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LIGHT-FINGERED GENTRY

BY

DAVID GRAHAM PHILLIPS

AUTHOR OF "THE SECOND GENERATION," ETC.

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MCMVII

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LIGHT-FINGERED GENTRY

I
A MATRIMONIAL MISTAKE

Toward noon on a stifling July day, a woman, a young woman, left the main walk through the deserted college grounds at Battle Field, and entered the path that makes a faint tracing down the middle of Pine Point. That fingerlike peninsula juts far into Otter Lake; it is a thicket of white pines, primeval, odorous. Not a ripple was breaking the lake's broad, burnished reach. The snowy islets of summer cloud hung motionless, like frescoes in an azure ceiling. But among the pines it was cool, and even murmurously musical.

In dress the young woman was as somber as the foliage above and around her. Her expression, also, was somber—with the soberness of the ascetic, or of the exceedingly shy, rather than of the sad. She seemed to diffuse a chill, like the feel of a precious stone—the absence of heat found both in those who have never been kindled by the fire of life and in those in whom that fire has burned itself out. There was not a trace of coquetry in her appearance, no attempt to display to advantage good points that ought to have been charms. She was above the medium height, and seemed taller by reason of the singular conformation of her face and figure. Her face was long and slim, and also her body, and her neck and arms; her hands, ungloved, and her feet, revealed by her walking skirt, had the same characteristic; the line from her throat to the curve of her bosom was of unusual length, and also the line of her back, of her waist, of her legs. Her hair was abundant, but no one would have guessed how abundant, or how varied its tints, so severely was it plaited and bound to her head. Her eyes were of that long narrow kind which most women, fortunate enough to possess them, know how to use with an effect at once satanic and angelic, at once provoking and rebuking passions tempestuous. But this woman had somehow contrived to reduce even those eyes to the apparently enforced puritanism of the rest of her exterior. She had the elements of beauty, of a rare beauty; yet beautiful she was not. It was as if nature had molded her for love and life, and then, in cruel freakishness, had failed to breathe into her the vital breath. A close observer might have wondered whether this exterior was not a mask deliberately held immobile and severe over an intense, insurgent heart and mind. But close observers are few, and such a secret—if secret she had—would pass unsuspected of mere shallow curiosity.

Within a few yards of the end of the peninsula she lifted her gaze from the ground, on which it had been steadily bent. Across her face drifted a slight smile—cold, or was it merely shy? It revealed the even edge of teeth of that blue-white which is beautiful only when the complexion is clear and fine—and her complexion was dull, sallow, as if from recent illness or much and harassing worry. The smile was an acknowledgment of the salutation of a man who had thrown away a half-finished cigarette and had risen from the bench at the water's edge.

"How d'ye do, Neva," said he, politely enough, but with look and tone no man addresses to a woman who has for him the slightest sex interest.

"How are you, Horace," said she, losing the faint animation her smile had given her face. Somewhat constrainedly, either from coldness or from embarrassment, she gave him her hand.

They seated themselves on the bench with its many carvings of initials and fraternity symbols. She took advantage of his gaze out over the lake to look at him; but her eyes were inscrutable. He was a big, powerful-looking man—built on the large plan, within as well as

without, if the bold brow and eyes and the strong mouth, unconcealed by his close-cropped fair mustache, did not mislead. At first glance he seemed about thirty; but there were in his features lines of experience, of firmness, of formed character, of achievement, that could not have come with many less than forty years. He looked significant, successful, the man who is much and shall be more. He was dressed more fashionably than would be regarded as becoming in a man of affairs, except in two or three of our largest cities. In contrast with his vivid, aggressive personality—or, was it simply because of shy, supersensitive shrinking in his presence?—the young woman now seemed colorless and even bleak.

After a silence which she was unable or unwilling to break, he said, "This is very mysterious, Neva—this sending for me to meet you—secretly."

"I was afraid it might not be pleasant for you—at the house," replied she hesitatingly.

His air of surprise was not quite sincere. "Why not?" he inquired. "There isn't anyone I esteem more highly than your father, and he likes me. If he didn't he would not have done all the things that put me under such a heavy debt of gratitude to him." His tone suggested that he had to remind himself of the debt often lest he should be guilty of the baseness of forgetting it.

"It was eighteen months yesterday," said she, "since you were—at the house."

He frowned at what he evidently regarded as a disagreeable and therefore tactless reminder. "Really? Time races for those who have something to do besides watch the clock." Then, ashamed of his irritation, "I suppose it's impossible, in an uneventful place like this, to appreciate how the current of a city like Chicago sweeps a man along and won't release him. There's so much to think about, one has no time for anything."

"Except the things that are important to one," replied she. "Don't misunderstand, please. I'm only stating a fact—not reproaching you—not at all."

"So, your father has turned against me."

"He has said nothing. But his expression, when I happened to speak of you the other day, told me it would be better for you not to come to the house—at least, until we had had a talk."

"Well, Neva, I don't feel I have any reason to reproach myself. I'm not the sort of man who stands about on the tail of his wife's dress or sits round the house in slippers. I'm trying to make a career, and that means work."

"Chicago is only six hours from Battle Field," she said with curiously quiet persistence.

"When I got the position in Chicago," he reminded her with some asperity, "I asked you to go with me. You refused."

"Did you wish me to go?"

"Did you wish to go?"

She was silent.

"You know you did not," he went on. "We had been married nearly six years, and you cared no more about me—" He paused to seek a comparison.

"Than you cared for me," she suggested. Then, with a little more energy and color, "I repeat, Horace, I'm not reproaching you. All I want is that you be frank. I asked you to come here to-day that we might talk over our situation honestly. How can we be honest with each other if you begin by pretending that business is your reason for staying away?"

He studied her unreadable, impassive face. In all the years of their married life she had never shown such energy or interest, except about her everlasting painting, which she was always mussing with, shut away from everybody; and never had she been so communicative. But it was too late, far too late, for any sign of personality, however alluringly suggestive of mystery unexplored, to rouse him to interest in her. He was looking at her merely because he wished to discover what she was just now beating toward. "In the fall," he said, "I'm going to New York to live. Of course, that will mean even fewer chances of my coming—here—coming home."

At the word "home," which she had avoided using, a smile—her secret smile—flitted into her face, instantly died away again. He colored.

"I heard you were going to New York," said she. "I saw it in the newspapers."

"I suppose *you* will not wish to—to leave your father," he resumed cautiously, as if treading dangerous ground.

"Do you wish me to go?"

He did not answer. A prolonged silence which she broke: "You see, Horace, I was right. We mustn't any longer refuse to look our situation squarely in the face."

His heart leaped. When he got her letter with its mysterious, urgent summons, a hope had sprung within him; but he had quickly dismissed it as a mere offspring of his longing for freedom —had there ever been an instance of a woman's releasing a man who was on his way up? But

now, he began to hope again.

"Ever since the baby was born—dead," she went on, face and voice calm, but fingers fiercely interlocked under a fold of her dress where he could not see, "I've been thinking we ought not to let our mistake grow into a tragedy."

"Our mistake?"

"Our marriage."

He waited until he could conceal his astonishment before he said, "You, too, feel it was a mistake?"

"I feared so, when we were marrying," she replied. "I knew it, when I saw how hard you ere trying to do your 'duty' as a husband—oh, yes, I saw. And, when the baby and the suffering failed to bring us together, only showed how far apart we were, I realized there wasn't any hope. You would have told me, would have asked for your freedom—yes, I saw that, too—if it hadn't been for the feeling you had about father—and, perhaps also—" She paused, then went bravely on, "—because you were ashamed of having married me for other reasons than love. Don't deny it, please. To-day, we can speak the truth to each other without bitterness."

"I shan't deny," replied he. "I saw that your father, who had done everything for me, had his heart set on the marriage. And I'll even admit I was dazzled by the fact that yours was one of the first and richest families in the State—I, who was obscure and poor. It wasn't difficult for me to deceive myself into thinking my awe of you was the feeling a man ought to have for the woman he marries." He seemed to have forgotten she was there. "I had worked hard, too hard, at college," he went on. "I was exhausted—without courage. The obstacles to my getting where I was determined to go staggered me. To marry you seemed to promise a path level and straight to success."

"I understand," she said. Her voice startled him back to complete consciousness of her presence. "There was more excuse for you than for me."

"That's it!" he cried. "What puzzles me, what I've often asked myself is, 'Why did she marry me?'"

"Not for the reason you think," evaded she.

"What is that?" he asked, his tone not wholly easy.

"It wasn't because I thought you were going to have a distinguished career."

This penetration disconcerted him, surprised him. And he might have gone on to suspect he would do well to revise his estimate of her, formed in the first months of their married life and never since even questioned, had not her next remark started a fresh train of thought. "So," she said, with her faint smile, "you see you've had no ground for the fear that, no matter how plainly you might show me you wished to be free, I'd hold on to you."

"A woman might have other reasons than mere sordidness for not freeing a man," replied he, on the defensive.

"She might *think* she had."

"That is cynical," said he, once more puzzled.

"The truth often is—as we both well know," replied she. Then, abruptly, but with no surface trace of effort: "You wish to be free. Well, you are free."

"What do you mean, Neva?" he demanded, ashamed of the exultation that surged up in him, and trying to conceal it.

"Just what I say," was her quiet answer.

After a pause, he asked with gentle consideration of strong for weak that made her wince, "Neva, have you consulted with anyone—with your father or brother?"

"I haven't spoken to them about it. Why should I? Are not our relations a matter between ourselves alone? Who else could understand? Who could advise?"

"What you propose is a very grave matter."

Again her secret smile, this time a gleam of irony in it. "You do not wish to be free?"

His expression showed how deeply he instantly became alarmed. She smiled openly. "Don't pretend to yourself that you are concerned about my interests," she said; "frankness to-day—please."

"I'm afraid you don't realize what you are doing," he felt compelled to insist. "And that is honest."

"You don't understand me. You never did. You never could, so long as I am your wife. That's the way it is in marriage—if people begin wrong, as we did. But, at least, believe me when I say I've thought it all out—in these years of long, long days and weeks and months when I've had no business to distract me."

"You are right," he said. "We have never been of the slightest use to each other. We are utterly out of sympathy—like strangers."

"Worse," she replied. "Strangers may come together, but not the husband and wife whose interest in each other has been killed." She gazed long out over the lake toward the mist-veiled Wabash range before adding, almost under her breath, "Or never was born."

"I have a naturally expansive temperament," he went on, as if in her train of thought. "I need friendship, affection. You are by nature reserved and cold."

She smiled enigmatically. "I doubt if you know me well enough to judge."

"At least, you've been cold and reserved with me—always, from the very beginning."

"It would be a strange sort of woman, don't you think, who would not be chilled by a man who regarded everyone as a mere rung in his ladder—first for the hand, then for the foot? Oh, I'm not criticising. I understand and accept many things I was once foolishly sensitive about. I see your point of view. You feel you must get rid of whatever interferes with your development. And you are right. We must be true to ourselves. Worn-out clothes, worn-out friends, worn-out ties of every kind—all must go to the rag bag—relentlessly."

He did not like it that she said these things so placidly and without the least bitterness. He admitted they were true; but her wisdom jarred upon him as "unwomanly," as further proof of the essential coldness of her nature; he would have accepted as natural and proper the most unreasonable and most intemperate reproaches and denunciations. He hardened his heart and returned to the main question. "Then you really wish to be free?" He liked to utter that last word, to drink in the clarion sound of it.

"That has been settled," she replied. "We *are* free."

"But there are many details——"

"For the lawyers. We need not discuss them. Besides, they are few and simple. I give you your freedom; I receive mine—and that is all. I shall take my own name. And we can both begin again."

He was looking at her now; for the first time in their acquaintance he was beginning to wonder whether he had not been mistaken in assigning her to that background of neutral-colored masses against which the few with positive personalities play the drama of life. As he sat silent, confused, she still further amazed him by rising and extending her hand. "Good-by," she said. "You'll take the four-fifty train back to Chicago?"

It seemed to him they were not parting as should two who had been so long and, in a sense, so intimately, each in the other's life and thought. Yet, what was there to be said or done? He rose, hesitated, awkwardly touched her insistent hand, reluctantly released it. "Good-by," he stammered. He had an uncomfortable sense of being dismissed—and who likes summarily to be dismissed, even by one of whose company he is least glad?

Suddenly, upon a wave of color the beauty that nature had all but given her, swept, triumphant and glorious, into her face, into her figure. It was as startling, as vivid, as dazzling as the fair, far-stretching landscape the lightning flash conjures upon the black curtain of night. While he was staring in dazed amazement, the apparition vanished with the wave of emotion that had brought it into view.

Before he could decide whether he had seen or had only imagined, she was gone, was making her way up the path alone. A sudden melancholy shadowed him—the melancholy of the closed chapter, of the thing that has been and shall not be again, forever. But the exhilarating fact of freedom soon dissipated this thin shadow. With shoulders erect and firm, and confident gait he strode toward the station, his mind gone ahead of him to Chicago, to New York, to his future, his career, his conquest of power. An hour after his train left Battle Field, Neva Carlin was to Horace Armstrong simply a memory, a filed document to be left undisturbed under its mantle of dust.

II
A FEAST AND A FIASCO

"There'll be about six hundred of us," Fosdick had said. "Do your best, and send in the bill."

And the best it certainly was, even for New York with its profuse ideas as to dispensing the rivers of other people's money that flood in upon it from the whole country. The big banquet hall was walled with flowers; there were great towering palms rising from among the tables and so close together that their leaves intermingled in a roof. Each table was an attempt at a work of

art; the table of honor was strewn and festooned with orchids at a dollar and a half apiece; there was music, of course, and it the costliest; there were souvenirs—they alone absorbed upward of ten thousand dollars. As for the dinner itself, the markets of the East and the South and of the Pacific Coast had been searched; the fish had come from France; the fruit from English hothouses; four kinds of wine, but those who preferred it could have champagne straight through. The cigars cost a dollar apiece, the boutonnières another dollar, the cigarettes were as expensive as are the cigars of many men who are particular as to their tobacco. Lucullus may have spent more on some of his banquets, but he could have got no such results. In fact, it was a "seventy-five a plate" dinner, though Fosdick was not boasting it, as he would have liked; he was mindful of the recent exposures of the prodigality of managers of corporations with the investments of "the widow and the orphan and the thrifty poor."

Fosdick, presiding, with Shotwell on his right and Armstrong on his left, swelled with pride in his own generosity and taste as he gazed round. True, the O.A.D. was to pay the bill; true, he had known nothing about the arrangements for the banquet until he came to preside at it. But was he not the enchanter who evoked it all? He hadn't a doubt that his was the glory, all the glory—just as, when he bought for a large sum a picture with a famous name to it, he showed himself to be greater than the painter. He prided himself upon his good taste—did he not select the man who selected the costly things for him; did he not sign the checks? But most of all he prided himself on his big heart. He loved to give—to his children, to his friends, to servants—not high wages indeed, for that would have been bad business, but tips and presents which made a dazzling showing and flooded his heart with the warm milk of human kindness, whereas a small increase of wages would be insignificant, without pleasurable sensation, and a permanent drain. Of all the men who devote their lives to what some people call finance—and others call reaping where another has sown—he was the most generous. "A great, big, beating human heart," was what you heard about Fosdick everywhere. "A hard, wily fighter in finance, but a man full of red blood, for all that."

Having surveyed the magic scene his necromancy and his generosity had created, he shifted his glance patronizingly to the man at his right—the man for whom he had done this generous act, the retiring president of the O.A.D., to whom this dinner was a testimonial. As Fosdick looked at Shotwell, his face darkened. "The damned old ingrate," he muttered. "He doesn't appreciate what I've done for him." And there was no denying it. The old man was looking a sickly, forlorn seventy-five, at least, though he was only sixty-five, only two years older than Fosdick. He was humped down in a sort of stupor, his big flat chin on his crushed shirt bosom, his feeble, age-mottled hand fumbling with his napkin, with his wineglass, with the knives, forks, and spoons.

"The boys are giving you a great send off," said Fosdick. As Shotwell knew who alone was responsible for the "magnificent and touching testimonial," Fosdick risked nothing in this modesty.

Shotwell, startled, wiped his mouth with his napkin.

"Yes, yes," he said; "it's very nice."

Nice! And if Fosdick had chosen he could have had Shotwell flung down and out in disgrace from the exalted presidency of the O.A.D., instead of retiring him thus gloriously. Nice! Fosdick almost wished he had—almost. He would have quite wished it, if retiring Shotwell in disgrace would not have injured the great company, so absolutely dependent upon popular confidence. Nice! Fosdick turned away in disgust. He remembered how, when he had closed his trap upon Shotwell—a superb stroke of business, that!—not a soul had suspected until the jaws snapped and the O.A.D. was his—he remembered how Shotwell had met his demand for immediate resignation or immediate disgrace, with shrieks of hate and cursing. "I suppose he can't get over it," reflected Fosdick. "Men blind themselves completely to the truth where vanity and self-interest are concerned. He probably still hates me, and can't see that I was foolishly generous with him. Where's there another man in the financial district who'd have allowed him a pension of half his salary for life?"

But such thoughts as these in this hour for expansion and good will marred his enjoyment. Fosdick turned to the man at his left, to young Armstrong, whom he was generously lifting to the lofty seat from which he had so forbearingly ejected the man at his right. Armstrong—a huge, big fellow with one of those large heads which show unmistakably that they are of the rare kind of large head that holds a large brain—was as abstracted as Shotwell. The food, the wine before him, were untouched. He was staring into his plate, with now and then a pull at his cropped, fair mustache or a passing of his large, ruddy, well-shaped hand over his fine brow. "What's the matter, Horace?" said Fosdick; "chewing over the speech?"

Armstrong straightened himself with a smile that gave his face instantly the look of frankness and of high, dauntless spirit. "No, I've got that down—and mighty short it is," said he; "the fewer words I say now, the fewer there'll be to rise up and mock me, if I fail."

"Fail! Pooh! Nonsense! Cheer up!" cried Fosdick. "It's a big job for a young fellow, but you're bound to win. You've got *me* behind you."

Armstrong looked uncomfortable rather than relieved. "They've elected me president," said he, and his quiet tone had the energy of an inflexible will. "I intend to be president. No one can save me if I haven't it in me to win out."

Fosdick frowned, and pursed his lips until his harsh gray mustache bristled. "Symptoms of swollen head already," was his irritated inward comment. "He's been in the job forty-eight hours, and he's ready to forget who made him. But I'll soon remind him that I could put him where I got him—and further down, damn him!"

"Some one is signaling you from the box straight ahead," said Armstrong. "I think it's your daughter."

As the young woman was plainly visible and as Armstrong knew her well, this caution of statement could not have been quite sincere. But Fosdick did not note it; he was bowing and smiling at the occupants of that most conspicuous box. At the table of honor to the right and left of him were the directors of the O.A.D., the most representative of the leading citizens of New York; they owned, so it was said, one fifteenth and directly controlled about one half of the entire wealth of the country; not a blade was harvested, not a wheel was turned, not a pound of freight was lifted from Maine to the Pacific but that they directly or indirectly got a "rake off"—or, if you prefer, a commission for graciously permitting the work to be done. In the horseshoe of boxes, overlooking the banquet, were the families of these high mightinesses, the wives and daughters and sons who gave the mightiness outward and visible expression in gorgeous display and in painstaking reproduction of the faded old aristocracies of birth beyond the Atlantic.

Fosdick had insisted on this demonstration because the banquet was to be not only a testimonial to Shotwell, but also a formal installation of himself and his daughter and son in the high society of the plutocracy. Fosdick had long had power downtown; but he had lacked respectability. Not that his reputation was not good; on the contrary, it was spotless—as honest as generous, as honorable as honest. Respectability, however, has nothing to do with honesty, whether reputed or real. It is a robe, an entitlement, a badge; it comes from associating with the respectable, uptown as well as down. Fosdick, grasping this fact, after twenty years' residence in New York in ignorance of it, had forthwith resolved to be respectable, to change the dubious social status of his family into a structure as firm and as imposing as his fortune. His business associates had imagined themselves free, uptown at least, from his vast and ever vaster power; at one stroke he showed them the fatuous futility of their social coldness, of their carefully drawn line between doing business with him and being socially intimate with him, made it amusingly apparent that their condescensions to his daughter and son in the matter of occasional invitations were as flimsily based as were their elaborate pretenses of superior birth and breeding. He invited them to make a social function of this business dinner; he made each recipient of an invitation personally feel that it was wise to accept, dangerous to refuse. The hope of making money and the dread of losing it have ever been the two all-powerful considerations in an aristocracy of any kind. Respectability and fashion "accepted."

So, Fosdick, looking across that resplendent scene, at the radiant faces of his daughter and son, felt the light and the warmth driving away the shadows of Shotwell's ingratitude and Armstrong's lack of deference. But just as he was expanding to the full girth of his big heart, he chilled and shrunk again. There, beside his daughter, sat old Shotwell's wife. She was as cold as so much marble; the diamonds on her great white shoulders and bosom seemed to give off a chill from their light. She was there, it is true; but like a dethroned queen in the triumphal procession of an upstart conqueror. She was a rebuke, a damper, a spoiler of the feast. She never had cared for old Shotwell; she had married him because he was the best available catch and could give her everything she wanted, everything she could conceive a woman's wanting. She had tolerated him as one of the disagreeable but necessary incidents of the journey of life. But Shotwell's downfall was hers, was their children's. It meant a lower rank in the social hierarchy; it meant that she and hers must bow before this "nobody from nowhere" and his children. She sat there, beside Amy, in front of Hugo, the embodiment of icy hate.

"This damn dinner is entirely too long," muttered Fosdick, though he did not directly connect his dissatisfaction with the cold stare from Shotwell's wife.

But Mrs. Shotwell was not interfering with the enjoyment of Amy and Hugo.

If Fosdick had planned with an inquisitor's cunning to put her to the most exquisite torture, he could not have been more successful. From his box she had the best possible view of the whole scene; and, while Shotwell had told her only the smallest part of the truth about his "resignation," she had read the newspaper reports of the investigation of the O.A.D. which had preceded his downfall, and, though that investigation had changed from an attack on him to an exoneration, after he yielded to Fosdick, she had guessed enough of the truth to know that this "testimonial" to him was in fact a testimonial to Fosdick.

Hugo and Amy, the children of a rich man and unmarried, had long been popular with all the women who had unmarried sons and daughters; this evening they roused enthusiasm. Everybody who hoped to make, or feared to lose, money was impressed by their charms. Amy, who was pretty, was declared beautiful; Hugo, who looked as if he had brains, though in fact he had not, was pronounced a marvel of serious intellectuality. The young men flocked round Amy; Hugo's tour of the boxes was an ovation. To an observant outsider, looking beneath surfaces to realities, the scene would have been ludicrous and pitiful; to those taking part, it seemed elegant, kindly, charming. Mrs. Shotwell was almost at the viewpoint of the outsider—not the philosopher, but he who stands hungry and thirsty in the cold and glowers through the window at the revelers and denounces them for their selfish gluttony. And by the way of chagrin and envy she reached the philosopher's conclusion. "How coarse and low!" she thought. "New York gets more vulgar every year."

Amy, accustomed all her life to have anything and everything she wanted, had been dissatisfied about the family's social position and eager to improve it; but the instant she realized they were at last "in the push," securely there, she began to lose interest; after an hour of the new adulation, she had enough, was looking impatiently round for something else to want and to strive for.

Not so Hugo. Society had seemed a serious matter to him from his earliest days at college, when he began to try to get into the fashionable fraternities, and failed. He had been invited wherever any marriageable girls were on exhibition; but he had noted, and had taken it quickly to heart, that he was not often invited when such offerings were not being made. He had gone heavily into a flirtation with a young married woman, as dull as himself. It was in vain; she had invited him, but her friends had not, unless she was to be there to take care of him. He had attributed this in part to his father, in part to his married sister—his father, who made occasional slips in grammar and was boisterous and dictatorial in conversation; his sister, whose husband kept a big retail furniture store and "looks the counter-jumper that he is," Hugo often said to Amy in their daily discussions of their social woes. Now, all this worriment was over; Hugo, touring the boxes, felt he had reached the summit of ambition. And it seemed to him he had himself brought it about—his diplomatic assiduity in cultivating "the right people," the steady, if gradual, permeation of his physical and mental charms.

