

# **A Dangerous Fortune Study Guide**

## **A Dangerous Fortune by Ken Follett**

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# Plot Summary

The story begins with a bunch of schoolboys disobeying the rules and going for a swim at the quarry pool. While they are teasing and bullying each other, one of them, Peter Middleton, drowns. The official story told at the inquest differs from the true events, and the cover-up and treachery begin that is to continue for three decades as their schooldays follows the characters through their lives.

The murder of Peter Middleton sets the stage for the treachery and deceit of the next three decades in this suspense novel. As the characters mature and progress through their careers and marriages, the events surrounding the murder are what they always come back to. Some are trying to cover up for their part in the murder while others spend years trying to find out the true facts of the murder.

All of the murders are related to Micky Miranda who does not want to return to his native land of Cordova in South America. He wrangles his way into the elite of English society while he is helping his father in his plan to overthrow the existing government in Cordova and install himself and later his son, as President. Micky does whatever he has to do to achieve his goals, even if it means killing. He kills anyone who stands in his way of pleasing his father and obtaining loans for Cordova.

The fortunes of a major London bank are tied to the whims of a manipulative and ambitious wife of one of the partners. The murder at Windfield causes a bonding between Edward, Micky and Augusta as they spend decades perpetuating one deceit after another to cover up the original murder and to achieve their goals. Augusta and Micky are two characters that see nothing wrong with ruining or killing people.

In telling the story of this novel, Follett moves the reader through the gamut of English society showing the contrast in the lifestyles of the rich and poor. The reader moves from the poor in the slums and brothels to the elite hobnobbing with the Prince of Wales. Some of the characters are greedy while others are not. Some like Rachel and Maisie work to improve the lives of others. Some characters like Augusta and Nora, just want social standing and wealth.

*A Dangerous Fortune* is recommended reading for anyone who likes a good suspense novel. Follett's skills in writing make the book easy to read and so full of intrigue that the reader has a hard time putting the book down. Like many of Follett's novels, this one has a surprise ending.

# Prologue

## Prologue Summary

The story begins with a bunch of schoolboys disobeying the rules and going for a swim at the quarry pool. While they are teasing and bullying each other, one of them, Peter Middleton, drowns. The official story told at the inquest differs from the true events, and the cover-up and treachery begin that is to continue for three decades as their schooldays follows the characters through their lives.

The boys at Windfield School were confined to their rooms because six gold coins have been stolen from the desk of the Latin master, Mr. Offerton. Micky Miranda and his roommate Edward Pilaster are in their room talking while they study. Micky wants to go swimming and Edward reminds him that he will incur the Striper, or ash cane flogging, of the schoolmaster if he is caught. He says they can go through the room next door known as the synagogue, since the three boys residing there are Jewish, and slip out of the window. Micky decides that he is going swimming anyway and Edward decides to go with him.

Edward is from a family of English bankers and Micky is from the American West. Micky will not be going home for summer vacation and is hoping to wrangle an invitation to spend the summer with Edward and his family. When they reach the pool, they find three other boys there: Antonio Silva, Hugh Pilaster and Peter Middleton. A fourth boy, Albert Cammel, is already swimming.

Edward and Micky begin to throw the clothing of the other boys' into the water. Finally, Tonio throws a stone that hits Edward in the head. While this is happening, Hugh is running away from the area. When Tonio catches up to him, he will not tell Hugh what happened. Hugh and Tonio are caught as they try to sneak back into the school building. Tonio is sent to his room but the master wants to talk with Hugh. Hugh finds his mother in the master's office and she tells him that his father has died.

In a small coastal town in England, Maisie and her brother Danny are waiting for their father to return from work. They are hoping he has money for food since they are hungry. Their mother has been sick since they arrived in England from Viskis which is why they did not travel as far as Manchester, where there are other Jewish families. When their father arrives, he announces that his employer, Tobias Pilaster & Company has gone bankrupt and that he is unemployed. Their father cries and the children decide they must run away so that they will not use food that is required for their sick mother. Danny says he will stow away on a ship in the harbor that is leaving for Boston in the morning. He will not take Maisie with him. The two children stand up and walk away.

There is a newspaper article about the coroner's inquiry into the death of Windfield student Peter Middleton. His friends, including Edward Pilaster and Micky Miranda tried to save him but were not successful. The death was ruled accidental.



After the inquest, Micky rides in the carriage with Edward, his parents and the school master, Dr. Poleson. "The inquest had gone well. Micky put on his most open and honest expression to tell the story he and Edward had made up, but inside he had been scared. The British could be very sanctimonious about telling the truth, and if he was found out he would be in deep trouble. But the court was so enchanted by the story of schoolboy heroism that no one questioned it. Edward was nervous, and stammered his evidence, but the coroner excused him, suggesting that he was distraught over his failure to save Peter's life, and insisting he should not blame himself" (Prologue, p. 23).

Afterward, they all sit at the school talking. Mrs. Augusta Pilaster announces that Dr. Poleson, Mr. Pilaster and Edward should go out in the garden. She wants to spend a few minutes in the chapel and wants Micky to accompany her. When they arrive there, she tells Micky that she wants him to tell her the truth. She has heard the partial true version of the story from Hugh Pilaster's mother. He tells her the story of Edward pushing Peter underwater and Tonio throwing a stone at Edward. Then they noticed Peter floating face down and they could not save him. Augusta asks if there were other witnesses and Micky tells her about Tonio and another boy, but he does not feel that they are any threat.

Augusta asks Micky what he wants, since he covered up for Edward. He says he wants to spend the summer with their family and she says that is fine. Micky kisses her on the lips and leaves her sitting in the chapel.

## Prologue Analysis

The Prologue is setting the scene for the story that is to follow by introducing some of the characters and the background information that the reader requires to understand the story. The Windfield School is a boarding school where the boys are confined to quarters due to a misdeed by one of them. Several sneak out to swim at the quarry pool. There is a mishap and one of the boys, Peter Middleton, drowns. Micky and Edward testify that they tried to save their friend. This is the beginning of the cover-up and treachery that sets the scene for the rest of the book.

Augusta has heard a different version of the story of the events at the pool, since her nephew Hugh was also present. She confronts Micky with this fact and demands the truth. He tells her that Edward pushed Peter underwater and Tonio threw a stone at Edward, hitting him in the head. They did not notice Peter until he was floating face-up. Augusta knows that Micky covered up for her son and asks what he wants in exchange and he says he wants to spend the summer with their family, which she agrees to. Micky is attracted to Augusta and kisses her on the lips before leaving the chapel.

When Maisie and Danny's father loses his job, the children decide to run away. They think they will save their sick mother but not eating the food that she needs. They do not tell their parents, they just walk away from their home.

# Part 1, Chapter 1

## Part 1, Chapter 1 Summary

Micky is twenty-three years old when his father appears in London to purchase rifles. Micky prefers the elegance of London to his own country. He does not want to return to his family and country. As they are walking down a London street, his father, Papa Miranda, is talking about the two thousand rifles and ammunition that he needs to purchase. Micky is afraid to ask his father why he needs so many guns but helps him arrange the purchase and tries to help him work with a merchant bank.

Micky and Papa Miranda walk to Kensington Gore, the new mansion of the Pilaster family, where Augusta has a tea party in progress. Micky introduces Carlos to Seth Pilaster, who runs the bank. When he meets Edward, Edward tells Carlos that he and Micky are soul mates. Micky tells him that they need to arrange financing and shipping and they agree to meet at the bank the next morning until Edward then says that Seth will not allow business in rifles for religious reasons. They will have to go to another bank and Micky will have to think of how to provide references, knowing that his saying in London is dependent on it. He tells Augusta of the problem.

Hugh Pilaster is also at the party and he is only interested in Florence Stalworthy, the daughter of an earl. He was basically the poor relative of the family since his father killed himself after going bankrupt and his aunt is trying to arrange a match with another woman, Rachel Bodwin, since her father was a lawyer who did commercial contracts. Rachel tells him that they are friends and that she will never marry him. She, along with half the women in London, is swooning over Micky and walks away.

Augusta is determined that her husband Joseph should become head of the bank when Seth retires even though his son Samuel has greater seniority than Joseph. Augusta decides she will have to find a way to discredit Samuel to help advance her desires and her husband's career. She enlists the aid of her sister-in-law, Madeleine. After talking to Madeleine, August talks to Florence's mother, Lady Stalworthy and lets it be known that Hugh has no money and has a gambling problem.

Micky and his father leave the party and walk to Micky's home in Camberwell. On the way, Micky explains the problems with the gun shipment. Carlos needs the guns by next summer when the fighting will begin. Carlos says he wants Micky to remain in London but that he will have to support himself. Edward pays for their entertainment, but Micky has to have money to live on. Carlos tells him that he plans to use the guns to take over the area where nitrate is being mined and there will be fighting involved. He wants Micky to handle the business in London after they have control of the land.

## Part 1, Chapter 1 Analysis

Micky had managed to be accepted by the Pilasters, one of the most respected families in England. He and Edward had traveled together, studied together at Oxford, and Edward tells Carlos that they are soul mates. Edward cannot handle the financing for a shipment of rifles because of Seth and his religious convictions and tells them they have to go to another bank. When he explains the paperwork, Micky knows that they will have a problem providing references and knows that he has to figure out a way or he probably will not be staying in London so he tells Augusta the problem.

Augusta is playing matchmaker at the party, steering Hugh toward Rachel and Edward toward Florence. She also wants her husband Joseph to take over the bank when Seth retires since it is a powerful position. She will have to find a way to discredit Samuel, knowing that her husband would never think of such a thing. It becomes obvious at the party how manipulative Augusta really is. She is trying to discredit Samuel by letting his living arrangements be known. She is trying to force Hugh into a marriage with Rachel and lies to Florence's mother about Hugh, thinking that Edward is a much better match for Florence.

