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THAT the Scot is largely endowed with the commercial imagination his foes will be ready to acknowledge. Imagination may consecrate the world to a man, or it may merely be a visualising faculty which sees that, as already perfect, which is still lying in the raw material. The Scot has the lower faculty in full degree; he has the forecasting leap of the mind which sees what to make of things—more, sees them made and in vivid operation. To him there is a railway through the desert where no railway exists, and mills along the quiet stream. And his *perfervidum ingenium* is quick to attempt the realising of his dreams. That is why he makes the best of colonists. Galt is his type—Galt, dreaming in boyhood of the fine water power a fellow could bring round the hill, from the stream where he went a-fishing (they have done it since), dreaming in manhood of the cities yet to rise amid Ontario's woods (they are there to witness to his foresight). Indeed, so flushed and riotous can the Scottish mind become over a commercial prospect that it sometimes sends native caution by the board, and a man's really fine idea becomes an empty balloon, to carry him off to the limbo of vanities. There is a megalomaniac in every parish of Scotland. Well, not so much as that; they're owre canny for that to be said of them. But in every district, almost, you may find a poor creature

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who for thirty years has cherished a great scheme by which he means to revolutionize the world's commerce, and amass a fortune in monstrous degree. He is generally to be seen shivering at the Cross, and (if you are a nippy man) you shout carelessly in going by, "Good morning, Tamson; how's the scheme?" And he would be very willing to tell you, if only you would wait to listen. "Man," he will cry eagerly behind you, "if I only had anither wee wheel in my invention—she would do, the besom! I'll sune have her ready noo." Poor Tamson!

But these are the exceptions. Scotsmen, more than other men perhaps, have the three great essentials of commercial success—imagination to conceive schemes, common sense to correct them, and energy to push them through. Common sense, indeed, so far from being wanting, is in most cases too much in evidence, perhaps, crippling the soaring mind and robbing the idea of its early radiance; in quieter language, she makes the average Scotsman to be over-cautious. His combinations are rarely Napoleonic until he becomes an American. In his native dales he seldom ventures on a daring policy. And yet his forecasting mind is always detecting "possibeelities." So he contents himself by creeping cautiously from point to point, ignoring big reckless schemes and using the safe and small, till he arrives at a florid opulence. He has expressed his love of *festina lente* in business in a score of proverbs—"bit-by-bit's the better horse, though big-by-big's the baulder"; "ca' canny or ye'll cowp"; "many a little makes a mickle"; and "creep before ye gang." This mingling of caution and imagination is the cause of his stable

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prosperity. And its characteristic is a sure progressiveness. That sure progressiveness was the characteristic of Wilson's prosperity in Barbie. In him, too, imagination and caution were equally developed. He was always foreseeing "chances" and using them, gripping the good and rejecting the dangerous (had he not gripped the chance of auld Rab Jamieson's barn?—there was caution in that, for it was worth the money whatever happened, and there was imagination in the whole scheme, for he had a vision of Barbie as a populous centre and streets of houses in his holm). And every "chance" he seized led to a better one, till almost every "chance" in Barbie was engrossed by him alone. This is how he went to work. Note the "bit-by-bit-ness" of his great career.

When Mrs. Wilson was behind the counter, Wilson was out "distributing." He was not always out, of course—his volume of trade at first was not big enough for that, but in the mornings, and the long summer dusks, he made his way to the many outlying places of which Barbie was the centre. There, in one and the same visit, he distributed goods and collected orders for the future. Though his bill had spoken of "carts," as if he had several, that was only a bit of splurge on his part; his one conveyance at the first was a stout spring cart, with a good brown cob between the shafts. But with this he did such a trade as had never been known in Barbie. The Provost said it was "shtupendous."

When Wilson was jogging homeward in the balmy evenings of his first summer at Barbie no eye had he for the large evening star, tremulous above the woods, or for

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the dreaming sprays against the yellow west. It wasn't his business—he had other things to mind. Yet Wilson was a dreamer, too. His close musing eye, peering at the dusky-brown nodge of his pony's hip through the gloom, saw not that, but visions of chances, opportunities, occasions. When the lights of Barbie twinkled before him in the dusk he used to start from a pleasant dream of some commercial enterprise suggested by the country round. "Yon holm would make a fine bleaching green—pure water, fine air, labour cheap, and everything handy. Or the Lintie's Linn among the woods—water power running to waste yonder—surely something could be made of that." He would follow his idea through all its mazes and developments, oblivious of the passing miles. His delight in his visions was exactly the same as the author's delight in the figments of his brain. They were the same good company along the twilight roads. The author, happy with his thronging thoughts (when they are kind enough to throng) is no happier than Wilson was on nights like these.

