

CHAPTER VII

EDWARD COSSEY, ESQUIRE

After George had drunk his glass of wine and given his opinion as to the best way to deal with the dangerous pinnacle on the Boisingham Church, he took the note, untied the fat pony, and ambled off to Honham, leaving the lawyer alone. As soon as he was gone, Mr. Quest threw himself back in his chair--an old oak one, by-the-way, for he had a very pretty taste in old oak and a positive mania for collecting it--and plunged into a brown study.

Presently he leant forward, unlocked the top drawer of his writing table, and extracted from it a letter addressed to himself which he had received that very morning. It was from the principals of the great banking firm of Cossey and Son, and dated from their head office in Mincing lane. This letter ran as follows:

"Private and confidential.

"Dear Sir,--

"We have considered your report as to the extensive mortgages which we hold upon the Honham Castle estates, and have allowed due weight to your arguments as to the advisability of allowing Mr. de

la Molle time to give things a chance of righting. But we must tell you that we can see no prospect of any such solution of the matter, at any rate for some years to come. All the information that we are able to gather points to a further decrease in the value of the land rather than to a recovery. The interest on the mortgages in question is moreover a year in arrear, probably owing to the non-receipt of rents by Mr. de la Molle. Under these circumstances, much as it grieves us to take action against Mr. de la Molle, with whose family we have had dealings for five generations, we can see no alternative to foreclosure, and hereby instruct you to take the necessary preliminary steps to bring it about in the usual manner. We are, presuming that Mr. de la Molle is not in a position to pay off the mortgages, quite aware of the risks of a forced sale, and shall not be astonished if, in the present unprecedented condition of the land market, such a sale should result in a loss, although the sum recoverable does not amount to half the valuation of the estates, which was undertaken at our instance about twenty years ago on the occasion of the first advance. The only alternative, however, would be for us to enter into possession of the property or to buy it in. But this would be a course totally inconsistent with the usual practice of the bank, and what is more, our confidence in the stability of landed property is so utterly shattered by our recent experiences, that we cannot burden ourselves by such a course, preferring to run the risk of an immediate loss. This, however, we hope that the historical character of the property and its great natural

advantages as a residential estate will avert, or at the least minimise.

"Be so good as to advise us by an early post of the steps you take in pursuance of these instructions.

"We are, dear sir,

"Your obedient servants,

"Cossey & Son.

"W. Quest, Esq.

"P.S.--We have thought it better to address you direct in this matter, but of course you will communicate the contents of this letter to Mr. Edward Cossey, and, subject to our instructions, which are final, act in consultation with him."

"Well," said Mr. Quest to himself, as he folded up the sheet of paper, "that is about as straight as it can be put. And this is the time that the old gentleman chooses to ask for another four thousand. He may ask, but the answer will be more than he bargains for."

He rose from the chair and began to walk up and down the room in evident perplexity. "If only," he said, "I had twenty-five thousand, I would take up the mortgages myself and foreclose at my leisure. It

would be a good investment at that figure, even as things are, and besides, I should like to have that place. Twenty-five thousand, only twenty-five thousand, and now when I want it I have not got it. And I should have had it if it had not been for that tiger, that devil Edith. She has had more than that out of me in the last ten years, and still she is threatening and crying for more, more, more. Tiger; yes, that is the name for her, her own name, too. She would coin one's vitals into money if she could. All Belle's fortune she has had, or nearly all, and now she wants another five hundred, and she will have it too.

"Here we are," and he drew a letter from his pocket written in a bold, but somewhat uneducated, woman's hand.

"Dear Bill," it ran, "I've been unlucky again and dropped a pot. Shall want 500 pounds by the 1st October. No shuffling, mind; money down; but I think that you know me too well to play any more larx. When can you tear yourself away, and come and give your E---- a look? Bring some tin when you come, and we will have times.--Thine, The Tiger."

"The Tiger, yes, the Tiger," he gasped, his face working with passion and his grey eyes glinting as he tore the epistle to fragments, threw them down and stamped on them. "Well, be careful that I don't one day cut your claws and paint your stripes. By heaven, if ever a man felt like murder, I do now. Five hundred more, and I haven't five thousand clear in the world. Truly we pay for the follies of our youth! It

makes me mad to think of those fools Cossey and Son forcing that place into the market just now. There's a fortune in it at the price. In another year or two I might have recovered myself--that devil of a woman might be dead--and I have several irons in the fire, some of which are sure to turn up trumps. Surely there must be a way out of it somehow. There's a way out of everything except Death if only one thinks enough, but the thing is to find it," and he stopped in his walk opposite to the window that looked upon the street, and put his hand to his head.

As he did so he caught sight of the figure of a tall gentleman strolling idly towards the office door. For a moment he stared at him blankly, as a man does when he is trying to catch the vague clue to a new idea. Then, as the figure passed out of his view, he brought his fist down heavily upon the sill.

"Edward Cossey, by George!" he said aloud. "There's the way out of it, if only I can work him, and unless I have made a strange mistake, I think I know the road."