On the walk back to his dwelling, Carlos tells Micky what the rifles are for. Carlos plans to take over some lands that are rich with the mineral nitrate. It will make their family very wealthy and he wants Micky to stay in London to handle the nitrate business after they have taken the lands. Micky will have to find a way to support himself until then



# Part 1, Chapter 2

## Part 1, Chapter 2 Summary

Hugh finds that Florence is avoiding him and receives a note from her father telling him not to communicate with his daughter. After being rejected by Florence, Hugh goes out partying with Edward and Micky. They go to the Argyll Rooms, a dancing hall that has rooms upstairs. Edward and Micky explain how it works to Hugh, who has never been there. The girls are not prostitutes but girls from around town. The introduction to a girl is made by an employee of the dance hall. They meet Fatty Greenbourne, one of their friends from Windfield, who is now a London banker and they join him. He is now called Solly.

Solly introduces the men to Miss Robinson, who he is seated with. She tells them her father used to work at Tobias Pilaster and Co. Solly tells them that Tonio Silva is also there and he joins them when he finishes his dance. Hugh is quite taken with Maisie and tries to talk with her. She tells him that she only arrived in London three days ago and that she had been traveling before that. Tonio's friend, April Tilsley, said Maisie had been with the circus as a bareback rider. Hugh and Maisie have words about the bankruptcy and the effect on Maisie's family. She obviously blames Hugh for the situation and this brings the socializing to an end.

Micky is happy about the evening out because it is one of the few times that he is away from his father. The three go ratting with Tonio and April and wander through the area of London where there are brothels, and gambling dens. Micky was happy to see Solly but not Tonio, since Tonio knew the details of Peter Middleton's death. He finds that Tonio is an attaché to the Cordovan Minister and asks him about his job.

After separating from Tonio and April, the three go on to a brothel, called Nellie's, the first Hugh has ever been to. They introduce Hugh to Nell and then go into the room to play baccarat and Hugh refuses to play. Micky loses money and Edward covers his losses and then they go upstairs with two of the girls.

## Part 1, Chapter 2 Analysis

Augusta's ploy to separate Florence and Hugh is successful so Hugh goes to a dance hall with Micky and Edward. They meet Solly Greenbourne who introduces them to a Miss Robinson, who is Maisie. Maisie is bitter about the past and when asked how she joined the circus, she told Hugh that his father had cheated her father out of a week's pay and that she ran away to save her mother. Their sharp words bring the social gathering to an end.

Micky is not too happy about Tonio being around since he knows the true details of the death of Peter Middleton. He finds that Tonio has the kind of job that he needs and wonders if there is some way he can secure the job.

# Part 1, Chapter 3

## Part 1, Chapter 3 Summary

Hugh first visited the bank with his grandfather as a child and he is now the general assistant to the Principal Clerk. Sir John Cammel, the father of his Windfield classmate, arrives and Hugh asks for Albert's address so he can write him. He handles the deposit and mentions that Russian bonds would pay a higher rate of interest. Later his Uncle Samuel tells him that Cammel bought the bonds. Hugh tells his uncle that he wants to become his correspondence clerk when the present one retires.

Maisie and April share a room in a Soho slum. They live off the men who buy them meals and pay their rent. Maisie tells April her background and how she came to be in London. April wants her to pursue the relationship with Solly. She stops to pet a horse and the owner, George Sammles, hires Maisie to ride the horse around the park so he can sell the horse.

Maisie becomes known as The Lioness for her horse riding in the park. Hugh reads about her in the paper and has heard talk around the bank about her. As he decides to go across to the park to see the riding, he hears Augusta talking to Joseph about the scandal of Samuel's living arrangements and what it will mean if Samuel becomes Senior Partner. Old Seth will have to be told, if Samuel persists in the desire to be Senior Partner. Hugh understands Augusta's motives and wonders if Joseph does.

Hugh rides in the park with Augusta and her daughter Clementine, which is a daily social event for the well-to-do. As they stop and talk to other people, The Lioness appears with a horse and carriage and Hugh recognizes her as Maisie. In order to avoid a fallen rider, Maisie cuts across and stops in front of Augusta's carriage and recognizes Hugh. They say hello, and when Augusta cuts in, Maisie makes a vulgar remark. When Maisie drives away, Hugh exits the carriage, saying he is going for a walk, despite the comments of his aunts.

Hugh receives a letter from Albert relating the events of the death of Peter Middleton. Edward was tormenting Peter by pushing him under the water. Albert grabbed his clothes and fled and when he looked back he saw Tonio climbing out of the pool and Edward swimming toward him. Peter was in the middle and apparently drowned without anyone noticing. Hugh now understands why Micky was accepted into the Pilaster family but it does not explain how Peter drowned since Hugh knows that Peter was an expert swimmer and could not drown from horseplay. So why did Peter die?

On weekdays, teatime is held in Augusta's drawing room. An angry looking Samuel arrives and confronts Augusta. He says he can live without being Senior Partner but that Joseph is not the right man for the job. He will not pursue the position to spare his father but he reminds her that she also has secrets. He has been contacted by a lawyer named David Middleton who believes that his brother Peter was killed by Edward. He

has been asking questions. Samuel tells Augusta to expect a visit from him, and then leaves without having tea.

Micky arrives and Augusta tells him what has happened. When asked, Micky says that it was Edward's fault that Peter drowned. Peter was exhausted from the rough horseplay with Edward and too exhausted to swim and therefore drowned. They talk of the possible scandal if David pursues his inquiry. There are six people who would suspect the official story, and one of them is Hugh. Tonio knows the whole story also, and Micky never knew who the sixth boy was. They have to find some way to hinder David's investigation.

## **Part 1, Chapter 3 Analysis**

Hugh finds Sir John Cammel unattended in the bank and offers to help him. He obtains the address of Albert, his Windfield classmate because he wants to know what happened the day Peter Middleton drowned. Hugh makes a good impression on his uncle by sparking Sir John's interest in Russian bonds.

Maisie tells April that she does not think she is cut out for the life they are leading. Her love of horses lands her a job riding a horse around the park so the owner can sell the horse. She becomes known as The Lioness for her riding in the park.

Augusta's plan to discredit Samuel is in full force. She mentions his living arrangements to Joseph and then talks to Madeleine about the situation in the park. Hugh can see what she is trying to do, have Joseph named Senior Partner, but he cannot stop her in any way because none of the men at the bank will listen to him. Samuel does not want his father hurt so he agrees not to pursue the Senior Partner position. He reminds Augusta that she too has secrets.

Hugh, who was present at the pool at Windfield, finds out what happened from Albert Cammel. Both have had the incident on their minds since that day at Windfield. Hugh now sees things more clearly regarding Micky Miranda and his relationship with the Pilasters. He also knows that Peter had a workout routine and was an expert swimmer. This means that his death was murder, which is suspected by Peter's brother, David, a lawyer who has been asking questions. August and Marty decide they have to find some way to hinder David's investigation.

# Part 1, Chapter 4

## Part 1, Chapter 4 Summary

August 1 is the day of races at Goodwood and is attended by all classes of British society, including Solly, Maisie, Tonio and April. Maisie takes a walk once the races begin and sees Hugh Pilaster being victimized by a pickpocket, nabs the thief, and retrieves Hugh's pocket watch. She returns it to Hugh and they talk over a beer. She explains why children steal and he explains how they were both victims of the same event with the financial crisis in 1866. They agree to meet that night for dinner.

Maisie returns to Solly, thinking of how she is going to have to cut their evening short. Micky Miranda and Edward join them. Carlos and a younger woman are also there. Micky invites Solly and Tonio to a card game that evening and they accept. Solly walks around with Maisie and asks her to marry him. She does not love him but says she will think about it for a few days.

That night Maisie and Hugh take the steamer to Chelsea and stroll around Cremorne Gardens. He is worried that he might be seen there and that would jeopardize his chances of promotion at the bank. After dinner, Hugh begins to kiss and fondle Maisie. There is more of a clamor and they hear police whistles and decide to leave.

Micky has plans to cheat in the card game to try to ruin Tonio. He wants Tonio's job because it would allow him to live the lifestyle he wants to live. Micky learned to cheat from a card shark and he has to make sure that he is the dealer. He is not interested in winning but in making sure that Tonio loses, and he is playing with Augusta's money. Tonio's losses increase as the evening goes on until he loses all he had won at Goodwood and finally borrows from Edward.

When Micky finally ruins Tonio financially, he notices that there are four four of clubs on the table in a three deck game. Edward notices and Tonio demands to see the cards. He palms a four of spades and slips it into the discards to prove that there were only three four of clubs on the table. Tonio is ruined since there is no way he can repay Edward.

Hugh sneaks Maisie into his room at his aunt's. A drunken Edward comes in and catches them and Hugh punches him when he makes advances toward Maisie. As the two fight, Augusta appears and then Joseph. The servants appear and carry Edward to his room and Augusta tells Hugh to go for the doctor. Augusta tells Joseph that she wants Hugh out of their house and fired from the bank. She suggests that Joseph send him abroad and Joseph says there is an opening in America and that Hugh will leave the next day and stay at his mother's until the ship sails.

Augusta next has to deal with Maisie since she wants to find a way to separate her from Hugh. Maisie makes it clear that she is not interested in money and that she will not



help Augusta destroy Hugh. She will not see him again and she walks out. Augusta goes to see Edward and is there when the doctor arrives. Hugh wants to know where Maisie is and Augusta says she left already.