Amy sent a note down to Armstrong, asking him to come to the box a moment. As he entered, Hugo was just leaving on another excursion for further whiffs of the incense that was making him visibly as drunk, if in a slightly different way, as the younger and obscurer members of the staff of the O.A.D. downstairs. At sight of Armstrong he put out his hand graciously and said: "Ah—Horace—howdy?" in a tone that made it difficult for Armstrong to refrain from laughing in his face.

"All right, Hugo," said he.

Hugo frowned. For him to address one of his father's employees by his first name was natural and proper and a mark of distinguished favor; for one of those employees to retort in kind was a gross impertinence. He did not see just how to show his indignation, just how to set the impudent employee back in his place. He put the problem aside for further thought, and brushed haughtily by Armstrong, who, however, had already forgotten him.

"Just let Mr. Armstrong sit there, won't you?" said Amy to the young man in the seat immediately behind hers.

The young man flushed; she had cut him off in the middle of a sentence which was in the middle of the climax of what he thought a most amusing story. He gave place to Armstrong, hating him, since hatred of an heiress was not to be thought of.

"What is it you want so particularly to see me about?" Armstrong said to her.

She smiled with radiant coquetry. "Nothing at all," she replied. "I put that in the note simply to make sure you'd come."

Armstrong laughed. "You're a spoiled one," said he. And he got up, nodded friendlily to her, bowed to her Arctic chaperon and departed, she so astonished that she could think of nothing to

say to detain him.

Her first impulse was rage—that *she* should be treated thus! she whom *everybody* treated with consideration! Then, her vanity, readiest and most tactful of courtiers, suggested that he had done it to pique her, to make himself more attractive in her eyes. That mollified her, soon had her in good humor again. Yes, he was as much part of her court as the others; only, being shrewder, he pursued a different method. "And he's got a right to hold himself dear," she said to herself, as she watched him making his way to his seat at the table of honor. Certainly he did look as if he belonged at or near the head of the head table.

Soon her father was standing, was rapping for order. Handsome and distinguished, with his keen face and tall lean figure, his iron-gray hair and mustache, he spoke out like one who has something to say and will be heard:

"Gentlemen and ladies!" he began. "We are gathered here to-night to do honor to one of the men of our time and country. His name is a household word." (Applause.) "For forty years he has made comfortable an ever increasing number of deathbeds, has stood between the orphan and the pangs of want, has given happy old age to countless thousands." (Applause. Cries of "Good! Good!") "Ladies and gentlemen, we honor ourselves in honoring this noble character. Speaking for the directors, of whom I am one of the oldest—in point of service"—(Laughter. Applause.)—"speaking for the directors, I say, in all sincerity, it is with the profoundest regret that we permit him to partially sever his official connection with the great institution he founded and has been so largely instrumental in building up to its present magnificent position. We would fain have him stay on where his name is a guarantee of honesty, security and success." (Cheers.) "But he has insisted that he must transfer the great burden to younger shoulders. He has earned the right to repose, ladies and gentlemen. We cannot deny him what he has earned. But he leaves us his spirit." (Wild applause.) "Wherever the O.A.D. is known—and where is it not known?" (Cheers and loud rattling of metal upon glass and china.)—"there his name is written high as an inspiration to the young. He has been faithful; he has been honest; he has been diligent. By these virtues he has triumphed." (Cheers.) "His triumph, ladies and gentlemen, is an inspiration to us all." (Cheers. Cries of "Whoope-ee" from several drunken men at the far tables.)

"Let us rise, gentlemen, and drink to our honored, our honorable chief!"

The banqueters sprang to their feet, lifting their glasses high. Old Shotwell, his face like wax, rose feebly, stared into vacancy, passed one tremulous hand over the big, flat, weak chin, sunk into his chair again. Some one shouted, "Three cheers for Shotwell!" Floor and boxes stood and cheered, with much waving of napkins and handkerchiefs and clinking of glasses. It was a thrilling scene, the exuberant homage of affairs to virtue.

"I see, ladies and gentlemen, that my poor words have been in the direction of your thoughts," continued Fosdick. "And now devolves upon me the pleasant duty of——"

Here a beflowered hand truck, bearing a large rosewood chest, was wheeled in front of the table of honor. The attendants threw back the lid and disclosed a wonderful service of solid gold plate. This apparition of the god in visible, tangible form caused hysterical excitement—cheers, shouts, frantic cranings and wavings from floor and gallery.

"—The pleasant duty of presenting this slight token of appreciation from our staff to our retiring president," ended Fosdick in a tremendous voice and with a vast, magnanimous sweep of the arms.

Old Shotwell, dazed, lifted his chin from his shirt bosom, stared stupidly at the chest, rose at a prod from his neighbor, bowed, and sat down again. Fosdick seated himself, nudged him under the table, whispered hoarsely under cover of his mustache, "Get up. Get up! Here's the time for your speech."

The old man fumbled in his breast pocket, drew out a manuscript, rose uncertainly. As he got on his feet, the manuscript dropped to the floor. Armstrong saw, moved around between Shotwell and his neighbor, picked up the manuscript, opened it, laid it on the table at Shotwell's hand. "Ladies and gentlemen," quavered Shotwell, in a weak voice and with an ashen face, "I thank you. I—I—thank you."

The diners rose again. "Three cheers for the old chief!" was the cry, and out they rang. Tears were in Shotwell's eyes; tears were rolling down Fosdick's cheeks; some of the drunken were sobbing. As they sang, "For he's a jolly good fellow," Fosdick's great voice leading and his arm linked in Shotwell's, Armstrong happened to glance down at the manuscript. The opening sentence caught his eye—"*Fellow builders of the Mutual Association Against Old Age and Death, I come here to expose to you the infamous conspiracy of which I have been the victim.*" Before Armstrong could stop himself, he had been fascinated into reading the second sentence: "*I*

purpose to expose to you, without sparing myself, how Josiah Fosdick has seized the O.A.D. to gamble with its assets, using his unscrupulous henchman, Horace Armstrong, as a blind."

Armstrong, white as his shirt, folded the manuscript and held it in the grip a man gives that which is between him and destruction. The singing finished, all sat down again, Shotwell with the rest. Had his mind given way, or his will? Armstrong could not tell; certain it was, however, that he had abandoned the intention of changing the banquet into about the most sensational tragedy that had ever shaken and torn the business world. Armstrong put the manuscript in his pocket. "I'll mail it to him," he said to himself.

But now Josiah was up again, was calling for a "few words from my eminent young friend, whom the directors of the O.A.D., in the wise discharge of the trust imposed upon them by three quarters of a million policy holders, have elected to the presidency. His shoulders are young, gentlemen, but"—here he laid his hand affectionately upon Armstrong—"as you can see for yourselves, they are broad and strong." He beamed benevolently down upon Armstrong's thick, fair hair. "Young man, we want to hear your pledge for your stewardship."

Horace Armstrong, unnerved by the narrowly averted catastrophe, drew several deep breaths before he found voice. He glanced along first one line, then the other, of the eminent and most respectable directors, these men of much and dubious wealth which yet somehow made them the uttermost reverse of dubious, made them the bulwarks of character and law and property—of all they had trodden under foot to achieve "success." Then he gazed out upon the men who were to take orders from him henceforth, the superintendents, agents, officials of the O.A.D. "My friends," said he, "we have charge of a great institution. With God's help we will make it greater, the greatest. It has been one of the mainstays of the American home, the American family. It shall remain so, if I have your coöperation and support."

And he abruptly resumed his seat. There were cheers, but not loud or hearty. His manner had been nervous, his voice uncertain, unconvincing. But for his presence—that big frame, those powerful features—he would have made a distinctly bad impression. As he sat, conscious of failure but content because he had got through coherently, old Shotwell began fumbling and muttering, "My speech! Where's my speech! I've lost it. Somebody might find it. If the newspapers should get it——"

But the dinner was over. The boxes were emptying, the intoxicated were being helped out by their friends, the directors were looking uneasily at Fosdick for permission to join their departing families. Fosdick took Shotwell firmly by the arm and escorted him, still mumbling, to the carriage entrance, there turning him over to Mrs. Shotwell.

"He's very precious to us all, madam," said Fosdick, indifferent to her almost sneering coldness, and giving the old man a patronizing clap on the shoulder. "Take good care of him." To himself he added, "I'll warrant she will, with that pension his for his lifetime only."

And he went home, to sleep the sleep of a good man at the end of a good day.

III
"ONLY COUSIN NEVA"

Letty Morris—"Mrs. Joe"—was late for her Bohemian lunch. She called it Bohemian because she had asked a painter, a piano player and an actress, and was giving it in the restaurant of a studio building. As her auto rolled up to the curb, she saw at the entrance, just going away, a woman of whom her first thought was "What strange, fascinating eyes!" then, "Why, it's only Cousin Neva"; for, like most New Yorkers, she was exceedingly wary of out-of-town people, looking on them, with nothing to offer, as a waste of time and money. As it was, on one of those friendly impulses that are responsible for so much of the good, and so much of the evil, in this world, she cried, "Why, Genevieve Carlin! What are *you* doing *here*?" And she descended from her auto and rushed up to Neva.

"How d'ye do, Letty?" said Neva distantly. She had startled, had distinctly winced, at the sound of those affected accents and tones which the fashionable governesses and schools are rapidly making the natural language of "our set" and its fringes.

"Why haven't you let me know?" she reproached. As the words left her lips, up rose within herself an answer which she instantly assumed was *the* answer. The divorce, of course! She flushed with annoyance at her tactlessness. Her first sensation in thinking of divorce was always that it was scandalous, disgraceful, immoral, a stain upon the woman and her family; but quick

upon that feeling, lingering remnant of discarded childhood training, always came the recollection that divorce was no longer unfashionable, was therefore no longer either immoral or disgraceful, was scandalous in a delightful, aristocratic way. "But," reflected she, "probably Neva still feels about that sort of thing as we all used to feel—at least, all the best people." She was confirmed in this view by her cousin's embarrassed expression. She hastened to her relief with "Joe and I talk of you often. Only the other day I started a note to you, asking you when you could visit us."

She did not believe, when Neva told the literal truth in replying: "I came to work. I thought I wouldn't disturb you."

"Disturb!" cried Mrs. Morris. "You are so queer. How long have you been here?"

"Several weeks. I—I've an apartment in this house."

"How delightful!" exclaimed Letty absently. She was herself again and was thinking rapidly. A new man, even from "the provinces," might be fitted in to advantage; but what could she do with another woman, one more where there were already too many for the men available for idling?

"You must let me see something of you," said she, calmer but still cordial. "You must come to dinner—Saturday night." That was Letty Morris's resting night—a brief and early dinner, early to bed for a sleep that would check the ravages of the New York season in a beauty that must be husbanded, since she had crossed the perilous line of thirty. "Yes—Saturday—at half-past seven. And here's one of my cards to remind you of the address. I must be going now. I'm horribly late." And with a handshake and brush of the lips on Neva's cheek, the small, brilliant, blonde cousin was gone.

"What a nuisance," she was saying to herself. "Why *did* I let myself be surprised into attracting her attention? Now, I'll have to do something for her—we're really under obligations to her father—I don't believe Joe has paid back the last of that loan yet. Well, I can use her occasionally to take Joe off my hands. She looks all right—really, it's amazing how she has improved in dress. She seems to know how to put on her clothes now. But she's too retiring to be dangerous. A woman who's presentable yet not dangerous is almost desirable, is as rare as an attractive man."

The delusion of our own importance is all but universal—and everywhere most happy; but for it, would not life's cynicism broaden from the half-hidden smirk into a disheartening sneer? Among fashionable people, narrow, and carefully educated only in class prejudice and pretentious ignorance, this delusion becomes an obsession. The whole hardworking, self-absorbed world is watching them—so they delight in imagining—is envying them, is imitating them. Letty assumed that Neva had kept away through awe, and that she would now take advantage of her politeness to cling to her and get about in society; as Mrs. Morris thought of nothing but society, she naturally felt that the whole world must be similarly occupied. She would have been astounded could she have seen into Neva's mind—seen the debate going on there as to how to entrench herself against annoyance from her cousin. "Shall I refuse her invitation?" thought Neva. "Or, is it better to go Saturday night, and have done with, since I must go to her house once?" She reluctantly decided for Saturday night. "And after that I can plead my work; and soon she'll forget all about me. It's ridiculous that people who wish to have nothing to do with each other should be forced by a stupid conventionality to irritate themselves and each other."

Saturday afternoon, each debated writing the other, postponing the engagement. Neva had a savage attack of the blues; at such times she shut herself in, certain she could not get from the outside the cheer she craved and too keen to be content with the cheer that would offer shallow, wordy sympathy, or, worse still, self-complacent pity. As for Letitia, she was quarreling with her husband—about money as usual. She was one of those doll-looking women who so often have serpentine craft and wills of steel. Morris adored her, after the habit of men with such women; she made him feel so big and strong and intellectually superior; and her childish, clinging ways were intoxicating, as she had great physical charm, she so cool and smooth and golden white and delicately perfumed. She always got her own way with everyone; usually her husband, her "master," yielded at the first onset. Once in a while—and this happened to be of those times—he held out for the pleasure of seeing her pout and weep and then, as he yielded, burst into a radiance like sunshine through summer rain. If she had had money of her own he might have got a sudden and even shocking insight into the internal machinery of that doll's head; as it was, his delusion about the relative intelligence and strength of himself and his Letty was intact.

Mrs. Joe did not share his enthusiasm for these "love-tilts"; she did not mind employing the "doll game" in her dealings with the world, but she would have liked to be her real self at home.

This, however, was impossible if she was to get the largest results in the quickest and easiest way. So she wearily played on at the farce, and at times grew heartsick with envy of the comparatively few independent—which means financially independent—women of her set, and disliked her Joe when she was forced to think about him distinctly, which was not often. In marriages where the spirit has shriveled and died within the letter, habit soon hardens a wife to an amazing degree toward practical unconsciousness of the existence of her husband, even though he be uxorious. Letty's married life bored her; but she had no more sense of degradation in thus making herself a pander, and for hire, than had her husband, at the same business downtown. She saw so many of the "very best" women doing just as she did, using each the fittest form of cajolery and cozening to wheedle money for extravagances out of their husbands, that it seemed as much the proper and reputable thing as going to bullfights seems to Spaniards, or watching wild beasts devour men, women, and children seemed to the "very best" people of imperial Rome. For the same reason, her husband did not linger upon the real meaning of the phrase "legal adviser" whereunder the business of himself and his brother lawyers was so snugly and smugly masked—the business of helping respectable scoundrels glut bestial appetites for other people's property without fear of jail.

The quarrel had so far advanced that Saturday night was the logical time for the climax in sentimental reconciliation. However, Mrs. Morris decided to endure a twenty-four hours' delay and "get Neva over with." She repented the instant Neva appeared. "I had no idea she could be so good looking," thought she, in a panic at the prospect of rivalry, with desirable available men wofully scarce. She swept Neva with a searching, hostile glance. "She's really almost beautiful."

And, in fact, never before was Neva so good looking. Vanity is an air plant not at all dependent upon roots in realities for nourishment and growth. Thus, she, born with rather less than the normal physical vanity, had been unaffected by the charms she could not but have seen had she looked at herself with vanity's sprightly optimism. Nor was there any encouragement in the atmosphere of old-fashioned Battle Field, where the best people were still steeped in medieval disdain of "foolishness" and regarded the modern passion for the joy of life as sinful. Also, she was without that aggressive instinct to please by physical charm which even circumvents the regulations of a chapter of cloistered nuns.

Until she came to New York, she had given her personal appearance no attention whatever, beyond instinctively trying to be as unobtrusive as possible; and even in New York her concessions to what she regarded as waste of time were really not concessions at all, were merely the result of exercising in the most indifferent fashion her natural good taste, in choosing the best from New York's infinite variety as she had chosen the best from Battle Field's meager and commonplace stocks of goods for women. The dress she was wearing that evening was not especially grand, seemed quakerishly high in the neck in comparison with Letty's; for Letty had a good back and was not one to conceal a charm which it was permissible to display. But Neva, in soft silver-gray; with her hair, bright, yet neither gold nor red, but all the shades between, framing her long oval face in a pompadour that merged gracefully into a simple knot at the back of her small head; with her regular features shown to that advantage which regular features have only when shoulders and neck are bared; and with her complexion cleared of all sallowness and restored to its natural smooth pallor by the healthful air and life of New York—Neva, thus recreated, was more than distinguished looking, was beautiful. "Who'd have thought it?" reflected Letty crossly. "What a difference clothes do make!" But Neva was slender—"thin, painfully thin," thought Mrs. Morris, with swiftly recovering spirits. She herself was plump and therefore thought "scrawniness" hideous, though often, to draw attention to her rounded charms, she wailed piteously that she was getting "disgracefully fat."

Neither of the men—her husband and Boris Raphael, the painter—shared her poor opinion of Neva after the first glance. Morris did not care for thin women, but he thought Neva had a certain beauty—not the kind he admired, but a kind, nevertheless. Boris studied the young woman with an expression that made Mrs. Joe redden with jealousy. "You think my cousin pretty?" said she to him, as they went down to dinner far enough ahead of Neva and Morris to be able to talk freely.

"More than that," replied Boris, "I think her unusual."

"If you ever chance to see her in ordinary dress, you'll change your mind, I'm sorry to say," said Letty softly. "Poor Neva! Hers is a sad case. She's one of the ought-to-bes-but-aren'ts."

"It's my business to see things as they are," was the painter's exasperating reply. "And I'd not in any circumstances be blind to such a marvelous study in long lines as she."

"Marvelous!" Mrs. Morris laughed.

"Long face, long neck, long bust, long waist, long legs, long hands and feet," explained he. "It's the kind of beauty that has to be pointed out to ordinary eyes before they see it. I can imagine her passing for homely in a rude community, just as her expression of calm might pass for coldness."

Mrs. Morris revised her opinion of Boris. She had thought him a most tactful person; she knew the truth now. A man who would praise one woman to another could never be called tactful; to praise enthusiastically was worse than tactless, it was boorish. "How impossible it is," thought she, "for a man of low origin to rise wholly above it." She said, "I'm delighted that my cousin pleases you," as coldly as she could speak to a man after whom everyone was running.

"I must paint her," he said, noting Letty's anger, but indifferent to it. "If I succeed, everyone will see what I see. If that woman were to love and be loved, her face would become—divine! Divinely human, I mean—for she's flesh and blood. The fire's there—laid and ready for the match."

When he and Morris were alone after dinner he began on Neva again, unaffected by her seeming incapacity to respond to his efforts to interest her. "I could scarcely talk for watching her," he said. "She puzzles me. I should not have believed a girl—an unmarried woman—could have such an expression."

"She's not a girl," explained Morris. "She has taken her maiden name again. She was Mrs. Armstrong—was married until last summer to the chap that was made president of the O.A.D. last October."

"Never heard of him," said the artist.

"That shows how little you know about what's going on downtown. When Galloway died—you've heard of Galloway?"

"I painted him—an old eagle—or vulture."

"We'll say eagle, as he's dead. When he died, there was a split in the O.A.D., which he had dominated and used for years—and mighty little he let old Shotwell have, I understand, in return for doing the dirty work. Well, Fosdick finally cooked up that investigation, frightened everybody into fits, won out, beat down the Galloway crowd, threw out Shotwell and put in this young Western fellow."

"What is the O.A.D.?"

"You must have seen the building, the advertisements everywhere—knight in armor beating off specters of want. It's an insurance company."

"I thought insurance companies were to insure people."

"Not at all," replied Morris. "That's what people think they're for—just as they think steel companies are to make steel, and coal companies to mine coal, and railway companies to carry freight and passengers. But all that, my dear fellow, is simply incidental. They're really to mass big sums of money for our great financiers to scramble for."

"How interesting," said Raphael in an uninterested tone. "Some time I must try to learn about those things. Then your cousin has divorced her husband? That's the tragedy I saw in her face."

"Tragedy!" Morris laughed outright. "There you go again, Boris. You're always turning your imagination loose."

"To explore the mysteries my eyes find, my dear Joe," said Boris, unruffled. "You people—the great mass of the human race—go through the world blindfold—blindfolded by ignorance, by prejudice, by letting your stupid brain tell your eyes what they are seeing instead of letting your eyes tell your brain."

"I never heard there was much to Neva Carlin."

"Naturally," replied Boris. "Not all the people who have individuality, personality, mind and heart, beat a drum and march in the middle of the street to inform the world of the fact. As for emotions—real emotions—they don't shriek and weep; they hide and are dumb. I, who let my eyes see for themselves, look at this woman and see beauty barefoot on the hot plowshares. And you—do not look and, therefore, see nothing."

Morris made no reply, but his expression showed he was only silenced, not convinced. He knew his old friend Boris was a great painter—the prices he got for his portraits proved it; and the portraits themselves were certainly interesting, had the air that irradiates from every work of genius, whether one likes or appreciates the work or not. He knew that the basis of Raphael's genius was in his marvelous sight—"simply seeing where others will not" was Boris's own description of his gift. Yet when Boris reported to him what he saw, he was incredulous. "An artist's wild imagination," he said to himself. In the world of the blind, the dim-eyed man is king, not the seeing man; the seeing man—the "seer"—passes for mad, and the blind follow those with

not enough sight to rouse the distrust of their flock.

When the painter returned to the drawing-room Neva was gone. As his sight did not fail him when he watched the motions of his bright, blond little friend, Mrs. Joe, he suspected her of having had a hand in Neva's early departure. And she thought she had herself. But, in fact, Neva left because she was too shy to face again the man whose work she had so long reverenced. She knew she ought to treat him as an ordinary human being, but she could not; and she yielded to the impulse to fly.

"You must take me to sec your cousin," said he, his chagrin plain.

"Whenever you like," agreed Letty, with that elaborate graciousness which raises a suspicion of insincerity in the most innocent mind.

"Thank you," said Boris. And to her surprise and relief he halted there, without attempting to pin her down to day and hour. "He asked simply to be polite," decided she, "and perhaps to irritate me a little. He's full of those feminine tricks."

IV
THE FOSDICK FAMILY

In each of America's great cities, East, West, South, Far West, a cliff of marble glistening down upon the thoroughfare where the most thousands would see it daily; armies of missionaries, so Fosdick liked to call them, moving everywhere among the people; other armies of officers and clerks, housed in the clifflike palaces and garnering the golden harvests reaped by the missionaries—such was the scene upon which Horace Armstrong looked out from his aerie in the vastest of the palaces o£ the O.A.D. And it inspired him.

Institutions, like individuals, have a magnetism, a power to attract and to hold, that is quite apart from any analyzable quality or characteristic. Armstrong had grown up in the O.A.D., had preached it as he rose in its service until he had preached belief in it into himself—a belief that was unshaken by the series of damning exposures of its Wall Street owners and users, and had survived his own discoveries, as the increasing importance of his successive positions had forced the "inside ring" to let him deeper and deeper into the secrets. He had not been long in the presidency before he saw that the whole system for gathering in more and more policy holders, however beneficent incidental results might be, had as its sole purpose the drawing of more and more money within reach of greedy, unclean hands. The fact lay upon the surface of the O.A.D. as plain as a great green serpent sprawled upon the ooze of a marsh. Why else would these multimillionaire money hunters interest themselves in insurance? And not a day passed without his having to condemn and deplore—in his own mind—acts of the Fosdick clique. But morals are to a great extent a matter of period and class; Armstrong, busy, unanalytic, "up-to-date" man of affairs, accepted without much question the current moral standards of and for the man of affairs. And when he saw the inside ring "going too far," here and there, now and then, he no more thought of denouncing it and abandoning his career than a preacher would think of resigning a bishopric because he found that his fellow bishops had not been made more than human by the laying on of hands.

Where he could, Armstrong ignored; where he could not ignore—he told himself that the end excused the means.

The busy days fled. He had the feeling of being caught in a revolving door that took him from bedtime to bedtime again without letting him out to accomplish anything; and he was soon so well accommodated to the atmosphere of high finance that he was breathing it with almost no sensation of strangeness. When old Shotwell died—of "heart failure"—Armstrong took out the undelivered speech.

