

**HESTER**  
**A STORY OF**  
**CONTEMPORARY LIFE**

*VOL. I*

BY  
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"A springy motion in her gait,  
A rising step, did indicate  
Of pride and joy no common rate  
That flush'd her spirit:  
I know not by what name beside  
I shall it call: if 'twas not pride,  
It was a joy to that allied  
She did inherit.

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She was trained in Nature's school,  
Nature had blest her.  
A waking eye, a prying mind,  
A heart that stirs, is hard to bind:  
A hawk's keen sight ye cannot blind,  
Ye could not Hester."

CHARLES LAMB.

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**HESTER.**

## CHAPTER I.

### VERNON'S.

The Banking House of the Vernons was known through all the Home Counties as only second to the Bank of England in stability and strength. That is to say, the people who knew about such matters, the business people, the professional classes, and those who considered themselves to be acquainted with the world, allowed that it ought to be considered second: but this opinion was not shared by the greater proportion of its clients, the shopkeepers in Redborough and the adjacent towns, the farmers of a wide district, and all the smaller people whose many united little make up so much wealth. To them Vernon's bank was the emblem of stability, the impersonation of solid and substantial wealth. It had risen to its height of fame under John Vernon, the grandfather of the present head of the firm, though it had existed for two or three generations before him. But John Vernon was one of those men in whose hands everything turns to gold. What the special gift is which determines this it is difficult to tell, but there can be little doubt that it is a special gift, just as it is a particular genius which produces a fine picture or a fine poem. There were wiser men than he, and there were men as steady to their work and as constantly in their place, ready for all the claims of business, but not one other in whose hands everything prospered in the same superlative way. His investments always answered, his ships always came home, and under his influence the very cellars of the banking-house, according to the popular

imagination, filled with gold. At one period of his career a panic seized the entire district, and there was a run upon the bank, by which it was evident anybody else must, nay, ought, to have been ruined; but John Vernon was not ruined. It was understood afterwards that he himself allowed that he did not understand how he had escaped, and nobody else could understand it: but he did escape, and as a natural consequence became stronger and richer, and more universally credited than ever. His son after him had not the same genius for money, but at least he had the genius for keeping what he had got, which is next best.

Edward Vernon, however, was not so fortunate in his family as in his affairs. He had two sons, one of whom died young, leaving a little daughter to be brought up by her grandfather; the other "went wrong." Oh, never-ending family tragedy, never ending, still beginning, the darkest anguish that exists in the world! The younger son went wrong, and died also in his father's lifetime, leaving a helpless little family of children, and a poor wife stupefied with trouble. She did her best, poor soul, to bring up her boy to ways the very opposite of those in which his father had stumbled and fallen, and it was supposed that he would marry his cousin Catherine Vernon, and thus unite once more all the money and prestige of the house. He too was John Vernon, and resembled the golden great-grandfather, and great things were hoped of him. He entered the bank in old Mr. Vernon's time, and gave every promise of being a worthy successor as long as the senior partner, the head of the house, lived. But when the old gentleman died and John Vernon became in his turn the head of the house, there very soon appeared signs of change. In the first place the marriage with

his cousin never came to pass; things had seemed to promise fairly so long as the grandfather with whom she lived was alive. But after, there was an immediate cooling of sentiment. Whose fault this was nobody knew. She said nothing on the subject even to her dearest friends; nor did he say anything; but he laughed and waved aside all questions as a man who "could an if he would"——. His mother, for her part, said a great deal. She ran between them like an excited hen, shaking her tail-feathers and cackling violently. What did they mean by it? What was it for? She asked her son how he could forget that if Catherine's money went out of the business it would make the most extraordinary difference? and she bade Catherine remember that it would be almost dishonest to enrich another family with money which the Vernons had toiled for. Catherine, who was not by any means an ordinary girl, smiled upon her, perhaps a little sadly, and entered into no explanations. But her son, as was natural, scoffed at his mother. "What should you know about the business?" he said. Poor Mrs. Vernon thought she had heard enough of it to understand it, or at least to understand the intentions of those who understood it. But what is the use of a mother's remonstrances? The new generation will please itself and take its way. She scolded and wept for years after, poor soul, in vain, and yet could never learn that it was in vain, but began anew day after day weeping, entreating, remonstrating, falling into nervous crises of passion a hundred and a hundred times over. How much better for her to have held her tongue! but how could she help it? She was not of that placid and patient nature which can be wise. And gradually things began to go badly with John. He married a young lady belonging to a county family, but with no money to

