity, and she had descended to be drawn by it to the window of the drawing-room overlooking Whitefriars Road, in order to ascertain its cause. The crowd filling the street was deeply in earnest, and the aim of those who were fighting their way through it was plainly the bank offices in the floor below her. The sole idea that occurred to her—for she was utterly ignorant of her husband's business—was that some unexpected crisis in the borough had arisen, and its people were coming to Roland Seston as their leading towns-