Micky tells his father how he cheated Tonio. He now has to disgrace Tonio publicly by having him fight with Edward so he will return to Cordova where David Middleton cannot reach him. Tonio comes to ask Micky for money and both Micky and Carlos tell him no. Micky says he will talk to Edward for him. When Tonio leaves, Micky goes to talk to Edward and tells him that Tonio's family is very wealthy but Tonio has no intention of paying off his debt to Edward.

They find Tonio at the club and Edward confronts him. Tonio turns and runs. Micky, still trying to play the role of friend, goes after him. Tonio thanks him for his help and says he will be leaving London. He will recommend Micky for his position with the Cordovan Minister.

## **Part 1, Chapter 4 Analysis**

Maisie and Hugh talk about the events of 1866 that resulted in their positions today. She explains why children steal and explains how the financial crisis made them both victims. They are beginning to like each other because they both speak up and show their emotions.

Solly proposes to Maisie. She knows she would have a much better life with him, but she does not love him and that holds her back from saying yes. She dines with Hugh that evening. He is attracted to her sexually, but he is worried about being seen with her.

Micky is determined to ruin Tonio to protect his position with Augusta and to continue to use her as his entrance to London society. He plans to cheat during the card game and is almost caught, but palms a card to cover up. Tonio is ruined financially having borrowed more from Edward than he can repay. He then causes a public confrontation with Edward, while acting like Tonio's friend. Tonio says he will recommend Micky for his job with the Cordovan Minister. Tonio will be where David Middleton cannot reach him.

When Hugh sneaks Maisie into his room and then fights with Edward, Augusta sees this as a way to force Hugh out of her house and out of the bank. She still views Hugh as a threat to Edward. Thinking an unemployed Hugh would present a greater threat, she suggests that Joseph send him abroad. Joseph agrees since there is an opening in America. Augusta is relieved since he will be out of the reach of David Middleton.

# Part 1, Chapter 5

## Part 1, Chapter 5 Summary

Hugh is visiting his family in Folkestone before leaving for America. His mother intervened with Seth to allow Hugh to spend a month in Folkestone. She talks to him about Augusta and her background.

Maisie is at her room in Soho when April tells her of an item in the paper for her to contact a solicitor's office. Maisie thinks that it is Hugh who is looking for her. Maisie is gaining weight and April thinks she is pregnant. They go to the law office and Maisie learns that Hugh has left for America. It is her brother Danny who is there and is looking for her. He is planning on starting his own business in England.

Micky is working at the Cordovan Ministry now and Carlos finally tells him of his plans. The nitrate is only part of it. He plans to install himself as the governor of Santamaria Province, with other family members in line for high positions. They will then support the President and Micky will become the President's envoy in London. In time, Carlos's group will take over the government and either Carlos or Micky will become President. The whole plan is endangered because Micky cannot obtain the rifles. Carlos has made arrangements and Micky has five days to obtain the guns.

Augusta tells Micky that David Middleton has been to see her and that he is looking for Hugh and Tonio. After talking to Augusta, Micky goes to visit Seth. He realizes that he has to kill Seth to obtain the financing for the rifles. He suffocates the old man with a pillow.

## Part 1, Chapter 5 Analysis

Hugh's mother tells him about Augusta and her background. She feels that Augusta interfered with his relationship with Florence and they agree that Augusta is somehow responsible for Maisie's disappearance and Tonio's return to South America.

Micky learns that Carlos' plans are a little more ambitious than just taking the neighbor's nitrate land. He plans to have himself named governor of the province and eventually they plan to take over the Presidency. All their plans are jeopardized because Micky failed to get the rifles. He has another five days before the ship sails for Panama. Carlos has made arrangement for the guns to be smuggled aboard. Micky feels that Seth and his policies are the reason that he cannot arrange the financing and he suffocates the old man.

By the time David Middleton contacts Augusta, both Tonio and Hugh are gone from England.

# Part 2, Chapter 1

## Part 2, Chapter 1 Summary

Hugh is gone for six years and successfully helps the Pilaster wealth double while he is in Boston. He returns to London with a plan for merging the Pilaster U.S. operations with Madler and Bell. He meets with the partners to discuss his proposal. He wants to be a partner to deal with Madler and Bell from London.

Hugh attends the gathering in Augusta's drawing room. Everyone is eager to see Hugh, who learns that Micky is now Cordovan Minister. A note arrives telling Hugh that Solly and his wife want Hugh to come for dinner, an invitation which Hugh accepts. He is told by the others that Solly and his wife are high society in London. When he arrives there, he finds that Mrs. Greenbourne is Maisie.

Augusta is now beginning her campaign to obtain a title for herself and Joseph. Part of her plan is to suggest that various people, like Lord and Lady Morte, a lady in waiting to the queen, open accounts at Pilasters, with its generous credit. She also begins to pressure Joseph to advance Edward at the bank but Joseph says he will not give Edward money or make him a partner until he marries.

The Greenbournes and others, including the Prince of Wales, are guests at Kingsbridge Manor since the duke is a good friend of Solly's. Maisie's family is found in Manchester where they own a shop that has been financed by Solly. Danny and Hugh are also at Kingsbridge. Danny has been financially ruined and he blames the City of Glasgow Bank that went bankrupt. Danny returns to London after a few hour visit.

Maisie finds a few minutes to talk to Hugh. She tells him that Augusta told her she would have ruined Hugh's career. She does not tell him that he is Bertie's father. She tells him that April now owns Nellie's brothel.

Micky, as Cordovan Minister, directs all financing in trade with Cordova to Edward, which makes Edward the banking expert on Cordova. Edward comes to the ministry because Micky wants to discuss the financing of a railroad in Cordova. Edward says the financing is not possible without the support of a partner and he is not a partner. That night, at the opera, Micky talks to Augusta about the problem and learns that Edward will become a partner when he marries. Perhaps if Micky was married, Edward would marry sooner. Before the evening is over, Micky decides to marry Rachel Bodwin.

Micky tells Edward that night at Nellie's and is surprise at his reaction. He tells him that Augusta said Edward was marrying Emily Maple and Edward says he is not. Micky tells him that their lives will not change much if they marry and they will still meet at Nellie's. The only change is that Edward will be a partner at the bank.



## Part 2, Chapter 1 Analysis

Hugh returns to London with the proposal for a merger that will make a lot of money for the bank. He feels that he should be made a partner to deal with Bell and Madler. He finds a lot of changes both in and out of the family. Maisie is now Mrs. Solly Greenbourne. She is a little nervous about Hugh because she does not want anything to disturb her life with Solly, but Hugh tells her that he still loves her. Maisie struggles with her feeling and denies Hugh entry to her room that night in Solly's absence.

Augusta is still manipulative and beginning a campaign to secure a title for Joseph. She still considers Hugh a threat, now that he has returned and there is talk of making him a partner. Augusta is pushing Edward to marry Emily Maple.

Micky needs financing for a railroad in Cordova and Pilaster's cannot do it without the support of a partner. Edward will become a partner when he marries and Augusta suggests that if Micky marries, Edward will marry faster. Micky has his father's goal of the presidency of Cordova in mind.



## Part 2, Chapter 2

### Part 2, Chapter 2 Summary

Hugh has been depressed since the incident with Maisie but he has been busy at the bank working on the merger and will soon become a partner. He has taken comfort with a woman he met named Nora Dempster and she agrees to marry him when he asks.

While this is going on, the rest of London society is preparing for the Duchess of Tenbigh's costume ball. Augusta is not invited and is trying to figure out a way to wrangle an invitation. Since Lady Morte's account at the bank is overdrawn, she basically blackmails her way into an invitation. She and Joseph attend the ball with Edward and Emily. Micky is at the ball with his wife Rachel.

Augusta, out to discredit Nora in an attempt to hinder Hugh's career, tries to arrange an incident at the ball between Nora and the Hungarian Ambassador. To her amazement, David Middleton is at the ball and she watches as he introduces himself to Hugh. Hugh says he did not see the incident and it would be wrong for him to speculate. Augusta tells Micky that Hugh is not the danger that they thought he was.

The provocation Micky and Augusta arrange works as Nora loudly tells the count to stay away from her. After the scene Joseph agrees that Hugh cannot be made a partner. Joseph confronts Hugh much to Augusta's satisfaction. Word of what is all over London the next day.

Hugh does not blame Nora for what happened but he is trapped and cannot quit the bank. Hugh learns from his former supervisor, Jonas Mulberry, that the bank is supporting South American bonds for a Cordovan railroad. He also learns that Papa Miranda is the governor of the province. Hugh asks his uncles, Samuel and Joseph, about it and talks about their endangering the bank's customers for the benefit of Edward.

Hugh asks Solly Greenbourne for a job. Solly tells his father and he offers Hugh a job and Hugh accepts the position. Solly says Maisie will coach Nora so she can make the transition to society as Maisie did. On return to his desk at Pilaster, he finds a note from Tonio waiting for him and he goes to meet him. Tonio tells Hugh about the situation in Cordova and shows him a newspaper article he has written. Tonio says the railroad has to be stopped because it will make Papa Miranda wealthier and more powerful and Tonio is prepared to mount a campaign against them.

Hugh presents Tonio's article to the partners and Hugh and Edward get into an argument. Samuel steps in to settle things down and tells Hugh they have to check the facts. Samuel suggests that Hugh talk to Solly about having their bank as a partner in the bond launch. Hugh tells them he is resigning and going to work for Greenbourne's.

Micky is talking with Augusta when Edward appears with the news that Tonio is back. He tells them of the plan to stop the bank from financing the railroad. Micky says they have to deal with Tonio.

