## CHAPTER THREE--THRIFT--AND THE CHILD

But there was nothing improper in my observing to Fyne that, last night, Mrs. Fyne seemed to have some idea where that enterprising young lady had gone to. Fyne shook his head. No; his wife had been by no means so certain as she had pretended to be. She merely had her reasons to think, to hope, that the girl might have taken a room somewhere in London, had buried herself in town--in readiness or perhaps in horror of the approaching day--

He ceased and sat solemnly dejected, in a brown study. "What day?" I asked at last; but he did not hear me apparently. He diffused such portentous gloom into the atmosphere that I lost patience with him.

"What on earth are you so dismal about?" I cried, being genuinely surprised and puzzled. "One would think the girl was a state prisoner under your care."

And suddenly I became still more surprised at myself, at the way I had somehow taken for granted things which did appear queer when one thought them out.

"But why this secrecy? Why did they elope--if it is an elopement? Was the girl afraid of your wife? And your brother-in-law? What on earth possesses him to make a clandestine match of it? Was he afraid of your wife too?"

Fyne made an effort to rouse himself.

"Of course my brother-in-law, Captain Anthony, the son of . . . " He checked himself as if trying to break a bad habit. "He would be persuaded by her. We have been most friendly to the girl!"

"She struck me as a foolish and inconsiderate little person. But why should you and your wife take to heart so strongly mere folly--or even a want of consideration?"

"It's the most unscrupulous action," declared Fyne weightily--and sighed.

"I suppose she is poor," I observed after a short silence. "But after all . . . "

"You don't know who she is." Fyne had regained his average solemnity.

I confessed that I had not caught her name when his wife had introduced us to each other. "It was something beginning with an S- wasn't it?" And then with the

utmost coolness Fyne remarked that it did not matter. The name was not her name.

"Do you mean to say that you made a young lady known to me under a false name?" I asked, with the amused feeling that the days of wonders and portents had not passed away yet. That the eminently serious Fynes should do such an exceptional thing was simply staggering. With a more hasty enunciation than usual little Fyne was sure that I would not demand an apology for this irregularity if I knew what her real name was. A sort of warmth crept into his deep tone.

"We have tried to be riend that girl in every way. She is the daughter and only child of de Barral."

Evidently he expected to produce a sensation; he kept his eyes fixed upon me prepared for some sign of it. But I merely returned his intense, awaiting gaze. For a time we stared at each other. Conscious of being reprehensibly dense I groped in the darkness of my mind: De Barral, De Barral--and all at once noise and light burst on me as if a window of my memory had been suddenly flung open on a street in the City. De Barral! But could it be the same? Surely not!

"The financier?" I suggested half incredulous.

"Yes," said Fyne; and in this instance his native solemnity of tone seemed to be strangely appropriate. "The convict."

Marlow looked at me, significantly, and remarked in an explanatory tone:

"One somehow never thought of de Barral as having any children, or any other home than the offices of the "Orb"; or any other existence, associations or interests than financial. I see you remember the crash . . . "

"I was away in the Indian Seas at the time," I said. "But of course--"

"Of course," Marlow struck in. "All the world . . . You may wonder at my slowness in recognizing the name. But you know that my memory is merely a mausoleum of proper names. There they lie inanimate, awaiting the magic touch--and not very prompt in arising when called, either. The name is the first thing I forget of a man. It is but just to add that frequently it is also the last, and this accounts for my possession of a good many anonymous memories. In de Barral's case, he got put away in my mausoleum in company with so many names of his own creation that really he had to throw off a monstrous heap of grisly bones before he stood before me at the call of the wizard Fyne. The fellow had a pretty fancy in

names: the "Orb" Deposit Bank, the "Sceptre" Mutual Aid Society, the "Thrift and Independence" Association. Yes, a very pretty taste in names; and nothing else besides--absolutely nothing--no other merit. Well yes. He had another name, but that's pure luck--his own name of de Barral which he did not invent. I don't think that a mere Jones or Brown could have fished out from the depths of the Incredible such a colossal manifestation of human folly as that man did. But it may be that I am underestimating the alacrity of human folly in rising to the bait. No doubt I am. The greed of that absurd monster is incalculable, unfathomable, inconceivable. The career of de Barral demonstrates that it will rise to a naked hook. He didn't lure it with a fairy tale. He hadn't enough imagination for it . . . "

"Was he a foreigner?" I asked. "It's clearly a French name. I suppose it was his name?"

"Oh, he didn't invent it. He was born to it, in Bethnal Green, as it came out during the proceedings. He was in the habit of alluding to his Scotch connections. But every great man has done that. The mother, I believe, was Scotch, right enough. The father de Barral whatever his origins retired from the Customs Service (tide-waiter I think), and started lending money in a very, very small way in the East End to people connected with the docks, stevedores, minor barge-owners, ship-chandlers, tally clerks, all sorts of very small fry. He made his living at it. He was a very decent man I believe. He had enough influence to place his only son as junior clerk in the account department of one of the Dock Companies. "Now, my boy," he said to him, "I've given you a fine start." But de Barral didn't start. He stuck. He gave perfect satisfaction. At the end of three years he got a small rise of salary and went out courting in the evenings. He went courting the daughter of an old sea- captain who was a churchwarden of his parish and lived in an old badly preserved Georgian house with a garden: one of these houses standing in a reduced bit of "grounds" that you discover in a labyrinth of the most sordid streets, exactly alike and composed of six-roomed hutches.