The day after the "testimonial," he had decided that to read that speech would be dangerously near to the line between honor and dishonor; besides, it probably contained many things which, whether true or prejudiced, might affect his peace of mind, might inflict upon his conscience unnecessary discomforts. A wise man is careful not to admit to his valuable brain space matters which do not help him in the accomplishment of his purposes. Should he mail the manuscript to Shotwell? No. That might tempt the old man to a course of folly and disaster. Armstrong hid the "stick of dynamite" among his private papers. But now, Shotwell was dead; and—well, he still believed in the O.A.D.—in the main; but many things had happened in the months since he came on from the West, many and disquieting things. He felt that he owed it to

himself, and to the O.A.D., to gather from any and every source information about the Fosdick ring. He unfolded the manuscript, spread it before him on the desk.

Eleven typewritten pages, setting forth in detail how Fosdick had slyly lured Shotwell into committing, apparently alone, certain "indiscretions" for which there happened to be legal penalties of one to ten years in the penitentiary at hard labor; how Shotwell, thus isolated, was trapped—though, as he proceeded to show, he had done nothing morally or legally worse than all the others had done, the Fosdick faction being careful to entangle in each misdeed enough of the Galloway faction to make itself secure. And all the offenses were those "mere technicalities" which high finance permits the law to condemn only because they, when committed in lower circles, cease to be justifiable exceptions to the rule and become those "grave infractions of social order and of property rights" which Chamber of Commerce dinners and bar associations of corporation lawyers so strenuously lecture the people about. And so, Shotwell had fallen.

Armstrong read the document four times—the first time, at a gallop; the second time, line by line; the third time, with a long, thoughtful pause after each paragraph; the fourth time, line by line again, with one hand supporting his brow while the index finger of the other traced under each separate word. Then he leaned back and gazed from peak to peak of the skyscrapers, stretching range on range toward harbor and river. He was not thinking now of the wrongs, the crimes against that mass of policy holders, so remote, so abstract. He was listening to a different, a more terrible sound than the vague wail of that vague mass; he was hearing the ticking of a death-watch. For he had discovered that Fosdick had him trapped in just the same way.

As a precaution? Or with the time of his downfall definitely fixed?

Armstrong began to pace the limits of his big private room. For a turn or so it surprised him to find that he could move freely about; for, with the thought that he was in another man's power, had come a physical sensation of actual chains and bolts and bars, of dungeon walls and dungeon air. In another man's power! In Fosdick's power! He, Horace Armstrong, proud, intensely alive and passionately fond of freedom, with inflexible ambition set upon being the master of men—he, a slave, dependent for his place, for his authority, for his very reputation. Dependent on the nod of a fellow man. He straightened himself, shook himself; he clenched his fists and his teeth until the powerful muscles of his arms and shoulders and jaws swelled to aching, until the blood beat in his skin like flame against furnace wall.

The door opened; he saw as he was turning that it was Josiah Fosdick; he wheeled back toward the window because he knew that if he should find himself full face to this master of his before he got self-control, he would spring at him and sink his fingers in his throat and wring the life out of him. The will to kill! To feel that creature under him, under his knees and fingers; to see eyes and tongue burst out; to know that the brain that dared conceive the thought of making a slave of him was dead for its insolence!

"Good morning, my boy!" Josiah was saying in that sonorous, cheery voice of his. He always wore his square-crowned hard hat or his top hat well back from his brow when he was under roof downtown; and he was always nervously chewing at a cigar, which sometimes was lighted and sometimes not. Just now it was not lighted and the odor of it was to Armstrong the sickening stench of the personality of his master.

"My master!" he muttered, and wiped the sweat from his forehead; with eyes down and the look of the lion cringing before the hot iron in its tamer's hand he muttered a response.

"I want you to put my son Hugo in as one of the fourth vice-presidents," continued the old man, seating himself and cocking his trim feet on a corner of the table. "He must be broken to the business, and I've told him he's got to start at the bottom of the ladder."

Armstrong contrived to force a smile at this ironic pleasantry of his master's. He instantly saw Josiah's scheme—to have the young man inducted into the business; presently to give him the dignity and honor of the presidency, ejecting Armstrong, perhaps in discredit to justify the change and to make it impossible for him to build up in another company.

"You'll do what you can to teach him the ropes?"

"Certainly," said Armstrong, at the window.

Fosdick came up close to him, put his hand affectionately on his shoulder. "You've grown into my heart, Horace. I feel as if you were another son of mine, as if Hugo were your younger brother. I want you to regard him as such. I'm old; I'll soon be off the boards. I like to think of you two young fellows working together in harmony. It may be that——"

Armstrong had himself well within the harness now. He looked calmly at Fosdick and saw a twinkle in those good-natured, wicked eyes of his, a warning that he had guessed Armstrong's suspicion and was about to counter with something he flattered himself was particularly shrewd.

"It may be I'll want your present place for the boy, after a few years. Perhaps it will be better not to put him there; again it may be a good thing. If I decide to do it, you'll have a better place—something where there'll be an even bigger swing for your talents. I'll see to that. I charge myself with your future."

Armstrong turned away, bringing his jaws together with a snap.

"You trust me, don't you?" said Fosdick, not quite certain that Armstrong had turned to hide an overmastering emotion of gratitude.

"I'd advise against making Hugo a vice-president just at present," said Armstrong.

"Why?" demanded Fosdick with a frown.

"I think such a step wouldn't be wise until after this new policy holders' committee has quieted down."

Fosdick laughed and waved his arm. "Those smelling committees! My boy, I'm used to them. Every big corporation has one or more of 'em on hand all the time. The little fellows are always getting jealous of the men who control, are always trying to scare them into paying larger interest—for that's what it amounts to. We men who run things practically borrow the public's money for use in our enterprises. You can call it stocks or bonds or mortgages or what not, but they're really lenders, though they think they're shareholders and expect bigger interest than mere money is worth. But we don't and won't give much above the market rate. We keep the rest of the profits—we're entitled to 'em. We'd play hob, wouldn't we, lying awake of nights thinking out schemes to enable John Jones and Tom Smith to earn thirty, forty, fifty per cent on their money?"

"But this committee—" There Armstrong halted, hesitating.

"Don't fret about it, young man. The chances are it'll quiet down of itself. If it doesn't, if it should have in it some sturdy beggar who persists, why, we'll hear from him sooner or later. When we get his figure, we can quiet him—put him on the pay roll or give him a whack at our appropriation for legal expenses."

"But this committee—" Armstrong stopped short—why should he warn Fosdick? Why go out of his way to be square with the man who had enslaved him? Had he not done his whole duty when he had refused to listen to the overtures of the new combination against Fosdick? Indeed, was it more than a mere suspicion that such a combination existed?

"This committee—what?"

"You feel perfectly safe about it?"

"It couldn't find out anything, if there was anything to find out. And if it did find out anything, what'd it do with it? No newspaper would publish it—our advertising department takes care of that. The State Government wouldn't notice it—our legal department takes care of them."

"Sometimes there's a slip-up. A few years ago——"

"Yes," interrupted Fosdick; "it's true, once in a while there's a big enough howl to frighten a few weak brothers. But not Josiah Fosdick, and not the O.A.D. We keep books better than we did before the big clean-up. A lot of good those clean-ups did! As if anybody could get up any scheme that would prevent the men with brains from running things as they damn please."

"You're right there," said Armstrong. He had thought out the beginnings of a new course. "Well, if you put Hugo in, I suggest you give him my place as chairman of the finance committee. My strong hold is executive work. Let those that know finance attend to taking care of the money. I want to devote myself exclusively to getting it in."

Armstrong saw this suggestion raised not the shadow of a suspicion in Fosdick's mind that he was trying to get rid of his share in the responsibility for the main part of the "technically illegal" doings of the controllers of the company. "You simply to retain your *ex officio* membership?" said he reflectively.

"That's it," assented Armstrong.

"If you urge it, I'll see that it is considered. Your time ought all to be given to raking in new business and holding on to the old. Yes, it's a good suggestion. Of course, I'll see that you get your share of the profits from our little side deals, just the same."

"Thank you," said Armstrong. He concealed his amusement. In the company there were rings within rings, and the profits increased as the center was approached. He knew that he himself had been put in a ring well toward the outside. His profits were larger than his salary, large though it was; but they were trifling in comparison with the "melons" reserved for the inner rings, were infinitesimal beside the big melon Josiah reserved for himself, as his own share in addition to a share in each ring's "rake off." The only ring Josiah didn't put himself in was the outermost ring of all—the ring of policy holders. There was another feature in which insurance

surpassed railways and industrials. In them the controller sometimes had to lock up a large part of his own personal resources in carrying blocks of stock that paid a paltry four or five or six per cent interest, never more than seven or eight, often nothing at all. But in insurance, the controller played his game wholly with other people's money. Josiah, for instance, carried a policy of ten thousand dollars, and that was the full extent of his investment; he held his power over the millions of the masses simply because the proxies of the policy holders were made out in blank to his creatures, the general agents, whom he made and, at the slightest sign of flagging personal loyalty, deposed.

Fosdick was still emitting compliment and promise like a giant pinwheel's glittering shower when the boy brought Armstrong a card. He controlled his face better than he thought. "Your daughter," he said to Fosdick, carelessly showing him the card. "I suppose she's downtown to see you, and they told her you were in my office."

"Amy!" exclaimed Fosdick, forgetting his manners and snatching the card. "What the devil does *she* want downtown? I'll just see—it must be important."

He hurried out. In the second of Armstrong's suite of three offices, he saw her, seated comfortably—a fine exhibit of fashion, and not so unmindful of the impression her elegance was making upon the furtively glancing underlings as she seemed or imagined herself. At sight of her father she colored, then tossed her head defiantly. "What is it?" he demanded, with some anxiety. "What has brought *you* downtown to see me?"

"I didn't come to see you," she replied. "I sent my card to Mr. Armstrong."

"Well, what do you want of him?" said Josiah, regardless of the presence of Armstrong's three secretaries.

"I'll explain that to *him*."

"You'll do nothing of the sort. I can't have my children interrupting busy men. Come along with me."

"I came to see Mr. Armstrong, and I'm going to see him," she retorted imperiously.

Her father changed his tactics like the veteran strategist that he was. "All right, all right. Come in. Only, we're not going to stay long.

"I don't want you," she said, laughing. "I want him to show me over the building."

"Lord bless my soul!" exclaimed Fosdick, winking at the three smiling secretaries. "And he the president! Did anybody ever hear the like!" And he took her by the arm and led her in, saying as they came, "This young lady, finding time heavy on her hands uptown, has come to get you to show her over the building."

Armstrong had risen to bow coldly. "I'm sorry, but I really haven't time to-day," said he formally.

Fosdick's brow reddened and his eyes flashed. He had not expected Armstrong to offer to act as his daughter's guide; but neither had he expected this tone from an employee. "Don't be so serious, young man," said he, roughness putting on the manner of good nature. "Take my daughter round and bring her to my office when you are through."

To give Armstrong time and the opportunity to extricate himself from the impossible position into which he had rushed, Amy said, "What grand, beautiful offices these are! No wonder the men prefer it downtown to the fussy, freaky houses the women get together uptown. I haven't been here since the building was opened. Papa made a great ceremony of that, and we all came—I was nine. Now, Mr. Armstrong, you can count up, if you're depraved enough, and know exactly how old I am."

Armstrong had taken up his hat. "Whenever you're ready, we'll start," said he, having concluded that it would be impossible to refuse without seeming ridiculous.

When the two were in the elevator on their way to the view from the top of the building, Amy glanced mischievously up at him. "You see, I got my way," said she. "I always do."

Armstrong shrugged and smiled stolidly. "In trifles. Willful people are always winning—in trifles."

"Trifles are all that women deal in," rejoined she.

At the top, she sent one swift glance round the overwhelming panorama of peak and precipice and canon swept by icy January wind and ran back to the tower, drawing her furs still closer about her. "I didn't come to see this," she said. "I came to find out why you don't—why you have cut me off your visiting list. I've written you—I've tried to get you on the telephone. Never did I humiliate myself so abjectly—in fact, never before was I abject at all. It isn't like you, to be as good friends as you and I have been, and then, all at once, to act like this—unless there was a

reason. I haven't many friends. I haven't any I like so well as you—that's frank, isn't it? I thought we were going to be *such* friends." This nervously, with an air of timidity that was the thin cover of perfect self-possession and self-confidence.

"So did I," said Armstrong, his eyes on hers with a steadiness she could not withstand, "until I got at your notion of friendship. You can have dogs and servants, hangers-on, but not friends."

"What did I do?" she asked innocently. "Gracious, how touchy you are."

In his eyes there was an amused refusal to accept her pretense. "You understand. Don't 'fake' with me. I'm too old a bird for that snare."

"If I did anything to offend you, it was unconscious."

"Perhaps it was—at the time. You've got the habit of ordering people about, of having everybody do just what you wish. But, in thinking things over, didn't you guess what discouraged me?"

She decided to admit what could not be denied. "Yes—I did," said she. "And that is why I've come to you. I forgot, and treated you like the others. I did it several times, and disregarded the danger signals you flew. Let's begin once more—will you?"

"Certainly," said Armstrong, but without enthusiasm.

"You aren't forgiving me," she exclaimed. "Or—was there—something else?"

His eyes shifted and he retreated a step. "You mustn't expect much from me, you know," said he, looking huge and unapproachable. "All my time is taken up with business. You've no real use for a man like me. What you want is somebody to idle about with you."

"That's just what I don't want," she cried, gazing admiringly up at him. And she was sad and reproachful as she pleaded. "You oughtn't to desert me. I know I can't do much for you, but— You found me idle and oh, so bored. Why, I used to spend hours in trying to think of trivial ways to pass the time. I'd run to see pictures I didn't in the least care about, and linger at the dressmakers' and the milliners' shops and the jewelers'. I'd dress myself as slowly as possible. You can't imagine—you who have to fight against being overwhelmed with things to do. You can't conceive what a time the women in our station have. And one suggestion you made—that I study architecture and fit myself to help in building our house—it changed my whole life."

"It was the obvious thing to do," said he, and she saw he was not in the least flattered by her flattery which she had thought would be irresistible.

"You forget," replied she, "that we women of the upper class are brought up not to put out our minds on anything for very long, but to fly from one thing to another. I'd never have had the persistence to keep at architecture until the hard part of the reading was finished. I'd have bought a lot of books, glanced at the pictures, read a few pages and then dropped the whole business. And it was really through you that I got father to introduce me to Narcisse Siersdorf. I've grown *so* fond of her! Why is it the women out West, out where you come from, are so much more capable than we are?"

"Because they're educated in much the same way as the men," replied he. "Also, I suppose the men out there aren't rich enough yet to tempt the women to become—odalisques. Here, every one of you is either an odalisque or trying to get hold of some man with money enough to make her one."

"What is an odalisque? It's some kind of a woman, isn't it?"

"Well—it's of that sex."

"You think I'm very worthless, don't you?"

"To a man like me. For a man with time for what they call the ornamental side of life, you'd be—just right."

"Was that why—the *real* reason why—you stopped coming?"

"Yes."

He was looking at her, she at the floor, gathering her courage to make a reply which instinct forbade and vanity and desire urged. Hugo's head appeared in the hatchway entrance to the tower room. As she was facing it, she saw him immediately. "Hello, brother," she cried, irritation in her voice.

He did not answer until he had emerged into the room. Then he said with great dignity, "Amy, father wants you. Come with me." This without a glance at Armstrong.

"Would you believe he is three years younger than I?" said she to Armstrong with a laugh. "Run along, Hugo, and tell papa we're coming."

Hugo turned on Armstrong. "Will you kindly descend?" he ordered, with the hauteur of a prince in a novel or play.

"Do as your sister bids, Hugo," said Armstrong, with a carelessness that bordered on

contempt. He was in no very good humor with the Fosdick family and Hugo's impudence pushed him dangerously near to the line where a self-respecting man casts aside politeness and prudence.

Hugo drew himself up and stared coldly at the "employee." "You will please not address me as Hugo."

"What then?" said Armstrong, with no overt intent to offend. "Shall I whistle when I want you, or snap my fingers?"

Amy increased Hugo's fury by laughing at him. "You'd better behave, Hugo," she said. "Come along." And she pushed him, less reluctant than he seemed, toward the stairway.

The three descended in the elevator together, Amy talking incessantly, Armstrong tranquil, Hugo sullen. At the seventeenth floor, Armstrong had the elevator stopped. "Good-by," he said to Amy, without offering to shake hands.

"Good-by," responded she, extending her hand, insistently. "Remember, we are friends again."

With a slight noncommittal smile, he touched her gloved fingers and went his way.

There was no one in Fosdick's private room; so, Hugo was free to ease his mind. "What do you mean by coming down here and making a scandal?" he burst out. "It was bad enough for you to encourage the fellow's attentions uptown—to flirt with him. You—flirting with one of your father's employees!"

Amy's eyes sparkled angrily. "Horace Armstrong is my best friend," she said. "You must be careful what you say to me about him."

"The next thing, you'll be boasting you're in love with him," sneered her brother.

"I might do worse," retorted she. "I could hardly do better."

"What's the matter, children?" cried their father, entering suddenly by a door which had been ajar, and by which they had not expected him.

"Hugo has been making a fool of himself before Armstrong," said Amy. "Why did you send him after me?"

"I?" replied Fosdick. "I simply told him where you were."

"But I suspected," said Hugo. "And, sure enough, I found her flirting with him. I stopped it—that's all."

Fosdick laughed boisterously—an unnatural laugh, Amy thought. "Do light your cigar, father," she said irritably. "It smells horrid."

Fosdick threw it away. "Horace is a mighty attractive fellow," he said. "I don't blame you, Mimi." Then, with good-humored seriousness, "But you must be careful, girl, not to raise false hopes in him. Be friendly, but don't place yourself in an unpleasant position. You oughtn't to let him lose sight of the—the gulf between you."

"What gulf?"

"You know perfectly well he's not in our class," exclaimed Hugo, helping out his somewhat embarrassed father.

"What is our class?" inquired Amy in her most perverse mood.

"Shut up, Hugo!" commanded his father. "She understands."

"But I do not," protested Amy.

"Very well," replied her father, kissing her. "Be careful—that's all. Now, I'll put you in your carriage." On the way he said gravely, tenderly, "I'll trust you with a secret—a part of one. I know Armstrong better than you do. He's an adventurer, and I fear he has got into serious trouble, very serious. Keep this to yourself, Mimi. Trust your father's judgment—at least, for a few months. Be most polite to our fascinating friend, but keep him at a safe distance."

Fosdick could be wonderfully moving and impressive when he set himself to it; and he knew when to stop as well as what to say. Amy made no reply; in silence she let him tuck the robe about her and start her homeward.

V

NARCISSE AND ALOIS

When Amy thought of her surroundings again, she was within a few blocks of home. "I won't lunch alone," she said. "I can't, with this on my mind." Through the tube she bade the coachman turn back to the Siersdorf offices.

A few minutes, and her little victoria was at the curb before a brownstone house that would have passed for a residence had there not been, to the right of the doorway, a small bronze sign bearing the words, "A. and N. Siersdorf, Builders." Two women were together on the sidewalk at the foot of the stoop. One, Amy noted, had a curiously long face, a curiously narrow figure; but she noted nothing further, as there was nothing in her toilet to arrest the feminine eye, ever on the rove for opportunities to learn something, or to criticise something, in the appearance of other women. The other was Narcisse Siersdorf—a strong figure, somewhat below the medium height, like Amy herself; a certain remote Teutonic suggestion in the oval features, fair, fine skin and abundant fair hair; a quick, positive manner, the dress of a highly prosperous working woman, businesslike yet feminine and attractive in its details. The short blue skirt, for example, escaped the ground evenly, hung well and fitted well across the hips; the blue jacket was cut for freedom of movement without sacrificing grace of line; and her white gloves were fresh. As Amy descended, she heard Narcisse say to the other woman, "Now, please don't treat me as a 'foreign devil.' If I hadn't happened on you in the street, I'd never have seen you."

"Really, I've intended to stop in, every time I passed," said the other, moving away as she saw Amy approaching. "Good-by. I'll send you a note as soon as I get back—about a week."

"One of the girls from out West," Narcisse explained. "We went to school together for a while. She's as shy as a hermit thrush, but worth pursuing."

"You're to lunch with me," said Amy.

Narcisse shook her head. "No—and you're not lunching with me, to-day. My brother's come, and we've got to talk business."

Amy frowned, remembering that those tactics were of no avail with Narcisse. "Please! I want to meet your brother—I really ought to meet him. And I'll promise not to speak."

"He's a man; so he'd be unable to talk freely, with a woman there," replied Narcisse. "You two would be posing and trying to make an impression on each other."

"Please!"

They were in the doorway, Narcisse blocking the passage to the offices. "Good-by," she said. "You mustn't push in between the poor and their bread and butter."

Amy was turning away. Her expression—forlorn, hurt, and movingly genuine—was too much for Narcisse's firmness. "You're not especially gay to-day," said she, relentingly.

Amy, quick as a child to detect the yielding note, brought her flitting mind back to Armstrong and her troubles. "My faith in a person I was very fond of has been—shaken." There was a break in her voice, and her bright shallow eyes were misty.

"Come in," said Narcisse, not wholly deceived, but too soft-hearted not to give Amy the benefit of the doubt, just as she gave to whining beggars, though she knew they were "working" her. Anyhow, was not Amy to be pitied on general principles, and dealt gently with, as a victim of the blight of wealth?

Amy never entered those offices without a new sensation of pleasure. The voluntary environment of a human being is a projection, a reflection, of his inner self, is the plain, undeceiving index to his real life—for, is not the life within, the drama of thought, the real life, and the drama of action but the imperfect, distorted shadowgraph? The barest room can be most significant of the personality of its tenant; his failure to make any impression on his surroundings is conclusive. The most crowded or the gaudiest room may tell the same story as the barest. The Siersdorfs conducted their business in five rooms, each a different expression of the simplicity and sincerity which characterized them and their work. There was the same notable absence of the useless, of the merely ornamental, the same making of every detail contributory both to use and to beauty. One wearies of rooms that are in any way ostentatious; proclamation of simplicity is as tedious as proclamation of pretentiousness. Those rooms seemed to diffuse serenity; they were like the friends of whom one never tires because they always have something new and interesting to offer. Especially did there seem to be something miraculous about Narcisse's own private office. It had few articles in it, and they unobtrusive; yet, to sit in that room and look about was to have as many differing impressions as one would get in watching a beam of white light upon a plain of virgin snow.

"How *do* you do it!" Amy exclaimed, as she seated herself. She almost always made the same remark in the same circumstances. "But then," she went on, "*you* are a miracle. Now, there's the dress you've got on—it's a jacket, a blouse, a belt and a skirt. But what have you done to it? How do you induce your dressmaker to put together such things for you?"

"You have to tell a dressmaker what to do," replied Narcisse, "and then you have to tell her how to do it. If she knew what to make and how, she'd not stop at dressmaking long. As I get only

a few things, I can take pains with them. But you get so many that you have to accept what somebody else has thought out, and just as they've thought it out."

"And the result is, I look a frump," said Amy, half believing it for the moment.

"You look the woman who has too many clothes to have any that really belong to her," replied Narcisse, greatly to Amy's secret irritation. "There's the curse of wealth—too many clothes, to be well dressed; too many servants, to be well served; too many and too big houses, to be well housed; too much food, to be well fed." Then to the office boy for whom she had rung, "Please ask my brother if he's ready."

Soon Siersdorf appeared—about five years younger than his sister, who seemed a scant thirty; in his dress and way of wearing the hair and beard a suggestion of Europe, of Paris, and of the artist—a mere suggestion, just a touch of individuality—but not a trace of pose, and no eccentricity. He was of the medium height, very blond, with more sympathy than strength in his features, but no defined weakness either. A boy-man of fine instincts and tastes, you would have said; indolent, yet capable of being spurred to toil; taking his color from his surroundings, yet retaining his own fiber. He was just back from a year abroad, where he had been studying country houses with especial reference to harmony between house and garden—for, the Siersdorfs had a theory that a place should be designed in its entirety and that the builder should be the designer. They called themselves builders rather than architects, because they thought that the separation of the two inseparable departments was a ruinous piece of artistic snobbishness—what is every kind of snobbishness in its essence but the divorce of brain and hand? "No self-respecting man," Siersdorf often said, "can look on his trade as anything but a profession, or on his profession as anything but a trade."