## **Part 2, Chapter 2 Analysis**

Hugh meets a woman, Nora Dempster, while he is shopping and quickly asks her to marry him. She agrees. Hugh will be made a partner due his brilliance in the merger deal he negotiated for the bank. Augusta does not like Nora and is trying to find a way to discredit her and Hugh. Augusta wants an invitation to the costume ball social event of the season and blackmails Lady Morte into obtaining one for her. At the ball she and Micky arrange a confrontation with a Hungarian count who propositions Nora. This causes a scene and Joseph tells Hugh he will never be made a partner.

Hugh secures a position at Greenbourne's bank. Before he can tell the partners, Tonio appears and tells him of the situation in Cordova and he confronts the partners, which leads to his resignation. Micky and Augusta learn the news from Edward.

## Part 2, Chapter 3

### Part 2, Chapter 3 Summary

As Solly is helping Maisie dress for the evening, he tells her about Hugh Pilaster joining their bank and that he has suggested that Maisie help Nora in the area of social niceties. That night she talks to the Hungarian count about the incident at the costume ball and discovers that the impetus came from Micky and Rachel. The next day Nora tells her that Augusta told her not to let the count make any advances. Maisie explains how Augusta and Micky set up the whole situation.

Micky and two other men are waiting outside the Hotel Russe for Tonio to appear. When Tonio appears, he is grabbed by the two hired thugs and beaten until Micky stops it. Micky pays the two thugs. He takes Tonio's keys and goes through Tonio's room and finds a packet of documents from an attorney in Cordova which gives him the names of people in Cordova who are witnesses. He will send the information to his father.

Emily comes to Maisie with her marital problems with Edward. Maisie discovers that Edward is impotent with his wife. She finally tells Emily about April and the brothel and they go there to talk to April. Edward is not impotent, the girls tell Emily, when Micky is around. April suggests that there is something they can try so Emily can have a baby.

Augusta is using a politician she helped, Michael Fortescue, to secure a title for Joseph. He has campaign debts that can be repaid with his help in the matter. He tells her that the prime minister favors Solly's father, Ben, for the peerage. She decides to create another scandal to convince the prime minister to change his mind. Augusta then goes to see Lady Morte, who also lives well beyond her means. She wants her to discredit Greenbourne to the royal family and secures Lady Morte's assistance.

### Part 2, Chapter 3 Analysis

Maisie finds out the truth of what sparked the incident at the costume ball by talking to both Nora and the count. She begins her coaching of Nora and also helps Emily who wants to get pregnant but has an impotent husband. April cooks up a scheme to help Emily.

Micky has Tonio beaten up and obtains the information he needs about the people in Cordova who were witnesses to events there. He will send the information to his father who will see that they are dealt with. Now Tonio does not have the documents to prove his stories.

Augusta is trying to manipulate a title for Joseph but finds the prime minister favors Ben Greenbourne over Joseph. She begins another smear campaign, this time to discredit Greenbourne with the royal family.

## Part 2, Chapter 4

### Part 2, Chapter 4 Summary

Micky is beginning to tire of marriage. He is attending the festivities at Nellie's that night and finds Rachel barring the door when he tries to leave. She does not want him to catch a disease and pass it on to her. She tells him she will leave him if he does not break it off with the prostitutes. She runs out of the house and into her father's carriage. Micky tells her father to keep her.

Edward had finally secured the Greenbourne bank's participation in the Cordovan bond launch, which Micky thinks about as he walks to April's. April tells him they have a new girl at the masked party and she is a virgin. Micky takes the girl and Edward follows. The girl's hood comes off as Edward rolls her over and he sees it is Emily. Micky laughs at the situation but Edward is enraged and starts hitting her.

Maisie plans to present the new Nora at her midsummer ball. Hugh still has a month remaining at Pilaster and they will not let him go early. Maisie introduces Nora to the Prince of Wales as Hugh watches her talking with him. Joseph says they were too hasty in canceling Hugh's partnership. When Augusta protests, he tells her to stay out of his business. Hugh says he would prefer to work for the Greenbournes and be free of family meddling, looking right at Augusta. Augusta again is told to keep quiet by Joseph when she comments. Hugh will not consider staying unless they offer him a partnership and Joseph agrees to make Hugh a partner. The next day Hugh has to tell Solly of his decision to remain at Pilaster.

Hugh receives a letter from Tonio and quickly goes to visit him in the hospital. Tonio tells him that after the thieves beat him, they used his key to ransack his room and take all of the papers the articles were based on. The people who were witnesses in Cordova are dead and Tonio thinks that Micky is behind it. He also says he thinks most of his problems with Micky are because he was a witness to the death of Peter Middleton. It was Micky who kept pushing Peter under water and Edward who was chasing Tonio. Micky murdered Peter.

Micky concocted the story to gain an in with the Pilasters and now he has diplomatic immunity so it does no good to go to the police. Hugh decides he will talk to David Middleton. He cannot do anything about the loan now that he will be a partner in the bank.

### Part 2, Chapter 4 Analysis

Micky, who is tiring of marriage, ends it with Rachel and then goes on to Nellie's for the masked party. April's plan works, as Emily is masked and presented to Marty and Edward who take her. The ruse ends when her mask comes off. Edward is enraged and says he will never return to Nellie's.

Nora charms the Prince of Wales at Maisie's party. Comments are made to Joseph about Nora and Hugh and Joseph ends up offering to make Hugh a partner to keep him from going to Greenbourne's. Augusta is livid and told to keep quiet repeatedly by Joseph. Augusta's campaign against Nora and Hugh fails, but she is making progress in her battle against the Greenbournes. There is a newspaper article questioning Greenbourne's fitness to have a peerage based on the fact that he is a non-Christian. Augusta is buying the editor a printing press for his part of the bargain.

Hugh finally learns the truth about Peter Middleton's death from Tonio, who contacts him from a hospital. Micky killed Peter by holding him under water until he drowned and Tonio thinks this is why he still has problems with Micky. They discuss the possibility of talking to David Middleton but realize the only thing they can really do is to try to ruin Micky.

## Part 2, Chapter 5

### Part 2, Chapter 5 Summary

Augusta succeeds in her campaign to secure a title for Joseph. She is now the Countess Whitehaven. Ben Greenbourne lost the opportunity due to anti-Semitism in the press. Micky learns from Edward that the loan contracts with Greenbourne will be signed the next day, which will make his father happy.

They talk about Rachel and the fact that Micky cannot divorce her as long as he is a diplomat. She is now trying to open a hospital for unwed mothers. Edward too does not have much contact with Emily. She spends her time at his country house. Solly arrives and is very angry and accuses Edward and Augusta of leading the anti-Semitism campaign. He found out from the Prince of Wales who found out from Lady Morte. He also tells them the deal for the Santamaria railroad is off. Micky is distraught.

Micky and Edward go to the card room. One the way, Micky spots Solly and goes to talk to him. He thinks that Solly has not had time to tell anyone else yet. Solly is still angry and will not talk to him. They begin to fight and Micky figures his problems would be over if Solly were dead. Micky shoves Solly in the street where he is crushed by passing horses and carriage. Solly is dead and cannot tell Greenbourne about Augusta's involvement in the press campaign. The only witness is the carriage driver, but Micky is gone before he can be identified.

Micky returns to the club, bumping into Hugh on the way. They say hello and go on their separate ways. Micky returns to his card game with Edward.

Two days after Solly's death, Hugh goes to see Maisie and to try to consol her. Hugh is wondering if Micky had something to do with Solly's death. He had seen Micky entering the club and knew that the police were looking for a well-dressed man and tells Maisie that the carriage driver said that Solly was pushed. Maisie tells Hugh that she inherited nothing, that Solly was given a monthly allowance by his father.

Maisie said Solly's father will not give her anything but she owns the jewelry and she will sell that and live comfortably with Bertie. Hugh decides to talk to Ben Greenbourne. When Hugh leaves Maisie's, he walks down the street to Ben Greenbourne's house. He talks to the old man and learns that Bertie is not his grandson and that Maisie was pregnant when she married Solly. Hugh hears the story and knows that Bertie is his child.

As Hugh walks home, he thinks of the situation, of divorcing Nora and marrying Maisie. It will cost him his job at the bank. He wonders what Nora will say if he tells her. When he arrives at home, he finds that Nora is pregnant.

## Part 2, Chapter 5 Analysis

Augusta has won her campaign for the title and is now Countess Whitehaven. In spite of this, she is still bitter over losing her battle over Hugh.

Micky and Edward are basically both bachelors again, since Emily is living at the country house and Rachel is living apart from Micky. Micky is relieved that the loan papers for the railroad will be signed the next day. He cannot risk failing his father. He then finds Solly telling them the deal is off because of Edward and Augusta being behind the anti-Semitism campaign that cost his father the title he wanted. Micky follows Solly and kills him by pushing him in front of a passing carriage and then returns to his card game with Edward.

Hugh learns the truth about Bertie from Ben Greenbourne. Bertie is not Solly's child and from the date, Hugh knows that he is Bertie's real father. He thinks of the possibility of divorcing Nora and marrying Maisie, but when he arrives home, he learns that Nora is pregnant. He is more or less trapped in a loveless marriage.

# Part 3, Chapter 1

## Part 3, Chapter 1 Summary

In September 1890, Joseph Pilaster dies and leaves the bulk of his wealth to his son Edward. Hugh is thirty-seven at the time and is becoming wealthy as a partner. He and Nora now have three sons, Tobias, Samuel and Solomon, and he is paying Bertie's tuition at Windfield. His sister Dottie is engaged to Nick Ipswich from the bankrupt dukedom of Norwich.