Some of them were the vicarages of slum parishes. The old sailor had got hold of one cheap, and de Barral got hold of his daughter--which was a good bargain for him. The old sailor was very good to the young couple and very fond of their little girl. Mrs. de Barral was an equable, unassuming woman, at that time with a fund of simple gaiety, and with no ambitions; but, woman-like, she longed for change and for something interesting to happen now and then. It was she who encouraged de Barral to accept the offer of a post in the west-end branch of a great bank. It appears he shrank from such a great adventure for a long time. At last his wife's arguments prevailed. Later on she used to say: 'It's the only time he ever listened to me; and I wonder now if it hadn't been better for me to die before I ever made him go into that bank.'

You may be surprised at my knowledge of these details. Well, I had them ultimately from Mrs. Fyne. Mrs. Fyne while yet Miss Anthony, in her days of bondage, knew Mrs. de Barral in her days of exile. Mrs. de Barral was living then in a big stone mansion with mullioned windows in a large damp park, called the Priory, adjoining the village where the refined poet had built himself a house.

These were the days of de Barral's success. He had bought the place without ever seeing it and had packed off his wife and child at once there to take possession. He did not know what to do with them in London. He himself had a suite of rooms in an hotel. He gave there dinner parties followed by cards in the evening. He had developed the gambling passion--or else a mere card mania--but at any rate he played heavily, for relaxation, with a lot of dubious hangers on.

Meantime Mrs. de Barral, expecting him every day, lived at the Priory, with a carriage and pair, a governess for the child and many servants. The village people would see her through the railings wandering under the trees with her little girl lost in her strange surroundings. Nobody ever came near her. And there she died as some faithful and delicate animals die--from neglect, absolutely from neglect, rather unexpectedly and without any fuss. The village was sorry for her because, though obviously worried about something, she was good to the poor and was always ready for a chat with any of the humble folks. Of course they knew that she wasn't a lady--not what you would call a real lady. And even her acquaintance with Miss Anthony was only a cottage-door, a village-street acquaintance. Carleon Anthony was a tremendous aristocrat (his father had been a "restoring" architect) and his daughter was not allowed to associate with anyone but the county young ladies. Nevertheless in defiance of the poet's wrathful concern for undefiled refinement there were some quiet, melancholy strolls to and fro in the great avenue of chestnuts leading to the park-gate, during which Mrs. de Barral came to call Miss Anthony 'my dear'--and even 'my poor dear.' The lonely soul had no one to talk to but that not very happy girl. The governess despised her. The housekeeper was distant in her manner. Moreover Mrs. de Barral was no foolish gossiping woman. But she made some confidences to Miss Anthony. Such wealth was a terrific thing to have thrust upon one she affirmed. Once she went so far as to confess that she was dying with anxiety. Mr. de Barral (so she referred to him) had been an excellent husband and an exemplary father but "you see my dear I have had a great experience of him. I am sure he won't know what to do with all that money people are giving to him to take care of for them. He's as likely as not to do something rash. When he comes here I must have a good long serious talk with him, like the talks we often used to have together in the good old times of our life." And then one day a cry of anguish was wrung from her: 'My dear, he will never come here, he will never, never come!'

She was wrong. He came to the funeral, was extremely cut up, and holding the child tightly by the hand wept bitterly at the side of the grave. Miss Anthony, at the cost of a whole week of sneers and abuse from the poet, saw it all with her own eyes. De Barral clung to the child like a drowning man. He managed, though, to catch the half-past five fast train, travelling to town alone in a reserved compartment, with all the blinds down . . . "

"Leaving the child?" I said interrogatively.

"Yes. Leaving . . . He shirked the problem. He was born that way. He had no idea what to do with her or for that matter with anything or anybody including himself. He bolted back to his suite of rooms in the hotel. He was the most helpless . . . She might have been left in the Priory to the end of time had not the high-toned governess threatened to send in her resignation. She didn't care for the child a bit, and the lonely, gloomy Priory had got on her nerves. She wasn't going to put up with such a life and, having just come out of some ducal family, she bullied de Barral in a very lofty fashion. To pacify her he took a splendidly furnished house in the most expensive part of Brighton for them, and now and then ran down for a week-end, with a trunk full of exquisite sweets and with his hat full of money. The governess spent it for him in extra ducal style. She was nearly forty and harboured a secret taste for patronizing young men of sorts--of a certain sort. But of that Mrs. Fyne of course had no personal knowledge then; she told me however that even in the Priory days she had suspected her of being an artificial, heartless, vulgar-minded woman with the lowest possible ideals. But de Barral did not know it. He literally did not know anything . . . "

"But tell me, Marlow," I interrupted, "how do you account for this opinion? He must have been a personality in a sense--in some one sense surely. You don't work the greatest material havoc of a decade at least, in a commercial community, without having something in you."

Marlow shook his head.

"He was a mere sign, a portent. There was nothing in him. Just about that time the word Thrift was to the fore. You know the power of words. We pass through periods dominated by this or that word--it may be development, or it may be competition, or education, or purity or efficiency or even sanctity. It is the word of the time. Well just then it was the word Thrift which was out in the streets walking arm in arm with righteousness, the inseparable companion and backer up of all such national catch-words, looking everybody in the eye as it were. The very drabs of the pavement, poor things, didn't escape the fascination . . . However! . . . Well the greatest portion of the press were screeching in all possible

tones, like a confounded company of parrots instructed by some devil with a taste for practical jokes, that the financier de Barral was helping the great moral evolution of our character towards the newly- discovered virtue of Thrift. He was helping it by all these great establishments of his, which made the moral merits of Thrift manifest to the most callous hearts, simply by promising to pay ten per cent. interest on all deposits. And you didn't want necessarily to belong to the well-to-do classes in order to participate in the advantages of virtue. If you had but a spare sixpence in the world and went and gave it to de Barral it was Thrift! It's quite likely that he himself believed it. He must have. It's inconceivable that he alone should stand out against the infatuation of the whole world. He hadn't enough intelligence for that. But to look at him one couldn't tell . . . "

"You did see him then?" I said with some curiosity.

