

"YOU MUST KNOW BANKS!"

My wife and I resolved to retire from the perplexities and publicity of a town life into the innocent ease and obscurity of a country village; and having made up our minds to the move, we tried to settle the whereabouts. After answering a hundred advertisements of small and singularly unobjectionable houses, and visiting some fifty of them, we fixed on one on the outskirts of the large village of Sefton. We imagined ourselves scientific, so we made our choice with a view to ferns, aquariums, flowers, mosses, and other roots of experimental philosophy. Of course our new neighbors looked on us as over-learned, seeing these symptoms of abstruseness, and complimented us by declaring we had quite a museum indoors and horticultural gardens out. We had not succeeded in obtaining much celebrity before, but we soon became even more celebrated than we desired.

As one neighbor called after another, and all were introduced to our curiosities, nature and artificial, the general cry was, "O, you should know Banks! You must know Banks!"

"Who is Banks?" he asks.

"Such a clever man! quite a genius. Has been all over the world, and knows everything. Lives alone in that lovely place the other side of the village, and has the most beautiful garden and fernery in the county."

"What is he like?" asks my wife, interested.

"Well, like clever people generally. Careless of his appearance, and peculiar-looking."

"Humph!" say I, glancing at my wife to see how she will take this; for, between ourselves, she considers herself clever, and is especially particular in her dress, and is anything but peculiar-looking.

"That theory was exploded when Hannah More died. Clever people are no longer peculiar," she says satirically.

"Everybody is clever nowadays," I remark sentimentally.

At the end of each day, as our last visitor departed, my wife would say:

"How strange that Banks has not called! We must know Banks."

We are naturally fond of society, and were soon admitted into the various coteries of the village and its neighborhood. We went to dinners, afternoon teas, suppers, wherever we were invited, and soon became quite popular people; but we never met Banks. Either he was not at home or he had excused himself on this plea or that; or he had not been invited, for "it was no good to invite him; he always declined."

Even in this seventh heaven of country love and peace there was bitterness, and my wife's happiness was alloyed because she could not "know Banks."

"If they would not din his name into my ears for ever, I should be indifferent," she said; "but we really must make his acquaintance."

"We have no daughters to marry, so why are you so anxious about a bachelor?" I ask beginning to feel jealous.

"He is evidently the only person in the place worth knowing," she replies. "Besides, he gives to everything. I see his name down for every charity, and I want to ask for a subscription to my pet Dorcas."

"Write him a polite note in the third person."

"I will; then we must know Banks." The sentence had become a proverb and joke between us.

My wife wrote, and in a week or so received a note and five pounds, with Mr. Banks' compliments. She composed so elaborate an acknowledgment that I accused her of writing a love-letter, and getting fast in her old age. I got a good snubbing in return.

We were celebrated for our little dinners; but even they were not as charming as they used to be for lack of this unattainable element, and I now grew anxious to secure it. We passed and repassed his house—passed to look at his profusion of flowers and ferns—sought for him at church, where, we were told, he was to be seen twice each Sunday, but failed to see him. Once we were walking with a friend, who exclaimed suddenly, "There is Banks! I want to speak to him;" and we perceived a tallish man in the distance, whose only remarkable feature was a wide-awake. On another occasion, a young lady was with us, and she said with a blush and a simper, "Here is Mr. Banks!" as somebody passed rapidly and raised his hat.

"He is nothing particular after all," said my wife, glancing back.

"O, he is charming! Don't you know Mr. Banks?" said the young lady.

One day, however, when we were near his house, we saw a man working in the garden. My wife said impulsively,

"There is the gardener! I must ask him for a bit of that curious fern."

She started across the road, and I followed humbly, as I am always compelled to do. I hear her make her requests in her most gracious and bland manner, and see the gardener turn and approach the railing.

"You have such a lovely garden. It does you so much honor," she says, while I examine the man.

"Will you walk in and look at it, and make choice of any specimens you fancy?" he said politely, but nervously, and with a slight impediment in his speech.

He went towards a small gate leading into a shrubbery at the bottom of the garden, my wife skirting the railing in the same direction, and I following with a chuckle. "Now we shall know Banks."

"You may be sure he is not at home, or we should not be asked in," said she.

