

from his own honor in tampering with political opinions, submitting to familiarities, condescending to stand by while his agents solicited vulgar suffrages or uttered clap-traps about retrenchment and reform. "I felt I was wrong," he said to me in after days, "though I was too proud to own my error in those times, and you and your good wife and my boy were right in protesting against that mad election." Indeed, though we little knew what events were speedily to happen, Laura and I felt very little satisfaction when the result of the Newcome election was made known to us, and we found Sir Barnes Newcome third and Colonel Thomas Newcome second upon the poll.

Ethel was absent with her children at Brighton. She was glad, she wrote, not to have been at home during the election. Mr. and Mrs. C. were at Brighton, too. Ethel had seen Mrs. C. and her child once or twice. It was a very fine child. "My brother came down to us," she wrote, "after all was over. He is furious against M. de Montecour, who, he says, persuaded the Whigs to vote against him, and turned the election."

CHAPTER XXXII.

CHILTERN HUNDREDS.

We shall say no more regarding Thomas Newcome's political doings, his speeches against Barnes, and the Baronet's replies. The nephew was beaten by his stout old uncle.

In due time the Gazette announced that Thomas Newcome, Esq., was returned as one of the Members of Parliament, for the borough of Newcome; and after triumphant dinners, speeches, and rejoicings, the Member came back to his family in London, and to his affairs in that city.

The good Colonel appeared to be by no means elated by his victory. He would not allow that he was wrong in engaging in that family war of which we have just seen the issue; though it may be that his secret remorse on this account in part occasioned his disquiet. But there were other reasons, which his family not long afterward came to understand, for the gloom and low spirits which now oppressed the head of their home.

It was observed (that is, if simple little Rosey took the

trouble to observe) that the entertainments at the Colonel's mansion were more frequent and splendid even than before; the silver cocoa-nut tree was constantly in requisition, and around it were assembled many new guests, who had not formerly been used to sit under those branches. Mr. Sherrick and his wife appeared at those parties, at which the proprietor of Lady Whittlesea's chapel made himself perfectly familiar. Sherrick cut jokes with the master of the house, which the latter received with a very grave acquiescence; he ordered the servants about, addressing the butler as "Old Corkscrew," and bidding the footman, whom he loved to call by his Christian name, to look "alive." He called the Colonel "Newcome" sometimes, and facetiously speculated upon the degree of relationship subsisting between them now that his daughter was married to Clive's uncle, the Colonel's brother-in-law. Though I dare say Clive did not much relish receiving news of his aunt, Sherrick was sure to bring such intelligence when it reached him; and announced, in due time, the birth of a little cousin at Bogglywallah, whom the fond parents designed to name "Thomas Newcome Honeyman."

A dreadful panic and ghastly terror seized poor Clive on an occasion which he described to me afterward. Going out from home one day with his father, he beheld a wine merchant's cart, from which hampers were carried down the area gate into the lower regions of Colonel Newcome's house. "Sherrick & Co., Wine Merchants, Walpole Street," was painted upon the vehicle.

"Good heavens! sir, do you get your wine from him?" Clive cried out to his father, remembering Honeyman's provisions in early times. The Colonel, looking very gloomy and turning red, said, "Yes, he bought wine from Sherrick, who had been very good-natured and serviceable; and who—and who, you know, is our connection now." When informed of the circumstances by Clive, I too, as I confess, thought the incident alarming.

Then Clive, with a laugh, told me of a grand battle which had taken place in consequence of Mrs. Mackenzie's behavior to the wine merchant's wife. The Campaigner had treated this very kind and harmless, but vulgar woman, with extreme hauteur—had talked loud during her singing—the beauty of which, to say the truth, time had considerably impaired—had made contemptuous observations regarding her upon more than one occasion. At length the Colonel broke out in great

wrath against Mrs. Mackenzie—bade her to respect that lady as one of his guests—and, if she did not like the company which assembled at his house, hinted to her that there were many thousand other houses in London where she could find a lodging. For the sake of her child, and her adored grandchild, the Campaigner took no notice of this hint; and declined to remove from the quarters which she had occupied ever since she had become a grandmamma.