"I did. Strange, isn't it? It was only once, but as I sat with the distressed Fyne who had suddenly resuscitated his name buried in my memory with other dead labels of the past, I may say I saw him again, I saw him with great vividness of recollection, as he appeared in the days of his glory or splendour. No! Neither of these words will fit his success. There was never any glory or splendour about that figure. Well, let us say in the days when he was, according to the majority of the daily press, a financial force working for the improvement of the character of the people. I'll tell you how it came about.

At that time I used to know a podgy, wealthy, bald little man having chambers in the Albany; a financier too, in his way, carrying out transactions of an intimate nature and of no moral character; mostly with young men of birth and expectations--though I dare say he didn't withhold his ministrations from elderly plebeians either. He was a true democrat; he would have done business (a sharp kind of business) with the devil himself. Everything was fly that came into his web. He received the applicants in an alert, jovial fashion which was quite surprising. It gave relief without giving too much confidence, which was just as well perhaps. His business was transacted in an apartment furnished like a drawing-room, the walls hung with several brown, heavily-framed, oil paintings. I don't know if they were good, but they were big, and with their elaborate, tarnished gilt-frames had a melancholy dignity. The man himself sat at a shining, inlaid writing table which looked like a rare piece from a museum of art; his chair had a high, oval, carved back, upholstered in faded tapestry; and these objects made of the costly black Havana cigar, which he rolled incessantly from the middle to the left corner of his mouth and back again, an inexpressibly cheap and nasty object. I had to see him several times in the interest of a poor devil so unlucky that he didn't even have a more competent friend than myself to speak for him at a very difficult time in his life.

I don't know at what hour my private financier began his day, but he used to give one appointments at unheard of times: such as a quarter to eight in the morning, for instance. On arriving one found him busy at that marvellous writing table, looking very fresh and alert, exhaling a faint fragrance of scented soap and with the cigar already well alight. You may believe that I entered on my mission with many unpleasant forebodings; but there was in that fat, admirably washed, little man such a profound contempt for mankind that it amounted to a species of good nature; which, unlike the milk of genuine kindness, was never in danger of turning sour. Then, once, during a pause in business, while we were waiting for the production of a document for which he had sent (perhaps to the cellar?) I happened to remark, glancing round the room, that I had never seen so many fine things assembled together out of a collection. Whether this was unconscious diplomacy on my part, or not, I shouldn't like to say--but the remark was true enough, and it pleased him extremely. "It is a collection," he said emphatically. "Only I live right in it, which most collectors don't. But I see that you know what you are looking at. Not many people who come here on business do. Stable fittings are more in their way."

I don't know whether my appreciation helped to advance my friend's business but at any rate it helped our intercourse. He treated me with a shade of familiarity as one of the initiated.

The last time I called on him to conclude the transaction we were interrupted by a person, something like a cross between a bookmaker and a private secretary, who, entering through a door which was not the anteroom door, walked up and stooped to whisper into his ear.

"Eh? What? Who, did you say?"

The nondescript person stooped and whispered again, adding a little louder: "Says he won't detain you a moment."

My little man glanced at me, said "Ah! Well," irresolutely. I got up from my chair and offered to come again later. He looked whimsically alarmed. "No, no. It's bad enough to lose my money but I don't want to waste any more of my time over your friend. We must be done with this to- day. Just go and have a look at that garniture de cheminee yonder. There's another, something like it, in the castle of Laeken, but mine's much superior in design."

I moved accordingly to the other side of that big room. The garniture was very fine. But while pretending to examine it I watched my man going forward to meet a tall visitor, who said, "I thought you would be disengaged so early. It's only a word or two"--and after a whispered confabulation of no more than a minute,

reconduct him to the door and shake hands ceremoniously. "Not at all, not at all. Very pleased to be of use. You can depend absolutely on my information"--"Oh thank you, thank you. I just looked in." "Certainly, quite right. Any time . . . Good morning."

I had a good look at the visitor while they were exchanging these civilities. He was clad in black. I remember perfectly that he wore a flat, broad, black satin tie in which was stuck a large cameo pin; and a small turn down collar. His hair, discoloured and silky, curled slightly over his ears. His cheeks were hairless and round, and apparently soft. He held himself very upright, walked with small steps and spoke gently in an inward voice. Perhaps from contrast with the magnificent polish of the room and the neatness of its owner, he struck me as dingy, indigent, and, if not exactly humble, then much subdued by evil fortune.

I wondered greatly at my fat little financier's civility to that dubious personage when he asked me, as we resumed our respective seats, whether I knew who it was that had just gone out. On my shaking my head negatively he smiled queerly, said "De Barral," and enjoyed my surprise. Then becoming grave: "That's a deep fellow, if you like. We all know where he started from and where he got to; but nobody knows what he means to do." He became thoughtful for a moment and added as if speaking to himself, "I wonder what his game is."