I always say that it is no wonder I am jealous, for my wife's manner is certainly frightfully attractive. It was quite as courteous to her gardener as it could have been to the enviable Banks himself.

"So much obliged to you. This is quite a paradise," she says, passing through the gate held open by the gardener, and adding carelessly, "I suppose Mr. Banks is not at home?"

"I am Mr. Banks," was the curt reply.

Thus, at last, we knew Banks! My wife was confused for a moment, during which brief period I came to the rescue, with—

"You must excuse our intrusion; for having heard of your choice ferns, we could no more resist their attraction than a moth a candle's. My wife is the most resolute specimen-hunter in the world."

"And we have heard so much of you and your treasures that we have been dying to be acquainted with you ever since we have been here," said that lady, recovering herself.

"I intended to do myself the pleasure," began Banks, and paused.

"We have hoped and despaired so long that we have anticipated you," said my wife, laughing, and venturing to look at Banks for the first time.

He was a man of about forty, or perhaps less, young and yet old looking—with that expression of mingled reserve, sweetness, and melancholy which women call "interesting." He had a broad forehead, well lined either with thought or care, and deep-set, expressive grey eyes. They were rather like my wife's, and I perceived that when they glanced at one another, a sort of understanding, one might almost say mesmeric sympathy, passed from one to the other.

We were soon all three engaged in conversation on topics of mutual interest. He had not been overrated, and was certainly an agreeable, clever, and in some sort scientific man. He showed us his garden, which was laid out with great taste, and which he said he cultivated mainly himself; his fernery, containing every specimen of fern capable of bearing the English climate, and a rockery covered with various species of parasitical plants, mosses, and lichens that must have cost him years of labor to collect and make flourish. But what pleased my wife and me most, in spite of our scientific proclivities, was a dell outside the garden, which held a rustic seat, and through which a tiny rivulet ran. Here was every wild-flower that bounteous spring lavishes on ungrateful man, and every bird that sings in England's air. Crumbs were visible, for which Mr. Banks excused himself by saying that he had got into the habit of strewing them in winter, and continued it all the year round.

"The nightingale favours me sometimes," he said, "and some of the birds are quite tame."

As if in proof of his assertion, a thrush burst into song so near us that I turned in surprise, and saw the bird so close that I could have caught it. I was, in effect, about to make the attempt; but Banks arrested me, saying quietly,

"I never molest them, and I have educated Flush to respect their privileges."

He pointed to a shaggy terrier, following close at his heels.

"That was Mrs. Browning's dog!" said my wife, who was a devoted lover of that great poetess.

"Yes. I named this dear friend after him. Mrs. Browning understood that a dog was truly one's fastest friend. My Flush, like hers, has

"Watched within a curtained room,
Where no sunbeam brake the gloom,
Round the sick and dreary."

At the sound of his name, Flush sprang upon his master, and licked his hand, while I remarked that Mrs. Browning's letters to Mr. Wedgewood concerning Flush were almost more delightfully earnest than her poem.

As we could not remain in this enchanted land for ever, we prepared to leave it. My wife's hands, and arms even, were filled with floricultural treasures, so that she might easily have bowed herself off; but shake hands she would and did; so we all parted more as friends than strangers.

We expected a visit from Banks the next day—at least my wife did—but we were disappointed. The week passed, and he did not come.

"Your fascinations have failed for once," I say.

"I shall send him that lycopodium he was asking about, and then he must come," she replies.

"We will know Banks!" I cry suspiciously.

The lycopodium went, and a note of thanks was returned; still he did not call. But he waylaid us as we again passed his house—we always were passing his house—and graciously acknowledged the gift. Down came a quick, patterning, unexpected April shower, and we had no umbrella. Politeness compelled him to offer shelter, and we went into his house.

"Well, we have succeeded at last, Mr. Banks," I say, when we are happily engaged in surveying his small aquarium and vaunting our own; Flush was at his side.

He looks inquisitive, my wife reproachful, for she knows me, and expects something disagreeable; but I continue provokingly.

"You will not come to the mountain, so the mountain has forced itself upon you. My wife thinks you the only person worth knowing in Sefton, and, woman-like, she has made your acquaintance."

I believed they both blushed, as he muttered

something about "too much honor." I know my wife looked indignantly at me.

