

CHAPTER IX

THE SHADOW OF RUIN

Mr. Quest walked to his vestry meeting with a smile upon his thin, gentlemanly-looking face, and rage and bitterness in his heart.

"I caught her that time," he said to himself; "she can do a good deal in the way of deceit, but she can't keep the blood out of her cheeks when she hears that fellow's name. But she is a clever woman, Belle is --how well she managed that little business of the luncheon, and how well she fought her case when once she got me in a cleft stick about Edith and that money of hers, and made good terms too. Ah! that's the worst of it, she has the whip hand of me there; if I could ruin her she could ruin me, and it's no use cutting off one's nose to spite your face. Well! my fine lady," he went on with an ominous flash of his grey eyes, "I shall be even with you yet. Give you enough rope and you will hang yourself. You love this fellow, I know that, and it will go hard if I can't make him break your heart for you. Bah! you don't know the sort of stuff men are made of. If only I did not happen to be in love with you myself I should not care. If----Ah! here I am at the church."

The human animal is a very complicated machine, and can conduct the working of an extraordinary number of different interests and sets of ideas, almost, if not entirely, simultaneously. For instance, Mr.

Quest--seated at the right hand of the rector in the vestry room of the beautiful old Boisingham Church, and engaged in an animated and even warm discussion with the senior curate on the details of fourteenth century Church work, in which he clearly took a lively interest and understood far better than did the curate--would have been exceedingly difficult to identify with the scheming, vindictive creature whom we have just followed up the church path. But after all, that is the way of human nature, although it may not be the way of those who try to draw it and who love to paint the villain black as the Evil One and the virtuous heroine so radiant that we begin to fancy we can hear the whispering of her wings. Few people are altogether good or altogether bad; indeed it is probable that the vast majority are neither good nor bad--they have not the strength to be the one or the other. Here and there, however, we do meet a spirit with sufficient will and originality to press the scale down this way or that, though even then the opposing force, be it good or evil, is constantly striving to bring the balance equal. Even the most wicked men have their redeeming points and righteous instincts, nor are their thoughts continually fixed upon iniquity. Mr. Quest, for instance, one of the evil geniuses of this history, was, where his plots and passions were not immediately concerned, a man of eminently generous and refined tendencies. Many were the good turns, contradictory as it may seem, that he had done to his poorer neighbours; he had even been known to forego his bills of costs, which is about the highest and rarest exhibition of earthly virtue that can be expected from a lawyer. He was moreover eminently a cultured man, a reader of the

classics, in translations if not in the originals, a man with a fine taste in fiction and poetry, and a really sound and ripe archaeological knowledge, especially where sacred buildings were concerned. All his instincts, also, were towards respectability. His most burning ambition was to secure a high position in the county in which he lived, and to be classed among the resident gentry. He hated his lawyer's work, and longed to accumulate sufficient means to be able to give it the good-bye and to indulge himself in an existence of luxurious and learned leisure. Such as he was he had made himself, for he was the son of a poor and inferior country dentist, and had begun life with a good education, it is true, which he chiefly owed to his own exertions, but with nothing else. Had his nature been a temperate nature with a balance of good to its credit to draw upon instead of a balance of evil, he was a man who might have gone very far indeed, for in addition to his natural ability he had a great power of work. But unfortunately this was not the case; his instincts on the whole were evil instincts, and his passions--whether of hate, or love, or greed, when they seized him did so with extraordinary violence, rendering him for the time being utterly callous to the rights or feelings of others, provided that he attained his end. In short, had he been born to a good position and a large fortune, it is quite possible, providing always that his strong passions had not at some period of his life led him irremediably astray, that he would have lived virtuous and respected, and died in good odour, leaving behind him a happy memory. But fate had placed him in antagonism with the world, and yet had endowed him with a gnawing desire to be of the world, as

it appeared most desirable to him; and then, to complete his ruin circumstances had thrown him into temptations from which inexperience and the headlong strength of his passions gave him no opportunity to escape.