And, you know, there was no game, no game of any sort, or shape or kind. It came out plainly at the trial. As I've told you before, he was a clerk in a bank, like thousands of others. He got that berth as a second start in life and there he stuck again, giving perfect satisfaction. Then one day as though a supernatural voice had whispered into his ear or some invisible fly had stung him, he put on his hat, went out into the street and began advertising. That's absolutely all that there was to it. He caught in the street the word of the time and harnessed it to his preposterous chariot.

One remembers his first modest advertisements headed with the magic word Thrift, Thrift, Thrift, thrice repeated; promising ten per cent. on all deposits and giving the address of the Thrift and Independence Aid Association in Vauxhall Bridge Road. Apparently nothing more was necessary. He didn't even explain what he meant to do with the money he asked the public to pour into his lap. Of course he meant to lend it out at high rates of interest. He did so--but he did it without system, plan, foresight or judgment. And as he frittered away the sums that flowed in, he advertised for more--and got it. During a period of general business prosperity he set up The Orb Bank and The Sceptre Trust, simply, it seems for advertising purposes. They were mere names. He was totally unable to organize anything, to promote any sort of enterprise if it were only for the purpose of juggling with the shares. At that time he could have had for the asking any

number of Dukes, retired Generals, active M.P.'s, ex-ambassadors and so on as Directors to sit at the wildest boards of his invention. But he never tried. He had no real imagination. All he could do was to publish more advertisements and open more branch offices of the Thrift and Independence, of The Orb, of The Sceptre, for the receipt of deposits; first in this town, then in that town, north and south--everywhere where he could find suitable premises at a moderate rent. For this was the great characteristic of the management. Modesty, moderation, simplicity. Neither The Orb nor The Sceptre nor yet their parent the Thrift and Independence had built for themselves the usual palaces. For this abstention they were praised in silly public prints as illustrating in their management the principle of Thrift for which they were founded. The fact is that de Barral simply didn't think of it. Of course he had soon moved from Vauxhall Bridge Road. He knew enough for that. What he got hold of next was an old, enormous, ratinfested brick house in a small street off the Strand. Strangers were taken in front of the meanest possible, begrimed, yellowy, flat brick wall, with two rows of unadorned window-holes one above the other, and were exhorted with bated breath to behold and admire the simplicity of the head-quarters of the great financial force of the day. The word THRIFT perched right up on the roof in giant gilt letters, and two enormous shield-like brass-plates curved round the corners on each side of the doorway were the only shining spots in de Barral's business outfit. Nobody knew what operations were carried on inside except this--that if you walked in and tendered your money over the counter it would be calmly taken from you by somebody who would give you a printed receipt. That and no more. It appears that such knowledge is irresistible. People went in and tendered; and once it was taken from their hands their money was more irretrievably gone from them than if they had thrown it into the sea. This then, and nothing else was being carried on in there . . . "

"Come, Marlow," I said, "you exaggerate surely--if only by your way of putting things. It's too startling."

"I exaggerate!" he defended himself. "My way of putting things! My dear fellow I have merely stripped the rags of business verbiage and financial jargon off my statements. And you are startled! I am giving you the naked truth. It's true too that nothing lays itself open to the charge of exaggeration more than the language of naked truth. What comes with a shock is admitted with difficulty. But what will you say to the end of his career?

It was of course sensational and tolerably sudden. It began with the Orb Deposit Bank. Under the name of that institution de Barral with the frantic obstinacy of an unimaginative man had been financing an Indian prince who was prosecuting a claim for immense sums of money against the government. It was an enormous number of scores of lakhs--a miserable remnant of his ancestors' treasures--that

sort of thing. And it was all authentic enough. There was a real prince; and the claim too was sufficiently real--only unfortunately it was not a valid claim. So the prince lost his case on the last appeal and the beginning of de Barral's end became manifest to the public in the shape of a half-sheet of note paper wafered by the four corners on the closed door of The Orb offices notifying that payment was stopped at that establishment.

Its consort The Sceptre collapsed within the week. I won't say in American parlance that suddenly the bottom fell out of the whole of de Barral concerns. There never had been any bottom to it. It was like the cask of Danaides into which the public had been pleased to pour its deposits. That they were gone was clear; and the bankruptcy proceedings which followed were like a sinister farce, bursts of laughter in a setting of mute anguish--that of the depositors; hundreds of thousands of them. The laughter was irresistible; the accompaniment of the bankrupt's public examination.

I don't know if it was from utter lack of all imagination or from the possession in undue proportion of a particular kind of it, or from both--and the three alternatives are possible--but it was discovered that this man who had been raised to such a height by the credulity of the public was himself more gullible than any of his depositors. He had been the prey of all sorts of swindlers, adventurers, visionaries and even lunatics. Wrapping himself up in deep and imbecile secrecy he had gone in for the most fantastic schemes: a harbour and docks on the coast of Patagonia, quarries in Labrador--such like speculations. Fisheries to feed a canning Factory on the banks of the Amazon was one of them. A principality to be bought in Madagascar was another. As the grotesque details of these incredible transactions came out one by one ripples of laughter ran over the closely packed court--each one a little louder than the other. The audience ended by fairly roaring under the cumulative effect of absurdity. The Registrar laughed, the barristers laughed, the reporters laughed, the serried ranks of the miserable depositors watching anxiously every word, laughed like one man. They laughed hysterically--the poor wretches--on the verge of tears.