During lunch Amy all but forgot her father's depressing hints against Armstrong in listening as the brother and sister talked; and, as she listened, she envied. They were so interested, and so interesting. Their life revealed her own as drearily flat and wearily empty. They knew so much, knew it so thoroughly. "How could anyone else fail to get tired of me when I get so horribly tired of myself?" she thought, at the low ebb of depression about herself—an unusual mood, for habitually she took it for granted that she must be one of the most envied and most enviable persons in the world.

Narcisse suddenly said to her brother, "Whom do you think I met to-day? Neva Carlin." At that name Amy, startled, became alert. "She's got a studio down at the end of the block," Narcisse went on, "and is taking lessons from Boris Raphael. That shows she has real talent, unless—" She paused with a smile.

"Probably," said Alois. "Boris is always in love with some woman."

"In love with love," corrected Narcisse. "Men who are always in love care little about the particular woman who happens to be the medium of the moment."

"I thought she was well off," said Alois; and then he looked slightly confused, as if he was trying not to show that he had made a slip.

Narcisse seemed unconscious, though she replied with, "There are people in the world who work when they don't have to. And a few of them are women."

"But I thought she was married, too. It seems to me I heard it somewhere."

"I didn't ask questions," said Narcisse. "I never do, when I meet anyone I haven't seen in a long time. It's highly unsafe."

With studied carelessness Amy now said: "I'd like to know her. She's the woman you were talking with at the door just now, isn't she?"

"Yes," said Narcisse.

"She looked—unusual," continued Amy. "I wish you'd take me to see her."

"I'll be very glad to take you," Narcisse offered, on impulse. "Perhaps she's really got talent and isn't simply looking for a husband. Usually, when a woman shows signs of industry it means she's looking for a husband, whatever it may seem to mean. But, if Neva's in earnest about her work and has talent, you might put her in the way of an order or so."

"I'll go, any day," said Amy. "Please don't forget."

She departed as soon as lunch was over, and the brother and sister set out for their offices—not for their work; it they never left. "Pretty, isn't she?" said Alois. "And extremely intelligent."

"She is intelligent in a scrappy sort of way," replied his sister. "But she neither said nor did anything in your presence to-day to indicate it."

"Well, then—she's pretty enough to make a mere man think she's intelligent."

"I saw you were beginning to fall in love with her," said the sister.

"I? Ridiculous!"

"Oh, I know you better than you know yourself in some ways. You've been bent on marriage for several years now."

"I want children," said he, after a pause.

"That's it—children. But, instead of looking for a mother for children, you've got eyes only for the sort of women that either refuse to have children, or, if they have them, abandon them to nurses. Let the Amy Fosdick sort alone, Alois. A cane for a lounger; a staff for a traveler."

"You're prejudiced."

"I'm a woman, and I know women. And I have interest enough in you to tell you the exact truth about them."

"No woman ever knows the side of another woman that she shows only to the man she cares for."

"A very unimportant side. Its gilt hardly lasts through the wedding ceremony. If you are going to make the career you've got the talent for, you don't want an Amy Fosdick. You'd be better off without any wife, for that matter. You ought to have married when you were poor, if you were going to do it. You're too prosperous now. If you marry a poor woman, you'll spoil her; if you marry a rich woman, she'll spoil you."

"You're too harsh with your own sex, Narcisse," said Alois. "If I didn't know you so well, I'd think you were really hard. Who'd ever imagine, just hearing you talk, that you are so tender-hearted you have to be protected from your own sentimentality? The real truth is you don't want me to marry."

"To marry foolishly—no. Tell me, 'Lois, what could you gain by marrying—say, Amy Fosdick? In what way could she possibly help you? She couldn't make a home for you—she doesn't know the first thing about housekeeping. The prosperous people nowadays think their daughters are learning housekeeping when they're learning to ruin servants by ordering them about. You say I'm harsh with my sex, but, as a matter of fact, I'm only just."

"Just!" Alois laughed. "That's the harshest word the human tongue utters."

"I've small patience with women, I will admit. They amount to little, and they're sinking to less. Girls used to dream of the man they'd marry. Now it's not the man at all, but the establishment. Their romance is of furniture and carriages and servants and clothes. A man, any man, to support them in luxury."

"I've noticed that," admitted Alois.

"It's bad enough to look on marriage as a career," continued Narcisse. "But, pass that over. What do the women do to fit themselves for it? A man learns his business—usually in a half-hearted sort of way, but still he tries to learn a little something about it. A woman affects to despise hers—and does shirk it. She knows nothing about cooking, nothing about buying, nothing about values or quantities or economy or health or babies or— She rarely knows how to put on the clothes she gets; you'll admit that most women show plainly they haven't a notion what clothes they ought to wear. Women don't even know enough to get together respectably clever traps to catch the men with. The men fall in; they aren't drawn in."

"Yet," said Alois, ironic and irritated, "the world staggers on."

"Staggers," retorted Narcisse. "And the prosperous classes—we're talking about them—don't even stagger on. They stop and slide back—what can be expected of the husbands of such wives, the sons and daughters of such mothers?"

Narcisse was so intensely in earnest that her brother laughed outright. "There, there, Cissy," said he, "don't be alarmed—I'm not even engaged yet."

Narcisse made no reply. She knew the weak side of her brother's character, knew its melancholy possibilities of development; and she had guessed what was passing in his mind as he and Amy were trying each to please the other.

"You yourself would be the better—the happier, certainly—for falling in love," pursued Alois.

"Indeed I should," she assented with sincerity. "But the man who comes for me—or whom I set my snares for—must have something more than a pretty face or a few sex-tricks that ought not to fool a girl just out of the nursery."

No arrow penetrates a man's self-esteem more deeply than an insinuation that he is easy game for women. But Alois was no match for his sister at that kind of warfare. He hid his irritation, and said good-humoredly, "When you fall in love, my dear, it'll be just like the rest of us—with your heart, not with your head."

Narcisse looked at him shrewdly, yet lovingly, too. "I'm not afraid of your marrying because you've fallen in love. What I'm agitated about is lest you'll fall in love because you want to marry."

Alois had an uncomfortable look that was confession.

VI
NEVA GOES TO SCHOOL

Boris let a week, nearly two weeks, pass before he went to see Miss Carlin. He thought he was delaying in hope that the impulse to investigate her would wane and wink out. He had invariably had this same hope about every such impulse, and invariably had been disappointed. The truth was, whenever he happened upon a woman with certain lines of figure and certain expression of eyes—the lines and the expression that struck the keynote of his masculine nerves for the feminine—he pursued and paused not until he was satisfied, sated, calm again—or hopelessly baffled. And as he was attractive to women, and both adroit and reckless, and not at all afraid of them, his failures were few.

In this particular case the cause of his long delay in beginning was that he had just maneuvered his affair with the famously beautiful Mrs. Coventry to the point where each was trying to get rid of the other with full and obvious credit for being the one to break off. Mrs. Coventry was stupid; even her beauty, changelessly lovely, bored and irritated him. But nature had given her in default of brains a subtle craftiness; thus, she had been able to meet Boris's every attempt to cast her off with a move that put her in the position of seeming to be the one who was doing the casting—and Boris had a feminine vanity in those matters. At last, however, his weariness of his tiresome professional beauty and his impatience to begin a new adventure combined to make him indifferent to what people might say and think. Instead of sailing with Mrs. Coventry, as he had intended, he abruptly canceled his passage; and while she was descending the bay on the *Oceanic*, he was moving toward Miss Carlin's studio.

"You have not forgotten me?" said he in that delightfully ingenuous way of his, as he entered the large studio and faced the shy, plainly dressed young woman from the Western small town.

"No, indeed," replied she, obviously fluttered and flattered by this utterly unexpected visit from the great man.

"I come as a brother artist," he explained. He was standing before her, handsome and picturesque in a costume that was yet conventional. He diffused the odor of a powerful, agreeable, distinctly feminine perfume. The feminine details of his toilet made his strong body and aggressive face seem the more masculine; his face, his virile, clean, blond beard, his massive shoulders, on the other hand, made his perfume, his plaited shirt and flowing tie, his several gorgeous rings and his too neat boots seem the more flauntingly feminine. "What I saw of you," he proceeded, "and what your cousin told me, roused my interest and my curiosity."

At "curiosity" his clear, boyish eyes danced and his smile showed even, very white teeth and part of the interior of a too ruddy, too healthily red mouth. Like everything about him that was characteristic, this smile both fascinated and repelled. Evidently this man drew an intense physical joy from life, had made of his intellect an expert extractor of the last sweet drop of pleasure that could be got from perfectly healthy, monstrously acute nerves. When he used any nerve, any of those trained servants of his sybarite passions, it was no careless, ignorant performance such as ordinary mortals are content with. It was a finished and perfect work of art—and somehow suggestive of a tiger licking its chops and fangs and claws and fur that it might not lose a shred of its victim's flesh. But this impression of repulsion was fleeting; the charm of the personality carried off, where it did not conceal, the sinister side. Because Boris understood his fellow beings, especially the women, so thoroughly, they could not but think him sympathetic, could not appreciate that he lured them into exposing or releasing their emotions solely for his own enjoyment.

But Neva was seeing the artist so vividly that she was seeing the man not at all. Only those capable of real enthusiasm can appreciate how keenly she both suffered and enjoyed, in the presence of the Boris Raphael who to her meant the incorporeal spirit of the art she loved and served. He, to relieve her embarrassment and to give her time to collect herself, turned his whole attention to her work—a portrait of Molly, the old servant she had brought with her from Battle Field.

He seemed absorbed in the unfinished picture. In fact, he was thinking only of her. By the infection to which highly sensitive people are susceptible, he had become as embarrassed as she. One of the chief sources of his power with women was his ability to be in his own person whatever the particular woman he was seeking happened to be—foolish with the foolish, youthful

with the young, wise with the sensible, serpentine with the crafty, coarse with the grossly material, spiritual with the high-minded. He had all natures within himself and could show whichever he pleased.

As he felt Neva's presence, felt the thrill of those moving graces of her figure, the passion that those mysterious veiled eyes of hers inspired, he was still perfectly aware of her defects, all of them, all that must be done before she should be ready to pluck and enjoy. It was one of her bad mornings. Her skin was rather sallow and her eyelids were too heavy. Since she had been in New York, she had adopted saner habits of regular eating and regular exercise than she had had, or had even known about, in Battle Field. She was beginning to understand why most people, especially most women, go to pieces young; and for the sake of her work, not at all because she hoped for or wished for physical beauty, she was taking better care of herself. But latterly she had been all but prostrate before a violent attack of the blues, and had been eating and sleeping irregularly, and not exercising. Thus, only a Boris Raphael would have suspected her possibilities as she stood there, slightly stooped, the sallowness of her skin harmonizing drearily with her long, loose dark-brown blouse, neutral in itself and a neutralizer. He saw at a glance the secret of her having been able to deceive everybody, to conceal herself, even from herself. He felt the discoverer's thrill; his blood fired like knight's at sight of secret, sleeping princess. But he pretended to ignore her as a personality of the opposite sex pole, knowing that to see her and know her as she really was he must not let her suspect she was observed. He reveled in such adventures upon soul privacy, not the least disturbed because they bore a not remote resemblance to that of the spy upon a nymph at the forest pool. He justified himself by arguing that he made no improper use of his discoveries, but laid them upon the high and holy altars of art and love.

Far from being discouraged by the difficulties which Neva was that morning making so obvious, he welcomed the abrupt change from the monotonous beauty of Doris Coventry. She had given him no opportunity for the exercise of his peculiar talents. With her the banquet was ready spread; with this woman practically everything had to be prepared. And what a banquet it would be! When he had developed her beauty, had made her all that nature intended, had taught her self-confidence and the value of externals and had given her the courage to express the ideas and the emotions that now shrank shyly behind those marvelous eyes of hers— How poor, how paltry, how tedious seemed such adventures as that with Doris Coventry beside this he was now entering!

As if he were her teacher, he took up the palette and with her long-handled brushes made a dozen light, swift touches—what would have been an intolerable insolence in a less than he. To be master was but asserting his natural right; men hated him for it, but the women liked him and it.

"Oh!" she cried delightedly as she observed the result of what he had done. Then, at the contrast between his work and her own, cried "Oh," again, but despondently.

"You must let me teach you," said he, as if addressing the talent revealed in her picture.

"Do you think I could learn?" she asked wistfully.

He elevated his shoulders and brows. "We must all push on until we reach our limit; and until we reach it, we, nor no man, can say where it is."

"But I've no right to *your* time," she said reluctantly.

"I teach to learn. I teach only those from whom I get more than I give. You see," with his engaging boyish smile, "I have the mercantile instinct."

She looked at him doubtfully, searching for the motive behind an offer, so curious, so improbable in and of itself. She saw before her now the outward and visible form of the genius she revered—a very handsome man, a man whose knowledge how to make himself agreeable to women must obviously have been got by much and intimate experience; a man whose sensuous eyes and obstreperous masculinity of thick waving hair and thick crisp reddish beard, roused in her the distrust bred by ages on ages of enforced female wariness of the male that is ever on conquest bent and is never so completely conqueror as when conquered. But this primordial instinct, never developed in her by experience, was feeble, was immediately silenced by the aspect of him which she clearly understood—his look of breadth and luminousness and simplicity, the master's eye and the master's air—the great man.

"You will teach me more than I you," he insisted.

"Why?" she managed to object, wondering at her own courage as much as at his condescension—for such an offer from such a man was, she felt, indeed a condescension.

"Because you paint with your heart while I paint rather with my head."

"But that is the greater."

"No. It is simply different. Neither is great."

"Neither?"

"Only he is supremely great who works with both heart and mind."

She showed how well she understood, by saying, "Leonardo, for example?"

Boris's face was the devotee's at mention of the god. The worldliness, the aggressive animality vanished. "Leonardo alone among painters," said he. "And he reached the pinnacle in one picture only—the picture of the woman he loved yet judged."

Her own expression had changed. The least observant would have seen just then why Boris, connoisseur, had paused before her. She had dropped her mask, had come forth as the shy beauties of the field lift their heads above the snow in response to the sun of early spring. For the first time in her life she had met a human being to whom life meant precisely what it had meant to her. His own expression of exaltation passed with the impulse that had given it birth; but she did not see. He was for her Boris Raphael, artist through and through. Instead of suspicion and shrinking, her long narrow eyes, luminous, mysterious, now expressed confidence; she would never again be afraid of one who had in him what this man had revealed to her. She had always seen it in his work; she greeted it in the man himself as one greets an old, a stanch friend, tested in moods and times of sorrow and trial.

He glanced at her, glanced hastily away lest she should realize how close he had thus quickly got to her soul, shy and graceful and resplendent as a flamingo. "You will let me teach you?" said he.

"I don't understand your asking."

"Nor do I," replied he. "All I know is, I felt I must come and offer my services. It only remains for you to obey your impulse to accept."

Without further hesitation she accepted; and there was firmly established the intimate relations of master workman and apprentice, with painting, and through painting the whole of life, as the trade, to be learned. For, the arts are a group of sister peaks commanding the entire panorama of truth and beauty, of action and repose; and to learn of a master at any one of them is to be pupil to all wisdom.

Boris arranged with her to come three mornings a week to the atelier, raftered and galleried, which he had made of the top stories of two quaint old houses in Chelsea's one remaining green square. Soon he was seeing her several afternoons also, at her apartment; and they were lunching and dining together, both alone and in the company of artists and the sort of fashionable serious-idle people who seek the society of artists. The part of her shyness that was merely strangeness did not long withstand his easy, sympathetic manner, his simplicity, his adroitness at drawing out the best in any person with whom he took pains to exert himself. It required much clever maneuvering before he got her rid of the shyness that came from lack of belief in her power to interest others. The people out West, inexpert in the social art, awkward and shy with each other, often in intimate family life even, had without in the least intending it, encouraged her and confirmed her in this depressing disbelief. In all her life she had never been so well acquainted with anyone as with Boris after a week of the lessons; and with him, even after two months of friendship, she would suddenly and unaccountably close up like a sensitive plant, be embarrassed and constrained, feel and act as if he were a stranger. Self-confidence finally came through others, not at all through him. Her new acquaintances, observant, sympathetic, quickly saw what Boris pointed out to them; and by their manner, by their many and urgent invitations and similar delicate indirect compliments, they made her feel without realizing it that she was not merely tolerated for his sake, but was sought on her own account.

We hear much of the effect of things internal, little of the far more potent effect of externals. Boris, frankly materialistic, was all for externals. For him the external was not only the sign of what was within, but also was actually its creator. He believed that character was more accurately revealed in dress than in conversation, in manners than in professions. "Show me through a woman's living place," he often said, "and I will tell you more about her soul than she could tell her confessor." His one interest in Neva was her physical beauty; his one object, to develop it to the utmost of the possibilities he alone saw. But he was in no hurry. He had the assiduous patience of genius that works steadily and puts deliberate thought into every stroke. He would not spoil his creation by haste; he would not rob himself of a single one of the joys of anticipation. And his pleasure was enhanced by the knowledge that if she so much as suspected his real design, or any design at all, she would shut herself away beyond his reach.

"I want you as a model," said he one day, in the offhand manner he used with her to conceal direct personal purpose. "But you've got to make changes in your appearance—dress—way of wearing the hair—all that."

She alarmed him by coloring vividly; he had no suspicion that it was because she had been secretly using him as a model for several months. "I've hurt your vanity?" said he. "Well, I never before knew you had that sort of vanity. I fancied you gave the least possible attention to your outside."

"I'll be glad to help you in any way," she hastened to assure him. "You're quite wrong about my reason for not accepting at once. It wasn't wounded vanity.... I don't know whether I have much vanity or not. I've never thought about it."

He laughed. "Well, you will have, when you've seen the picture I'll make. What a queer, puritanic lot you Westerners are!" He seated himself at ease astride a chair, and gazed at her impersonally, as artist at model in whom interest is severely professional. "I suppose you don't know you are a very beautiful woman—or could be if you half tried."

"No, I don't," replied she indifferently. "What do you wish me to do?"

"To become beautiful."

"Don't tease me," said she curtly. "I hate my looks. I never see myself if I can help it."

He took the master's tone with her. "You will kindly keep this away from the personal," reprimanded he. "I am discussing you as a model. I've no interest in your vanity or lack of it."

She resumed her place as pupil with a meek "I beg your pardon."

"First, I want you to spend time in looking at yourself in the glass and in thinking about yourself, your personal appearance. I want you to do this, so that you may be of use to me. But you really ought to do it for your own sake. If you are to be an artist, you must live. To live you must use to its fullest capacity every advantage nature has given you. The more you give others, the more you will receive. It is not to your credit that you don't think about dress or study yourself in the mirror. The reverse. If you are homely, thought and attention will make you less so. If you are beautiful, or could be— What a crime to add to the unsightliness of the world when one might add to its sightliness! And what an impertinence to search for, to cry for beauty, and to refuse to do your own part."

"I hadn't thought of it in that way," confessed she, evidently impressed by this unanswerable logic.

He eyed her professionally through the smoke of his cigarette. "If you are to help me with the picture I have in mind, you'll have to change your hair—for the next few months. Your way of wearing it, I mean—though that will change the color too—or, rather, bring out the color."

Neva colored with embarrassment, remembered she was but a model, braced herself resolutely.

"For my purposes— Just stand before that mirror there." He indicated the great mirror which gave him double the width of the atelier as perspective for his work. "Now, you'll observe that by braiding your hair and putting it on top of your head, you ruin the lines I wish to bring out. The beautiful and the grotesque are very close to each other. Your face and figure ought to be notable as an exhibit of beautiful lengths. But when you put your hair on top of your head, you extend the long lines of neck and face too far—at least, for my purposes."

"I see," said she, herself quite forgotten; for, his impersonal manner was completely convincing, and his exposition of the principles of art was as important as novel and interesting.

"Do your hair well down toward the nape of the neck—and loosely. Somewhat as it was that night at the Morrises, only—more so."

"I'll try it," she said with what sounded hopefully like the beginnings of acquiescence.

"That's better!" exclaimed he, in approval of her docile tone. "And keep on trying till you get it right. You'll know. You've got good taste. If you hadn't, it'd be useless to talk these things to you. The thing is to bring out your natural good taste—to encourage, to educate, instead of repressing it.... No, don't turn away, yet. I want you to notice some color effects. That dress you have on— You always wear clothes that are severely somber, almost funereal—quite funereal. One would think, to look at your garb, that there was no laughter anywhere in you—no possibilities of laughter."

Neva's laughing face, looking at him by way of the mirror, showed that she was now in just the mood he wished. "I want to make a very human picture," he went on. "And, while the dominant note of the human aspect in repose is serious—pensive to tragic—it is relieved by suggestions of laughter. Your dress makes your sadness look depressed, resigned, chronic. Yet you yourself are strong and cheerful and brave. You do not whimper. Why look as if you did, and

by infection depress others? Don't you think we owe it to a sad world to contribute whatever of lightness we can?"

She nodded. "I hadn't thought of that," said she.

"Well, don't you think it's about time you did? ... Now, please observe that you wear clothes with too many short lines in their making—lines that contradict the long lines of your head and body."

She whirled away from the mirror, hung her head, with color high and hands nervous. "Don't, please," she said. "You are making me miserably self-conscious."

"Oh, very well." He seemed offended, hurt. "I see you've misunderstood. How can I get any good out of you as a model unless you let me be frank? Why drag self, your personal feelings, to the fore? That is not art."

A long silence, during which she watched him as he scowled at his cigarette. "I'm sorry," she exclaimed contritely. "I'm both ungracious and ungrateful."

"Vanity, I call it," he said, with pretended disdain. "Plain vanity—and cheap, and altogether unworthy of you."

"Go on, please," she urged. "I'll not give you further trouble." Then she added, to his secret delight, "Only, *please* don't ask me to look at myself before you—until—until—I've had a chance to improve a little."

"To go back to the hair again," pursued he, concealing his satisfaction over his victory. "My notion—for my picture—is much less severe than you are habitually—in appearance, I mean. The hair must be easy, graceful, loose. It must form a background for the face, a crown for the figure. And I want all the colors and shades you now hide away in those plaits." He surveyed her absently. "I'm not sure whether I shall paint you in high or low neck. Get both kinds of dresses—along the lines I've indicated.... Have them made; don't buy those ready-to-wear things you waste money on now.... I want to be able to study you at leisure. So, you'll have to put aside that prim, puritanic costume for a while. You won't mind?"

She had her face turned away. She simply shook her head in answer.

"I know you despise these exterior things—so far as you personally are concerned," he proceeded in a kindlier tone. "I've no quarrel with that. My own views are different. You pride yourself on being free from all social ties or obligations——"

"Not at all," cried she. "Indeed, I'm not so egotistical."

"Egotism!" He waved it away. "A mere word. It simply means human nature with the blinds up. And modesty is human nature with the blinds down. We are all egotists. How is it possible for us not to be? Does not the universe begin when we are born and end when we die? Certainly, you are an egotist. But you are very short-sighted in your egotism, my friend."

"Yes?" She was all attention now.

"You want many things in the world—things you can't get for yourself—things you must therefore look to others to help you get. You want reputation, friendship, love, to name the three principal wants, bread being provided for you. Well—your problem is how to get them in fullest measure and in the briefest time—for, your wants are great and pressing, and life is short."

"But I must have them by fair means and they must be really mine. I don't want what mere externals attract."

"Pish! Tush! Tommy rot!" Boris left the chair, took the middle of the floor and the manner of the instructor of a class. "To get them you must use to the best advantage all the gifts nature has given you—at least, you will, if you are wise, I think. Some of these gifts are internal, some are external. We are each of us encased in matter, and we get contact with each other only by means of matter. Externals are therefore important, are they not? To attract others, those of the kind we like, we must develop our external to be as pleasing as possible to them. In general, we owe it to our fellow beings to be as sightly a part of the view as we can. In particular, we owe it to ourselves to make the best of our minds and bodies, for our own pleasure and to attract those who are congenial to us and can do us the most good."