It may at first appear strange that a man so calculating and whose desires seemed to be fixed upon such a material end as the acquirement by artifice or even fraud of the wealth which he coveted, should also nourish in his heart so bitter a hatred and so keen a thirst for revenge upon a woman as Mr. Quest undoubtedly did towards his beautiful wife. It would have seemed more probable that he would have left heroics alone and attempted to turn his wife's folly into a means of wealth and self-advancement: and this would no doubt have been so had Mrs. Quest's estimate of his motives in marrying her been an entirely correct one. She had told Edward Cossey, it will be remembered, that her husband had married her for her money--the ten thousand pounds of which he stood so badly in need. Now this was the truth to a certain extent, and a certain extent only. He had wanted the ten thousand pounds, in fact at the moment money was necessary to him. But, and this his wife had never known or realised, he had been, and still was, also in love with her. Possibly the ten thousand pounds would have proved a sufficient inducement to him without the love, but the love was none the less there. Their relations, however, had never been happy ones. She had detested him from the first, and had not spared to say so. No man with any refinement--and whatever he lacked Mr. Quest had refinement--could bear to be thus continually repulsed

by a woman, and so it came to pass that their intercourse had always been of the most strained nature. Then when she at last had obtained the clue to the secret of his life, under threat of exposure she drove her bargain, of which the terms were complete separation in all but outward form, and virtual freedom of action for herself. This, considering the position, she was perhaps justified in doing, but her husband never forgave her for it. More than that, he determined, if by any means it were possible, to turn the passion which, although she did not know it, he was perfectly aware she bore towards his business superior, Edward Cossey, to a refined instrument of vengeance against her, with what success it will be one of the purposes of this history to show.

Such, put as briefly as possible, were the outlines of the character and aims of this remarkable and contradictory man.

Within an hour and a half of leaving his own house, "The Oaks," as it was called, although the trees from which it had been so named had long since vanished from the garden, Mr. Quest was bowling swiftly along behind Edward Cossey's powerful bay horse towards the towering gateway of Honham Castle. When he was within three hundred yards an idea struck him; he pulled the horse up sharply, for he was alone in the dogcart, and paused to admire the view.

"What a beautiful place!" he reflected to himself with enthusiasm, "and how grandly those old towers stand out against the sky. The

Squire has restored them very well, too, there is no doubt about it; I could not have done it better myself. I wonder if that place will ever be mine. Things look black now, but they may come round, and I think I am beginning to see my way."

And then he started the horse on again, reflecting on the unpleasant nature of the business before him. Personally he both liked and respected the old Squire, and he certainly pitied him, though he would no more have dreamed of allowing his liking and pity to interfere with the prosecution of his schemes, than an ardent sportsman would dream of not shooting pheasants because he had happened to take a friendly interest in their nurture. He had also a certain gentlemanlike distaste to being the bearer of crushing bad news, for Mr. Quest disliked scenes, possibly because he had such an intimate personal acquaintance with them. Whilst he was still wondering how he might best deal with the matter, he passed over the moat and through the ancient gateway which he admired so fervently, and found himself in front of the hall door. Here he pulled up, looking about for somebody to take his horse, when suddenly the Squire himself emerged upon him with a rush.

"Hullo, Quest, is that you?" he shouted, as though his visitor had been fifty yards off instead of five. "I have been looking out for you. Here, William! William!" (*crescendo*), "William!" (*fortissimo*), "where on earth is the boy? I expect that idle fellow, George, has been sending him on some of his errands instead of attending to them

himself. Whenever he is wanted to take a horse he is nowhere to be found, and then it is 'Please, sir, Mr. George,' that's what he calls him, 'Please, sir, Mr. George sent me up to the Moat Farm or somewhere to see how many eggs the hens laid last week,' or something of the sort. That's a very nice horse you have got there, by the way, very nice indeed."

"It is not my horse, Mr. de la Molle," said the lawyer, with a faint smile, "it is Mr. Edward Cossey's."

"Oh! it's Mr. Edward Cossey's, is it?" answered the old gentleman with a sudden change of voice. "Ah, Mr. Edward Cossey's? Well, it's a very good horse anyhow, and I suppose that Mr. Cossey can afford to buy good horses."

Just then a faint cry of "Coming, sir, coming," was heard, and a long hobble-de-hoy kind of youth, whose business it was to look after the not extensive Castle stables, emerged in a great heat from round the corner of the house.