There was only one person who remained unmoved. It was de Barral himself. He preserved his serene, gentle expression, I am told (for I have not witnessed those scenes myself), and looked around at the people with an air of placid sufficiency which was the first hint to the world of the man's overweening, unmeasurable conceit, hidden hitherto under a diffident manner. It could be seen too in his dogged assertion that if he had been given enough time and a lot more money everything would have come right. And there were some people (yes, amongst his very victims) who more than half believed him, even after the criminal prosecution which soon followed. When placed in the dock he lost his steadiness as if some sustaining illusion had gone to pieces within him suddenly. He ceased

to be himself in manner completely, and even in disposition, in so far that his faded neutral eyes matching his discoloured hair so well, were discovered then to be capable of expressing a sort of underhand hate. He was at first defiant, then insolent, then broke down and burst into tears; but it might have been from rage. Then he calmed down, returned to his soft manner of speech and to that unassuming quiet bearing which had been usual with him even in his greatest days. But it seemed as though in this moment of change he had at last perceived what a power he had been; for he remarked to one of the prosecuting counsel who had assumed a lofty moral tone in questioning him, that--yes, he had gambled--he liked cards. But that only a year ago a host of smart people would have been only too pleased to take a hand at cards with him. Yes--he went on-some of the very people who were there accommodated with seats on the bench; and turning upon the counsel "You yourself as well," he cried. He could have had half the town at his rooms to fawn upon him if he had cared for that sort of thing. "Why, now I think of it, it took me most of my time to keep people, just of your sort, off me," he ended with a good humoured--quite unobtrusive, contempt, as though the fact had dawned upon him for the first time.

This was the moment, the only moment, when he had perhaps all the audience in Court with him, in a hush of dreary silence. And then the dreary proceedings were resumed. For all the outside excitement it was the most dreary of all celebrated trials. The bankruptcy proceedings had exhausted all the laughter there was in it. Only the fact of wide-spread ruin remained, and the resentment of a mass of people for having been fooled by means too simple to save their selfrespect from a deep wound which the cleverness of a consummate scoundrel would not have inflicted. A shamefaced amazement attended these proceedings in which de Barral was not being exposed alone. For himself his only cry was: Time! Time! Time would have set everything right. In time some of these speculations of his were certain to have succeeded. He repeated this defence, this excuse, this confession of faith, with wearisome iteration. Everything he had done or left undone had been to gain time. He had hypnotized himself with the word. Sometimes, I am told, his appearance was ecstatic, his motionless pale eyes seemed to be gazing down the vista of future ages. Time--and of course, more money. "Ah! If only you had left me alone for a couple of years more," he cried once in accents of passionate belief. "The money was coming in all right." The deposits you understand--the savings of Thrift. Oh yes they had been coming in to the very last moment. And he regretted them. He had arrived to regard them as his own by a sort of mystical persuasion. And yet it was a perfectly true cry, when he turned once more on the counsel who was beginning a question with the words "You have had all these immense sums . . . " with the indignant retort "What have I had out of them?"

"It was perfectly true. He had had nothing out of them--nothing of the prestigious

or the desirable things of the earth, craved for by predatory natures. He had gratified no tastes, had known no luxury; he had built no gorgeous palaces, had formed no splendid galleries out of these "immense sums." He had not even a home. He had gone into these rooms in an hotel and had stuck there for years, giving no doubt perfect satisfaction to the management. They had twice raised his rent to show I suppose their high sense of his distinguished patronage. He had bought for himself out of all the wealth streaming through his fingers neither adulation nor love, neither splendour nor comfort. There was something perfect in his consistent mediocrity. His very vanity seemed to miss the gratification of even the mere show of power. In the days when he was most fully in the public eye the invincible obscurity of his origins clung to him like a shadowy garment. He had handled millions without ever enjoying anything of what is counted as precious in the community of men, because he had neither the brutality of temperament nor the fineness of mind to make him desire them with the will power of a masterful adventurer . . . "

"You seem to have studied the man," I observed.

"Studied," repeated Marlow thoughtfully. "No! Not studied. I had no opportunities. You know that I saw him only on that one occasion I told you of. But it may be that a glimpse and no more is the proper way of seeing an individuality; and de Barral was that, in virtue of his very deficiencies for they made of him something quite unlike one's preconceived ideas. There were also very few materials accessible to a man like me to form a judgment from. But in such a case I verify believe that a little is as good as a feast--perhaps better. If one has a taste for that kind of thing the merest starting-point becomes a coign of vantage, and then by a series of logically deducted verisimilitudes one arrives at truth--or very near the truth--as near as any circumstantial evidence can do. I have not studied de Barral but that is how I understand him so far as he could be understood through the din of the crash; the wailing and gnashing of teeth, the newspaper contents bills, "The Thrift Frauds. Cross-examination of the accused. Extra special"--blazing fiercely; the charitable appeals for the victims, the grave tones of the dailies rumbling with compassion as if they were the national bowels. All this lasted a whole week of industrious sittings. A pressman whom I knew told me "He's an idiot." Which was possible. Before that I overheard once somebody declaring that he had a criminal type of face; which I knew was untrue. The sentence was pronounced by artificial light in a stifling poisonous atmosphere. Something edifying was said by the judge weightily, about the retribution overtaking the perpetrator of "the most heartless frauds on an unprecedented scale." I don't understand these things much, but it appears that he had juggled with accounts, cooked balance sheets, had gathered in deposits months after he ought to have known himself to be hopelessly insolvent, and done enough of other things, highly reprehensible in the eyes of the law, to earn

for himself seven years' penal servitude. The sentence making its way outside met with a good reception. A small mob composed mainly of people who themselves did not look particularly clever and scrupulous, leavened by a slight sprinkling of genuine pickpockets amused itself by cheering in the most penetrating, abominable cold drizzle that I remember. I happened to be passing there on my way from the East End where I had spent my day about the Docks with an old chum who was looking after the fitting out of a new ship. I am always eager, when allowed, to call on a new ship. They interest me like charming young persons.