He had not been a week on his rounds when he saw a "chance" waiting for development. When out "delivering" he used to visit the upland farms to buy butter and eggs for the Emporium. He got them cheaper so. But more eggs and butter could be had than were required in the neighbourhood of Barbie. Here was a chance for Wilson! He became a collector for merchants at a distance. Barbie, before it got the railway, had only a silly little market once a fortnight, which was a very poor outlet for stuff. Wilson provided a better one. Another thing played into his hands, too, in that connection. It is a cheese-mak-

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ing countryside about Barbie, and the less butter produced at a cheese-making place—the better for the cheese. Still, a good many pounds are often churned on the sly. What need the cheese merchant ken—it keepit the gudewife in bawbees frae week to week—and if she took a little cream frae the cheese now and than they werena a pin the waur o't, for she aye did it wi' decency and caution! Still it is as well to dispose of this kind of butter quietly, to avoid gabble among ill-speakers. Wilson, slithering up the back road with his spring cart in the gloaming, was the man to dispose of it quietly. And he got it dirt cheap, of course, seeing it was a kind of contraband. All that he made in this way was not much to be sure—threepence a dozen on the eggs, perhaps, and fourpence on the pound of butter—still, you know, every little makes a mickle, and hained gear helps weel.\* And more important than the immediate profit was the ultimate result. For Wilson, in this way, established with merchants, in far-off Fechar and Poltandie, a connection for the sale of country produce which meant a great deal to him in future, when he launched out as cheese-buyer in opposition to Gourlay.

It “occurred” to him also (things were always occurring to Wilson) that the “Scotch Cuddy” business had as fine a chance in “Barbie and surrounding neighbourhood” as ever it had in North and Middle England. The “Scotch Cuddy” is so called because he is a beast of burden, and not from the nature of his wits. He is a travelling packman, who infests communities of working men, and disposes of his goods on the credit system,

\* *Hained gear*: saved money.

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receiving payment in instalments. You go into a working man's house (when he is away from home for preference) and, laying a swatch of cloth across his wife's knee, "What do you think of that, mistress?" you enquire, watching the effect keenly. Instantly all her covetous heart is in her eye and, thinks she to herself, "Oh, but John would look well in that, at the Kirk on Sunday!" She has no ready money, and would never have the cheek to go into a draper's and order the suit, but when she sees it lying there across her knee, she just cannot resist it. (And fine you knew that when you clinked it down before her!) Now that the goods are in the house she cannot bear to let them out the door again. But she hints a scarcity of cash. "Tut, woman!" quoth you, bounteous and kind, "there's no obstacle in *that!*—You can pay me in instalments!" How much would the instalments be, she enquires. "Oh, a mere trifle—half-a-crown a week, say." She hesitates and hankers. "John's Sunday coat's getting quite shabby, so it is, and Tam Macalister has a new suit, she was noticing—the Macalisters are always flaunting in their brows! And, there's that Paisley shawl for herself, too; eh, but they would be the canty pair, cocking downr the road on Sunday in *that* rig!—they would take the licht frae Meg Macalister's e'en, thae Macalisters are always so en-vy-fu'!" Love, vanity, covetousness, present opportunity, are all at work upon the poor body. She succumbs. But the half-crown weekly payments have a habit of lengthening themselves out till the packman has made fifty per cent by the business. And why not?—a man must have some interest on his money! Then there's the

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risk of bad debts, too—that falls to be considered. But there was little risk of bad debts when Wilson took to cloth-distributing. For success in that game depends on pertinacity in pursuit of your victim and Wilson was the man for that.

He was jogging home from Brigabee, where he had been distributing groceries at a score of wee houses, when there flashed on his mind a whole scheme for cloth-distribution on a large scale—for mining villages were clustering in about Barbie by this time, and he saw his way to a big thing.