I myself dined once or twice with my old friends, under the shadow of the pickle-bearing cocoa-nut tree; and could not but remark a change of personages in the society assembled. The manager of the City branch of the B. B. C. was always present—an ominous looking man, whose whispers and compliments seemed to make poor Clive, at his end of the table, very melancholy. With the City manager came the City manager's friends, whose jokes passed gayly round, and who kept the conversation to themselves. Once I had the happiness to meet Mr. Ratray, who had returned filled with rupees from the Indian Bank; who told us many anecdotes of the splendor of Rummun Loll at Calcutta, who complimented the Colonel on his fine house and grand dinners with sinister good-humor. Those compliments did not seem to please our poor friend; that familiarity choked him. A brisk little chattering attorney, very intimate with Sherrick, with a wife of dubious gentility, was another constant guest. He enlivened the table by his jokes, and recounted choice stories about the aristocracy, with certain members of whom the little man seemed very familiar. He knew to a shilling how much this lord owed—and how much the creditors allowed that marquis. He had been concerned with such and such a nobleman, who was now in the Queen's Bench. He spoke of their lordships affably and without their titles—calling upon "Louisa, my dear," his wife, to testify to the day when Viscount Tagrag dined with them, and Earl Bareacres sent them the pheasants. F. B., as somber and downcast as his hosts now seemed to be, informed me demurely that the attorney was a member of one of the most eminent firms in the City—that he had been engaged in procuring the Colonel's parliamentary title for him—and in various important matters appertaining to the B. B. C.; but my knowledge of the world and the law was sufficient to make me aware that this gentleman belonged to a well-known firm of money-lending solicitors, and I trembled to see such a person in the home of our good Colonel.

Where were the generals and the judges? Where were the fogies and their respectable ladies? Stupid they were and dull their company, but better a stalled ox in their society, than Mr. Champion's jokes over Mr. Sherrick's wines.

After the little rebuke administered by Colonel Newcome, Mrs. Mackenzie abstained from overt hostilities against any guests of her daughter's father-in-law; and contented herself by assuming grand and princess-like airs in the company of the new ladies. They flattered her and poor little Rosey intensely. The latter liked their company, no doubt. To a man of the world looking on, who has seen the men and morals of many cities, it was curious, almost pathetic, to watch that poor little innocent creature, fresh and smiling, attired in bright colors and a thousand gewgaws, simpering in the midst of these darkling people—practicing her little arts and coquetries, with such a court round about her. An unconscious little maid, with rich and rare gems sparkling on all her fingers, and bright gold rings as many as belonged to the late Old Woman of Banbury Cross—still she smiled and prattled innocently before these banditti—I thought of Zerlina and the Brigands, in "Fra Diavolo."

Walking away with F. B. from one of these parties of the Colonel's and seriously alarmed at what I had observed there, I demanded of Bayham whether my conjectures were not correct, that some misfortune overhung our old friend's house? At first Bayham denied stoutly or pretended ignorance; but at length, having reached the Haunt together, which I had not visited since I was a married man, we entered that place of entertainment, and were greeted by its old landlady and waitress, and accommodated with a quiet parlor. And here F. B., after groaning—after sighing—after solacing himself with a prodigious quantity of bitter beer—fairly burst out, and, with tears in his eyes, made a full and sad confession respecting this unlucky Bundelcund Banking Company. The shares had been going lower and lower, so that there was no sale now for them at all. To meet the liabilities the directors must have undergone the greatest sacrifices. He did not know—he did not like to think—what the Colonel's personal losses were. The respectable solicitors of the Company had retired long since, after having secured payment of a most respectable bill, and had given place to the firm of dubious law-agents of whom I had that evening seen a partner. How the retiring partners from India had been allowed to withdraw, and to bring for-