I got mixed up in that crowd seething with an animosity as senseless as things of the street always are, and it was while I was laboriously making my way out of it that the pressman of whom I spoke was jostled against me. He did me the justice to be surprised. "What? You here! The last person in the world . . . If I had known I could have got you inside. Plenty of room. Interest been over for the last three days. Got seven years. Well, I am glad."

"Why are you glad? Because he's got seven years?" I asked, greatly incommoded by the pressure of a hulking fellow who was remarking to some of his equally oppressive friends that the "beggar ought to have been poleaxed." I don't know whether he had ever confided his savings to de Barral but if so, judging from his appearance, they must have been the proceeds of some successful burglary. The pressman by my side said 'No,' to my question. He was glad because it was all over. He had suffered greatly from the heat and the bad air of the court. The clammy, raw, chill of the streets seemed to affect his liver instantly. He became contemptuous and irritable and plied his elbows viciously making way for himself and me.

A dull affair this. All such cases were dull. No really dramatic moments. The book-keeping of The Orb and all the rest of them was certainly a burlesque revelation but the public did not care for revelations of that kind. Dull dog that de Barral--he grumbled. He could not or would not take the trouble to characterize for me the appearance of that man now officially a criminal (we had gone across the road for a drink) but told me with a sourly, derisive snigger that, after the sentence had been pronounced the fellow clung to the dock long enough to make a sort of protest. 'You haven't given me time. If I had been given time I would have ended by being made a peer like some of them.' And he had permitted himself his very first and last gesture in all these days, raising a hard-clenched fist above his head.

The pressman disapproved of that manifestation. It was not his business to understand it. Is it ever the business of any pressman to understand anything? I guess not. It would lead him too far away from the actualities which are the

daily bread of the public mind. He probably thought the display worth very little from a picturesque point of view; the weak voice; the colourless personality as incapable of an attitude as a bed-post, the very fatuity of the clenched hand so ineffectual at that time and place--no, it wasn't worth much. And then, for him, an accomplished craftsman in his trade, thinking was distinctly "bad business." His business was to write a readable account. But I who had nothing to write, I permitted myself to use my mind as we sat before our still untouched glasses. And the disclosure which so often rewards a moment of detachment from mere visual impressions gave me a thrill very much approaching a shudder. I seemed to understand that, with the shock of the agonies and perplexities of his trial, the imagination of that man, whose moods, notions and motives wore frequently an air of grotesque mystery--that his imagination had been at last roused into activity. And this was awful. Just try to enter into the feelings of a man whose imagination wakes up at the very moment he is about to enter the tomb . . . "

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"You must not think," went on Marlow after a pause, "that on that morning with Fyne I went consciously in my mind over all this, let us call it information; no, better say, this fund of knowledge which I had, or rather which existed, in me in regard to de Barral. Information is something one goes out to seek and puts away when found as you might do a piece of lead: ponderous, useful, unvibrating, dull. Whereas knowledge comes to one, this sort of knowledge, a chance acquisition preserving in its repose a fine resonant quality . . . But as such distinctions touch upon the transcendental I shall spare you the pain of listening to them. There are limits to my cruelty. No! I didn't reckon up carefully in my mind all this I have been telling you. How could I have done so, with Fyne right there in the room? He sat perfectly still, statuesque in homely fashion, after having delivered himself of his effective assent: "Yes. The convict," and I, far from indulging in a reminiscent excursion into the past, remained sufficiently in the present to muse in a vague, absent-minded way on the respectable proportions and on the (upon the whole) comely shape of his great pedestrian's calves, for he had thrown one leg over his knee, carelessly, to conceal the trouble of his mind by an air of ease. But all the same the knowledge was in me, the awakened resonance of which I spoke just now; I was aware of it on that beautiful day, so fresh, so warm and friendly, so accomplished--an exquisite courtesy of the much abused English climate when it makes up its meteorological mind to behave like a perfect gentleman. Of course the English climate is never a rough. It suffers from spleen somewhat frequently--but that is gentlemanly too, and I don't mind going to meet him in that mood. He has his days of grey, veiled, polite melancholy, in which he is very fascinating. How seldom he lapses into a blustering manner, after all! And then it is mostly in a season when, appropriately enough, one may go out and kill something. But his fine days are

the best for stopping at home, to read, to think, to muse--even to dream; in fact to live fully, intensely and quietly, in the brightness of comprehension, in that receptive glow of the mind, the gift of the clear, luminous and serene weather.