Before leaving for Joseph's funeral, Hugh holds a family meeting to discuss Dottie's engagement and what he will provide her as a dowry. Then they all leave for the funeral ceremony where Hugh sits next to Samuel. He is thinking about who will be made senior partner. He notices that Emily is sitting with Edward, Augusta, and Micky Miranda. After the funeral they all have lunch at Augusta's, when she announces that it is obvious that Edward will be the new senior partner. Hugh speaks up and says that Samuel should be the senior partner and that Augusta should not interfere in the business of the bank.

The other partners tell Hugh that Augusta and Edward own about forty percent of the capital in the bank and they have threatened to withdraw it if Edward is not made senior partner. Hugh says if they give in, Augusta will just keep using the same threat every time she wants something. Hugh announces his resignation.

Samuel talks to Hugh later that evening and says he will announce his resignation also, but he will not withdraw his capital. He coems as a representative of the other partners asking Hugh not to resign since it will result in doubt in the bank's leadership. He asks Hugh to wait until the end of the financial year like he is doing. Hugh agrees to stay.

Maisie is working at Rachel's hospital for women. Rachel is still married to Micky Miranda, who refuses to divorce her, and she has been having an affair with Dan Robinson for over ten years. Dan is now a member of Parliament and living with Maisie and Rachel. Emily arrives and announces that she is in love with Robert Charlesworth and asks Maisie about having her marriage to Edward annulled. Maisie says they will have to find a way to get Edward to agree to the annulment. Emily says she will make a nuisance of herself to make Edward sign the annulment papers.

Maisie and Hugh visit Bertie at school. They talk and Hugh finds out how Augusta undermined Ben Greenbourne's peerage and that Emily is going to file for an annulment. He tells her she will have problems with the Pilasters. Upon their return to England, Hugh refuses to spend the night with Maisie. Later that night, after thinking about their conversation, Hugh realizes that Solly knew what Augusta did, having found out through the Price of Wales. That meant that Solly would have cancelled the Santamaria railroad deal and other business with Pilaster bank, giving Micky a motive to kill Solly.



Mulberry tells Hugh that Edward is putting through another loan project for a harbor in Santamaria. Hugh follows Edward when he leaves for lunch and tells him that he thinks that Micky is a murderer. He asks Edward questions about the night that Solly died. He tells Edward what Tonio told him about the death of Peter Middleton. Micky did not have enough money and stole to make ends meet. He stole the money from the schoolmaster and was spotted by Peter. Micky killed him to keep him quiet.

Augusta tells Edward that they cannot let Emily have the annulment because of the scandal. Edward then goes on to talk of his discussion with Hugh over Micky killing Solly. Augusta tells him that Micky killed Seth because of his father's need for the rifles. Edward tells her that Tonio saw Micky kill Peter. Augusta begins to feel that Micky has betrayed her for his own ends.

## **Part 3, Chapter 1 Analysis**

Upon Joseph's death, Augusta announces that Edward should be the new senior partner. Hugh challenges her by saying that the senior position should go to the most able partner and that Samuel is the oldest. Hugh finds out from the others that Augusta and Edward will withdraw their capital from the Pilaster bank if Edward does not become senior partner. Rather than be dominated by Augusta, Hugh resigns. Later that evening, Samuel talks Hugh into staying until the end of the financial year so as not to cast doubt on the ability of the bank.

Maisie's brother Dan is a Member of Parliament. He lives with Maisie and Rachel at Maisie's house and has been carrying on an affair with Rachel for more than ten years. Maisie sees Hugh several times a year when they visit Bertie at Windfield. She tells Hugh about Augusta being the reason why Ben Greenbourne did not receive a peerage and that Emily plans on requesting an annulment from Edward. Hugh says that Emily will have problems with the family. Maisie wants Hugh to stay the night with her but he refuses.

The story surrounding Peter Middleton's death is piecemealed together by Hugh when he confronts Edward about Micky being a killer. Micky stole the coins from the schoolmaster and Peter saw him. Micky killed Peter to keep him quiet. He also killed Solly to keep Greenbourne from pulling out of the Santamaria railroad deal.

Edward tells Augusta about his discussion with Hugh about Micky being a killer. Augusta feels betrayed and deceived when she learns that it was Micky that killed Peter and not Edward. She also realizes that Edward loves Micky as much as she does.

## Part 3, Chapter 2

### Part 3, Chapter 2 Summary

Edward is avoiding Micky and Micky is worried, especially if it affects the money for the Santamaria harbor project. Augusta is also acting strangely. Papa Miranda is close to starting the revolution and Micky does not want anything to stand in the way. He needs the money to pay for the revolution, after which Carlos will be president and Micky will be prime minister and Carlos's successor.

Micky asks Hugh if he knows what the problem is and Hugh says that Edward found out that Micky killed Peter Middleton and that Micky lied to him and Augusta about it. Micky's biggest worry is the loan money, not the police. He finally meets Edward at April's and Edward tells him that he knows the truth about Peter. One of the girls, Henrietta, is also in the room when they talk. Micky tells Henrietta to leave and then it is just Edward and Micky together.

The following week, Micky explains the harbor project to the partners. "Being a dishonest proposal it probably ranked as the most ambitious fraud in history" (Part 3, Ch. 2, p. 465). Hugh points out that South American bonds have not been selling well. Samuel also sides with Hugh, but the other partners do not. Hugh suggests they sell the bonds on a commission basis. This lowers the bank's risk but does not guarantee all of the money to the borrower. Micky says his principals might not agree and they might go to another bank. The partners tell him that he can do so.

At lunch Edward tells Micky that he did his best. Edward says he will get a place of his own so Micky can stay overnight and Micky tells him that he probably will not be in London much longer if he does not raise the money for the harbor. Micky suggests that Edward underwrite the loan without telling the others. That way they can be sure that Micky will not be recalled to Cordova. Edward agrees if Micky will spend nights with him in his new house.

Emily moves back to Edward's house with Augusta. Emily is now technically the mistress of the house and Edward cannot throw her out. She is sickeningly sweet to both Augusta and Edward. She attends social functions with or without Edward which becomes embarrassing to Augusta who longs for acceptance by the aristocracy. Augusta begins to pressure Edward to attend social functions and the situation comes to a head when they are supposed to go to a dinner given by a marquis but Edward and Mickey want to go to the fights. Edward tells Emily to bring him the annulment papers to sign. Despite Augusta's arguments, Edward signs the papers and Emily leaves.

The Santamaria bond issue is not successful. The partners think the bonds are being sold on commission and that the bank is protected. They do not know about Edward's deceit but Hugh finds out when he investigates a discrepancy in the figures. He announces his findings to the partners. Edward's clerk tells them that Edward told him to

draw an underwriting contract for the project and shows them the paper with Edward's handwriting. The partners discuss the weak financial position of the bank. Samuel says that Edward must resign and that Hugh should be the new senior partner and the others agree.

## **Part 3, Chapter 2 Analysis**

Edward's learning the truth about Micky cools their friendship for a while, until Micky lures him to the brothel where there is just the two of them. Micky is ambitious and motivated by the need for the loan and his goal to be president of Cordova. Micky uses Edward sexually to obtain what he wants. Edward will secretly go against the directors and underwrite the loan if Micky agrees to spend nights with him at his new house. Emily complicates his plans by moving back into Edward's house with Augusta.

Emily is one of the few people to outwit Augusta. She moves back to the London house and begins to attend social functions. Augusta's desire to be accepted by the aristocracy causes her to pressure Edward to attend social functions with Emily, who attends many alone. When Edward opts to go to the fights with Micky instead of a formal dinner given by a marquis, Augusta argues with him and he tells Emily to bring him the annulment papers to sign. Augusta then realizes how manipulated she has been when Edward signs the documents.

The South American bond issue does not sell well and Edward's deceit is discovered. The partners agree on Hugh becoming the new senior partner to try to save the bank from its now weak financial position, caused by Edward.

## Part 3, Chapter 3

### Part 3, Chapter 3 Summary

Hugh hosts an extravagant wedding for his sister Dottie, who is now the Viscountess of Ipswich. He has steered the bank through the immediate financial crisis and is hoping to have the problem solved within a year. The lavish spending and big dowry should instill confidence in the bank. The only guest that does not look happy is Augusta.

Hugh is called to the phone and learns that there is a war taking place in Cordova. The Mirandas have attacked and President Garcia has fled the country. Hugh tells Mulberry to keep him informed. The bank is facing financial ruin since nobody will buy bonds or receive interest from a country where there is a civil war. The broker tells Hugh that it will probably be five or six weeks before the market begins to stabilize.

Mulberry tells Hugh that a bank creditor is demanding payment on a loan and they do not have the money. Hugh knows that this will be the first of many and tells the clerk to tell him none of the partners is there to sign a check and to close the bank. Hugh tells the other partners after the wedding and they discuss the situation. They will all have to dismiss their servants and sell their houses and belongings. Augusta and Madeleine and Nora argue about Hugh's orders but the others see that he is right.

Hugh goes to visit Ben Greenbourne later that evening. He proposes that a syndicate of banks take over the assets and liabilities of Pilaster. This might stall creditors, giving them time to sell assets to cover their liabilities and would avert a crisis. Greenbourne does not agree to the plan and leaves to meet with the detective who is looking for his missing granddaughter.

Hugh also visits Maisie to tell her what has happened and that they will probably have to close the hospital. After Hugh leaves, Maisie goes to the ward to talk to one of the new mothers. She is Ben Greenbourne's missing granddaughter and Maisie convinces her to contact her family. Ben comes to visit his granddaughter and talks to Maisie afterwards about the good work she is doing. She tells him they have to close the hospital because all their money was in the Pilaster bank. That night Hugh receives a note from Greenbourne saying that he will help the Pilaster bank by forming the syndicate.