"Now, where on earth have you been?" began the Squire, in a stentorian tone.

"If you please, sir, Mr. George----"

"There, what did I tell you?" broke in the Squire. "Have I not told

you time after time that you are to mind your own business, and leave 'Mr. George' to mind his? Now take that horse round to the stables, and see that it is properly fed.

"Come, Quest, come in. We have a quarter of an hour before luncheon, and can get our business over," and he led the way through the passage into the tapestried and panelled vestibule, where he took his stand before the empty fireplace.

Mr. Quest followed him, stopping, ostensibly to admire a particularly fine suit of armour which hung upon the wall, but really to gain another moment for reflection.

"A beautiful suit of the early Stuart period, Mr. de la Molle," he said; "I never saw a better."

"Yes, yes, that belonged to old Sir James, the one whom the Roundheads shot."

"What! the Sir James who hid the treasure?"

"Yes. I was telling that story to our new neighbour, Colonel Quaritch, last night--a very nice fellow, by the way; you should go and call upon him."

"I wonder what he did with it," said Mr. Quest.

"Ah, so do I, and so will many another, I dare say. I wish that I could find it, I'm sure. It's wanted badly enough now-a-days. But that reminds me, Quest. You will have gathered my difficulty from my note and what George told you. You see this man Janter--thanks to that confounded fellow, Major Boston, and his action about those College Lands--has thrown up the Moat Farm, and George tells me that there is not another tenant to be had for love or money. In fact, you know what it is, one can't get tenants now-a-days, they simply are not to be had. Well, under these circumstances, there is, of course, only one thing to be done that I know of, and that is to take the farm in hand and farm it myself. It is quite impossible to let the place fall out of cultivation--and that is what would happen otherwise, for if I were to lay it down in grass it would cost a considerable sum, and be seven or eight years before I got any return."

The Squire paused and Mr. Quest said nothing.

"Well," he went on, "that being so, the next thing to do is to obtain the necessary cash to pay Janter his valuation and stock the place--about four thousand would do it, or perhaps," he added, with an access of generous confidence, "we had better say five. There are about fifty acres of those low-lying meadows which want to be thoroughly bush drained--bushes are quite as good as pipes for that stiff land, if they put in the right sort of stuff, and it don't cost half so much--but still it can't be done for nothing, and then there is a new wagon

shed wanted, and some odds and ends; yes, we had better say five thousand."

Still Mr. Quest made no answer, so once more the Squire went on.

"Well, you see, under these circumstances--not being able to lay hands upon the necessary capital from my private resources, of course I have made up my mind to apply to Cossey and Son for the loan. Indeed, considering how long and intimate has been the connection between their house and the de la Molle family, I think it right and proper to do so; indeed, I should consider it very wrong of me if I neglected to give them the opportunity of the investment"--here a faint smile flickered for an instant on Mr. Quest's face and then went out--"of course they will, as a matter of business, require security, and very properly so, but as this estate is unentailed, there will fortunately be very little difficulty about that. You can draw up the necessary deeds, and I think that under the circumstances the right thing to do would be to charge the Moat Farm specifically with the amount. Things are bad enough, no doubt, but I can hardly suppose it possible under any conceivable circumstances that the farm would not be good for five thousand pounds. However, they might perhaps prefer to have a general clause as well, and if it is so, although I consider it quite unnecessary, I shall raise no objection to that course."

Then at last Mr. Quest broke his somewhat ominous silence.

"I am very sorry to say, Mr. de la Molle," he said gently, "that I can hold out no prospect of Cossey and Son being induced, under any circumstances, to advance another pound upon the security of the Honham Castle estates. Their opinion of the value of landed property as security has received so severe a shock, that they are not at all comfortable as to the safety of the amount already invested."

Mr. de la Molle started when he heard this most unexpected bit of news, for which he was totally unprepared. He had always found it possible to borrow money, and it had never occurred to him that a time might perhaps come in this country, when the land, which he held in almost superstitious veneration, would be so valueless a form of property that lenders would refuse it as security.

"Why," he said, recovering himself, "the total encumbrances on the property do not amount to more than twenty-five thousand pounds, and when I succeeded to my father, forty years ago, it was valued at fifty, and the Castle and premises have been thoroughly repaired since then at a cost of five thousand, and most of the farm buildings too."

"Very possibly, de la Molle, but to be honest, I very much doubt if Honham Castle and the lands round it would now fetch twenty-five thousand pounds on a forced sale. Competition and Radical agitation have brought estates down more than people realise, and land in Australia and New Zealand is now worth almost as much per acre as cultivated lands in England. Perhaps as a residential property and on

account of its historical interest it might fetch more, but I doubt it. In short, Mr. de la Molle, so anxious are Cossey and Son in the matter, that I regret to have to tell you that so far from being willing to make a further advance, the firm have formally instructed me to serve the usual six months' notice on you, calling in the money already advanced on mortgage, together with the interest, which I must remind you is nearly a year overdue, and this step I propose to take to-morrow."

The old gentleman staggered for a moment, and caught at the mantelpiece, for the blow was a heavy one, and as unexpected as it was heavy. But he recovered himself in an instant, for it was one of the peculiarities of his character that his spirits always seemed to rise to the occasion in the face of urgent adversity--in short, he possessed an extraordinary share of moral courage.

"Indeed," he said indignantly, "indeed, it is a pity that you did not tell me that at once, Mr. Quest; it would have saved me from putting myself in a false position by proposing a business arrangement which is not acceptable. As regards the interest, I admit that it is as you say, and I very much regret it. That stupid fellow George is always so dreadfully behindhand with his accounts that I can never get anything settled." (He did not state, and indeed did not know, that the reason that the unfortunate George was behindhand was that there were no accounts to make up, or rather that they were all on the wrong side of the ledger). "I will have that matter seen to at once. Of course,

business people are quite right to consider their due, and I do not blame Messrs. Cossey in the matter, not in the least. Still, I must say that, considering the long and intimate relationship that has for nearly two centuries existed between their house and my family, they might--well--have shown a little more consideration."

"Yes," said Mr. Quest, "I daresay that the step strikes you as a harsh one. To be perfectly frank with you, Mr. de la Molle, it struck me as a very harsh one; but, of course, I am only a servant, and bound to carry out my instructions. I sympathise with you very much--very much indeed."

"Oh, don't do that," said the old gentleman. "Of course, other arrangements must be made; and, much as it will pain me to terminate my connection with Messrs. Cossey, they shall be made."

"But I think," went on the lawyer, without any notice of his interruption, "that you misunderstand the matter a little. Cossey and Son are only a trading corporation, whose object is to make money by lending it, or otherwise--at all hazards to make money. The kind of feeling that you allude to, and that might induce them, in consideration of long intimacy and close connection in the past, to forego the opportunity of so doing and even to run a risk of loss, is a thing which belongs to former generations. But the present is a strictly commercial age, and we are the most commercial of the trading nations. Cossey and Son move with the times, that is all, and they

would rather sell up a dozen families who had dealt with them for two centuries than lose five hundred pounds, provided, of course, that they could do so without scandal and loss of public respect, which, where a banking house is concerned, also means a loss of custom. I am a great lover of the past myself, and believe that our ancestors' ways of doing business were, on the whole, better and more charitable than ours, but I have to make my living and take the world as I find it, Mr. de la Molle."

"Quite so, Quest; quite so," answered the Squire quietly. "I had no idea that you looked at these matters in such a light. Certainly the world has changed a good deal since I was a young man, and I do not think it has changed much for the better. But you will want your luncheon; it is hungry work talking about foreclosures." Mr. Quest had not used this unpleasant word, but the Squire had seen his drift.

"Come into the next room," and he led the way to the drawing-room, where Ida was sitting reading the */Times/*.

"Ida," he said, with an affectation of heartiness which did not, however, deceive his daughter, who knew how to read every change of her dear father's face, "here is Mr. Quest. Take him in to luncheon, my love. I will come presently. I want to finish a note."

Then he returned to the vestibule and sat down in his favourite old oak chair.

"Ruined," he said to himself. "I can never get the money as things are, and there will be a foreclosure. Well, I am an old man and I hope that I shall not live to see it. But there is Ida. Poor Ida! I cannot bear to think of it, and the old place too, after all these generations--after all these generations!"