That day I had intended to live intensely and quietly, basking in the weather's glory which would have lent enchantment to the most unpromising of intellectual prospects. For a companion I had found a book, not bemused with the cleverness of the day--a fine-weather book, simple and sincere like the talk of an unselfish friend. But looking at little Fyne seated in the room I understood that nothing would come of my contemplative aspirations; that in one way or another I should be let in for some form of severe exercise. Walking, it would be, I feared, since, for me, that idea was inseparably associated with the visual impression of Fyne. Where, why, how, a rapid striding rush could be brought in helpful relation to the good Fyne's present trouble and perplexity I could not imagine; except on the principle that senseless pedestrianism was Fyne's panacea for all the ills and evils bodily and spiritual of the universe. It could be of no use for me to say or do anything. It was bound to come. Contemplating his muscular limb encased in a golf-stocking, and under the strong impression of the information he had just imparted I said wondering, rather irrationally:

"And so de Barral had a wife and child! That girl's his daughter. And how . . . "

Fyne interrupted me by stating again earnestly, as though it were something not easy to believe, that his wife and himself had tried to befriend the girl in every way--indeed they had! I did not doubt him for a moment, of course, but my wonder at this was more rational. At that hour of the morning, you mustn't forget, I knew nothing as yet of Mrs. Fyne's contact (it was hardly more) with de Barral's wife and child during their exile at the Priory, in the culminating days of that man's fame.

Fyne who had come over, it was clear, solely to talk to me on that subject, gave me the first hint of this initial, merely out of doors, connection. "The girl was quite a child then," he continued. "Later on she was removed out of Mrs. Fyne's reach in charge of a governess--a very unsatisfactory person," he explained. His wife had then--h'm--met him; and on her marriage she lost sight of the child completely. But after the birth of Polly (Polly was the third Fyne girl) she did not get on very well, and went to Brighton for some months to recover her strength-and there, one day in the street, the child (she wore her hair down her back still) recognized her outside a shop and rushed, actually rushed, into Mrs. Fyne's arms. Rather touching this. And so, disregarding the cold impertinence of that . . . h'm . . . governess, his wife naturally responded.

He was solemnly fragmentary. I broke in with the observation that it must have

been before the crash.

Fyne nodded with deepened gravity, stating in his bass tone--

"Just before," and indulged himself with a weighty period of solemn silence.

De Barral, he resumed suddenly, was not coming to Brighton for week-ends regularly, then. Must have been conscious already of the approaching disaster. Mrs. Fyne avoided being drawn into making his acquaintance, and this suited the views of the governess person, very jealous of any outside influence. But in any case it would not have been an easy matter. Extraordinary, stiff-backed, thin figure all in black, the observed of all, while walking hand-in-hand with the girl; apparently shy, but--and here Fyne came very near showing something like insight--probably nursing under a diffident manner a considerable amount of secret arrogance. Mrs. Fyne pitied Flora de Barral's fate long before the catastrophe. Most unfortunate guidance. Very unsatisfactory surroundings. The girl was known in the streets, was stared at in public places as if she had been a sort of princess, but she was kept with a very ominous consistency, from making any acquaintances--though of course there were many people no doubt who would have been more than willing to--h'm--make themselves agreeable to Miss de Barral. But this did not enter into the plans of the governess, an intriguing person hatching a most sinister plot under her severe air of distant, fashionable exclusiveness. Good little Fyne's eyes bulged with solemn horror as he revealed to me, in agitated speech, his wife's more than suspicions, at the time, of that, Mrs., Mrs. What's her name's perfidious conduct. She actually seemed to have--Mrs. Fyne asserted--formed a plot already to marry eventually her charge to an impecunious relation of her own--a young man with furtive eyes and something impudent in his manner, whom that woman called her nephew, and whom she was always having down to stay with her.

"And perhaps not her nephew. No relation at all"--Fyne emitted with a convulsive effort this, the most awful part of the suspicions Mrs. Fyne used to impart to him piecemeal when he came down to spend his week-ends gravely with her and the children. The Fynes, in their good-natured concern for the unlucky child of the man busied in stirring casually so many millions, spent the moments of their weekly reunion in wondering earnestly what could be done to defeat the most wicked of conspiracies, trying to invent some tactful line of conduct in such extraordinary circumstances. I could see them, simple, and scrupulous, worrying honestly about that unprotected big girl while looking at their own little girls playing on the sea-shore. Fyne assured me that his wife's rest was disturbed by the great problem of interference.

"It was very acute of Mrs. Fyne to spot such a deep game," I said, wondering to

myself where her acuteness had gone to now, to let her be taken unawares by a game so much simpler and played to the end under her very nose. But then, at that time, when her nightly rest was disturbed by the dread of the fate preparing for de Barral's unprotected child, she was not engaged in writing a compendious and ruthless hand-book on the theory and practice of life, for the use of women with a grievance. She could as yet, before the task of evolving the philosophy of rebellious action had affected her intuitive sharpness, perceive things which were, I suspect, moderately plain. For I am inclined to believe that the woman whom chance had put in command of Flora de Barral's destiny took no very subtle pains to conceal her game. She was conscious of being a complete master of the situation, having once for all established her ascendancy over de Barral. She had taken all her measures against outside observation of her conduct; and I could not help smiling at the thought what a ghastly nuisance the serious, innocent Fynes must have been to her. How exasperated she must have been by that couple falling into Brighton as completely unforeseen as a bolt from the blue--if not so prompt. How she must have hated them!

But I conclude she would have carried out whatever plan she might have formed. I can imagine de Barral accustomed for years to defer to her wishes and, either through arrogance, or shyness, or simply because of his unimaginative stupidity, remaining outside the social pale, knowing no one but some card-playing cronies; I can picture him to myself terrified at the prospect of having the care of a marriageable girl thrust on his hands, forcing on him a complete change of habits and the necessity of another kind of existence which he would not even have known how to begin. It is evident to me that Mrs. What's her name would have had her atrocious way with very little trouble even if the excellent Fynes had been able to do something. She would simply have bullied de Barral in a lofty style. There's nothing more subservient than an arrogant man when his arrogance has once been broken in some particular instance.