"I shall have to think about that," said she, and he saw that she was more than half converted. "I've always been taught to regard those things as trivial."

"Trivial! Another word that means nothing. Life—this life—is all we have. How can anything that makes for its happiness or unhappiness be trivial? You with your passion for beauty would have everything beautiful, exquisite, except yourself! What selfishness! You don't care about your own appearance because you don't see it."

She laughed. "Really, am I so bad as all that?"

"The trouble with you is, you haven't thought about these things, but have accepted the

judgment of others about them. And what others? Why, sheep, cattle, parrots—the doddering dolts who make public opinion in any given place or at any given time."

She nodded slowly, thoughtfully.

"Another point. You are trying to have a career. Now, that's something new in the world—for women to have careers. You face at best a hard enough struggle. You must do very superior work indeed, to convince anyone you are entitled to equal consideration with men as a worker. Why handicap yourself by creating an impression that you are eccentric, bizarre?"

Neva looked astonished. "I don't understand," said she.

"What is the normal mode for a woman? To be feminine—careful of her looks, fond of dress, as pleasing to the eye as possible. Do you strive to be normal in every way but the one way of making a career, and so force people to see you're a real woman, a well-balanced human being?"

Neva had the expression of one in the dark, toward whom light is beginning to glimmer.

"A woman," proceeded he, the impersonal instructor, "a woman going in for a career and so, laying herself open to suspicion of being 'strong-minded' and 'masculine' and all sorts of hard, unsympathetic, unfeminine things that are to the mutton-headed a sign of want of balance—a woman should be careful to remove that impression. How? By being ultra-feminine, most fashionable in dress, most alluring in appearance— Do you follow me?"

"Perfectly," said Neva. "You've given me a great deal to think about.... Why, how blind we are to the obvious! Now that I see it, I feel like a fool."

"Use the same good taste in your own appearance that you use in bringing out beauty in your surroundings. Note that——"

Boris paused abruptly; his passion was betraying itself both in his eyes and in his voice. But he saw that Neva had, as usual, forgotten the teacher in the lesson. He felt relieved, yet irritated, too. Never before had he found a woman who could maintain, outwardly at least, the fiction of friendship unalloyed with passion. "She acts exactly as if she were another man," said he discontentedly to himself, "except when she treats me as if I were another woman."

He did not return to the subject of her appearance. And his judgment that he had said enough—and his confidence in her good taste—were confirmed a few days later. She came in a new hat, a new blouse, and with her hair done as he had suggested. The changes were in themselves slight; but now that her complexion had been cleared and taken on its proper color—a healthy pallor that made her eyes sparkle and glow, every little change for the better wrought marvels. A good complexion alone has redeemed many a woman from downright ugliness; Neva's complexion now gave her regular features and blue-white teeth and changeful, mysterious eyes their opportunity. The new blouse, one of the prettiest he had ever seen, took away the pinched-in look across the shoulders to which he had objected. As for her hair, it was no longer a *mélange* of light brown and dark brown, but a halo of harmonizing tints from deepest red to brightest gold, a merry playground for sunbeams. He was astounded, startled. "Why, she has really marvelous hair!" he muttered. Then he laughed aloud; she, watching him for signs of his opinion, wore an expression like a child's before its sphinxlike teacher. She echoed his laugh.

"My advice about the mirror was not so bad, eh?" said he.

"No, indeed," replied she, with the first gleam of coquetry he had ever seen.

Puzzling over her seeming unconsciousness of the, to him, all-important fact that she was a woman and he a man, he decided that it must be a deliberately chosen policy, the result of things she had heard about him. He had always avoided talking of his conquests, though he appreciated that it was the quick and easy road to a fresh conquest; but it pleased him to feel that his reputation as a rake, a man before whom women struck the flag at the first sign from him, was as great as his fame for painting. And it seemed to him that, if Neva had heard, as she must, she could not but be in a receptive state of mind. "That's why she's on her guard," he concluded. "She's secretly at war with the old-fashioned notions in which she was bred."

He could not long keep silent. "Has somebody been slandering me to my friend?" asked he abruptly, one day, after they had both been silently at work for nearly an hour.

She paused, glanced at him, shook her head—a very charming head it was now, with the hair free about her temples and ears and in a loose coil low upon her neck. "No," said she, apparently with candor. "Why?"

"It seemed to me you were peculiar of late—distant with me."

"Really, it isn't so. You know I'd not permit anyone to speak against you to me."

"But—well, a man of my sort always has a lot of stories going round about him—things not usually regarded as discreditable—but you might not take so lenient a view."

Her face turned toward her easel again, her expression unreadably reserved.

"Not that I've been a saint," he went on. "We who have the artistic temperament— What does that temperament mean but abnormal sensibility of nerves, all the nerves?"

"That is true," assented she.

Then she was not so cold as she seemed! She understood what it was to feel. "Of course," he proceeded, "I appreciate your ideas on those subjects. At least I assume you have the ideas of the people among whom you were brought up."

She was silent for a moment. Then she said, as if she were carefully choosing her words, "I've learned that standards of morals, like standards of taste, are individual. There are many things about human nature as I see it in—in my friends—that I do not understand. But I realize I deserve no credit for being what I am when I have not the slightest temptation to be otherwise."

Silence again, as he wondered whether her remark was a chance shot or a subtle way of informing him that, if he were thinking of her as a woman and a possibility, he was wasting energy. "What I wished to say," he finally ventured, "was that I had the right to expect you to accept me for what I am to you. You cannot judge of what I may or may not have been to anyone else, of what others may or may not have been to me."

"What you are to me," replied she earnestly, "I've no right, or wish, to go beyond that."

"And," pursued he with some raillery, "don't forget we should be grateful for all varieties of human nature—the valleys that make the peaks, the peaks that make the abysses. What a world for suicide it would be, if human nature were one vast prairie and life one long Sunday in Battle Field.... What did you hear about me?"

"Nothing that interested me."

"Really?" He could not help showing pique.

"Nothing that would have changed me, if I had believed."

"I warned you it might be true," he interrupted.

"True or false, it was not part of the Boris Raphael I admire and respect."

He shifted his eyes, colored, was silenced. He did not like her frank friendliness; he did not want her respect, or the sort of admiration that goes with respect. But he somehow felt cheap and mean and ashamed before her, had a highly uncomfortable sense of being an inferior before a superior. He was glad to drop the subject. "At least," reflected he, "the longer the delay, the richer the prize. She was meant for some man. And what other has my chance?"

And, meanwhile, following his instinct and his custom, he showed her of his all-sided nature only what he thought she would like to see; time enough to be what he wished, when he should have got her where he wished—a re-creation for the gratification of as many sides of him as she had, or developed, capacity to delight.

VII
A WOMAN'S POINT OF VIEW

Narcisse, summoned by a telephone message, went to Fosdick's house. As she entered the imposing arched entrance, Amy appeared, on the way to take her dog for a drive. "It's father wants to see you," said she. "I'll take you to him, and go. I'd send Zut alone, but the coachman and footman object to driving the carriage with no one but him in it. Fancy! Aren't some people too silly in their snobbishness—and the upper class isn't in it with the lower classes, is it?"

"You don't begin to know how amusing you are sometimes," said Narcisse.

"Oh, I'm always forgetting. You've got ideas like Armstrong. You know him?"

"I've met him," said Narcisse indifferently. "You say your father wants to see me?"

Amy looked disappointed. Her mind was full of Armstrong, and she wished to talk about him with Narcisse, to tell her all she thought and felt, or thought she thought and felt. "There's been a good deal of talk that he and I are engaged," she persisted. "You had heard it?"

"I never hear things of that sort," said Narcisse coldly. "I'm too busy."

"Well—there's nothing in it. We're simply friends."

"I'm sorry," said Narcisse.

Amy bridled. "Sorry! I'm sure *I* care nothing about him."

"Then, I'm glad," said Narcisse. "I'm whatever you like. Is your father waiting for me?"

Narcisse liked old Fosdick—his hearty voice, his sturdy optimism, his genial tolerance of all human weaknesses, even of crimes, his passion for the best of everything, his careless

generosity. "It's fine," she often thought, "to see a man act about his own hard-earned wealth as if he had found it in a lump in the street or had won it in a lottery." He seemed in high spirits that morning, though Narcisse observed that the lines in his face looked heavier than usual. "Sorry to drag you clear up here about such a little matter," said he when they two were seated, with his big table desk between them. "I just wanted to caution you and your brother. Quite unnecessary, I know; still, it's my habit to neglect nothing. I'm thinking of the two buildings you are putting up for us—for the O.A.D. How are they getting on? I've so much to attend to, I don't often get round to details I know are in perfectly safe hands."

"We start the one in Chicago next month, and the one here in May—I hope."

"Good—splendid! Rush them along. You—you and your brother—understand that everything about them is absolutely private business. If any newspaper reporter—or anybody—on any pretext whatever—comes nosing round, you are to say nothing. Whatever is given out about them, we'll give out ourselves down at the main office."

"I'll see to that," said Narcisse. "I'm glad you are cautioning us. We might have given out something. Indeed, now that I think of it, a man was talking with my brother about the buildings yesterday."

Fosdick leaned forward with sudden and astonishing agitation. "What did he want?" he cried.

"Merely some specifications as to the cost of similar buildings."

"Did your brother give him what he asked for?" demanded the old man.

"Not yet. I believe he's to get the figures together and give them to him to-morrow."

Fosdick brought his fist down on the table and laughed with a kind of savage joy. "The damned scoundrels!" he exclaimed. Then, hastily, "Just step to the telephone, Miss Siersdorf, and call up your brother and tell him on no account to give that information."

Narcisse hesitated. "But—that's a very common occurrence in our business," objected she. "I don't see how we can refuse—unless the man is a trifler. Anyone who is building likes to have a concrete example to go by."

"Please do as I ask, Miss Siersdorf," said Fosdick. "We'll discuss it afterwards."

Narcisse obeyed, and when she returned said, "My brother will give out nothing more. But I find I was mistaken. He gave the estimates yesterday afternoon."

Fosdick sank back in his chair, his features contracted in anger and anxiety. When she tried to speak, he waved her imperiously into silence. "I must think," he said curtly. "Don't interrupt!" She watched his face, but could make nothing definite of its vague reflections of his apparently dark and stormy thoughts. Finally he said, in a nearer approach to his usual tone and manner, "It's soon remedied. Your brother can send for the man. You know who he was?"

"His name was Delmar. He represented the Howlands, the Chicago drygoods people."

"Um," grunted Fosdick, reflecting again; then, as if he had found what he was searching for, "Yes—that's the trail. Well, Miss Siersdorf, as I was saying, your brother will send for Delmar and will tell him there was a mistake. And he'll give him another set of figures—say, doubling or trebling the first set. He'll say he neglected to make allowance for finer materials and details of stonework and woodwork—hardwood floors, marble from Italy, and so forth and so forth. You understand. He'll say he meant simply the ordinary first-rate office building—and wasn't calculating on such palaces as he's putting up for the O.A.D."

Narcisse sat straight and silent, staring into her lap. Fosdick's cigar had gone out. She had never before objected especially to its odor; now she found it almost insupportable.

"You'd better telephone him," continued Fosdick. "No—I'll just have the butler telephone him to come up here. We might as well make sure of getting it straight."

Narcisse did not stir while Fosdick was out of the room, nor when he resumed his seat and went on, "All this is too intricate to explain in detail, Miss Siersdorf, but I'll give you an idea of it. It's a question of the secrecy of our accounts."

"But we know nothing of your company's accounts, Mr. Fosdick," said she. "You will remember that, under our contracts, we have nothing whatever to do with the bills—that they go direct to your own people and are paid by them. We warned you it was a dangerous system, but you insisted on keeping to it. You said it was your long established way, that a change would upset your whole bookkeeping, that——"

"Yes—yes. I remember perfectly," interrupted Fosdick, all good humor.

"You can't hold us responsible. We don't even know what payments have been made."

"Precisely—precisely."

"It's a stupid system, permit me to say. It allows chances for no end of fraud on you—though I think the people we employed are honest and won't take advantage of it. And, if your auditors

wanted to, they could charge the company twice or three times or several times what the building cost, and——"

"Exactly," interrupted Fosdick, an unpleasant sharpness in his voice. "Let's not waste time discussing that. Let me proceed. We wish no one to know what our buildings cost."

"But—you have to make reports—to your stockholders—policy holders rather."

"In a way—yes," admitted Fosdick. "But all the men who have the direction and control of large enterprises take a certain latitude. The average citizen is a picayunish fellow, mean about small sums. He wouldn't understand many of the expenditures necessary to the conduct of large affairs. He even prefers not to be irritated by knowing just where every dollar goes. He's satisfied with the results."

"But how does he know the results shown him are the real results? Why, under that system, figures might be juggled to cheat him out of nearly all the profits."

"The public is satisfied to get a reasonable return for the money it invests—and *we* always guarantee that," replied Fosdick grandly.

Narcisse looked at him with startled eyes, as if a sharp turn of the road had brought her to the brink of a yawning abyss. It suddenly dawned on her—the whole system of "finance." In one swift second a thousand disconnected facts merged into a complete, repulsive whole. So, *this* was where these enormous fortunes came from! The big fellows inveigled the public into enterprises by promises of equal shares; then they juggled accounts, stole most of the profits, saddled all the losses on the investors. And she had admired the daring of these great financiers! Why, who wouldn't be daring, with no conscience, no honor, and a free hand to gamble with other people's money, without risking a penny of his own! And she had admired their generosity, their philanthropy, when it was simply the reckless wastefulness of the thief, after one rich haul and before another! She saw them, all over the world, gathering in the mites of toiling millions as trust funds, and stealing all but enough to encourage the poor fools to continue sending in their mites! She read it all in Josiah's face now, in the faces of her rich clients; and she wondered how she could have been so blind as not to see it before. That hungry look, sometimes frankly there, again disguised by a slimy over-layer of piety, again by whiskers or fat, but always there. Face after face of her scores of acquaintances among the powerful in finance rose beside Josiah's until she shrank and paled. Under the slather of respectability, what gross appetites, what repulsive passions! But for the absence of the brutal bruisings of ignorance and drink, these facts would seem exhibits in a rogues' gallery.

Josiah had no great opinion of the brains of his fellow men. Women he regarded as mentally deficient—were they not incapable of comprehending business? So, while he saw that Narcisse was not accepting his statement as the honorable, though practical, truth he believed it to be, he was not disturbed. "I see you don't quite follow me," he said with kindly condescension. "Business is very complex. My point is, however, that our accounts are for our own guidance, and not for our rivals to get hold of and use in exciting a lot of silly, ignorant people."

Alois Siersdorf now entered and was effusively welcomed. "What's the matter?" he exclaimed. "Have I made a mess of some sort?"

"Not at all, my boy," said Fosdick, clapping him on the back. "Our rivals have got up an investigating committee—have set on some of our policy holders to pretend to be dissatisfied with our management. I thought until yesterday that the committee was simply a haphazard affair, got together by some blackmailing lawyer. Then I learned that it was a really serious attempt of a rival of mine to take the company away from me. They're smelling round for things to 'expose'—the old trick. They think this is a rare good time to play it because the damn-fool public has been liquored up with all sorts of brandy by reformers and anarchists and socialists, trying to set it on to tear down the social structure. No man's reputation is safe. You know how it is in big affairs. It takes a broad-gage man to understand them. A little fellow thinks he sees thief and robber and swindler written everywhere, if he gets a peep at the inside. I don't know what we're coming to, with the masses being educated just enough to imagine they know, and to try to take the management of affairs out of the hands of the substantial men."

With lip curling Narcisse looked at her brother, expecting to see in his face some sign of appreciation of the disgusting comedy of Fosdick's cant; but he seemed to be taking Josiah and his oration quite seriously; to her amazement he said, "I often think of that, Mr. Fosdick. We must have a stronger government, and abolish universal suffrage. This thing of ignorant men, with no respect for the class with brains and property, having an equal voice with us has got to stop or we'll have ruin."

A self-confessed thief trying to justify himself by slandering those he had robbed, and angry

with them because they were not grateful to him for not having taken all their property—and her brother applauding!

"You're right," said Fosdick, clapping him on the knee. "I've been trying to explain to your sister—though I'm afraid I don't make myself clear. The ladies—even the smartest of them—are not very attentive when we men talk of the business side of things. However, I suggested to her that you recall those specifications you gave my enemies——"

"Is it possible!" exclaimed Siersdorf, shocked. "Yes—yes—I see—I understand. But I can straighten it all out. I was rather vague with Delmar. I'll send for him and tell him I was calculating on very different kinds of buildings for him—something much cheaper——"

"Precisely!" cried Josiah. "Your brother's got a quick mind, Miss Siersdorf."

Narcisse turned away. Her brother had not even waited for Fosdick to unfold his miserable chicane; his own brain had instantly worked out the same idea; and, instead of in shame suppressing it, he had uttered it as if it were honest and honorable!

"There's another matter," continued Fosdick. He no longer felt that he must advance cautiously. Sometimes, persons not familiar with large affairs, not accustomed to dealing under the conditions that compel liberal interpretation of the moral code, had been known to balk, unless approached gradually, unless led by gentle stages above narrow ideas of the just and the right. But clearly, the Siersdorfs, living in the atmosphere of high finance, did not need to be acclimated. "It may be this committee can get permission from the State Government to pry into our affairs. I don't think it can; indeed, I almost know it can't; we've got the Government friendly to us and not at all sympathetic with these plausible blackmailers and disguised anarchists. Still, it's always well to provide for any contingency. If you should get a tip that you were likely to be wanted as witnesses you could arrange for a few weeks abroad, and not leave anything—any books or papers—for these scoundrels to nose into, couldn't you?"

"Certainly," assented Siersdorf, with great alacrity. "You may be sure they'll get nothing out of us."

"Then, that's settled," said Fosdick. "And now, let's have lunch, and forget business. I want to hear more about those plans for Amy's house down in Jersey. She has told me a good deal, but not all."

"We can't stop to lunch," interposed Narcisse, with a meaning look at her brother. "We must go back to the office at once." And when she saw that Fosdick was getting ready for a handshake, she moved toward the door, keeping out of his range without pointedly showing what she was about. In the street with her brother she walked silently, moodily beside him, selecting the softest words that would honestly express the thoughts she felt she must not conceal from him.

"A great man, Fosdick," said Alois. "One of the biggest men in the country—a splendid character, strong, able and honorable."

"Why do you say that just at this time?" asked his sister.

Alois reddened a little, avoided meeting her glance.

"To convince yourself?" she went on. "To make us seem less—less dishonest and cowardly?"

He flashed at her; his anger was suspiciously ready. "I felt you were taking that view of it!" he cried. "You are utterly unpractical. You want to run the world by copybook morality."

"Because I haven't thrown 'Thou shalt not steal' overboard? Because I am ashamed, Alois, that we are helping this man Fosdick to cover his cowardly thief tracks?"

"You don't understand, Cissy," he remonstrated, posing energetically as the superior male forbearing with the inferior female. "You oughtn't to judge what you haven't the knowledge to judge correctly."

"He is a thief," retorted she bluntly. "And we are making ourselves his accomplices."

Alois's smile was uncomfortable. With the manner of a man near the limit of patience with folly, he explained, "What you are giving those lurid names to is nothing but the ordinary routine of business, throughout the world. Do you suppose the man of great financial intellect would do the work he does for small wages? Do you imagine the little people he works for and has to work through, the beneficiaries of all those giant enterprises, would give him his just due voluntarily? He's a man of affairs, and he works practically, deals with human nature on human principles—just as do all the great men of action."

Narcisse stopped short, gazed at him in amazement. "Alois!" she exclaimed.

He disregarded her rebuke, her reminder of the time when he had thought and talked very differently. "Suppose," he persisted, "these great fortunes didn't exist; suppose Fosdick were ass enough to take a salary and divide up the profits; suppose all these people of wealth we work for were to be honest according to your definition of the word—what then? Why, millions of people

would get ten or twelve dollars a year, or something like that, more than they now have, and there'd be no great fortunes to encourage art, to employ people like us, to endow colleges and make the higher and more beautiful side of life."

"That's too shallow to answer," said Narcisse sternly. "You know better, Alois. You know it's from the poor that intellect and art and all that's genuine and great and progressive come—never from the rich, from wealth. But even if it were not so, how can *you* defend anything that means a sacrifice of character?" She stopped in the street and looked at him. "Alois, *what* has changed you?"

"Come," he urged rather shamefacedly. "People are watching us."

They went on in silence, separated at the offices with a few constrained words. They did not meet again until the next morning—when he sought her. He looked much as usual—fresh, handsome, supple in body and mind. Her eyes were red round the edges of the lids and her usually healthy skin had the paleness that comes from a sleepless night. "Well," he said, with his sweet, conciliatory smile—he had a perfect disposition, while hers was often "difficult." "Do you still think I'm wrong—and desperately wicked?"

"I haven't changed my mind," she answered, avoiding his gaze.

He frowned; his face showed the obstinacy that passes current for will in a world of vacillators.

"You've always left business to me," he went on. "Just continue to leave it. Rest assured I'll do nothing to injure my honor in the opinion of any rational, practical person—or the honor of the firm."

She was not deceived by the note of conciliation in his voice; she knew he had his mind fixed. She was at her desk, stiffly erect, gazing straight ahead. Her expression brought out all the character in her features, brought out that beauty of feminine strength which the best of the Greeks have succeeded in giving their sculptured heroines. Without warning she flung herself forward, hid her face and burst into tears. "Oh, I *hate* myself!" she cried. "I'm nothing but a woman, after all—miserable, contemptible, weak creatures that we are!"

He settled himself on the arm of her chair and drew her into his arm. "You're a finer person in every way than I am," he said; "a better brain and a better character. But, Cissy dear, don't judge in matters that aren't within your scope."

"Do as you please," she replied brokenly. "I'm a woman—and where's the woman that wouldn't sacrifice anything and everything for love?"

She had, indeed, spent a night of horror. She felt that what he had done was frightful dishonor—was proof that he was losing his moral sense and, what seemed to her worse, becoming a pander to the class for which they did most of the work they especially prided themselves upon. She felt that, for his sake no less than for her own, she ought to join the issue squarely and force him to choose the right road, or herself go on in it alone. But she knew that he would let her go. And she had only him. She loved him; she would not break with him; she could not.

"You know nothing about those buildings, anyhow," he continued. "Just forget the whole business. I'll take care of it. Isn't that fair?"

"Anything! Anything!" she sobbed. "Only, let there be peace and love between us."

VIII
IN NEVA'S STUDIO

Shown into the big workroom of Neva's apartment with its light softened and diffused by skillfully adjusted curtains and screens, Narcisse devoted the few minutes before Neva came to that thorough inspection which an intelligent workman always gives the habitat of a fellow worker.

"What a sensitive creature she is!" was the reminiscent conclusion of the builder after the first glance round. A less keen observer might have detected a nature as delicately balanced as an aspen leaf in the subtle appreciation of harmony and contrast, of light and shade. And there were none of the showy, shallow tricks of the poseur; for, the room was plain, as a serious worker always insists on having his surroundings. It appeared in the hanging of the few pictures, in the colors of the few rugs and draperies, of walls, ceiling, furniture, in the absence of anything that was not pleasing; the things that are not in a room speak as eloquently of its tenant as do the things that are there.

"Not a scrap of her own work," thought Narcisse, with a smile for the shyness that omission hinted.

"Pardon my keeping you waiting," apologized Neva, entering in her long, brown blouse with stains of paint. "I was at work when you were announced."

"And you had to hustle everything out of sight, so I'd have no chance to see."

Neva nodded smiling assent. "But I'm better than I used to be. Really, I am. My point of view is changing—rapidly—so rapidly that I wake up each morning a different person from the one who went to bed the night before."

Narcisse was thinking that the Neva before her was as unlike the Neva of their school days as a spring landscape is unlike the same stretch in the bleak monotones of winter. "Getting more confidence in yourself?" suggested she aloud. "Or are you beginning to see that the world is an old fraud whose judgments aren't important enough to make anyone nervous?"

"Both," replied Neva. "But I can't honestly claim to be self-made-over. Boris teaches me a great deal beside painting."