tunes along with them, was a mystery to Mr. Frederick Bayham. The great Indian millionaire was in his, F. B.'s eyes, "a confounded old mahogany colored heathen humbug." These fine parties which the Colonel was giving, and that fine carriage which was always flaunting about the Park with poor Mrs. Clive and the Campaigner, and the nurse and the baby, were, in F. B.'s opinion, all decoys and shams. He did not mean to say that the meals were not paid, and that the Colonel had to plunder for his horses' corn; but he knew that Sherrick, and the attorney, and the manager, insisted upon the necessity of giving these parties, and keeping up this state and grandeur, and opined that it was at the special instance of these advisers that the Colonel had contested the borough for which he was now returned. "Do you know how much that contest cost?" asks F. B. "The sun, sir, was awful! and we have ever so much of it to pay." I came up twice from Newcome myself to Campion and Sherrick about it. I betray no secrets—F. B., sir, would die a thousand deaths before he would tell the secrets of his benefactor! But, Penderennis, you understand a thing or two. You know what o'clock it is, and so does yours truly, F. B., who drinks your health. I knew the taste of Sherrick's wine well enough. F. B., sir, fears the Greeks and all the gifts they bring. Confound his Amontillado! I had rather drink this honest malt and hops all my life than ever see a drop of his abominable golden sherry. Golden? F. B. believes it is golden—and a precious deal dearer than gold too"—and herewith, ringing the bell, my friend asked for a second pint of the just-named and cheaper fluid.

I have of late had to recount portions of my dear old friend's history which must needs be told, and over which the writer does not like to dwell. If Thomas Newcome's opulence was unpleasant to describe, and to contrast with the bright goodness and simplicity I remembered in former days, how much more painful is that part of his story to which we are now come perforce, and which the acute reader of novels has, no doubt, long foreseen. Yes, sir or madam, you are quite right in the opinion which you have held all along regarding that Bundelcund Banking Company, in which our Colonel has invested every rupee he possesses. Solvuntur rupees, etc. I disdain, for the most part, the tricks and surprises of the novelist's art. Knowing, from the very beginning of our story, what was the issue of this Bundelcund Banking con-

cern, I have scarce had patience to keep my counsel about it; and whenever I had occasion to mention the Company, have scarcely been able to refrain from breaking out into fierce diatribes against that complicated, enormous, outrageous swindle. It was one of many similar cheats which have been successfully practiced upon the simple folks, civilian and military, who toil and struggle—who fight with sun and enemy—who pass years of long exile and gallant endurance in the service of our empire in India. Agency-houses after agency-houses have been established, and have flourished in splendor and magnificence, and have paid fabulous dividends—and have enormously enriched two or three wary speculators—and then have burst into bankruptcy, involving widows, orphans, and countless simple people who trusted their all to the keeping of these unworthy treasurers.

The failure of the Bundelcund Bank, which we now have to record, was only one of many similar schemes ending in ruin. About the time when Thomas Newcome was chaired as Member of Parliament for the borough of which he bore the name, the great Indian merchant who was at the head of the Bundelcund Banking Company's affairs at Calcutta, suddenly died of cholera at his palace at Barrackpore. He had been giving of late a series of the most splendid banquets with which Indian prince ever entertained a Calcutta society. The greatest and proudest personages of that aristocratic city had attended his feasts. The fairest Calcutta beauties had danced in his halls. Did not poor F. B. transfer from the columns of the Bengal Hurkaru to the Pall Mall Gazette the most astounding descriptions of those Asiatic Nights' Entertainments, of which the very grandest was to come off on the night when cholera seized Rummun Loll in its grip? There was to have been a masquerade outvying all European masquerades in splendor. The two rival queens of Calcutta society were to have appeared each with her court around her. Young civilians at the college, and young ensigns fresh landed, had gone into awful expenses and borrowed money at fearful interest from the B. B. C. and other banking companies, in order to appear with befitting splendor as knights and noblemen of Henrietta Maria's Court (Henrietta Maria, wife of Hastings Hicks, Esq., Sudder Dewanee Adawlut), or as princes and warriors surrounding the palanquin of Lallah Rookh (the lovely wife of Hon. Cornwallis Bobus, Member of Council); all these splendors were there. As carriage after carriage drove up

from Calcutta, they were met at Rummun Loll's gate by ghastly weeping servants, who announced their master's decease.

On the next day the Bank at Calcutta was closed, and the day after, when heavy bills were presented which must be paid, although by this time Rummun Loll was not only dead but buried, and his widows howling over his grave, it was announced throughout Calcutta that but eight hundred rupees were left in the treasury of the B. B. C. to meet engagements to the amount of four lacs then immediately due, and sixty days afterward the shutters were closed at No. 175 Lothbury, the London offices of the B. B. C. of India, and £35,000 worth of their bills refused by their agents, Messrs. Baines, Jolly & Co., of Fog Court.

When the accounts of that ghastly bankruptcy arrived from Calcutta, it was found, of course, that the merchant prince Rummun Loll owed the B. B. C. twenty-five lacs of rupees, the value of which was scarcely even represented by his respectable signature. It was found that one of the auditors of the bank, the generally esteemed Charley Condor (a capital fellow, famous for his good dinners and for playing low-comedy characters at the Chowringhee Theater), was indebted to the bank £90,000; and also it was discovered that the revered Baptist Bellman, Chief Registrar of the Calcutta Tape and Sealing-Wax Office (a most valuable and powerful amateur preacher, who had converted two natives and whose serious soirées were thronged at Calcutta), had helped himself to £73,000 more, for which he settled in the Bankruptcy Court before he resumed his duties in his own. In justice to Mr. Bellman, it must be said that he could have had no idea of the catastrophe impending over the B. B. C. For only three weeks before that great bank closed its doors, Mr. Bellman, as guardian of the children of his widowed sister, Mrs. Colonel Green, had sold the whole of the late Colonel's property out of Company's paper and invested it in the bank, which gave a high interest, and with bills of which, drawn upon their London correspondents, he had accommodated Mrs. Colonel Green when she took her departure for Europe with her numerous little family on board the Burrumpooter.

And now you have the explanation of the title of this chapter, and know wherefore Thomas Newcome never sat in Parliament. Where are our dear old friends now? Where are Rosey's chariots and horses? Where jewels and gewgaws?

Bills are up in the fine new house. Swarms of Hebrew gentlemen with their hats on are walking about the drawing rooms, peering into the bedrooms, weighing and poisoning the poor old silver cocoa-nut tree, eyeing the plate and crystal, thumbing the damask of the curtains, and inspecting ottomans, mirrors, and a hundred articles of splendid trumpery. There is Rosey's boudoir which her father-in-law loved to ornament—there is Clive's studio with a hundred sketches—there is the Colonel's bare room at the top of the house, with his little iron bedstead and ship's drawers, and a camel trunk or two which have accompanied him on many an Indian march, and his old regulation sword, and that one which the native officers of the regiment gave him when he bade them farewell. I can fancy the brokers' faces as they look over this camp wardrobe, and that the uniforms will not fetch much in Holywell Street. There is the old one still, and that new one which he ordered and wore when poor little Rosey was presented at court. I had not the heart to examine their plunder, and go among those wreckers. F. B. used to attend the sale regularly, and report its proceedings to us with eyes full of tears. "A fellow laughed at me," says F. B., "because when I came into the dear old drawing room I took my hat off. I told him that if he dared say another word I would knock him down." I think F. B. may be pardoned in this instance for emulating the office of auctioneer. Where are you, pretty Rosey, and poor little helpless Baby? Where are you, dear Clive—gallant young friend of my youth! Ah! it is a sad story—a melancholy page to pen! Let us pass it over quickly—I love not to think of my friend in pain.

CHAPTER XXXIII.

IN WHICH MRS. CLIVE NEWCOME'S CARRIAGE IS ORDERED.

All the friends of the Newcome family, of course, knew the disaster which had befallen the good Colonel, and I was aware, for my own part, that not only his own, but almost the whole of Rosey Newcome's property was involved in the common ruin. Some proposals of temporary relief were made to our friends from more quarters than one, but were thankfully