"Will you waive ceremony and dine with us to-morrow?" I continue. "We have many pursuits in common, and we have some things that may interest you. We shall be quite alone, and have not even a marriageable daughter."

He smiled, and his smile was winning. I was conscious of being better dressed, even better looking, but I could not boast of such a smile as that; and I glanced at my wife to see if she had observed it. Of course she had, for nothing ever escapes her.

"I go little into society; but I shall be very happy," he said, to my great surprise and my wife's undisguised delight.

She had compassed her end at last, and we should know Banks! No sooner did we reach home than she began preparations for the *petit dîner* of the morrow.

"You never took half so much trouble for me!" I grumble.

"You were never half so interesting," she retorts.

Well, we triumphed in having Banks all to ourselves. We were *trois têtes dans un bonnet*; for as soon as he overcame a slight shyness at finding himself reversing the etiquette of society, he entered into all our pet theories with evident interest. He was a delightful companion; and I regarded my wife's pleasure in securing him with my usual cynical jealousy. I must not forget to say that he was accompanied by Flush, for whose presence he apologised by the assurance that they were inseparable.

By degrees we also grew to be nearly inseparable; that is to say, my wife tamed him so judiciously, that he came to us whenever he liked, and our intimacy gradually ripened into friendship. We discovered that he had been a great traveller; an extensive reader; a wandering philanthropist; but of his private history we could glean nothing. He was known to be of good family and ample means, and there was no ascertained blight on his name or fame; but he lived alone, and seemed to have few personal friends. He was, however, a good deal from home, and my wife had no doubt but that he went to visit his relations.

As she was the most consummate and determined of match-makers, my jealousy was excited because she did not propose to find a wife for Banks. I mooted the subject cautiously one day, when she assured me she had been thinking of it, but that she intended him to supply my place when kindly Nature had finished her work with me.

"I am the tougher of the two," I say grimly.

"Well, I have considered that side of the question also," she replied reflectively; "so I mean to keep you both as long as I can, and be consoled by the survivor when one shall depart."

"What if you should go first?" I ask. "Then it will be for me to look out, and I shall at once propose for Addy."

"Addy would no more have you than the Great Mogul; but she would just suit Banks," says my wife reflectively. "Let us ask her to come."

"With all my heart; but you know she will see no one but ourselves," I reply.

"That will suit very well; for then you and she can amuse one another, and I will improve the occasion with Banks. We do know Banks."

My wife always acts on the spur of the moment; for, like her sex generally, she is what has been delicately called "a creature of impulse." She wrote her invitation at once, talking to me the whole time.

"It will be rich fun to try and bring them together. He declines to meet our friends; she has given up society since her husband's death. I should have consoled myself long ago, for he was no better than a mummy or a jelly-fish! But I could not change my name for Banks! Adelaide Percy could never become Adelaide Banks!"

"I thought you intended us to remain as we are, until you could marry Banks, and I Addy," I suggest.

"I don't quite understand your position," she remarks, signing her name in letters that filled a line.

Neither did I; but I suggested that we should be like the Kilkenny cats; a story that puzzled me when I was young, and puzzles me still.

The Adelaide Percy to whom this suddenly-improvised invitation was sent was the widow of Marmaduke Percy, Esq., M. P. for —shire. We had been on a visit to her just before we had the happiness first "to know Banks," and had married old Percy, and why she grieved for him now that he had been so considerate as to leave her rich, handsome, and still sufficiently young, nobody could guess; except, perhaps, my wife, who made even broader "Guesses at Truth" than the admirable brothers Hare. She said that she was convinced Addy had been forced into the match; for had she not been her schoolfellow and bosom friend, and did she not know that she would never have married an old man if she could have helped it? What girl would?

Be this as it may, we had found Mrs. Percy a highly prosperous, but somewhat reserved and sobered lady. Her handsome country-house peered much devoted to her. We heard and friend to the poor neighbors who surrounded her. Really a friend, and not an inquisitor, as fesson of the poor. But she saw no society, befriended their daily duty-rounds in their various

vehicles; and but for innate good-breeding, she would not have seen these. Still, we had a delightful time with her, for she was well-read, and had travelled before her marriage, making the most of her opportunities; moreover, she cleared us to all places where we fancied our coveted specimens might be obtained.