keep up her pretensions. He had his stables full of horses and his house full of company. "What is it all to come to?" cried his poor, anxious, angry, disappointed, despairing mother, seeking opportunities to have a few words with him, to speak to him seriously, to remind him of his duty. To be sure she did a great deal more harm than good. She drew many a blow upon herself which she might have escaped had she been content to allow that his life had passed far beyond her guidance; but the poor lady would not be taught. And it was quite true what John Vernon said. It would take a long time, he told her, before a few horses and pleasant company would affect Vernon's bank. As the head of that establishment he was expected to be hospitable, and keep almost open house; the country which trusted in him knew he could afford it. The Redborough people went further, and liked to see the confidence with which he spent his money. What could that do to Vernon's? He had never lived up to his income yet, he believed. So he told his mother, who was never satisfied, and went on till the day of her death always seeking a few words with him—an opportunity of speaking seriously to her son. Poor mother! nothing went very well with her; perhaps she was not clever either at managing her children or her money. The partisans of the Vernons said so at least; they said so of all the wives that were not Vernons, but interlopers, always working harm. They said so also of Mrs. John, and there his mother thought they were not far wrong. But none of her children turned out very satisfactorily; the girls married badly; Edward, her younger son, went into the Church, and never was more than a vicar, and their money matters would not go right. Certainly she was not a fortunate woman.

But she died, happily for her, before anything material happened to realise her alarms in respect to John.

It is astonishing how money grows when it is in the way of growing—when it has got the genuine impulse and rolls every kindred atom near it, according to some occult law of attraction, into itself. But just as wonderfully as money grows does it melt away when the other—the contrary process—has begun. John Vernon was quite right in saying that the bank justified, nay, almost demanded, a certain amount of expenditure from its chief partner. And he was more, much more, than its chief partner. Catherine, though she was as deeply interested in it as himself, took no responsibility whatever—how should she, a girl who knew as much about money as her pony did? She took less interest, indeed, than in ordinary circumstances she would have done, for there was certainly something, whatever it might be, which had interrupted the natural intercourse between the two cousins. They were not at ease with each other like brother and sister, as everything suggested they ought to have been—not sufficiently at ease to consider their mutual interests together, as partners ought to have done. This, one of them at least thought, would have been ridiculous in any case. When his lawyers asked what Catherine thought on this or that subject, he laughed in their faces.

"What should she think? What should she know? Of course she leaves all that to me," he said. "How can a girl understand banking business?"

But this did not satisfy the respectable firm of solicitors who advised the banker.

"Miss Vernon is not a girl any longer," said Mr. Pounce, who was its head; upon which John Vernon laughed, one of those offensive laughs with which a coarse-minded man waves the banner of his sex over an unmarried woman.

"No," he said, "Catherine's growing an old maid. She must look alive if she means to get a husband."

Mr. Pounce was not a sentimentalist, and no doubt laughed sometimes too at the unfortunate women who had thus failed in the object of their life; but he respected Miss Vernon, and he was very doubtful of her cousin.

"Husband or no husband, I think she ought to be consulted," he said.

"Oh, I will take Catherine in my own hands," was the cousin's reply.