He was thinking of Sandy Toddle, who had been a Scotch Cuddy in the Midlands and had retired to Barbie on a snug bit fortune—he was thinking of Sandy when the plan rose generous on his mind. He would soon have more horses than one on the road—why shouldn't they carry swatches of cloth as well as groceries? If he had responsible men under him, it would be their own interest, for a small commission on the profits, to see that payments were levied correctly every week. And those colliers were reckless with their cash, far readier to commit themselves to buying than the cannier country bodies round. Lord! there was money in the scheme. No sooner thought of than put in practice. Wilson gave up the cloth-peddling after five or six years—he had other fish to fry by that time—but while he was at it he made money hand over fist at the job.

But what boots it to tell of all his schemes? He had the lucky eye—and everything he looked on prospered.

Before he had been a week in Barbie he met Gourlay, just at the Bend o' the Brae, in full presence of the bod-

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ies. Remembering their first encounter the grocer tried to outstare him, but Gourlay hardened his glower and the grocer blinked. When the two passed, "I declare!" said the bodies, "did ye see yon?—they're not on speaking terms!" And they hotched with glee to think that Gourlay had another enemy.

Judge of their delight when they saw one day about a month later, just as Gourlay was passing up the street, Wilson come down it with a load of coals for a customer! For he was often out Auchterwheeze road in the early morning, and what was the use of an empty journey back again, especially as he had plenty of time in the middle of the day to attend to other folk's affairs—so here he was, started as a carrier, in full opposition to Gourlay.

"Did you see Gourlay's face?" chuckled the bodies when the cart went by. "Yon was a bash in the eye to him. Ha, ha!—he's not to have it all his own way now!"

Wilson had slid into the carrying in the natural development of business. It was another of the possibilities which he saw and turned to his advantage. The two other chief grocers in the place, Cunningham the dirty, and Calderwood the drunken, having no carts or horses of their own, were dependent on Gourlay for conveyance of their goods from Skeighan. But Wilson brought his own. Naturally, he was asked by his customers to bring a parcel now and then, and naturally, being the man he was, he made them pay for the privilege. With that for a start the rest was soon accomplished. Gourlay had to pay now for his years of insolence and tyranny; all who had irked beneath his domineering ways got their carrying done by Wilson. Ere



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long that prosperous gentleman had three carts on the road, and two men under him to help in his various affairs.

Carting was only one of several new developments in the business of J. W. When the navvies came in about the town and accommodation was ill to find, Wilson rigged up an old shed in the corner of his holm as a hostelry for ten of them—and they had to pay through the nose for their night's lodging. Their food they obtained from the Emporium, and thus the Wilsons bled them both ways. Then there was the scheme for supplying milk—another of the “possibeelities.” Hitherto in winter, Barbie was dependent for its milk supply on heavy farm-carts that came lumbering down the street, about half-past seven in the morning, jangling bells to waken sleepy customers, and carrying lanterns that carved circles of hairy yellow out the raw air. But Mrs. Wilson got four cows, back-calvers who would be milking strong in December, and supplied milk to all the folk about the Cross.

She had a lass to help her in the house now, and the red-headed boy was always to be seen, jinking round corners like a weasel, running messages hot-foot, errand boy to the “bisness” in general. Yet, though everybody was busy and skelping at it, such a stress of work was accompanied with much disarray. Wilson's yard was the strangest contrast to Gourlay's. Gourlay's was a pleasure to the eye, everything of the best and everything in order, since the master's pride would not allow it to be other. But, though Wilson's Emporium was clean, his back yard was littered with dirty straw, broken boxes, old barrels, stable refuse, and

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the sky-pointing shafts of carts, uptilted in between. When boxes and barrels were flung out of the Emporium they were generally allowed to lie on the dung-hill, until they were converted into firewood. "Mistress, you're a trifle mixed," said the Provost in grave reproof, when he went round to the back to see Wilson on a matter of business. But "Tut," cried Mrs. Wilson, as she threw down a plank, to make a path for him across a dub—"Tut," she laughed, "the clartier the cosier!" And it was as true as she said it. The thing went forward splendidly in spite of its confusion.

Though trade was brisker in Barbie than it had ever been before, Wilson had already done injury to Gourlay's business as general conveyer. But, hitherto, he had not infringed on the gurlly one's other monopolies. His chance came at last.