My wife, whose curiosity is as remarkable as her match-making and impulse, learnt from one and another of her people that she had been a devoted wife to the most selfish and tiresome of husbands; nursing him, through illness and still worse irritability, with unswerving patience and sweetness; but she also learnt that she had never been either more cheerful or less reserved than we found her.

"A model woman!" I exclaimed. "Calm, sober, reticent!"

"Tiresome! I hate people from whom one cannot pump up a secret; and Addy won't tell even me what has changed her so!" said my wife, pressing a flower she was about to dry.

"Perhaps it was that railway accident abroad, in which her only brother was killed," I suggested, examining a piece of moss.

"More likely a tiresome husband. Nothing depresses the spirits like a husband," she replied demurely.

"Yours are lively enough," I rejoined. "That speaks well for me."

We remained a month with Addy, and left her much as we found her; grave, thoughtful, and reserved, but truly affectionate and warm-hearted.

My wife seemed unable to exist through the two days that intervened between her invitation and Addy's answer. Happily for me, Addy was tractable, and promised to come, provided she were not expected to see people.

"Banks cannot be called people. She must know Banks!" says my most-unyielding of wives, pulling my hair with delight.

"You will get into hot water between them, like that leaf you are skeletoning," say I ungrammatically, if scientifically.

Addy arrived; and whether it was change of air, or the sense of once more visiting old friends, she greeted us cheerfully, and with evident pleasure. Her pale cheeks flushed, and her handsome eyes flared, as my wife welcomed her with all the effusion of a school-girl.

"You are quite alone; you will have no company?" were amongst her first questions.

"One cannot be said to be alone, when one is two; and everybody knows three are no company," said my wife evasively.

Banks was invited for the very next day, also under the impression that we were alone; but, as my wife insisted again, "three's no company."

We were getting through the twilight ten minutes before dinner, when a distant but shrill bark announced Flush. Addy was almost animated at that moment; but my wife looked at me doubtfully.

"O, Addy, I am so sorry! I verily believe this is a tame friend of ours and his dog. We must ask him to dinner; indeed, I darsay he has come on purpose; for he has *carte blanche* here, and I forgot to give him *carte noire* on your account," said my wife, with shameless effrontery.

Addy seemed about to escape, when Banks entered unannounced.

"Only an old friend and schoolfellow of mine," whispered my wife as she rose to meet him, and muttered some sort of inaudible introduction.

He was taken in, but was too much of a gentleman to run away; so he seated himself near my wife, and began to talk at one end of our good-sized drawing-room, while I engaged Addy in conversation at the other. She was seated with her back to the conservatory, and her tall elegant figure was half in light, half in shadow. Her low voice must have been inaudible to our companions; but the echo of theirs reached us. Just as dinner was announced, she said hastily:

"Who is he?"

And I replied, as I offered my arm:

"O, don't you know Banks? I thought everybody knew Banks."

When our *partie quarrée* was formed, and I was mentally rubbing my hands at my gustatory prospects, I glanced at our guests to see how they had taken this infringement of our compact. Addy was gazing at her empty plate as if it were a mesmerist, and she a hapless medium. She was pale and motionless, and the color had gone from her lips. I could not have believed that the presence of a stranger could have produced such an effect, and began to think there was some obstinacy of temper at the bottom of her misanthropy. I looked from her to Banks. He was talking to my wife, and bowling out soup for her; looking rather "put out," it must be confessed.

"Do have some soup, Addy? You eat nothing," said that diplomatist, as Addy shook her head at our neat parlor-maid.

"Some fish, then? You are ill, dear?" she added, seeing how pale our guest was.

"No, no. Pray, don't," said Addy, casting an incomprehensible glance of entreaty at my wife, and gulping down a large glass of water.

Banks started, dropped the soup-plate, and looked at his *vis-à-vis* for the first time. I shall never forget his face as he saw that grand profile; for Addy was as handsome as a Cleopatra.

"Can this be love at first sight?" I asked myself.

His face grew crimson; his brows met as with an angry frown; his deep eyes flashed; and he half rose, as if about to leave the dinner-table. Flush rose also, with an inquiring bark; but, putting him down almost roughly, he recovered himself, and said, in a low hoarse voice: