“Now, papa,” said Clara that morning, wrinkling her brows and putting her finger-tips together with the air of an experienced person of business, “I want to have a talk to you about money matters.”

“Yes, my dear.” He laid down his paper, and looked a question.

“Kindly tell me again, papa, how much money I have in my very own right. You have often told me before, but I always forget figures.”

“You have two hundred and fifty pounds a year of your own, under your aunt’s will.

“And Ida?”

“Ida has one hundred and fifty.”

“Now, I think I can live very well on fifty pounds a year, papa. I am not very extravagant, and I could make my own dresses if I had a sewing-machine.”

“Very likely, dear.”

“In that case I have two hundred a year which I could do without.”

“If it were necessary.”

“But it is necessary. Oh, do help me, like a good, dear, kind papa, in this matter, for my whole heart is set upon it. Harold is in sore need of money, and through no fault of his own.” With a woman’s tact and eloquence, she told the whole story. “Put yourself in my place, papa. What is the money to me? I never think of it from year’s
end to year’s end. But now I know how precious it is. I could not have thought that money could be so valuable. See what I can do with it. It may help to save him. I must have it by to-morrow. Oh, do, do advise me as to what I should do, and how I should get the money.”

The Doctor smiled at her eagerness. “You are as anxious to get rid of money as others are to gain it,” said he. “In another case I might think it rash, but I believe in your Harold, and I can see that he has had villainous treatment. You will let me deal with the matter.”

“You, papa?”

“It can be done best between men. Your capital, Clara, is some five thousand pounds, but it is out on a mortgage, and you could not call it in.”

“Oh, dear! oh, dear!”

“But we can still manage. I have as much at my bank. I will advance it to the Denverers as coming from you, and you can repay it to me, or the interest of it, when your money becomes due.”

“Oh, that is beautiful! How sweet and kind of you!”

“But there is one obstacle: I do not think that you would ever induce Harold to take this money.”

Clara’s face fell. “Don’t you think so, really?”

“I am sure that he would not.”

“Then what are you to do? What horrid things money matters are to arrange!”

“I shall see his father. We can manage it all between us.”
“Oh, do, do, papa! And you will do it soon?”

“There is no time like the present. I will go in at once.” He scribbled a cheque, put it in an envelope, put on his broad straw hat, and strolled in through the garden to pay his morning call.

It was a singular sight which met his eyes as he entered the sitting-room of the Admiral. A great sea chest stood open in the center, and all round upon the carpet were little piles of jerseys, oil-skins, books, sextant boxes, instruments, and sea-boots. The old seaman sat gravely amidst this lumber, turning it over, and examining it intently; while his wife, with the tears running silently down her ruddy cheeks, sat upon the sofa, her elbows upon her knees and her chin upon her hands, rocking herself slowly backwards and forwards.

“Hullo, Doctor,” said the Admiral, holding out his hand, “there’s foul weather set in upon us, as you may have heard, but I have ridden out many a worse squall, and, please God, we shall all three of us weather this one also, though two of us are a little more cranky than we were.”

“My dear friends, I came in to tell you how deeply we sympathize with you all. My girl has only just told me about it.”

“It has come so suddenly upon us, Doctor,” sobbed Mrs. Hay Denver. “I thought that I had John to myself for the rest of our lives—Heaven knows that we have not seen very much of each other—but now he talks of going to sea again.

“Aye, aye, Walker, that’s the only way out of it. When I first heard of it I was thrown up in the wind with all aback. I give you my word that I lost my bearings more completely than ever since I strapped a middy’s dirk to my belt. You see, friend, I know something of shipwreck or battle or whatever may come upon the waters, but the shoals in the City of London on which my poor boy has struck are clean beyond me. Pearson had been my pilot there, and now I know him to be a rogue. But I’ve taken my bearings now, and I see my course right before me.”
“What then, Admiral?”

“Oh, I have one or two little plans. I’ll have some news for the boy. Why, hang it, Walker man, I may be a bit stiff in the joints, but you’ll be my witness that I can do my twelve miles under the three hours. What then? My eyes are as good as ever except just for the newspaper. My head is clear. I’m three-and-sixty, but I’m as good a man as ever I was—too good a man to lie up for another ten years. I’d be the better for a smack of the salt water again, and a whiff of the breeze. Tut, mother, it’s not a four years’ cruise this time. I’ll be back every month or two. It’s no more than if I went for a visit in the country.” He was talking boisterously, and heaping his sea-boots and sextants back into his chest.

“And you really think, my dear friend, of hoisting your pennant again?”

“My pennant, Walker? No, no. Her Majesty, God bless her, has too many young men to need an old hulk like me. I should be plain Mr. Hay Denver, of the merchant service. I daresay that I might find some owner who would give me a chance as second or third officer. It will be strange to me to feel the rails of the bridge under my fingers once more.”

“Tut! tut! this will never do, this will never do, Admiral!” The Doctor sat down by Mrs. Hay Denver and patted her hand in token of friendly sympathy. “We must wait until your son has had it out with all these people, and then we shall know what damage is done, and how best to set it right. It will be time enough then to begin to muster our resources to meet it.”

“Our resources!” The Admiral laughed. “There’s the pension. I’m afraid, Walker, that our resources won’t need much mustering.”

“Oh, come, there are some which you may not have thought of. For example, Admiral, I had always intended that my girl should have five thousand from me when she married. Of course your boy’s trouble is her trouble, and the money cannot be spent better than in helping to set it right. She has a little of her own which she wished to contribute, but I thought it best to work it this way. Will you take the cheque, Mrs.
Denver, and I think it would be best if you said nothing to Harold about it, and just used it as the occasion served?"

“God bless you, Walker, you are a true friend. I won’t forget this, Walker.” The Admiral sat down on his sea chest and mopped his brow with his red handkerchief.

“What is it to me whether you have it now or then? It may be more useful now. There’s only one stipulation. If things should come to the worst, and if the business should prove so bad that nothing can set it right, then hold back this cheque, for there is no use in pouring water into a broken basin, and if the lad should fall, he will want something to pick himself up again with.”

“He shall not fall, Walker, and you shall not have occasion to be ashamed of the family into which your daughter is about to marry. I have my own plan. But we shall hold your money, my friend, and it will strengthen us to feel that it is there.”

“Well, that is all right,” said Doctor Walker, rising. “And if a little more should be needed, we must not let him go wrong for the want of a thousand or two. And now, Admiral, I’m off for my morning walk. Won’t you come too?”

“No, I am going into town.”

“Well, good-bye. I hope to have better news, and that all will come right. Good-bye, Mrs. Denver. I feel as if the boy were my own, and I shall not be easy until all is right with him.”