And thus life went on, very gay, fast, amusing, and expensive on one side; very quiet and uneventful on the other. John Vernon built himself a grand new house, in which there were all the latest improvements and scientific luxuries, which the most expensive upholsterers filled with the most costly furniture, and for which the skilfullest gardeners all but created ready-made trees and shrubberies. He filled it with fine company—names which the clerks at the bank felt were a credit to the establishment, and which the townsfolk looked upon with admiring awe: and there was nothing in the county to equal Mrs. John Vernon's dresses and diamonds. What is all that to a great bank, gathering money every hour?—nothing! Even Mr. Pounce acknowledged this. Personal extravagance, as long as it

is merely hospitality and show, must go a very long way indeed before it touches the great revenue of such a business. It was not the diamonds nor the feasts that they were afraid of. But to be lavish with money is a dangerous fault with a man who is a business man. It is a very common sin, but there is nothing more perilous. In Manchester or Liverpool, where they turn over a fortune every day, perhaps this large habit of sowing money about does not matter. People there are accustomed to going up and down. Bankruptcy, even, does not mean the end of the world in these regions. But a banker in a country town, who has all the money of a district in his hands, should not get into this reckless way. His clients are pleased—up to a certain limit. But when once the first whisper of suspicion has been roused it flies fast, and the panic with which rural depositors rush upon a bank which has awakened the ghost of an apprehension, is even more cruel and unreflecting than other panics. It went on a long time, and where it was that the first suggestion came from, nobody ever knew. Probably it did not come from any one—it was in the air, it struck two people, all at once, talking to each other, and the electricity of the contact found a single syllable of utterance. When that was done, all was done. Everybody had been waiting for this involuntary signal; and when it came, it flew like lightning through all Redborough, and out into the roads and lanes—to distant farmhouses, into the rectories and vicarages, even to the labourer's cottage. "It's said as Vernon's bank's a-going to break," the ploughmen in the fields said to each other. It did not matter much to them; and perhaps they were not sorry that the farmer, who grew fat (they thought) on their toil, should feel that he was also human. The farmers had

something of the same feeling in respect to their landlords, but could not indulge it for the furious terror that took possession of themselves. Vernon's bank! Safer than the Bank of England, was what they had all said exultingly. Very few of them had sufficient command of themselves to wait now and inquire into it and see how far the panic was well founded. To wait would have been to leave the chance of salvation to other men.

Mrs. John Vernon was considered very refined and elegant according to the language of the day, a young lady with many accomplishments. But it was the fashion of the time to be unpractical just as it is the fashion of our time that women should understand business and be ready for any emergency. To wear your hair in a high loose knot on the top of your head, with ringlets straying down your cheek, and across the always uncovered whiteness of your shoulders, and to sing the songs of Mr. Haynes Bayley, "Oh no, we never mention her," or "The Soldier's Tear"—could anything be more entirely inconsistent with business habits? Mrs. John would have considered it a slight to the delicacy of her mind to have been supposed to know anything about the bank; and when the head clerk demanded an audience at an unseasonable hour one summer evening she was entirely taken aback.

"Me! do you mean that it is me Mr. Rule wants to see?" she asked of the servant in consternation.

"He did ask for master, ma'am," said the man, "but as master's from home he said he must see my lady. He looks very flustered. I'll say that for him," he added.

To be sure William had heard the whisper in the air, and was more or less gratified that Mr. Rule should be flustered; but as for his lady, she saw no connection whatever between Mr. Rule's excitement and herself.

"I do not see what good I can do him, William; and it's not an hour at which I ever receive people. I am sure I don't know what he can want with me."

"It's business, I think, ma'am," said the servant, with a little eagerness. He wanted immensely himself to know what it was, and it did not occur to him as possible that his mistress, so much more interested than he, should be without anxiety or concern.

"Business!" said Mrs. John, "what do I know about business? However," she added, "if he is so desirous, perhaps you had better show him up. Your master is always pleased when I pay a little attention to the clerks. He says it does good."

"Yes, ma'am," said William.

Being a reasonable human creature he was touched in spite of himself by the extraordinary sight of this poor, fine lady, sitting in her short sleeves on the edge of the volcano, and knowing nothing about it. It was too bad of master, William thought, if so be—— To leave the poor lady entirely in the dark so that she did not know no more than a baby what the clerk could want with her. William speculated, too, on his own circumstances as he went down stairs. If so be—— It was a good place, and he would be sorry to lose it. But he

remembered that somebody had said the Sandersons were looking out for a butler.

"Mrs. Vernon will see you, sir," he said in the midst of these thoughts; and Mr. Rule followed him eagerly up stairs.

But what could Mrs. John do? Her dress was spotted muslin, as most dresses were in those days; it was cut rather low on the shoulders, though she was not dressed for company. She had pretty little ringlets falling upon her cheeks, and short sleeves, and a band round her waist with a shining clasp. She was considered brilliant in conversation, and sang, "We met, 'twas in a crowd," and the songs previously mentioned, with so much feeling that people had been known to weep as they listened. The clerk had heard of all these accomplishments, and as he hurried in, his eye was caught by the harp in its corner, which was also one of the fashions of the time. He could not help being a little overawed by it, notwithstanding his dreadful anxiety. Poor lady! the thought passed through his mind as similar thoughts had passed through William's—Would all this be sold away from her? White muslin dresses with low necks have the advantage that they quite seem to separate their wearers from everyday life. We have no doubt that the dying out of chivalry, and the way in which women nowadays insist on doing their own business, and most likely other people's too, is in great part to be put down to high dresses and long sleeves. In these habiliments a lady looks not so very much different from other people. She feels herself free to go into common life. But Mrs. John sat there helpless, ignorant, quite composed and easy in her mind, with pretty feet in sandalled slippers peeping from under her dress. Mr. Rule had time for all this distressed,

regretful sympathy before he could stammer out in a hurry his anxious question—or rather his hope—that Mr. Vernon would be home to-morrow—early?

"I am sure I don't know," said Mrs. John. "It would be scarcely worth his while to go away if he was to be back so soon. He said perhaps to-morrow, but more likely next week."

"Next week!" cried Mr. Rule; "then he may just as well stay away altogether; it will then be too late."

"Dear me!" said Mrs. John, politely, willing to show an interest; but she did not know what more to say.

"Perhaps you know where he is, ma'am?" said the anxious clerk: for this was the time when people said ma'am. "We might send an express after him. If he were here, things might still be tided over. Excuse me, Mrs. Vernon, but if you can give me any information——"

"Dear me," said Mrs. John, "my husband was going to London, I think. Is it about business, or anything I may know?"

"All the world will know to-morrow," cried the agitated clerk, "unless you can give me some assistance. I don't like to trouble a lady, but what can I do? Mrs. Vernon, to-morrow is market day, and as sure as that day comes if he is not here to make some provision for it, we shall have a run on the bank."

"A run on the bank!" said Mrs. John, dismayed. "What does that mean?"

"It means that we shall have to pay every note that is presented us in gold: and that everybody will rush upon us with our notes

in their hands: and all the people who have deposit accounts will withdraw their money. It means Ruin," said Mr. Rule, very much flustered indeed, wiping the perspiration from his brow. He had an account himself, and a considerable sum to his credit. Oh, the fool he had been to let it lie there instead of investing it! but then, he had been waiting for a good investment, and in the meantime, Vernon's was as safe, safer than the Bank of England. He had believed that till to-day.

Mrs. John sat looking at him with bewildered eyes.

"I don't understand," she said. "The bank of course is for that, isn't it? I never understand how you do it," she added, with a little of the sprightliness for which she was distinguished. "It has always been a mystery to me what good it can do you to take all the trouble of paying people's bills for them, and locking up their money, and having all that responsibility; but I cannot deny that it seems to answer," she concluded with a little simper.

The harassed clerk looked at her with a pity that was almost tragic. If she had not been so handsome and so fine, and surrounded with all these luxuries, it is very likely he would have been impatient, and considered her a fool.

He replied gently—

"I dare say, ma'am, it is difficult for you to form an idea of business; but I am almost forgetting, sitting talking to you, how dreadfully serious it is. If I knew where Mr. Vernon was, I would send a post-chaise directly. We are lost if he is not here.

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