A couple of minutes afterwards a tall, shapely young man, of about twenty-four or five years of age, came strolling into the office where Mr. Quest was sitting, to all appearance hard at work at his correspondence. He was dark in complexion and decidedly distinguished-looking in feature, with large dark eyes, dark moustachios, and a pale, somewhat Spanish-looking skin. Young as the face was, it had, if

observed closely, a somewhat worn and worried air, such as one would scarcely expect to see upon the countenance of a gentleman born to such brilliant fortunes, and so well fitted by nature to do them justice, as was Mr. Edward Cossey. For it is not every young man with dark eyes and a good figure who is destined to be the future head of one of the most wealthy private banks in England, and to inherit in due course a sum of money in hard cash variously estimated at from half a million to a million sterling. This, however, was the prospect in life that opened out before Mr. Edward Cossey, who was now supposed by his old and eminently business-like father to be in process of acquiring a sound knowledge of the provincial affairs of the house by attending to the working of their branch establishments in the Eastern counties.

"How do you do, Quest?" said Edward Cossey, nodding somewhat coldly to the lawyer and sitting down. "Any business?"

"Well, yes, Mr. Cossey," answered the lawyer, rising respectfully, "there is some business, some very serious business."

"Indeed," said Edward indifferently, "what is it?"

"Well, it is this, the house has ordered a foreclosure on the Honham Castle estates--at least it comes to that----"

On hearing this intelligence Edward Cossey's whole demeanour underwent

the most startling transformation--his languor vanished, his eye brightened, and his form became instinct with active life and beauty.

"What the deuce," he said, and then paused. "I won't have it," he went on, jumping up, "I won't have it. I am not particularly fond of old de la Molle, perhaps because he is not particularly fond of me," he added rather drolly, "but it would be an infernal shame to break up that family and sell the house over them. Why they would be ruined! And then there's Ida--Miss de la Molle, I mean--what would become of her? And the old place too. After being in the family for all these centuries I suppose that it would be sold to some confounded counter-skipper or some retired thief of a lawyer. It must be prevented at any price--do you hear, Quest?"

The lawyer winced a little at his chief's contemptuous allusion, and then remarked with a smile, "I had no idea that you were so sentimental, Mr. Cossey, or that you took such a lively interest in Miss de la Molle," and he glanced up to observe the effect of his shot.

Edward Cossey coloured. "I did not mean that I took any particular interest in Miss de la Molle," he said, "I was referring to the family."

"Oh, quite so, though I'm sure I don't know why you shouldn't. Miss de la Molle is one of the most charming women that I ever met, I think

the most charming except my own wife Belle," and he again looked up suddenly at Edward Cossey who, for his part, coloured for the second time.

"It seems to me," went on the lawyer, "that a man in your position has a most splendid opportunity of playing knight errant to the lovely damsel in distress. Here is the lady with her aged father about to be sold up and turned out of the estates which have belonged to her family for generations--why don't you do the generous and graceful thing, like the hero in a novel, and take up the mortgages?"

Edward Cossey did not reject this suggestion with the contempt that might have been expected; on the contrary he appeared to be turning the matter over in his mind, for he drummed a little tune with his knuckles and stared out of the window.

"What is the sum?" he said presently.

"Five-and-twenty thousand, and he wants four more, say thirty thousand."

"And where am I going to find thirty thousand pounds to take up a bundle of mortgages which will probably never pay a farthing of interest? Why, I have not got three thousand that I can come at. Besides," he added, recollecting himself, "why should I interfere?"

"I do not think," answered Mr. Quest, ignoring the latter part of the question, "that with your prospects you would find it difficult to get thirty thousand pounds. I know several who would consider it an honour to lend the money to a Cossey, if only for the sake of the introduction--that is, of course, provided the security was of a legal nature."

"Let me see the letter," said Edward.

Mr. Quest handed him the document conveying the commands of Cossey and Son, and he read it through twice.

"The old man means business," he said, as he returned it; "that letter was written by him, and when he has once made up his mind it is useless to try and stir him. Did you say that you were going to see the Squire to-day?"

"No, I did not say so, but as a matter of fact I am. His man, George-- a shrewd fellow, by the way, for one of these bumpkins--came with a letter asking me to go up to the Castle, so I shall get round there to lunch. It is about this fresh loan that the old gentleman wishes to negotiate. Of course I shall be obliged to tell him that instead of giving a fresh loan we have orders to serve a notice on him."

"Don't do that just yet," said Edward with decision. "Write to the house and say that their instructions shall be attended to. There is

no hurry about the notice, though I don't see how I am to help in the matter. Indeed there is no call upon me."

"Very well, Mr. Cossey. And now, by the way, are you going to the Castle this afternoon?"

"Yes, I believe so. Why?"

"Well, I want to get up there to luncheon, and I am in a fix. Mrs. Quest will want the trap to go there this afternoon. Can you lend me your dogcart to drive up in? and then perhaps you would not mind if she gave you a lift this afternoon."

"Very well," answered Edward, "that is if it suits Mrs. Quest. Perhaps she may object to carting me about the country."

"I have not observed any such reluctance on her part," said the lawyer dryly, "but we can easily settle the question. I must go home and get some plans before I attend the vestry meeting about that pinnacle. Will you step across with me and we can ask her?"

"Oh yes," he answered. "I have nothing particular to do."

And accordingly, so soon as Mr. Quest had made some small arrangements and given particular directions to his clerks as to his whereabouts for the day, they set off together for the lawyer's private house.