He appeared on a market day in front of the Red Lion, a piece of pinkey-brown paper in his hand. That was the first telegram ever seen in Barbie, and it had been brought by special messenger from Skeighan. It was short and to the point. It ran: "Will buy 300 stone cheese 8 shillings stone\* delivery at once," and was signed by a merchant in Poltandie.

Gourlay was talking to old Tarmillan of Irrendavie, when Wilson pushed in and addressed Tarmillan, without a glance at the grain-merchant.

"Have you a kane o' cheese to sell, Irrendavie?" was his blithe salutation.

\* That is for the stone of fourteen pounds. At that time Scotch cheese was selling, *roughly*, at from fifty to sixty shillings the hundredweight.

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“ I have,” said Irrendavie, and he eyed him suspiciously. For what was Wilson spiering for? *He* wasna a cheese-merchant.

“ How much the stane are ye seeking for’t?” said Wilson.

“ I have just been asking Mr. Gourlay here for seven and six,” said Irrendavie, “ but he winna rise a penny on the seven!”

“ I’ll gi’e ye seven and six,” said Wilson, and slapped his long thin flexible bank-book far too ostentatiously against the knuckles of his left hand.

“ But—but,” stammered Irrendavie, suspicious still, but melting at the offer, “ *you* have no means of storing cheese.”

“ Oh,” said Wilson, getting in a fine one at Gourlay, “ there’s no drawback in that! The ways o’ business have changed greatly since steam came close to our doors. It’s nothing but vanity nowadays when a country merchant wastes money on a ramshackle of buildings for storing—there’s no need for that if he only had brains to develop quick deliveries. Some folk, no doubt, like to build monuments to their own pride, but I’m not one of that kind; there’s not enough sense in that to satisfy a man like me. My offer doesna hold, you understand, unless you deliver the cheese at Skeighan Station. Do you accept the condition?”

“ Oh, yes,” said Irrendavie, “ I’m willing to agree to that.”

“ C’way into the Red Lion then,” said Wilson, “ and we’ll wet the bargain with a drink to make it hold the tighter!”

Then a strange thing happened. Gourlay had a cu-

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rious stick of foreign wood (one of the trifles he fed his pride on) the crook of which curved back to the stem and inhaled, leaving space only for the fingers. The wood was of wonderful toughness, and Gourlay had been known to bet that no man could break the handle of his stick by a single grip over the crook and under it. Yet now, as he saw his bargain whisked away from him and listened to Wilson's jibe, the thing snapped in his grip like a rotten twig. He stared down at the broken pieces for a while, as if wondering how they came there, then dashed them on the ground while Wilson stood smiling by. And then he strode—with a look on his face that made the folk fall away.

"He's hellish angry," they grinned to each other when their foe was gone, and laughed when they heard the cause of it. "Ha, ha, Wilson's the boy to diddle him!" And yet they looked queer when told that the famous stick had snapped in his grasp like a worm-eaten larch-twig. "Lord!" cried the baker in admiring awe, "did he break it with the ae chirt! It's been tried by scores of fellows for the last twenty years, and never a man of them was up till't! Lads, there's something splendid about Gourlay's wrath. What a man he is when the paw-sion grups him!"

"Thplendid, d'ye ca't?" said the Deacon. "He may thwing in a towe for his thplendid wrath yet."

From that day Wilson and Gourlay were a pair of gladiators for whom the people of Barbie made a ring. They pitted the protagonists against each other and hounded them on to rivalry by their comments and remarks, taking the side of the newcomer, less from partiality to him than from hatred of their ancient

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enemy. It was strange that a thing so impalpable as gossip should influence so strong a man as John Gourlay to his ruin. But it did. The bodies of Barbie became not only the chorus to Gourlay's tragedy, buzzing it abroad and discussing his downfall; they became also, merely by their maddening tattle, a villain of the piece and an active cause of the catastrophe. Their gossip seemed to materialize into a single entity, a something propelling, that spurred Gourlay on to the schemes that ruined him. He was not to be done, he said; he would show the dogs what he thought of them. And so he plunged headlong, while the wary Wilson watched him, smiling at the sight.

There was a pretty hell-broth brewing in the little town.