The syndicate now owns the assets of the bank which includes the houses. This is particularly hard on Augusta who finds she cannot buy diamonds on credit and finds the house being shown to prospective buyers. The servants are also leaving since they will not receive wages beyond the end of the week. She decides to leave for Nice to begin a new life. She sees Joseph's snuffboxes and knows they are worth a lot. She will pack them in a bag and take them with her, selling them one at a time when she needs money.

## Part 3, Chapter 3 Analysis

Edward and Augusta's interference and manipulations finally catch up with the Pilaster bank when the revolution begins in Cordova. The bank is holding several million pounds of bonds that they cannot sell and is financially insolvent. Hugh orders the family to sell their houses and belonging, since the partners are personally responsible for the debts of the bank.

Greenbourne agrees to help form a syndicate to help avert a crisis in the banking market. The situation is hardest on Augusta who keeps trying to get around the rules, until she finds that she cannot buy on credit because the bank is not covering her bills. Then she comes home to find the house being shown to prospective buyers. The butler tells her the servants will be leaving at the end of the week.

Augusta will not follow the rules and help the family and the syndicate. She takes Joseph's jeweled snuffbox collection and packs them, planning on leaving for France, where she will sell them one by one when she needs money. She views this as a way of getting back at Hugh. She does not see that she and Edward are responsible for what happened.

## Part 3, Chapter 4

### Part 3, Chapter 4 Summary

The scandal of the year is the collapse of the Pilaster bank and how the living styles of the partners change. Hugh and Nora live in a small house in suburban London without servants. Hugh watches the situation in Cordova, where Tonio's family joins the side of the President in return for the promise of free elections. Neither side has resources since the collapse of the bank and cannot finance their exports. Micky is lobbying for the British to recognize his father as the new president.

Tonio returns to London and goes to visit Hugh. He says the situation in Cordova depends on who the British government recognizes since that is the group that will be able to obtain credit to rearm and defeat the other side. Tonio is now the official Cordovan Minister since President Garcia has dismissed Micky and he is to meet with the prime minister. Hugh says to tell them to protect British investors from losses by turning the nitrate mines over to the Santamaria Harbor Corporation to cover the losses. Hugh says they can talk to Greenbourne and Dan Robinson to obtain support for their plan.

On the way to the train station, they see Micky Miranda with a gun. Micky shoots Tonio and turns on Hugh, when the smoke from the train covers them. After the smoke clears, Micky makes it to the train, as it is moving. Hugh returns to where Tonio lies but he is dead. Hugh realizes that Micky no longer has diplomatic immunity.

Hugh and the stationmaster go to the nearest police station to report the murder. Micky knows that he is in trouble. He returns to London and goes directly to the steamship company to buy a ticket for Cordova but the next ship is to Lima and it will not leave for four weeks. The first ship leaving is that night and he books passage in the name of Andrews since the British do not demand passports. He also knows that he needs a disguise and that he cannot go to the Cordovan Ministry.

The only person Micky feels he can trust is Edward, so he goes to his house. When he tells Edward that he is leaving the country, Edward begins to cry and begs to go with him. He tells Micky that he is dying of syphilis and this panics Micky because he might also have the disease. Since Edward is not capable of helping him, that leaves only Augusta. He tells her that he wants her to come with him. He asks her to marry him and she says yes.

April brings Maisie the newspaper article reporting the killing of Tonio and that Micky Miranda is being looked for. Maisie recognizes the village as the place where Hugh lives. She takes the train to Chingford and goes to Hugh's house and finds that neither Hugh nor Nora is there. The children are alone. Toby shows her a letter to Hugh from Nora. All it says is goodbye. Maisie enlists the children's help in cleaning that house as they wait for Hugh to return.



In London, Scotland Yard has learned about a man named M.R. Andrews who has booked a quick passage on a ship leaving that evening. Hugh goes to Augusta's and lets himself in with his key. He finds the house in disarray, the steamer trunk missing and the collection of snuffboxes gone. He questions some cabbies and finds they drove her to the boat train station, with her steamer trunk. She was with an elderly man in a wheelchair and they missed the boat train.

Hugh catches the next boat train and immediately finds Augusta. He takes a seat in the next car and waits for the arrival in Southampton where he finds the police and tells them about the valuable snuffboxes in Augusta's possession. She admits that she has them but cannot miss her boat. She turns them over to the police. By the time they realize who the man in the wheelchair is, Miranda is gone.

When Augusta is in her stateroom, she opens the steamer trunk and lets Micky out. He is angry because she lost the snuffboxes and did she really think he would marry a woman old enough to be his mother. She will leave the ship in Lisbon and return to London. She tells him that a policeman is coming and he hides in the trunk again. When the passengers are at dinner, she drags the trunk to the deck and heaves it overboard.

When Hugh returns home, he finds Maisie with the boys. Maisie tells him that she found the children alone and that there is a note from Nora. Maisie spends the night with Hugh.

## **Part 3, Chapter 4 Analysis**

Hugh is still hoping to find some way of paying off the Pilaster debts. He is closely watching the reports from Cordova, where Tonio's family has entered on the side of the President. Tonio arrives in London with a plan to gain support from the British government, since he is the new Cordovan Minister appointed by President Garcia. Hugh devises a plan that will help Tonio and the bank and they try to gain support from Greenbourne and Dan Robinson.

Micky is waiting for them at the train station and kills Tonio. Micky figures he can save his job and obtain recognition for his father's group if Tonio is out of the way but Hugh is a witness and Micky knows he has to escape. He finds Edward dying of syphilis and crying, asking to come with him. But a sick and dying man can be of no use to him. The only other person is Augusta. He tells her that he wants her to run away and marry him, and Augusta, like a foolish teenager, believes him. She takes the collection of jeweled snuffboxes with her to sell when she needs money and boards the boat with Micky hiding in a steamer trunk. When he tells her that he has no use for her without the money from the snuffboxes, she tricks him into believing that there is a policeman outside and he hides in the steamer trunk again. She locks it, drags it to the deck, and shoves it overboard telling him he will die the way Peter Middleton did.

With Nora's departure, Maisie and Hugh are finally together.

# Epilogue

## Epilogue Summary

Hugh and Maisie learn of Edward's death from the newspaper. He had been living in France with Augusta who was confined to a wheelchair with a slipped disc. They are on their way to a ceremony at Windfield, where Bertie and Toby are students. They meet Ben Greenbourne who tells them that he is there to see his grandson. Maisie and Hugh have been married for a month and Ben offers to pay for Bertie to attend university.

Hugh's plan for the syndicate and the plan for Cordova result in all of the creditors being paid off, which enhances Hugh's name in financial circles. He is thinking of opening a new bank.

Before leaving Windfield, he goes out to see the quarry pool where it all began. He and Albert Cammel are the only ones still alive.

## Epilogue Analysis

The good characters, like Hugh and Maisie, survive and marry. Hugh has a good reputation in the financial world for his handling of the Pilaster bank debt and is thinking of opening a new bank.

The book ends in the same place where it began—at Windfield. Hugh is there for his sons' school activities and goes and looks at the quarry pool, where Peter Middleton's death occurred that affected so many lives.



# Characters

## Micky Miranda

Micky is a student at the Windfield School. He is from the South American country of Cordova. He is present at the quarry pool when Peter Middleton drowns and concocts a story with Edward to explain the events, setting the stage for what is to follow in the next thirty years. He does not want to go home to Cordova for the summer and manages to swing an invitation to spend the summer with the Pilasters. Edward describes Micky as his soul mate and pays all of the bills for their entertainment. Carlos tells Micky about the nitrate business and that he wants Micky to stay in London, but Micky will have to support himself until they take the nitrate rich lands in Cordova.

When Micky learns of the investigation of David Middleton, he begins to worry and sets out to destroy Tonio, who was a witness to the drowning of Peter Middleton. He arranges a big card game and cheats, forcing Tonio to borrow from Edward. After a public confrontation, Tonio has no choice but to return to Cordova and Micky becomes the assistant to the Cordovan Minister, the job he wanted, and eventually the Cordovan Minister. Micky marries Rachel Bodwin and soon separates from her and refuses to divorce her because of his position.

Micky is ambitious and conniving and a murderer. He raises the money that he needs for his father's revolution by doing whatever he has to do, whether it is murder or becoming Edward's lover. When Tonio returns to London as the formal Cordovan Minister, Micky kills him. While trying to escape, Micky is killed by Augusta.

## Hugh Pilaster

Hugh Pilaster is a student at Windfield School and the cousin of Edward Pilaster. His father, Toby, dies. His father quarreled with Edward's father when he withdrew his money from their business. When he finishes his schooling, he goes to work for the Pilaster's bank and lives at Kensington Gore with his aunt. Hugh fancies Florence Stalworthy but his aunt is steering him toward Rachel Bodwin. He is taken with Maisie and after a dinner date they get caught in the rain. He brings her to his room at Augusta's house where Edward catches them. After this, Joseph sends him to America where he spends six years in Boston helping to double the Pilaster wealth. Hugh marries Nora Dempster and is supposed to be made a partner at the bank because of the merger he negotiates. The offer is withdrawn and Hugh negotiates a deal with Greenbourne and then Joseph makes him a partner at Pilaster. Nora and Hugh have three sons, Tobias, Samuel and Solomon.

Hugh stands up for what he believes and for what is best for the bank. He finds out the truth about Peter Middleton and Solly's deaths, and tells Edward. Hugh also devises the



plan that allows the bank creditors to be repaid after the collapse of the bank. Nora leaves him because he is poor, and he marries Maisie.