However there was no time and no necessity for any one to do anything. The situation itself vanished in the financial crash as a building vanishes in an earthquake--here one moment and gone the next with only an ill-omened, slight, preliminary rumble. Well, to say 'in a moment' is an exaggeration perhaps; but that everything was over in just twenty-four hours is an exact statement. Fyne was able to tell me all about it; and the phrase that would depict the nature of the change best is: an instant and complete destitution. I don't understand these matters very well, but from Fyne's narrative it seemed as if the creditors or the depositors, or the competent authorities, had got hold in the twinkling of an eye of everything de Barral possessed in the world, down to his watch and chain, the money in his trousers' pocket, his spare suits of clothes, and I suppose the cameo pin out of his black satin cravat. Everything! I believe he gave up the very wedding ring of his late wife. The gloomy Priory with its damp park and a couple

of farms had been made over to Mrs. de Barral; but when she died (without making a will) it reverted to him, I imagine. They got that of course; but it was a mere crumb in a Sahara of starvation, a drop in the thirsty ocean. I dare say that not a single soul in the world got the comfort of as much as a recovered threepenny bit out of the estate. Then, less than crumbs, less than drops, there were to be grabbed, the lease of the big Brighton house, the furniture therein, the carriage and pair, the girl's riding horse, her costly trinkets; down to the heavily gold-mounted collar of her pedigree St. Bernard. The dog too went: the most noble-looking item in the beggarly assets.

What however went first of all or rather vanished was nothing in the nature of an asset. It was that plotting governess with the trick of a "perfect lady" manner (severely conventional) and the soul of a remorseless brigand. When a woman takes to any sort of unlawful man-trade, there's nothing to beat her in the way of thoroughness. It's true that you will find people who'll tell you that this terrific virulence in breaking through all established things, is altogether the fault of men. Such people will ask you with a clever air why the servile wars were always the most fierce, desperate and atrocious of all wars. And you may make such answer as you can--even the eminently feminine one, if you choose, so typical of the women's literal mind "I don't see what this has to do with it!" How many arguments have been knocked over (I won't say knocked down) by these few words! For if we men try to put the spaciousness of all experiences into our reasoning and would fain put the Infinite itself into our love, it isn't, as some writer has remarked, "It isn't women's doing." Oh no. They don't care for these things. That sort of aspiration is not much in their way; and it shall be a funny world, the world of their arranging, where the Irrelevant would fantastically step in to take the place of the sober humdrum Imaginative . . . "

I raised my hand to stop my friend Marlow.

"Do you really believe what you have said?" I asked, meaning no offence, because with Marlow one never could be sure.

"Only on certain days of the year," said Marlow readily with a malicious smile.
"To-day I have been simply trying to be spacious and I perceive I've managed to hurt your susceptibilities which are consecrated to women. When you sit alone and silent you are defending in your mind the poor women from attacks which cannot possibly touch them. I wonder what can touch them? But to soothe your uneasiness I will point out again that an Irrelevant world would be very amusing, if the women take care to make it as charming as they alone can, by preserving for us certain well- known, well-established, I'll almost say hackneyed, illusions, without which the average male creature cannot get on. And that condition is very important. For there is nothing more provoking than the Irrelevant when it

has ceased to amuse and charm; and then the danger would be of the subjugated masculinity in its exasperation, making some brusque, unguarded movement and accidentally putting its elbow through the fine tissue of the world of which I speak. And that would be fatal to it. For nothing looks more irretrievably deplorable than fine tissue which has been damaged. The women themselves would be the first to become disgusted with their own creation.

There was something of women's highly practical sanity and also of their irrelevancy in the conduct of Miss de Barral's amazing governess. It appeared from Fyne's narrative that the day before the first rumble of the cataclysm the questionable young man arrived unexpectedly in Brighton to stay with his "Aunt." To all outward appearance everything was going on normally; the fellow went out riding with the girl in the afternoon as he often used to do--a sight which never failed to fill Mrs. Fyne with indignation. Fyne himself was down there with his family for a whole week and was called to the window to behold the iniquity in its progress and to share in his wife's feelings. There was not even a groom with them. And Mrs. Fyne's distress was so strong at this glimpse of the unlucky girl all unconscious of her danger riding smilingly by, that Fyne began to consider seriously whether it wasn't their plain duty to interfere at all risks--simply by writing a letter to de Barral. He said to his wife with a solemnity I can easily imagine "You ought to undertake that task, my dear. You have known his wife after all. That's something at any rate." On the other hand the fear of exposing Mrs. Fyne to some nasty rebuff worried him exceedingly. Mrs. Fyne on her side gave way to despondency. Success seemed impossible. Here was a woman for more than five years in charge of the girl and apparently enjoying the complete confidence of the father. What, that would be effective, could one say, without proofs, without . . . This Mr. de Barral must be, Mrs. Fyne pronounced, either a very stupid or a downright bad man, to neglect his child so.

You will notice that perhaps because of Fyne's solemn view of our transient life and Mrs. Fyne's natural capacity for responsibility, it had never occurred to them that the simplest way out of the difficulty was to do nothing and dismiss the matter as no concern of theirs. Which in a strict worldly sense it certainly was not. But they spent, Fyne told me, a most disturbed afternoon, considering the ways and means of dealing with the danger hanging over the head of the girl out for a ride (and no doubt enjoying herself) with an abominable scamp.