Narcisse changed expression. As they talked on and on—of their work, of the West, of the college and their friendship there, Neva felt that Narcisse had some undercurrent of thought which she was striving with, whether to suppress or express, she could not tell. The conversation drifted back to New York, to Boris. There was something of warning in Narcisse's face, and something of another emotion less clearly defined as she said with a brave effort at the rigidly judicial, "Boris is a great man; but first of all a man. You know what that means when a man is dealing with a woman."

Neva's lip curled slightly. "That side of human nature doesn't interest me."

Narcisse, watching her closely, could not but be convinced that the indifference in her tone was not simulated. "Not yet," she thought. Then, aloud, "That side doesn't often interest a woman until she finds she must choose between becoming interested in it and losing the man altogether."

Neva looked at her with a strange, startled expression, as if she were absorbing a new and vital truth, self-evident, astonishing.

"Boris has lived a long time," continued Narcisse. "And women have conquered him so often that they've taught him how to conquer them."

"I don't know much about him, beyond the painting," said Neva. "And I don't care to know."

The silence that fell was constrained. It was with tone and look of shyness more like Neva than like herself that Narcisse presently went on, "I owe a great deal to Boris. He made me what I am.... He broke my heart."

Neva gave her a glance of wonder and fear—wonder that she should be confiding such a secret, fear lest the confidence would be repented. Narcisse's expression, pensive but by no means tragic, not even melancholy, reassured her. "You know," she proceeded, "no one ever does anything real until his or her heart has been broken."

Neva, startled, listened with curious, breathless intentness.

"We learn only by experience. And the great lesson comes only from the great experience."

"Yes," said Neva softly. She nodded absently. "Yes," she repeated.

"When one's heart is broken ... then, one discovers one's real self—the part that can be relied on through everything and anything."

Neva, with studied carelessness, opened a drawer in the stand beside her and began to examine the tips of a handful of brushes. Her face was thus no longer completely at the mercy of a possible searching glance from her friend.

"Show me anyone who has done anything worth while," continued Narcisse, "and I'll show you a man or a woman whose heart has been broken—and mended—made strong.... It isn't always love that does the breaking. In fact, it's usually something else—especially with men. In my case it happened to be love."

Neva's fingers had ceased to play with the brushes. Her hands rested upon the edge of the drawer lightly, yet their expression was somehow tense. Her eyes were gazing into—Narcisse wondered what vision was hypnotizing them.

"It was ten years ago—when I was studying in Paris. I can see how he might not be attractive to some women, but he was to me." Narcisse laughed slightly. "I don't know what might have happened, if he hadn't been drawn away by a little Roumanian singer, like an orchid waving in a perfumed breeze. All Paris was quite mad about her, and Boris got her. She thought she got him; but he survived, while she— When she made her way back to Paris, she found it perfectly calm."

"And you still care for him?" said Neva gently.

Narcisse laughed healthily. "I mended my heart, accepted my lesson.... Isn't it queer, how differently one looks at a person one has cared for, after one is cured?"

"I don't know," said Neva, in a slow, constrained way. "I've never had the experience."

After a silence Narcisse went on, "I've no objection to your repeating to him what I've said. It was a mere reminiscence, not at all a confession."

Neva shook her head. "That would bring up a subject a woman should avoid with men. If it is never opened, it remains closed; if it's ever opened, it can't be shut again."

Narcisse was struck by the penetration of this, and proceeded to reëxamine Neva more thoroughly. Nothing is more neglected than the revision from time to time of our opinions of those about us. Though character is as mobile as every other quantity in this whirling kaleidoscope of a universe, we make up our minds about our acquaintances and friends once for all, and refuse to change unless forced by some cataclysm. As their talk unfolded the Neva beneath the surface, it soon appeared to Narcisse that either she or Neva had become radically different since their intimacy of twelve years before. "Probably both of us," she decided. "I've learned to read character better, and she has more character to read. I remember, I used to think she was one of those who would develop late—even for a woman."

"It was stupid of me," she said to Neva, "but I've been assuming you are just as you were. Now it dawns on me that you are as new to me as if you were an entire stranger. You are different—outside and inside."

"Inside, I've certainly changed," admitted Neva. "Don't you think we're, all of us, like the animals that shed their skins? We live in a mental skin, and it seems to be ours for good and all; but all the time a new skin is forming underneath; and then, some fine day, the old skin slips away, and we're quite new from top to tip—apparently."

Narcisse's expression was encouraging.

"That happened to me," continued Neva. "But I didn't realize it—not completely—until the divorce was over and I was settled here, in this huge wilderness where the people can't find each other or even see each other, for the crowd. It was the first time in my life. I could look about me with the certainty I wasn't being watched, peeped at, pressed in on all sides by curious eyes—hostile eyes, for all curious eyes are hostile. But you were born and brought up in a small town. You know."

"Yes," said Narcisse. "Everybody lives a public life in a little town."

"Here I could, so to speak, stand in the sun naked and let its light beat on my body, without fear of peepers and pryers." She drew a long breath and stretched out her arms in a gesture of enormous relief. "I dare to be myself. Free! All my life I'd been shut in, waiting and hoping some one would come and lead me out where there was warmth and affection. Wasn't that vanity! Now, I'm seeking what I want—the only way to get it."

Narcisse's face took on an expression of cynicism, melancholy rather than bitter. "Don't seek among your fellow beings. They're always off the right temperature—they either burn you or freeze you."

"Oh, but I'm not trying to get warmth, but to give it," replied Neva. "I'm not merchandising. I'm in a business where the losses are the profits, the givings the gains."

"The only businesses that really pay," said Narcisse. "The returns from the others are like the magician's money that seemed to be gold but was only withered mulberry leaves. Won't you let me see some of your work—anything?"

Neva drew aside a curtain, wheeled out an easel, on it her unfinished portrait of Raphael. At first glance—and with most people the first glance is the final verdict—there seemed only an elusive resemblance to Raphael. It was one of those portraits that are forthwith condemned as "poor likenesses." But Narcisse, perhaps partly because she was sympathetically interested in Neva's work and knew that Neva must put intelligence into whatever she did, soon penetrated to the deeper purpose. The human face is both a medium and a mask; it both reveals and covers the personality behind. It is more the mask and less the medium when the personality is consciously facing the world. A portrait that is a good likeness is, thus, often a meaningless or misleading picture of the personality, because it presents that personality when carefully posed for conscious inspection. On the other hand, a portrait that is hardly recognizable by those who know best, and least, the person it purports to portray, may be in fact a true, a profound, a perfect likeness—a faithful reproduction of the face as a medium, with the mask discarded. The problem the painter attempts, the problem genius occasionally solves but mere talent rarely, and then imperfectly, is to combine the medium and the mask—to paint the mask so transparently that the medium, the real face, shows through; yet not so transparently that eyes which demand a "speaking likeness"

are disappointed.

Neva, taught by Raphael to face and wrestle with that problem, was in this secret unfinished portrait striving for his "living likeness" only. She had learned that painting the "speaking likeness" is an unimportant matter to the artist as artist—however important it may be to him as seeker of profitable orders or of fame's brassy acclaim so vulgar yet so sweet. She was not seeking fame, she was not dependent upon commissions; she was free to grapple the ultimate mystery of art. And this attempt to fix Raphael, the beautiful-ugly, lofty-low, fine-coarse, kind-cruel personality that walked the earth behind that gorgeous-grotesque external of his, was her first essay.

"All things to all men—and all women, like the genius that he is," said Narcisse, half to herself. Then to Neva, "What does *he* think of it?"

"He hasn't seen it.... I doubt if I'll ever show it to him—or to anybody, when it's finished."

"It does threaten to be an intrusion on his right of privacy," said Narcisse. "No, he's not attracting you in the least as a man."

Neva looked amused. "Why did you say that?"

"Because the picture is so—so impersonal." She laughed. "How angry it would make him."

When Narcisse, after a long, intimacy-renewing, or, rather, intimacy-beginning, stop, rose to go, she said, "I'm going to bring my friend, Amy Fosdick, here some time soon. She has asked me and I've promised her. She is very eager to meet you."

Instantly Neva made the first vivid show of her old-time shy constraint. "I've a rule against meeting people," stammered she. "I don't wish to seem ungracious, but——"

"Oh!" said Narcisse, embarrassed. "Very well."

An awkward silence; Narcisse moved toward the door. "I fear I've offended you," Neva said wistfully.

"Not at all," replied Narcisse, and she honestly tried to be cordial in accepting denial. "You've the right to do as you please, surely."

"In theory, yes," said Neva, with a faint melancholy smile. "But only in theory."

Now unconsciously and now consciously we are constantly testing those about us, especially our friends, to learn how far we can go in imposing our ever aggressive wills upon them; and the stronger our own personalities the more irritating it is to find ourselves flung back from an unyielding surface where we had expected to advance easily. In spite of her sense of justice, Narcisse was irritated against Neva for refusing. But she also realized she must get over this irritation, must accept and profit by this timely hint that Neva's will must be respected. Most friendship is mere selfishness in masquerade—is mere seeking of advantage through the supposedly blindly altruistic affections of friends. Narcisse, having capacity for real friendship, was eager for a real friend. She saw that Neva was worth the winning. And now that Alois was breaking away— Stretching out her hands appealingly, she said, "Please, dear, don't draw away from me."

Neva understood, responded. Now that Narcisse was not by clouded face and averted eye demanding explanation as a right, she felt free to give it. "There's a reason, Narcisse," said she, "a good reason why I shan't let Miss Fosdick come here and gratify her curiosity."

"Reason or no reason," exclaimed Narcisse, "forget my—my impertinence.... I—I want—I need your friendship."

"Not more than I need yours," said Neva. "Not so much. You have your brother, while I have no one."

"My brother!" Tears glistened in Narcisse's eyes. "Yes—until he becomes some other woman's lover." She embraced Neva, and departed hastily, ashamed of her unwonted show of emotion, but not regretting it.

IX
MASTER AND MAN

When Waller, the small, dark, discreet factotum to Fosdick, came to Armstrong's office to ask him to go to Mr. Fosdick "as soon as you conveniently can," Armstrong knew something unusual was astir.

Fosdick rarely interfered in the insurance department of the O.A.D. Like all his fellow financiers bearing the courtesy title of "captains of industry," he addressed himself entirely to so

manipulating the sums gathered in by his subordinates that he could retain as much of them and their usufruct as his prudence, compromising with his greediness, permitted. In the insurance department he as a rule merely noted totals—results. If he had suggestion or criticism to make, he went to Armstrong. That fitted in with the fiction that he was no more in the O.A.D. than an influential director, that the Atlantic and Southwestern Trunk Line was his chief occupation.

Armstrong descended to the third floor—occupied by the A.S.W.T.L. which was supposed to have no connection with the purely philanthropic O.A.D., "sustainer of old age and defender of the widow and the orphan." He went directly through the suite of offices there to Fosdick's own den. Fosdick had four rooms. The outermost was for the reception of all visitors and the final disposition of such of them as the underlings there could attend to. Next came the office of the mysterious, gravely smiling Waller, with his large white teeth and pretty mustache and the folding picture frame containing photographs of wife and son and two daughters on his desk before him—what an air of the home hovering over and sanctifying the office diffused from that little panorama! Many callers supposed that Waller's office was Fosdick's, that Fosdick almost never came down there, that Waller was for all practical purposes Fosdick. The third room was for those who, having convinced the outer understrappers that they ought to be admitted as far as Waller, succeeded in convincing Waller that they must be personally inspected and heard by the great man himself. In this third room, there was no article of furniture but a carpet. Waller would usher his visitor in and leave him standing—standing, unless he chose to sit upon the floor; for there was no chair to sit upon, no desk or projection from the wall to lean against. Soon Fosdick would abruptly and hurriedly enter—the man of pressing affairs, pausing on his way from one supremely important matter to another. Fosdick calculated that this seatless private reception room saved him as much time as the two outer visitor-sifters together; for not a few of the men who had real business to bring before him were garrulous; and to be received standing, to be talked with standing, was a most effective encouragement to pointedness and brevity.

The fourth and innermost room was Fosdick's real office—luxurious, magnificent even; the rugs and the desk and chairs had cost the policy holders of the O.A.D. nearly a hundred thousand dollars; the pictures, the marble bust of Fosdick himself, the statuary, the bookcases and other furnishings had cost the shareholders of the A.S.W.T.L. almost as much more.

Armstrong found Fosdick talking with Morris, Joe Morris, who was one of his minor personal counsel, and was paid in part by a fixed annual retainer from the A.S.W.T.L., in part from the elastic and generously large legal fund of the O.A.D. As Armstrong entered, Fosdick said: "Well, Joe, that's all. You understand?"

"Perfectly," said Morris. And he bowed distantly to Armstrong, bowed obsequiously to his employer and departed.

"What's the matter between you and Joe Morris?" asked Fosdick, whose quick eyes had noted the not at all obvious constraint.

"We know each other only slightly," replied Armstrong. Then he added, "Mrs. Morris is a cousin of my former wife."

"Oh—beg pardon for intruding," said Fosdick carelessly. "Sit down, Horace," and he leaned back in his chair and gazed reflectively out into vacancy.

Armstrong seated himself and waited with the imperturbable, noncommittal expression which had become habitual with him ever since his discovery that he was Fosdick's prisoner, celled, sentenced, waiting to be led to the block at Fosdick's good pleasure.

At last Fosdick broke the silence. "You were right about that committee."

Apparently this did not interest Armstrong.

"That was a shrewd suspicion of yours," Fosdick went on. "And I ought to have heeded it. How did you happen to hit on it?"

Armstrong shrugged his shoulders.

"Just a guess, eh? I thought maybe you knew who was back of these fellows."

"Who is back of them?" asked Armstrong—a mere colorless, uninterested inquiry.

"Our friends of the Universal Life," replied Fosdick, assuming that Armstrong's question was an admission that he did not know. "They've plotted with some of the old Galloway crowd in our directory to throw me out and get control." Fosdick marched round and round the room, puffing furiously at his cigar. "They think they've bought the governor away from me," he presently resumed. "They think—and he thinks—he'll order the attorney-general to entertain the complaints of that damned committee." Here Fosdick paused and laughed—a harsh noise, a gleaming of discolored, jagged teeth through heavy fringe of mustache. "I've sent Morris up to Albany to see him. When he finds out I've got a certain canceled check with his name on the back

of it, I guess—I *rather* guess—he'll get down on that big belly of his and come crawling back to me. I've sent Morris up there to show him the knout."

"Isn't that rather—raw?" said Armstrong, still stolid.

"Of course it's raw. But that's the way to deal with fellows like him—with most fellows, nowadays." And Fosdick resumed his march. Armstrong sat—stolid, waiting, matching the fingers of his big, ruddy hands.

"Well, what do you think?" demanded his master, pausing, a note of irritated command in his voice.

Armstrong shrugged his shoulders. A disinterested observer might have begun to suspect that he was leading Fosdick on; but Fosdick, bent upon the game, had no such suspicion.

"I want your opinion. That's why I sent for you," he cried impatiently.

"You've got your mind made up," said Armstrong. "I've nothing to say."

"Don't you think my move settles it?"

"No doubt, the governor'll squelch the investigation."

"*Certainly* he will! And that means the end of those fellows' attempt to make trouble for us through our own policy holders."

"Why?" said Armstrong.

"Don't you think so?" Fosdick dropped into his chair. "I'm not quite satisfied," he said. "Give me your views."

"This committee has made a lot of public charges against the management of the O.A.D. It may be that when you try to smother the investigation, the demand will simply break out worse than ever."

"Pooh!" scoffed Fosdick. "That isn't worth talking about. I was thinking only of what other moves that gang could make. The public amounts to nothing. The rank and file of our policy holders is content. What have these fellows charged? Why, that we've spent all kinds of money in all kinds of ways to build up the company. Now, what does the average investor say—not in public but to himself—when the management of his company is attacked along that line? Why, he says to himself, 'Better let well enough alone. Maybe those fellows don't give me all my share; but they do give me a good return for my money, as much as most shareholders in most companies get.' No, my dear Horace, even a rotten management needn't be afraid of its public so long as it gives the returns its public expects. Trouble comes only when the public *gets less than it expected*."

Armstrong did not withhold from this shrewdness the tribute of an admiring look. "Still," he persisted, "the public seems bent on an investigation."

"Mere clamor, and no backing from the press except those newspapers that it ain't worth while to stop with a chunk of advertising. All the reputable press is with us, is denouncing those blackmailers for throwing mud at men of spotless reputation." Fosdick swelled his chest. "The press, the public, know *us*, believe in *us*. Our directory reads like a roll call of the best citizens in the land. And the poor results from that last big tear-up are still fresh in everybody's mind. Nobody wants another."

A pause, then Armstrong: "Still, it might be better to have an investigation."

"What!" exclaimed Fosdick.

"You say we've nothing to conceal. Why not show the public so?"

"Of course we haven't got anything to conceal," cried Fosdick defiantly. "At least, *I* haven't."

"Why not have an investigation, then?"

That reiterated word "investigation" acted on the old financier like the touch of a red-hot iron. "Because I don't want it!" he shouted. "Damn it, man, ain't I above suspicion? Haven't I spent my life in serving the public? Shall I degrade myself by noticing these lying, slandering scoundrels? Shall I let 'em open up my private business to the mob that would misunderstand? Shall I let them roll *me* in the gutter? No—sir—ree!"

"Then, you are against a policy of aggression? You intend simply to sit back and content yourself with ignoring attacks."

Fosdick subsided, scowling.

"Suppose you allowed an investigation——"

"I don't want to hear that word again!" said Fosdick between his teeth.

Armstrong slowly rose. "Any further business?" he asked curtly.

"Sit down, Horace. Don't get touchy. Damn it, I want your advice."

"I haven't any to offer."

"What'd you do if you were in my place?"

This was as weak as it sounded. In human societies concentrations of power are always accidental, in the sense that they do not result from deliberation; thus, the men who happen to be in a position to seize and wield the power are often ill-equipped to use it intelligently. Fosdick had but one of the two qualities necessary to greatness—he could attack. But he could not defend. So long as his career was dependent for success upon aggression, he went steadily ahead. It is not so difficult as some would have us believe to seize the belongings of people who do not know their own rights and possessions, and live in the habitual careless, unthinking human fashion. But now that his accumulations were for the first time attracting the attention of robbers as rich and as unscrupulous as himself, he was in a parlous state. And, without admitting it to himself, he was prey to uneasiness verging on terror. Our modern great thieves are true to the characteristics of the thief class—they have courage only when all the odds are in their favor; let them but doubt their absolute security, and they lose their insolent courage and fall to quaking and to seeing visions of poverty and prison.

"What would you do?" Fosdick repeated.

"What do your lawyers say?"

Fosdick sneered. "What do they always say? They echo *me*. I have to tell them what to do—and, by God, I often have to show 'em how to do it." The fact was that Fosdick, like almost all the admired "captains of industry," was a mere helpless appetite with only the courage of an insane and wholly unscrupulous hunger; but for the lawyers, he would not have been able to gratify it. In modern industrialism the lawyer is the honeybird that leads the strong but stupid bear to the forest hive—and the honeybird gets as a reward only what the bear permits. "Give me your best judgment, Horace," pursued Fosdick.

"In your place, I'd fight," said Armstrong.

"How?"

"I'd order the governor to appoint an investigating committee, made up of *reliable* men. I'd appoint one of my lawyers as attorney to it—some chap who wasn't supposed to be my lawyer. I'd let it investigate me, make it give me a *reasonably, plausibly* clean bill of health. Then, I'd set it on the other fellows, have it tear 'em to pieces, make 'em too busy with home repairs to have time to stick their noses over my back fence."

Fosdick listened, appreciated, and hated Armstrong for having thought of that which was so obvious once it was stated and yet had never occurred to him.

"Of course," said Armstrong carelessly, "there are risks in that course. But I don't believe you can stop an investigation altogether. It's choice among evils."

"Well, we'll see," said Fosdick. "There's no occasion for hurry. This situation isn't as bad as you seem to think."

It had always been part of his basic policy to minimize the value of his lieutenants—it kept them modest; it moderated their demands for bigger pay and larger participation in profits; it enabled him to feel that he was "the whole show" and to preen himself upon his liberality in giving so much to men actually worth so little. He was finding it difficult to apply this policy to Armstrong. For, the Westerner was of the sort of man who not only makes it a point to be more necessary to those he deals with than they are to him, but also makes it a point to force them to see and to admit it. Armstrong's quiet insistence upon his own value only roused Fosdick to greater efforts to convince him, and himself, that Armstrong was a mere cog in the machine. He sent him away with a touch of superciliousness. But—no sooner was he alone than he rang up Morris.

"Come over at once," he ordered. "I've changed my mind. I've got another message for you to take up there with you."

It would have exasperated him to see Armstrong as he returned to his own offices. The Westerner had lost all in a moment that air of stolidity under which he had been for several months masking his anxiety. He moved along whistling softly; he joked with the elevator boy; he shut himself in his private office, lit a cigar and lay back in his chair and stared at the ceiling, his expression that of a man whose thoughts are delightful company.

X
AMY SWEET AND AMY SOUR

Now that Fosdick saw how he could clear himself, and more, of those he had been variously

describing as pryers, peepers, ingrates, traitors and blackmailers, he was chagrined that he had been so near to panic. He couldn't understand it, so he assured himself; with nothing to conceal, with hands absolutely clean, with not an act on the record that was not legitimate, such as the most respectable men in the most respectable circles not only approved but did—with these the conditions, how had he been so upset?

"I suppose," he reflected, "as a man gets older, he becomes foolishly sensitive about his reputation. Then, too, the world is eager to twist evil into everything—and I have so many in my own class who are jealous of me, of my standing."

The silliest thing he had done, he decided, was that talk with the Siersdorfs. Why, if they were at all evil-minded, they might suspect he was using those construction accounts for swindling purposes, instead of making a perfectly legitimate convenience of them to adjust the bookkeeping to the impossible requirements of law and public opinion. "It's an outrage," he thought, "that we can't have the laws fixed so it would be possible to carry on business without having to do things liable to misconstruction, if made generally public. But we can't. As it is, look at the swindlers who have taken advantage of the laws we absolutely had to have the legislature make." Yes, it was a blunder to take the Siersdorfs into his confidence—though the young man did show that he had brains enough to understand the elements of large affairs. Still, he might some time make improper use of the knowledge—unless——

Fosdick decided that thereafter the vouchers should pass through Siersdorf's hands, should have Siersdorfs O.K. "Then, if any question arises, it will be to his interest to treat confidential matters confidentially. Or, if he should turn against me, he'd be unable to throw mud without miring himself."

And now Fosdick saw why he had instantly jumped for the Siersdorfs. They alone were not personally involved in any of the "private business" of the O.A.D. All the directors, all the officials, all the important agents, were involved, and therefore would not dare turn traitor if they should be vile enough to contemplate it. But the Siersdorfs were independent, yet perilously in possession of the means to make trouble.

"I must fix them," said Fosdick. "I must clinch them."

Thus it came about that within a week Alois was helping the directors of the O.A.D. to keep their accounts "adjusted"—was signing vouchers for many times the amounts that were being actually expended upon the building. He hesitated before writing the firm name upon the first of these documents. On the face of it, the act did look—peculiar. True, it was a simple matter of bookkeeping; still, he'd rather not be involved. There seemed no way out of it, however. To refuse was to insult Fosdick—and that when Fosdick was showing his confidence in and affection for him. Also, it meant putting in jeopardy three big orders in hand—the two office buildings and Overlook.

"It'd break Narcisse's heart to have to give up doing Overlook," he said to himself. Yes, he would sign the vouchers; now that he felt he was acting, at least in large part, for his dear sister's sake, he had no qualms. Having passed the line, he looked back with amusement. He debating as a moral question a matter of business routine! A matter approved by such a character, such a figure as Josiah Fosdick!

Some of these "technically inaccurate" vouchers were before him when Narcisse happened into his office. Though there was "nothing wrong with them—nothing whatever," and though she would not have known it if there had been, he instinctively slipped the blotting pad over them.

"What are you hiding there?" she teased innocently. "A love letter?"

He frowned. "You've got that on the brain," he retorted, with a constrained smile. "What do you want—now?"

"Amy's here. Have you time to go over the plans?"

"Yes—right away," said he, with quick complete change of manner.