## Edward Pilaster

Edward Pilaster is English and a student at Windfield School. He is the roommate of Micky Miranda and the cousin of Hugh Pilaster. His father is a banker and not on good terms with his brother, who is Hugh's father. Edward and Micky remain friends and travel together and room together at Oxford. After Oxford, he goes to work for his family's bank. He finally marries Emily Maple in order to be made partner at the bank. He is impotent with his wife, who goes to see Maisie and they arrange an encounter at Nellie's. After this, Emily remains at their country home. Edward becomes senior partner at the bank after Joseph's death. Edward deceitfully underwrites the Santamaria bond issue on the basis that Mickey becomes his lover, and Micky gives in. He defies his mother by signing the annulment papers for Emily. He dies of syphilis while living with his mother in France.

## Augusta Pilaster

Augusta Pilaster is the mother of Edward and wife of Joseph. She is a manipulative woman that tries to control those who are around her. She turns to Micky when she learns that David Middleton is asking questions about his brother's death. Augusta finances Micky's card game so he can financially ruin Tonio and force him to leave London. She also suggests the Hugh be sent to America so both witnesses cannot be reached by David Middleton. She also wants to have a title and begins her manipulations to obtain one and eventually becomes Countess Whitehaven. It bothers her that the only battle she has not won is the one against Hugh.

Augusta is eventually outwitted by her daughter-in-law, Emily, who wants an annulment of her marriage to Edward. She realizes too late how Emily has outwitted her and obtained Edward's signature on the annulment papers. She runs off with Micky at the end and kills him.

## Maisie Robinson

Maisie is eleven years old at the opening of the Prologue. She and her family have immigrated from Viskis, Russia to a little coastal town in England. They cannot reach their objective of Manchester where there are other Jewish families who would have helped them. She appears in London with Solly Greenbourne and shares a room with April Tilsley, who was with Tonio. She becomes known as The Lioness for her riding through the park to advertise horses that are for sale. Edward finds her in bed with Hugh in Hugh's room and they have a fight. Augusta wants Maisie separated from Hugh, who is going overseas, and Maisie says she will never see him again and will not help Augusta hurt Hugh. She learns that she is pregnant right before her brother Danny returns and Hugh leaves for America. Maisie marries Solly and becomes a socialite.



She has a son named Hubert, or Bertie, who is really the son of Hugh. After Solly's death, Rachel and Dan live in her house and she works at Rachel's hospital for women. When Nora leaves Hugh, Masie and Hugh marry.

## **Antonio Silva**

Tonio is also from Cordova and attended Windfield School. He was also present at the quarry pool the day that Peter Middleton drowned. He also remained in London rather than return to Cordova and works as an attaché to the Cordovan Minister. He dates April Tilsley who is Maisie's roommate. When David Middleton begins to ask questions about his brother's death, Tonio becomes a danger to Micky and Edward because he was a witness. When Tonio returns to London, he has affidavits of the situation in Cordova and the nitrate mines and is planning on writing an expose. He is beaten by two thugs and Micky takes his evidence and sends the names to his father in Cordova so the witnesses are all killed. He tells Hugh the truth about the drowning of Peter Middleton. When he returns to London as the official Cordovan Minister of President Garcia, he is killed by Micky.

## **Rachel Bodwin**

Rachel is a young single woman in London who takes a fancy to Edward but has Augusta standing in the way. After a number of years, she becomes prominent in the women's rights movements. She and her family hang on to the Pilasters socially. She marries Micky Miranda and remains with him until she returns to her parents. Micky refuses to divorce Rachel, who opens a hospital for women with her father managing the finances. She has an affair with Dan Robinson that lasts for more than ten years and lives with Maisie and Dan at Maisie's house. After Micky's death, Rachel marries Dan.

## **Danny Robinson**

Danny is the brother of Maisie, whose family immigrated from Russia. Danny is thirteen years of age at the opening of the Prologue. He leaves for America by stowing away on a ship in the harbor when his father loses his job. He appears after seven years and locates Maisie through an ad in the paper, and then their parents. He has a plan for opening a business in London. His business goes bankrupt and Dan becomes a Member of Parliament. He lives with Maisie and Rachel at Maisie's house until Micky's death, when he marries Rachel.

## **Samuel Pilaster**

Samuel is the son of Seth Pilaster, the senior partner at the bank. It is expected that he will take over when his father retires. He is a fifty-three year old bachelor who lives with his male secretary. This makes him the object of a smear campaign mounted by



Augusta. He agrees not to pursue the position of senior partner to spare his aging father. He also supports Hugh at times in various disputes at the bank and pushes for Edward to resign and Hugh to be senior partner when they discover that Edward underwrote the Cordovan bonds without approval.

## **Solly Greenbourne**

Solly is a London banker. He also attended Windfield School with Marty and Edward, where he was known as Fatty. He attends many of the same London social functions that Edward and Marty do. He dates Maisie and asks her to marry him. Solly and Maisie become social leaders in London. Solly is killed by Micky Miranda before he can reveal that Augusta and Edward were behind the anti-Semitic press campaign that cost Ben Greenbourne his chance to gain a title.

## **Carlos Raul Xavier Miranda**

Miranda, is the father of Micky and is known as Papa Miranda. He travels to London to buy rifles and meets with his son. He needs to buy two thousand rifles and ammunition but will not tell his son why. Carlos is involved in planning a takeover of the Cordovan government, envisioning himself or Micky as the new President in time. The revolution does not succeed.

## **Nora Dempster**

Nora meets Hugh one day while shopping and quickly becomes his wife. They have three sons, Tobias, Samuel and Solomon, and a loveless marriage. When Hugh loses his wealth because of the collapse of the bank, Nora leaves Hugh and her children.

## **Peter Middleton**

Peter Middleton was a student at Windfield School and one of the boys at the pool when they were supposed to be confined to quarters.

## **David Middleton**

David is the brother of Peter Middleton, who drowned at Windfield. He is a lawyer who begins to ask questions about his brother's death seven years earlier.

## **Madeleine Hartshorn**

Madeleine is Augusta's sister-in-law. Augusta uses her in her plot to discredit Samuel.

# **Objects/Places**

## **Windfield School**

Windfield is a boys' school in England.

## **London**

London is the capitol of England.

## **Kensington Gore**

Kensington Gore is the mansion of the Pilaster family. It is located across from Hyde Park and Kensington Palace.

## **Camberwell**

Camberwell is the suburb of London where Micky lives when his father comes to visit.

## **Goodwood**

Goodwood is a racetrack outside of London.

## **Soho**

Soho is the section of London where Maisie shares an apartment with April.

## **Folkestone**

Folkestone is where Hugh's mother and six year old sister live.

## **Nellie's**

Nellie's is a brothel in London where a lot of the action takes place. It was purchased by April.

## **Cordova**

Cordova is a South American country where Micky Miranda is from and where his father has a plan to take over the government.

## **Chingford**

Chingford is the London suburb where Nora and Hugh move after the collapse of Pilaster bank.

# Themes

## Deceit

The theme of deceit is one of the most prevalent themes in the book. It begins with the cover up of the death of Peter Middleton and continues until the end of the book. Micky has to resort to deceit to cover his expenses at school and does so by stealing and cheating at cards. Peter Middleton knows he stole the coins from the schoolmaster and is killed by Micky to silence him. Micky does not want to return to Cordova and uses Edward and the death of Peter as a way into the Pilaster family and English society.

Micky also deceives Tonio by making him believe that he is a good friend while he is ruining him. He cheats at cards to make Tonio lose and owe Edward more than he can ever repay. He then arranges a public confrontation that humiliates Tonio so he leaves London, but recommends Micky for his job before he leaves.

Augusta is also involved in many deceitful capers. She orchestrates smear campaigns against Samuel to gain the senior partnership for Joseph. She does the same to obtain the peerage for Joseph by mounting an anti-Semitism campaign against Ben Greenbourne. Augusta plots against Hugh throughout the book since she feels that he is a threat to Edward. She interferes in his romances and has him sent to America.

Edward is also deceitful when he authorizes the underwriting of the South American bonds in defiance of the other partners. This causes the fall of the bank.

## Ambition

Ambition is also a theme throughout the book. Micky is very ambitious and does whatever he has to do to obtain what he wants. When someone gets in his way and presents a threat, he kills them, as he did Peter Middleton, Seth, Solly and Tonio. All of the murders have to do with Cordova. Micky is stealing in school to keep himself from having to return to Cordova and kills Peter to silence him. Seth and his values stand in the way of the financing for the rifles so Micky kills him so there will be a new senior partner. Solly knows of their involvement in keeping his father from being awarded a peerage and is going to cancel the support of the Greenbourne bank in the bonds for the railroad in Cordova, so Micky kills Solly. Tonio returns as a representative of President Garcia and endangers Micky's dream of becoming President of Cordova, so he kills Tonio. Micky kills anyone who stands in the way of his ambitions.

Augusta is also driven by ambition, but it is ambition for her husband and son. She manipulates people to obtain what she wants. She wants Joseph to be named senior partner so she smears Samuel and threatens to tell his father and never says anything when Micky kills Seth. When she wants her son named senior partner, she threatened to withdraw her and Edward's capital from the bank. She wants a title and wrecks Ben

Greenbourne's chances when she learns that he is favored over Joseph. Most of her behavior stems from her need for social standing and social acceptance.

The ambition of the characters in this novel lead them to commit murder and other crimes to achieve their goals.