She winced. So sensitive had she become on the subject of her brother and her friend that she was hurt by the most casual suggestion from either of interest in the other. Regarding her brother as irresistible, she assumed that, should he ask Amy, he would be snapped in, like fly by frog. "Yet," said she to herself, "they're utterly unsuited. He'd realize it as soon as he was married to her. Why can't a man ever see through a woman until he's had an affair with her and gotten over her?"

"Shall we look at the plans here or in your room?" he asked.

"I'll send her here.... It won't be necessary for me to come, will it?"

"No. We'll hardly get round to your part to-day," said Alois. And Amy went in alone, and spent the entire afternoon with Alois. And most attractive he made himself to Amy. In his profession, he

had many elements of strength; he hated shams, had a natural sense of the beautiful, unspoiled by the conventionalities that reduce most architects to slavish copyists. He did not think things fine simply because they were old; neither did he think them ugly or stale for that reason. He knew how to judge on merit alone; and he had educated Amy Fosdick to the point where she at least appreciated his views and ideas. When a man gets a woman trained to that point, he thinks her a marvel of independent intellect, with germs of genius—if she is at all attractive to him physically. He forgot that, until Amy had "taken up" the Siersdorfs, she had been as enthusiastic about the barren and conventional Whitbridge as she now was about them. Appreciation is one of the most deceptive qualities in the world, where it is genuine. Through it we are all constantly disguising from ourselves and from others our own mental poverty.

Usually appreciation is little more than a liking for the person whose ideas we think we understand and share. In Amy's case, there was a good deal of real understanding. She had much natural good taste, enough to learn to share in the amusement of Narcisse and Alois at the silly imitations of old-world palaces her acquaintances were hastening to house themselves in—palaces built for a forever departed era of the human race, for a past people of a past and gone social order; she also saw, when Alois pointed it out to her, the silliness of the mania for antiques which in our day is doing so much to suffocate originality and even good taste. She learned to loathe the musty, fusty rags and worm-eaten woods the crafty European dealers manufacture, "plant," and work off on those Americans who are bent upon the same snobbishness in art education that they are determined to have in the other forms of education. Encouraged by Narcisse and Alois, she came boldly out against that which she had long in secret doubted and disliked. She was more than willing that they should build her a house suitable as a habitation for a human being in the twentieth century—a house that was ventilated and convenient and scientific. And she was giving Alois a free hand in planning surroundings of spontaneous beauty rather than of the kind that pleased the narrower and more precise fancy of a narrower age, to which the idea of freedom of any sort was unknown.

"She was giving Alois a free hand in planning surroundings."

"Gracious! It's after half past four!" she exclaimed, as if she had just become conscious of the fact, when in truth she had been impatiently watching the clock by way of a mirror for nearly an hour.

"So it is!" said Alois, immensely flattered by her unconsciousness of time.

"I want to take these plans with me—to show them to some one."

Alois felt that the "some one" was a man, and a very particular friend—else, she would have spoken the name. "Very well," he said, faintly sullen.

"Don't be disturbed," was her absent reply. "I'll take good care of them." She saw the change in him; but, not thinking of him as a man, but as an intelligence only, she did not grasp the cause. "Thank you so much," she went on, "for being so patient with me. How splendid it must be to have always with one a mind like yours—or Narcisse's. Well, until to-morrow, or next day." And, looking as charming as only a pretty woman with a fortune can look to a man who wants both her and her fortune, she left him desolate.

The "some one" was indeed a man. But he—Armstrong—did not arrive until half an hour after the appointed time. She came into the small salon into which he had been shown, her gloves, hat and wraps on and the big roll of plans under her arm; and no one would have suspected that she had been waiting for him since ten minutes before five and had spent most of the time in primping. "I'm all blown to pieces," she apologized, as she entered. "Have I kept you waiting? I really couldn't help it."

"I just got here," said Armstrong. "I, too, was late—business, as always." Which was true enough; but the whole truth would have been that he forgot the appointment until its very hour. "I'll not keep you long," he continued. "I've got to dress for an early dinner."

She was so disappointed that she did not dare speak, lest she should show her ill humor—and she knew Armstrong detested a bad disposition in a woman. She rang for tea; when the servants had brought it and were gone, she began fussing with her coat. He, preoccupied, did not see her hinted signals until she said, "Please, do help me."

As he drew off the coat there floated to him a delightful perfume, a mingling of feminine and flowers, of freshness and delicacy, a stimulating suggestion of the sensuous refinements which a woman with taste and the means can employ as powerful allies in her siege of man. She looked up at him—her eyes were, save her teeth, her best feature. She just brushed his arm in one of those seemingly unconscious, affectionate-friendly gestures which are intended to be encouraging without being "unwomanly." "How is my friend to-day?" she inquired.

"So-so," replied he, taking her advances at their face value.

"You never come here unless I send for you, and you always have some excuse for going soon."

He smiled good-natured raillery. "How sure of yourself you feel!"

"Why do you say that?"

"Your remark. You are always making that kind of remarks. They're never made except by women who feel sure."

"But I don't," protested she. "On the contrary, I'm very humble—where you're concerned." She gave him a long look. "And you know that's true."

He laughed at her with his eyes. "No. I shan't do it. You'll have only your trouble for your pains."

She colored. "What *do* you mean?"

"That I won't propose to you. You've been trying to inveigle me into it for nearly a year now. But you'll have to do without my scalp."

The big Westerner's jesting manner carried his remark, despite its almost insolent frankness. Besides, what with Amy's content with herself and partiality for him, it would have been difficult for him to offend her. Never before had she been able to lure him so near to the one subject she wished to discuss with him. "What conceit," cried she, all smiles. "You fancy I've been flirting with you. I might have known! Men always misunderstand a woman's friendship. I suppose you imagine I'm in love with you."

"Not in the least. No more than I with you."

She looked crestfallen at this. Whether a woman has much or little to give a man, whether she wants his love or not, she always wishes to feel that it is there waiting for her. "Why do you imagine I wish you to ask me to marry you?" she asked, swiftly recovering and not believing him.

He did not answer that. Instead he said: "You came very near to getting your way about a year ago. I had about made up my mind to marry you."

"To marry me," she echoed ironically.

"To marry you," he repeated in his attractive, downright fashion.

"Well—why didn't you?"

"I decided I didn't need you," said he, most matter-of-fact. "I saw I'd be repeating the blunder I made when I married before. When I got out of college, I was so discouraged by the prospect, I felt so weak without money or influence, that I let myself drift into a great folly—for it is a folly to imagine that money or influence are of any value in making a career. They're the results of a career, not its cause. Once more, when I faced the big battle here in New York, I was fooled for a while in spite of myself by the same old delusion. I saw that the successful men all had great wealth, and I made the same old shallow mistake of supposing their wealth gave them their success. But I got back to the sensible point of view very quickly."

"And so—I—escaped."

"Escaped is the word for it."

"You are flattering—to-day."

"That sarcasm because I did not so much as speak of your charms, I suppose?"

"You might have said I was personally a little of a temptation."

"Why go into that?" rejoined he, with an intonation that gave her a chance to be flattered, if she chose. "Of course, if I had decided I needed you in my career, I'd have flung myself over ears into love. As it was, don't you think my keeping away from you complimentary?"

This was the nearest he had ever come to an admission that she was attractive to him; she straightway exaggerated it into a declaration of love. Very few women make or even understand a man's clear distinction between physical attraction and love; Amy thought them one and the same.

"You are so hard!" said she. "I wonder at myself for liking you." As she spoke, she rapidly thought it out with the aid of her vanity; men and women, in their relations with each other, always end by taking counsel of vanity. He wanted her; he had taken this subtle means to get within her defenses and, without running the risk of a refusal, find out whether he could get her, whether a woman of her wealth and position would condescend to him. It was with her sweetest, candidest smile that she went on, "Now it is all settled. You don't want to marry me; you aren't in love with me. I need not be afraid of any designs, mercenary or otherwise. At last, we can be real friends."

He reflected, then said with a judicial, impersonal air, "No matter how well a man plays the game of man and man, he usually plays the game of man and woman badly. Why? Because he thinks the conditions are different. He is deceived by woman's air of guilelessness into imagining he has the game all his own way."

"What has that got to do with what I said to you?" asked she, her color a confession that the question was unnecessary.

He again laughed at her with his eyes. "Why did you think it had?"

She pouted. "You are in a horrible mood to-day."

He rose. "Thanks for the hint."

She began to unroll the plans.

"Now, *there's* the man for you," said he, with a gesture toward her bundle of blue prints.

"Who?"

"Siersdorf."

"If I had to choose, I'd prefer—even you."

"Siersdorf is adaptable and appreciative. He's good to look at, has a good all-round mind, is extraordinary in his specialty. You couldn't do better."

"I don't want him," she cried impatiently. "I prefer to suit myself in marrying." She stood before him, her hands behind her, the pretty face tilted daringly upward. "Are you trying to make me dislike you?"

He looked down at her; there was not a hint in his expression that her dare was a temptation. "I must be going," said he.

Tears gathered in her eyes, made them brilliant, took away much of their natural hardness. "Won't you be friends?" she appealed.

He continued to look straight into her eyes until her expression told him she knew he was not deceived by her maneuverings and strategies. Then he said, "No," with terse directness of manner as well as of speech. "No, because you do not want friends. You want victims."

In sudden anger she flung off her mask. "I am a good hater," she warned. "You don't want me to turn against you, do you?"

His face became sad and somewhat bitter. There had been a time when such a menace from a source so near his career would have alarmed him, would have set him to debating conciliation. But his self-confidence had developed beyond that stage, had reached the point where a man feels that, if any force from without can injure him, the sooner he finds it out, the more quickly he will be able to make a career founded upon the only unshakable ground, his own single strength.

"I've taken a great deal off you," she went on in a menacing tone, a tone intended to remind him that he was an employee. "You ought to be more careful. I'm not all sweetness. I can be hard and unforgiving when I cease to like."

He laughed unpleasantly as vanity thus easily divested itself of its mask of love. "And to cross you is all that's necessary to rouse your dislike."

"That's all," said she. And now she looked like her father in his rare exhibitions of his true self. She had never deceived Armstrong altogether. But he was too masculine not to have lingerings of the universal male delusion that feminine always and necessarily means at least something of sweetness and tenderness.

"Shall we be friends?" she demanded sharply, imperiously. At bottom, she could not believe anyone would stand against the power that gave her a scepter—the power of wealth. "Friends, or —not?"

"As you please," replied he, bowing coldly. And he went, his last look altogether calm, not without a tinge of contempt. He realized that he had come there to put an end to his flirtation with her, to assert his own independence, to free himself from the entanglement which his temporary weakness of the first days in overwhelming New York had led him into. The swimmer, used only to pond or narrow river, is unnerved for a moment when he finds himself in the sea; but if he knows his art, he is soon reassured, because he discovers that no more skill is needed for sea than for pond, only a little more self-confidence.

He was not clear of the house when she was saying to herself, "Hugo is right about him. Father must take him in hand. He shall be taught his place."

XI
AT MRS. TRAFFORD'S

Armstrong felt that he had regained his liberty.

The principal feature of every adequate defense is vigorous attack; and, so long as Amy was pretending to be and was thinking herself his friend, was in fact as much his friend as it was possible for one to be who had been bred to self-worship, Armstrong could take only lame, passive measures against Fosdick. But now— In the oncoming struggle in which he would get no quarter, he need give none. Several times, as he was dressing for dinner, a cynical smile played over his features. What a queer game life was! In other circumstances, that might easily have come about, he and Amy would have plunged into a romantic love affair; they would have been standing by each other against all the world, the stronger in their love and devotion for the opposition. A few words, and off flies her mask of sweetness, so deceptive that it almost deceived herself, and away goes her pretense of friendship; the friends become enemies, liking becomes hate. No real change in either of them; each just as likable as before; yet, what a difference! It amused him. It saddened him. "Probably at this very moment she's edging her father on to destroy me," he thought. But that disturbed him not at all. He had no fear of enemies; he knew that they fling themselves against the gates in vain, unless there are traitors within.

This break with Amy was most opportune. He was dining at the Traffords that evening; he could tell Trafford he would accept without any reservations the long-standing invitation to enter the Atwater-Trafford plot to seize the O.A.D.

Trafford was one of the rising stars in finance. He originated in a village in southern New Jersey where he was first a school teacher, then a lawyer. He spent many years in studying the problem of success—success, of course, meaning the getting of a vast fortune. He discovered that there were two ways to enormous wealth—by seizing an accumulation amassed by some one else; by devising a trap that would deceive or compel a multitude of people to contribute each his mite of a few dimes or dollars. The first way was the quicker, of course; but Trafford saw that the number of multi-millionaires incapable of defending at least the bulk of their wealth was

extremely limited, and that, of them, few indeed kept their wealth together so that one swoop could scoop it all. His mind turned to the other way. After carefully examining the various forms of trap, he was delighted to discover that the one that was easiest to use was also the best. Insurance! To get several hundred thousand people to make you absolute trustee of their savings, asking no real accounting; and all you had to do was to keep a certain part of the money safely invested so that, when anybody died, you could pay his heirs about what he had paid you, with simple interest, or less, added. Trafford studied the life insurance tables, and he was amazed that nobody had ever taken the trouble to expose the business. He stood astounded before the revelation that the companies must be earning, on "risks" alone, from ten to thirty per cent, this in addition to what clever fellows on the inside must be doing in the way of speculation; that policy holders got back in so-called dividends less than five, usually less than four, often less than three per cent!

Trafford's fingers twitched. Rich? Why, he would be worth millions!

He made choice among the different kinds of insurance. The object was to get a company that would draw in the greatest number of "beneficiaries" and would have to pay the smallest proportion of "benefits." The greatest number were obviously the very poor; and, by happy coincidence, the very poor could also be exploited more easily and more thoroughly and with less outcry than any other class. So, Trafford made burial insurance his "graft." He would play upon the horror the poor have of Potter's Field.

He began in a small way in Trenton; he presently had several thousand policy holders, each paying ten cents a week to his agent-collectors. As soon as a policy of this kind has run for several months, it is to the advantage of both agent and company for it to lapse. Thus, Trafford's policies, obscurely worded, unintelligible to any but a lawyer, read that the weekly payments must be made at the office of the company; that an omission promptly to pay a single month's dues made the policy lapse; that a lapsed policy had no surrender value. He was too greedy at first, and Trenton was too small a place. When it became "too hot to hold him," he went to New York—New York with its vast, ignorant, careless tenement population, with its corrupt government, with its superb opportunities for floating and expanding a respectable grafting scheme.

If he had stayed in Trenton, he would probably have gone to the penitentiary. But in New York he became ever richer, ever more respectable; he attracted about him a group of eminently respectable sustainers of church and society, always eager to get their noses into a large, new trough of swill. The Home and Hearth Mutual Defense Company soon dwelt in a palace, built at a cost of many millions, every penny of it picked from the pockets of ragged trousers and skirts; Trafford himself dwelt in another and even more costly palace farther uptown, built with the same kind of money. He was a vestryman in the fashionable Church of the Holy Family, a subscriber to all the fashionable charities, an authority on the fashionable theories as to the tenement house question and other sociological problems relating to the slums. And he thought as well of himself as did his neighbors. Was it *his* business if the company's collectors forgot to be accommodating and to relieve the poor of the necessity of making their payments at the offices? Was it *his* business if policies lapsed by the thousands, by the tens of thousands, through the carelessness or ignorance of the policy holders? Look at the hundreds of thousands whose funeral expenses were provided by the Home and Hearth! Look at the charities he subscribed to; listen to the speeches in behalf of charity and philanthropy he made! Did he not give the policy holders all that was legally theirs?—at least, all that was *rightfully* theirs under the accepted business code; certainly, more than the law would have allowed them, if laws could be made so that the good could carry on "practical" business and yet the wicked not get undue license. Trafford had never been a moral theorist. He had accepted the code known as legal morals—"the world's working compromise with utopianism," he sonorously called it. As he expanded financially, he expanded morally; by the time he became a high financier, he was ready for the broader code known as financial morals—wherein allowances are made for all those moral difficulties which the legal code, being of necessity of wider application, cannot take into account.

A fine man was Trafford, with a face that the women and the clergy called "sweet" and "spiritual," with a full gray beard, young eyes, bright blue and smiling, iron-gray hair that waved a little, and the dress of the substantial citizen.

His home life was beautiful.

He had made his first and false start with a school teacher—she had had the first grade in the school where he taught the sixth grade. She was of about his own age, and indolent, and had

never heard that a married woman ought to keep herself up to the mark; she was, therefore, old at thirty-two, and he still a mere boy in looks and in feeling. She said rather severe things when he so narrowly escaped disgrace during his apprenticeship at Trenton; they quarreled, they separated.

In the boarding house where he first stopped in New York there was a serious, shrewd, pretty girl, the daughter of the landlady and the niece of one of the high dignitaries of the church. Trafford induced his wife to divorce him—before she discovered how swiftly and luxuriantly he was putting forth bough and leaf in congenial New York. He married the niece of the church dignitary in the parlor of the boarding house; a "most elegant function" it was pronounced by the boarders—and, as they read all the "fashionable intelligence" and claimed kinship with various fashionable people, they ought to have known. The wedding was like the bright dawn of a bright day—a somewhat cool, even frosty day, but brilliant. Neither Trafford nor the second Mrs. Trafford had much affection in them. Who knows, perhaps the marriage was the more cloudless for that. Instead of exploiting each other, as loving couples too often do, they exploited their fellow beings, he downtown, she up. As he grew, she grew. As he became rich, she became fashionable; ten years after that wedding, hardy indeed would have been the person who would have dared remind her that she had once lived in a boarding house.

Conventionally, it is man's chief business to get rich, woman's chief business to keep young looking; the Traffords were nothing if not conventional. Mrs. Trafford appreciated that she lived in a land where beauty in a woman counts more than seventy-five points in the hundred, that she lived in a city where it counts at least ninety points in the hundred. She had no use for her charms beyond mere show—show, the sole purpose of all she did and thought and was. She took herself in hand, after the true New York fashion, at Time's first sign of malice. She had herself cared for from top to toe, and that intelligently—no credulous prey to fake beautifiers was Lily Trafford. When Trafford was fifty-two, though he did not look so much by half a dozen years, his wife was thirty-eight, and looked less than thirty.

Nor had she neglected her other duties as woman and wife. Her husband was rich; she had learned how to spend money. The theory among those who have no money "to speak of," and never had, is that everyone is born with the knowledge how to spend money. In fact, there are thousands who know how to make money where there are ten who know how to spend it. The whole mercantile class fattens on the ignorance of this neglected science—fattens by selling at high prices to those who do not know what they want or how much they should pay. Mrs. Trafford knew exactly what she wanted—she wanted to be fashionable. She had fashion as an instinct, as a passion. She wanted the "latest thing" in mental and material furnishings. She cared nothing for knowledge; she was determined to have culture, because culture was fashionable. She had no ideas of her own, and wanted none; she followed the accepted standards. It was the fashion to go to church; she went to church. It was the fashion to be a little skeptical; she was cautiously skeptical. It was the fashion to live in a palace; in a palace she lived. She went to the fashionable dressmakers and art stores and book stores. She filled her house with things recommended by the fashionable architects. She had the plainest personal tastes in food, but she ate three fashionable meals a day; and, though she loved coffee with cream, took it with hot milk in the mornings and black after lunch and dinner, because cream was unfashionable. Yes, Mrs. Trafford knew how to spend money. The science of spending money is getting what you want at as low a price as anybody can get it. Mrs. Trafford got exactly what she wanted, and got it with no more waste than is inevitable in spending large sums with people who lie awake of nights plotting to get more than they are entitled to.

As Armstrong looked round the salon into which he was shown, it seemed to him he had never seen anything so magnificent or so stiff. Trafford was housed exactly like a king—and, like a king, he had the air of being a temporary tenant of the magnificence about him. It was the typical great house—a crude, barbaric structure, an exhibition of wealth with no individuality, no originality, ludicrous to the natural eye, yet melancholy; for, from every exhibit of how little wealth buys there protrudes the suggestion of how much it has deprived how many. In such displays the absence of price marks is a doubtful concession to canons of taste which in no wise apply; the price mark would at once answer the only question that forms in the mind as the glance roams. The Traffords, however, were as content as royalty in their uncomfortable and unsightly surroundings; they had attained the upper class heaven.

"So glad you could come," said Mrs. Trafford graciously to Armstrong. Her toilet was the extreme of the fashion, and without a glimmer of individual taste. "This is my small daughter." And she smiled up at the thin, pretty young woman beside her in diaphanous white over palest

yellow. "We are to be six this evening," she went on. "And Boris is coming—you know Boris Raphael?"

"Never heard of him," said Armstrong.

Miss Trafford smiled broadly. Mrs. Trafford was pained, and showed it—not at her daughter's smile, for it she did not see, but at Armstrong's ignorance of so important a fact in the current fashionable fund of information. Ignorance of literature, science, art, politics, of everything of importance in the great world, would not have disturbed Mrs. Trafford; but ignorance of any of the trivialities it was fashionable to know—what vulgarity, what humiliation! "He is *the* painter of portraits," she explained. "Everyone has him. He gets really fabulous prices."

"An American?" inquired Armstrong.

"I believe he was born here. But, of course, he has spent his life abroad. We are so commercial. No artist could develop here."

"Is there any place on earth where they don't take all they can get?" asked Armstrong. "Does Raphael refuse 'fabulous prices'?"

Miss Trafford laughed. Mrs. Trafford looked pained again. "Oh—but the spirit is different over there," she replied vaguely.

"Where the men won't marry unless the girl brings a dowry?"

"The customs are different from ours," said Mrs. Trafford, patiently and pleasantly. "Raphael has done me a great honor. He has asked to paint me."

"Naturally, he's on the lookout for all the jobs he can get," said Armstrong, his mind really on his impending treaty with her husband—arranging the articles, what he would give, what demand in exchange. The instant the words were out he realized their inexcusable rudeness. He reddened and looked awkwardly big and piteously apologetic.

Trafford, who had been stroking the huge deerhound on the tiger skin before the fire, now burst in. "What's that about Raphael? Did my wife tell you she has at last persuaded him to paint her picture?"

A miserable silence. Miss Trafford had to turn away to restrain her laughter. Mrs. Trafford became white, then scarlet, then white again.

"The airs he's putting on!" continued Trafford, unconscious. "Why, they tell me his father was a banana peddler and——"

"Mr. Raphael," announced the butler, holding aside one of the ten-thousand-dollar portières.

"Oh—Raphael!" exclaimed Trafford, with enthusiasm.

"So glad you could come," said Mrs. Trafford, gracious and sweet.

"Miss Carlin," announced the butler.

Armstrong, studying Raphael's face, which instantly attracted him, wheeled toward the door at the sound of this name as if he had been shot at from that direction. He might not have been noted, had he not straightway got a far greater shock. In abandon of sheer amazement he stared at the figure in the doorway—Neva, completely transformed in the two years since he saw her. The revolution in her whole mode of life and thought had produced results as striking inwardly as outwardly.

In America, transformations usually cause, at most, only momentary surprise; for almost everyone above the grade of day laborer, and not a few there, changes his environment completely, not once but several times in the lifetime, readjusting himself to his better or worse circumstances. After an interval one sees the man or the woman he has known as poor and obscure; success has come in that interval, and with it all the external and internal results of success. Or, failure has come, and with it that general sloughing away and decay which is the inevitable consequence of profound discouragement; the American, most adaptable of human beings, accepts defeat as facilely as victory.

In Neva's case, however, the phenomenon was somewhat different. It is not often that circumstance drags an obstinately retiring person into activity, breaks the shell and compels that which was hidden to become open, to develop, to dominate. The transformation of Neva seemed somewhat as if a violet had become a tall-stemmed rose; it was, in fact, no miracle of transubstantiation, but one of those perfectly natural marvels, like the metamorphosis of grub into butterfly. Armstrong had seen the chrysalis, all unsuspicious of its true nature; now, with no knowledge of the stages between, he was seeing the ethereal beauty the chrysalis had so securely concealed. It must be said, however, that Boris, though he had seen the day-to-day change, the gradual unfolding of wing and color and grace, was almost as startled as the big, matter-of-fact Westerner. In the evolution of every living thing, there comes a definite moment when the old vanishes and the new bursts forth in full splendor—when bud ceases to be bud and

is in a twinkling leaf or bloom, when awkward boy or girl is all at once graceful youth, full panoplied. Neva, knowing she was to see Armstrong that night, had put forth the last crucial effort, had for the first time spread wide to the light her new plumage of body and soul. And there stood in the doorway of Trafford's salon the woman grown, radiant in that luminous envelope which crowns certain kinds of beauty with the supreme charm of mystery.