## **Good vs. Evil**

A third theme of the book is good vs. evil. Many of the characters can be grouped into these two categories. Micky and Augusta are the main characters in the evil group. They do whatever they have to do to achieve their goals, even if it means murder. Edward and Joseph usually go along with whatever they want, never questioning their real motives.

The other group of characters are the good characters. This group includes Hugh, Maisie, Solly and Ben Greenbourne among others. Hugh and Maisie are not deceitful. They try to do what is right. Hugh always exhibits his good business ethics in his dealings at the bank which is why he is brought into conflict with Augusta so many times. He does what he can to make sure that the creditors are repaid. Maisie also has principles and lives by them, doing what she thinks is the right thing.

In the end, good triumphs over evil. Augusta is ruined financially and socially. Most of the evil characters die. Maisie and Hugh end up getting married and Ben Greenbourne says Bertie knows him as a grandfather and he will take the responsibility for his schooling.



# Style

## Point of View

The book is written from the third person point of view, with the author Ken Follett as the narrator. The author does a good job telling the story and keeping the reader informed of events. A first person point of view approach would limit the reader to the knowledge of events that occurred only in the presence of the narrator. The use of the third person allows the reader to learn of events that happen outside the purview of the main character and allows the reader to be better informed.

Ken Follett has written numerous books and is well qualified as an author. Like his other books, this novel holds the reader's interest. His books are usually full of suspense and intrigue and this one is no different. Like several of his other books, *A Dangerous Fortune* has a surprise ending.

The book is intended for anyone who enjoys a good suspense novel. The reader does not have to have any knowledge of banking to understand and enjoy the book.

## Setting

The setting for the book is England, mostly the London area, although the book begins and ends at the Windfield School, which is outside of London. The main characters meet as students at the school and they remain friends or adversaries for the rest of their lives.

London is where the Pilaster bank is located and is where the main characters all live their adult lives. Edward and Hugh live in London and work at the Pilaster bank. Solly works at the Greenbourne bank. Tonio, and then Micky, work for the Cordovan Ministry in London. They frequent clubs and brothels and social events in the London area throughout the book. There are also some scenes at country estates where the Greenbournes are on a guest list that includes the Prince of Wales.

Maisie and April share an apartment in Soho before Maisie marries Solly and April buys Nellie's brothel. There are also scenes in Chelsea, and Rachel's hospital for women. The climax of the book occurs aboard an ocean liner. This is where Augusta kills Micky.

## Language and Meaning

Ken Follett writes *A Dangerous Fortune* in easy to understand language. The book is easy to read, which is good for a suspense novel. There is little to slow the reader down because it is a book that the reader will not want to put down once the reader begins. The meaning of the sentences is easy to follow or understand. The reader does not read a sentence and then wonder what it means.

There are a few foreign words used in the book, but the meaning is immediately given so the reader does not have to wonder what the terms mean. There is little jargon, but again, the meaning is made clear. Even though there are some words the reader may not know the meaning of and may want to look up, the reader is not slowed down significantly. The language is easy to read and the meaning is easy to grasp. There are no hidden meanings. Follett exhibits the kind of writing that is conducive to a suspense novel.

## **Structure**

The book is divided into three parts, with a Prologue and an Epilogue. The Prologue sets the stage for the action of the novel by presenting the events at the school with the death of Peter Middleton. The Epilogue concludes the story by telling what happens to the remaining main characters after the action of the novel.

The main body of the novel is divided into three parts, each having chapters and subchapters. Each of the parts covers a different time period over the lives of the main characters. The novel is written chronologically and does not jump around, even though events from an earlier time may be referred to.

The structure works well for the novel. The reader learns the relevant information at the same time that main character like Hugh and Maisie do.

## Quotes

"He looked guilty, but he did not contradict her. 'I'll tell you what you should do,' he said. 'Go to Newcastle. You can walk there in about four days. It's a huge city, bigger than Gdansk—no one will notice you there. Cut your hair, steal a pair of trousers and pretend to be a boy. Go to a big stables and help with the horses—you've always been good with horses. If they like you, you'll get tips, and after a while they might give you a proper job,'" (Prologue, p. 20).

"In the seven years since Peter Middleton drowned, Micky had spent every vacation with the Pilasters. After school he had toured Europe with Edward for a year, and he had roomed with Edward during the three years they had spent at Oxford University, drinking and gambling and raising Cain, making only the barest pretense of being students," (Part 1, Ch. 1, p. 36).

"She was worried by the possibility that Hugh might marry Florence. Hugh was already doing far too well at the bank. He had the quick commercial brain of a barrow boy and the engaging manners of a cardsharp. Even Joseph spoke approvingly of him, oblivious of the threat to their own son. Marriage to the daughter of an earl would give Hugh social status to add to his native talents, and then he would be a dangerous rival to Edward. Dear Teddy did not have Hugh's superficial charm or his head for figures, so he needed all the help Augusta could give him," (Part 1, Chapter 1, p. 58).

"Hugh had often wondered, over the years, what had really happened that day at the swimming hole. He had never believed the newspaper story about Edward's trying to rescue Peter Middleton: Edward would not have had the courage. But Tonio still would not speak of it, and the only other witness, Albert 'Hump' Cammel, had gone to lie in the Cape Colony," (Part 1, Chapter 2, p. 75).

"Albert Cammel had told the truth, as far as he knew it, Hugh was sure. But there had to be more. Something else had happened on that hot afternoon in Bishop's Wood. A poor swimmer might have been killed accidentally, drowned because Edward's roughhousing was too much for him to take. But casual horseplay could not have killed Peter. And if his death was not accidental, it was deliberate," (Part 1, Chapter 3, p. 120).

"He was not doing this just to please Augusta. That was important enough: she was his passport into the society of London's wealthy and powerful people. But he also wanted Tonio's job," (Part 1, Chapter 4, p. 157).

"He had arrived with a proposal to merge Pilasters' North American operation with the New York bank of Madler and Bell, forming a new partnership that would be called Madler, Bell and Pilaster. It would make a lot of money for the bank; it would crown his achievements in the United States; and it would allow him to return to London and

graduate from scout to decision maker. It would mean the end of his period of exile," (Part 2, Chapter 1, p. 227).

"Micky had pretended to be calm in front of Edward and Augusta but in fact he was desperately worried about Tonio's article appearing in The Time. He had put so much effort into getting Pilasters to launch the Santamaria railroad. He had even married that bitch Rachel for the sake of the damn bonds. His entire career depended on its success. If he let his family down over this, his father would not only raging but vengeful. Papa had the power to get Micky fired as minister. With no money and no position he could hardly stay in London: he would have to return home and face humiliation and disgrace. Either way, the life he had enjoyed for so many years would be over," (Part 2, Chapter 3, p. 343).

"As he walked down Regent Street he turned his mind to business. Since he had had Tonio Silva beaten up a month ago he had heard no more of his article about the nitrate mines. Tonio was probably still recovering from his wounds. Micky had sent Papa a coded telegram with the names and addresses of the witnesses who had signed Tonio's affidavits, and they were probably dead by now. Hugh had been made to look foolish, for having started an unnecessary scare, and Edward was delighted," (Part 2, Chapter 4, p. 370).

"Hugh got out of bed and turned up the gaslight. He would not go back to sleep tonight. He put on a dressing gown and sat by the dying embers of the fire. Had Micky murdered two of his friends, Peter Middleton and Solly Breenbourne? And if he had, what was Hugh going to do about it?" (Part 3, Chapter 1, p. 447).

"The wood was silent for several minutes while he reflected gloomily on his destiny, wondering whether he would end up an outcast from society, or even a criminal, thrown in jail or transported to Australia in chains, or hanged," (Prologue, p. 12).

"The only person who had ever defeated her ingenuity was Hugh Pilaster. It was astonishing how difficult he was to crush. Like a persistent garden weed, he could be stamped on time and time again and he would always grow back straighter and stronger than ever," (Part 2, Chapter 5, p. 394).

"But revolutions cost money. Papa had instructed Micky to raise the biggest loan yet, two million pounds sterling, to buy weapons and supplies for a civil war. And Papa had promised a matchless reward. When Papa was president, Micky would be prime minister, with authority over everyone except Papa himself. And he would be designated Papa's successor, to become president when Paper died," (Part 3, Chapter 2, p. 459).

"Slowly it dawned on him that he was about to achieve his life's ambition: he was going to be Senior Partner of Pilasters Bank. He looked at William, Harry and George. They

all had a shamefaced air. They had brought about this disaster by allowing Edward to become Senior Partner. Now they knew Hugh had been right all along. They were wishing they had listened to him before, and they wanted to make up for their error. He could see in their faces that they wanted him to take over," (Part 3, Chapter 2, p. 484).

"He was the only one left, except for Albert Cammel out in the Cape Colony. The others were all dead: Peter Middleton killed that day; Tonio shot by Micky two Christmases ago; Micky himself drowned in a steamer trunk; and now Edward, dead of syphilis and buried in a cemetery in France. It was almost as if something evil had come up out of the deep water that day in 1866 and entered their lives, bringing all the dark passions that had lighted their lives, hatred and greed and selfishness and cruelty; formenting deceit, bankruptcy, disease and murder. But it was over now. The debts were paid. If there had been an evil spirit, it had returned to the bottom of the pond. And Hugh had survived," (Epilogue, p. 567).

# Topics for Discussion

What are the facts surrounding the death of Peter Middleton?

Why is Micky interested in hindering the investigation of David Middleton?

Augusta is a manipulative individual. What are some of the things she does to get her own way?

Why does Micky scheme with Augusta?

How does Hugh come to suspect Micky of killing his friends, Peter Middleton and Solly Greenbourne?

In what ways does Hugh prove himself to be a capable and responsible banker?

How and why is Micky Miranda killed?