She paused an instant before Armstrong's stare, which was disconcerting the whole company. In spite of her forewarned self-control, her eyes sparkled and her cheeks flushed; that stare of his was the triumph of which she had dreamed. She came on to her hostess and extended her hand. Mrs. Trafford, who prided herself on being the "complete hostess," equal to any emergency, for once almost lost her head; something in Armstrong's face, in his eyes, raised in her the dread of a scene, and she showed it. But Neva restored her—Neva, tranquil and graceful, a "study in lengths" to delight the least observant eye now, her faintly shimmering evening dress of pale gray leaving bare her beautiful arms and shoulders and neck, and giving full opportunity to the poise of her small head with its bright brown crown of thick, vital hair; and her eyes, gleaming from the long, narrow lids, seemed at once to offer and refuse the delights such words as youth and passion conjure.

"I don't wonder you can't keep from staring," said Miss Trafford in an undertone to Armstrong, with intent to recall him to himself.

With that, he did contrive to get himself together; Mrs. Trafford introduced him to Neva, not without a nervous flutter in her voice. Neva put her hand out to him. "How d'ye do, Horace?" she said, with a faint smile, neither friendly nor cold.

Armstrong took her hand without being able to speak. Mrs. Trafford was about to say, "You have met before," when it occurred to her that this might precipitate the scene. Dinner was announced; she paired her guests—Lona with Armstrong, Neva with Trafford, she herself taking Boris.

"Did you see him stare at her?" she asked, on the way to the dining room.

Boris laughed unpleasantly. "And so should I, in the circumstance," replied he.

"What circumstance?"

"Seeing such a beautiful woman so suddenly," he said, after just an instant's hesitation.

Mrs. Trafford looked shrewdly at him. "Is it a scandal?" she asked, at the same time sending a beaming glance at Armstrong who was entering the door at the other end of the room with her daughter on his arm.

"Not at all," replied Boris.

The dinner went placidly enough. Raphael had been almost as startled as Armstrong when Neva appeared in the door of the salon, though he did not show it. Expert in women's ways, he knew it was for some specific reason that she had thus taken unprecedented pains with her toilet. Why had she striven to outshine herself? Obviously because she wished to punish the man who had so stupidly failed to appreciate her. A perfectly natural desire, a perfectly natural seizing of a not to be neglected opportunity for revenge. Still—Boris could not but wish she had shown some such desire to dazzle him; he would have preferred that she had been absolutely indifferent to the man of whom he often thought with twinges of rakish jealousy. He affected high spirits, was never more brilliant, and helped Neva to shine by giving her every encouragement and chance to talk and talk well.

In contrast to them, Armstrong was morosely silent; occasionally he ventured a glance across the table at Neva, and each time into his face came the expression that suggested he was suspecting his eyes or his mind of playing him a wildly fantastic trick. So far as he could judge, Neva was not at all disturbed by his presence. Raphael went upstairs soon after the women; he refused to be bored with the business conversation into which Trafford had drawn Armstrong.

"Well," said Trafford, the moment Boris was out of the way, "what have you decided to do?"

"I'll go in with you," said Armstrong.

Trafford rubbed his hands and his eyes sparkled—like a hungry circuit rider at sight of the heaping platter of fried chicken. "Good! Splendid!" he exclaimed. He glanced at butler and waiters busy clearing the sideboard; but they took no hints that would delay their freedom, and Trafford did not dare give an order that would put them out of humor and the domestic machinery out of gear. "No matter," said he. "This isn't the time to talk business. We'll arrange the details to-morrow. Or, shall we adjourn to my study?"

"I'll come to you in a few days when I have my plans formed," said Armstrong. "Wait till you hear from me." He tossed his cigar into a plate. "Let's go upstairs. I must leave soon."

Meanwhile, Raphael, in the salon, had bent over Neva and had said in an undertone, "You

would like to leave? You can have my cab—it's waiting. I'll take yours when it comes."

"Thanks, no," answered Neva. "I'm not the least in a hurry."

Her tone ruffled him. His ears had been sentinels and his eyes scouts from the instant he knew who Armstrong was and with one expert glance took his measure mentally and physically. He appreciated that the female method in judging men is not at all like the male method, is wholly beyond the comprehension of a man; still, he could not believe that any man of the material, commercial type would attract a sincerely artistic, delicate, spiritual woman like Neva Carlin. He could not, as an expert in mankind, deny to Armstrong a certain charm of the force that in repose is like the mountain and in action is like the river. "But," reasoned he, "she knows him through and through, knows him as he is. For her, he's a commonplace tale that is told."

As Armstrong entered, his glance darted for Neva. It had first to meet Raphael smiling friendlily and suggesting anything but the man on guard, every nerve alert. Armstrong frowned frank dislike. He felt at a disadvantage before this superelegantly dressed and delicately perfumed personage. While he was not without experience with women, he had known only those who had sought him; his expertness was, thus, wholly in receiving advances and turning them to such advantage as suited his fancy, not at all in making overtures or laying siege. He saw at once that Boris was a master at the entire game of man and woman; he recalled Neva's passion for things artistic, her reverence for those great in artistic achievement; despite his prejudice against Boris, he measured him as a man of distinction and force. It seemed to him that this handsome master-painter, so masculine in feature and figure, so effeminately dandified in dress and manner, this fascinating specimen of the artistic sex that is the quintessence of both sexes, must have hypnotized his wife. Yes, his wife! For, now that Neva's revealed personality inspired in him wonder, awe, desire, he began to think of her as his property. He had quit title under a misapprehension; he had been cheated, none the less because the cheater happened to be himself.

Boris, ignoring his unfriendliness, advanced, engaged him, drew in Lona Trafford. Before he could contrive a move toward Neva, Boris had him securely trapped in a far corner of the salon with Lona as his watchful keeper, and was himself retreated in triumph to sit beside Neva. So thoroughly had Boris executed the maneuver, Armstrong was seated at such an angle that he could not even see Neva without rudely twisting away from Miss Trafford. He did not appreciate that he was the victim of a deliberate strategy. But Miss Trafford did; and when she found herself unable to fix his attention, she took a vengeful pleasure in keeping him trapped, enjoying his futile struggles, his ill-concealed wrath, his unconcealed jealousy.

That was a miserable half hour he passed; Lona talked of the painter and Neva—"his latest flame—you know, he's very inconstant—has the most dreadful reputation. Mamma wouldn't let him speak half a dozen words to me, unless she was there. They do say that Miss Carlin is making a saint of him—though, no doubt it's a disguise that'll be thrown off as soon as— I don't admire that sort of man, do you, Mr. Armstrong? I like a simple, honest man—" This with a look that said she regarded Armstrong as such—"a man that doesn't understand feminine tricks and the ways to circumvent women." There her cynical eyes smiled amusement at Armstrong's ruddy, lip-biting jealousy.

"It's rather cold, so far from the fire," said Armstrong, rising.

Lona rose also; she saw that Neva was about to go. "Just a minute," said she. "Miss Carlin is leaving. You can take the sofa as soon as she's out of the way."

Armstrong wheeled, left Miss Trafford precipitately. He was barely in time to intercept Neva, on her way to the door with Trafford. "Good night, Horace," she said. He could only stand and stare. For the first time she looked directly at him, her eyes full upon his. He remembered that in the old days, when their eyes occasionally met thus, hers had made him vaguely uncomfortable; he understood why, now. What was the meaning of this look she was giving him—this look from long, narrow lids, this look that searched him out, thrilled him with longing and with fear? He could not fathom it; he only knew that never before in his entire singly intent, ambitious life had the thought occurred to him that there might be some other worth while game than the big green tables of finance, some other use for human beings than as pawns in that game. She drew her hand away from his confused, detaining grasp, and was gone, leaving him an embarrassed, depressed, ludicrous figure, to be later the jeer of his own sense of humor.

Before Trafford had time to return from escorting her to her cab, Armstrong took leave. A brief silence in the salon; then Mrs. Trafford said to Raphael, "There is some mystery here, which I feel compelled to ask you to explain. You introduced Miss Carlin to me." She noted her daughter listening eagerly. "Lona, you would better go. Good night, my child."

Boris looked the amusement this affectation roused in him. "Don't send her away, Mrs. Trafford. The mystery is quite respectable. Miss Carlin used to be Mrs. Armstrong. As there were no children, she took her own name, when it became once more the only name she was entitled to."

"He divorced her!" exclaimed Mrs. Trafford, rearing. "And you brought her to *my* house!" She held it axiomatic that no woman would divorce a well-appearing breadwinner of the highest efficiency.

"*She* divorced *him*," corrected Raphael.

"I can't believe it," replied Mrs. Trafford. "If she did, he let her, to avoid scandal."

"Not at all," protested Boris. "They come from a state which has queer, sentimental divorce laws, made for honest people instead of for hypocrites. They didn't get on well; so, the law let them go their separate ways—since God had obviously not joined them."

"I must look into it," said Mrs. Trafford, with a frown at Raphael and a significant side glance toward Lona. "People in our position can't afford to——"

"I have the honor to wish you good evening," said Boris with a formal bow. And before she could recover herself, he was gone.

"You *have* made a mess, mamma!" exclaimed Lona.

Mrs. Trafford seemed on the verge of hysterics. "Was there *ever* a more unfortunate evening!" she cried. Then: "But he'd not have been so touchy, if there wasn't something wrong."

Trafford came sauntering in and she explained the situation to him. He flamed in alarm and anger, impatiently cut off her explanations with, "You've got to straighten this, Lily. If Armstrong should hear of it, and be offended, it'd cost me—I can't tell you how much!"

Mrs. Trafford looked as miserable as she felt. "I'll send off a note apologizing to Raphael this very night," she said. "And in the morning I'll ask her to the opera. Why didn't you warn me?"

"Warn!" exclaimed Trafford, bustling up and down, and plucking at his neat little beard. "How was I to know? But I supposed you'd understand that we never have anybody—any man—here unless he's of use. It's all very well to be strict, Lily; but——"

"Let's not talk about it," wailed his wife. "I'll do my best to straighten it. I shan't sleep a wink to-night."

Lona—"the child"—slipped away, a smile on her lips—a cynical smile which testified that the lesson in life as it is lived in the full stench of "respectability," had not failed to impress her.

XII
"WE NEVER WERE"

For the first time in Armstrong's career, it was imperative that he concentrate his whole mind; and, for the first time, he could not. In the midst of conferences with Trafford, with Atwater even, his attention would wander; forgetful of his surroundings, he would stare dazedly at a slim, yet not thin, figure, framed in the heavy purple and gold curtains of a doorway—the figure of his former wife, of the recreated Neva, on the threshold of Mrs. Trafford's salon. He had the habit of judging himself impartially, and this newly developed weakness of character, as strange in its way as the metamorphosis of Neva, roused angry self-contempt; but the apparition persisted, and also his inability to keep his thoughts off it.

Passion he understood, but not its compulsion, still less its tyranny. Love—except love of mother and child—he regarded as a myth that foozled only the foolish. He had sometimes thought he would like a home, a family; but a glance at the surface of the lives of his associates was enough to put such sentimentalities out of his head. He saw the imbecilities of extravagance and pretense into which the wife and daughters plunged as soon as the wealth of the head of the family permitted, the follies into which they dragged the "old man"—how, in his own home, just as downtown, he was not a man but a purse. No, Armstrong had no disposition to become the drudge and dupe of a fashionable family. So, in his life he had put woman in what he regarded as her proper place of merest incident. He spent a great deal of time with women—that is, a great deal for so busy a man. He liked women better than he liked men because with them he was able to relax and lower his guard, where with men he always had the sense of the game. For intelligence in women he cared not at all. Beauty and a good disposition—those were the requirements. It was not as at a woman that he looked at this unbanishable figure—not with the longing, thought he, or even the admiration of the masculine for the feminine—simply with

wonder, a stupid stare, an endless repetition of the query, *Who* is it?

His vanity of self-poise was even more hard pressed to explain why he always saw, in sinister background to the apparition of Neva, the handsome, dandified face of Boris, strong, sensual, triumphant. He recalled what Lona Trafford had said of the painter. Yes, that explained it. Neva, guileless, inexperienced in the ways of the world, was being ensnared, all unsuspicious, by this rake. And, even though she might, probably would, have the virtuous fiber to stand out against him, still she would lose her reputation. Already people must be talking about her; so far as he could learn, no woman could associate with Raphael without it being assumed that she was not wasting his time. "The scented scoundrel!" muttered Armstrong. "Such men should be shot like mad dogs." This with perfect sincerity; with not a mocking suggestion that he himself had been as active in the same way as his time and inclination had permitted.

"Really, somebody ought to warn her," was naturally the next step. "What the devil do her people mean by letting her come here alone?" Yes, somebody ought to warn her. Of course, he couldn't undertake the office; his motive might be misunderstood. Still, it ought to be done. But—"Maybe, he's really in love with her—wants to marry her." This reflection so enraged him that he was in grave danger of discovering to himself the truth about his own state of mind. "Why not?" he hastily retorted upon himself. "What do I care? I must be crazy, to spend any time at all in thinking about matters that are nothing to me."

And he ordered the subject out of his mind. He was not surprised to discover that it had not obeyed him. Now, hatred of Boris became a sort of obsession with him. He found in, or imagined into, his memory picture of the painter's face, many repellant evidences of bad character. Whenever he heard Raphael's name, or saw it in a newspaper, he paused irritably upon it; he was soon in the habit of thinking of him as "that damned hound." Nor did this development unsettle his confidence in his freedom from heart interest in Neva; he was sure his antipathy toward the painter was the natural feeling of the normal man toward the abnormal. "Where's the man that wouldn't despise a creature who decks himself out with jewelry and wears rolling collars because he wants to show off his throat, and scents himself like a man-chasing woman?"

The longer he revolved it, the more clearly he saw the necessity that she be warned—and the certainty that his warning would be misunderstood. "I couldn't speak of him without showing my feelings, and women always misinterpret that sort of thing." He looked up her address; and, as he was walking to his hotel from the office in the late afternoon, or was strolling about after dinner, developing his vast and complex scheme to pile high the ruins of his enemies that he might rise the higher upon them, he would find himself almost or quite at the entrance to the apartment house where she lived. "I think I must be going crazy," he said to himself one night, when he had twice within two hours drawn himself from before her door. Then a brilliant idea came to him: "I'll go to see her, and end this. To put a woman out of mind, all that's necessary is to give her a thorough, impartial look-over. Also, in ten minutes' talk with her I can judge whether it would be worth while to warn her against that damned hound."

And at five the very next day he sent up his card. "She'll send down word she isn't at home," he decided.

He was astonished when the boy asked him into the elevator; he was confused when he faced at her door old Molly who had lived with them out in Battle Field. "Step in, sir," she said stiffly, as if he were a stranger, and an unwelcome one. He entered with his head lowered and a pink spot on either cheek. "What the devil am I doing here?" he muttered. "Yes, I'm losing my mind."

He heard indistinctly a man's voice in the room shut off by the curtains at the far end of the hall—evidently she had a caller. He went in that direction. "Is this the right way?" he called, hesitating at the curtain.

"Yes, here," came in Neva's voice. Had he not been expecting it, he would hardly have recognized it, so vibrant now with life.

He entered—found her and Boris. "I might have known *he'd* be here," he said to himself. "No doubt he's *always* here."

He ignored Boris; Boris stared coldly at him. "You two have met before?" said Neva, with a glance from one to the other, her eyes like those of a nymph smiling from the dark, dense foliage round a forest pool. "Yes, I remember. Let me give you some tea, Horace."

As she spoke that name, Boris set down his cup abruptly. He debated whether he should defy politeness and outsit the Westerner. He decided that to do so would be doubly unwise—would rouse resentment in Neva, who had had the chance to ask him to spare her being left alone with her former husband and had not; would give him an appearance of regarding the Westerner as an important, a dangerous person. With a look in his eyes that belied the smile on his lips, he

shook hands with her. "Until Thursday," he said. "Don't forget you're to come half an hour earlier." And Armstrong was alone with her, was entirely free to give her the "thorough, impartial lookover."

He saw his imagination had not tricked him at Trafford's—his imagination and her dress. The change in her was real, was radical, miraculous, incredible. It was, he realized, in part, in large part, a matter of dress, of tasteful details of toilet—hair and hands and skin not merely clean and neat but thoroughly cared for. This change, however, was evidently permanent, was outward sign of a new order of thought and action, and not the accident of one evening's effort as he had been telling himself. Their eyes met and his glance hastily departed upon a slow tour of the room; in what contrast was it to his own apartment, which cost so much and sheltered him so cheerlessly. "You are very comfortable here," said he. "That, and a great deal more."

"The Siersdorfs built this house," replied she. "They have ideas—especially Narcisse." He thought her wonderfully, exasperatingly self-possessed; his own blood was throbbing fiercely and her physical charms gave him the delicious, terrifying tremors of a boy on the brink of his first love leap.

"What is it that women"—he went on, surprised by the steadiness of his voice, "*some* women —do to four walls, a floor, and ceiling, and a few pieces of furniture to get a result like this? It isn't a question of money. The more one spends in trying to get it, the worse off he is."

"It seems to me," said she, "that, in arranging a place to live, the one thing to consider is that it's not for show or for company, but to live in—day and night, in all kinds of weather, and in all kinds of moods. Make it to suit yourself, and then it'll fit you and be like you—and those who care for you can't but be pleased with it."

"It does resemble you—here," said he. "And it doesn't suggest a palace or an antique store or a model room in a furniture display, or an auction room.... You work hard?"

His glance had come back to her, to linger on the graceful lines of her throat and slim, pallid neck, revealed by the rounding out of her tea-gown. Never before had he been drawn to note the details of a woman's costume. He would not have believed garments could be surcharged with all that is magnetic in feminine to masculine as was this dress of cream white edged with narrow bands of sable.

"It would be impossible not to work, with Raphael to spur one on," was her reply. Her accent in pronouncing that name gave him the desire to grind something to powder between his strong, white teeth. "The better I know him, the more wonderful he seems," continued she, a gleam in her eyes that would have made a Raphael suspect she was not unaware of the emotion Armstrong was trying to conceal. "I used to think his work was great; but now it seems a feeble expression of him—of ideas he, nor no man, could ever materialize for a coarse sense like sight."

"You don't like his work, then?" said Armstrong, pleased.

Neva looked indignant. "He's the best we have—one of the best that ever lived," exclaimed she. "I didn't mean his work by itself wasn't great, but that it seemed inadequate, compared with the man. When one meets most so-called great men—your great men downtown for example—one realizes that they owe almost everything to their slyness, that they steal the labor of the hands and brains of others who are superior to them in every way but craft and unscrupulousness. A truly great man, a man like Boris Raphael, dwarfs his reputation."

Armstrong suspected a personal thrust, a contrast between him and Boris, and was accordingly uncomfortable. "I'd like to see some of *your* work," said he, to shift the subject.

"Not to-day. I don't feel in the mood."

"You mean, you think I wouldn't care about it—that I never was interested in that sort of thing."

"Perhaps," she admitted.

He laughed. "There's truth in that." He was about to say, "I'm still just as much of a Philistine as I used to be"; but he refrained—something in her atmosphere forbade reminiscence or hint of any connection whatever between their present and their past.

"You're like Boris in one respect," she went on. "Nothing interests you but what is immediately useful to you."

"He's over head in love with you—isn't he?" Armstrong blurted.

Her face did not change by so much as a shade. She gave not an outward hint that she knew he had rudely flung himself against the barrier between them, to enter her inmost life on his own ruthless terms of masculine intolerance of feminine equality of right. She continued to look tranquilly at him, and, as if she had not heard his question, said, "You don't go out home often?"

The rebuke—the severest, the completest, a woman can give a man—flooded his face with

scarlet to the line of his hair. "Not—not often," he stammered. "That is, not at all."

"Father and I visit with each other every few weeks," she continued. "And I take the home paper." She nodded toward a copy of the Battle Field *Banner*, conspicuous on the table beside him. "Even the advertisements interest me—'The first strawberries now on sale at Blodgett's'—you remember Blodgett, with his pale red hair and pale red eyes and pale red skin, and always in his shirt sleeves, with a tooth-brush, bristle-end up, in his vest pocket? And I read that Sam Warfield and his sister Mattie 'Sundayed' at Rabbit's Run, as if I knew and loved the Warfields."

This connecting of her present self with her past had the effect of restoring him somewhat. It established the bond of fellow-townsmen between them. "I too take the *Banner*," said he. "It's like a visit at home. I walk the streets and shake hands with the people. I'm glad I come from there—but I'm glad I came."

But he could not get his ease. It seemed incredible, not, as he would have expected, that they were such utter strangers, but that they had ever been even acquaintances. Not the present, but the past, seemed a trick of the imagination upon his sober senses. His feeling toward her reminded him of how he used to regard her when he, delivering parcels from his father's little store, came upon her, so vividly representing to him her father's power and position in the community that he could not see her as a person. While she continued to talk, pleasantly, courteously, as to an acquaintance from the same town, he tried to brace himself by recalling in intimate detail all they had been to each other; but by no stretch of fancy could he convince himself of the truth. No, it was not this woman who had been his wife, who had dressed and undressed before him in the intimacy of old-fashioned married life, who had accepted his embraces, who had borne him a child.

When he rose to go, it was with obvious consciousness of his hands and feet; and he more than suspected her of deliberately preventing him from recovering himself. "She's determined I shan't fail to learn my lesson," he thought, as he stood in the outer hall, waiting for the elevator, and recovering from his awkward exit.

A week, almost to the minute, and he came again. She received him exactly as before—like an old acquaintance. She had to do the talking; he could only look and listen and marvel. "I certainly wasn't so stupid," he said to himself, "that I wouldn't have noticed her if she had had eyes like these, or such teeth, or that form, or that beautiful hair." He would have suspected that she had been at work with the beauty specialists who, he had heard, were doing a smashing business among the women, had he not seen that her manners, her speech, the use of her voice, everything about her was in keeping with her new physical appearance; she had expanded as symmetrically as a well-placed sapling. The change had clearly come from within. There was a new tenant who had made over the whole house, within and without.

What seemed to him miracle was, like all the miracles, mysterious only because the long chain of causes and effects between beginning and end was not visible. There probably never lived a human being to whom fate permitted a full development of all his possibilities—there never was a perfect season from seed-time to harvest. The world is one vast exhibit of imperfect developments, physical, mental, moral; and to get the standard, the perfection that might be, we have to take from a thousand specimens their best qualities and put them together into an impossible ideal—impossible as yet. For one fairly well-rounded human being, satisfying to eye and mind and heart, we find ten thousand stunted, blighted, blasted. Each of us knows that, in other, in more favorable, in less unfavorable circumstances, he would have been far more than he is or ever can be. But for Boris, Neva might have gone through life, not indeed as stunted a development as she had been under the blight of her unfortunate marriage, but far from the rounded personality, presenting all sides to the influences that make for growth and responding to them eagerly. Heart, and his younger brother, Mind, are two newcomers in a universe of force. They fare better than formerly; they will fare better hereafter; but they are still like infants exposed in the wilderness. Some fine natures have enough of the tough fiber successfully to make the fight; others, though they lack it, persist and prevail by chance—for the brute pressure of force is not malign; it crushes or spares at haphazard. Again, there are fine natures—who knows? perhaps the finest of all, the best minds, the best hearts—that either cannot or will not conform to the conditions. They wither and die—not of weakness, since in this world of the survival of the fittest, the fit are often the weak, the unfit the strong. All around us they are withering, dying, like the good seed cast on stony ground—the good minds, the good hearts, the men and women needing only love and appreciation and encouragement, to shine forth in mental, moral, and physical beauty. Of these had been Neva.

Boris, with eyes that penetrated all kinds of human surfaces and revealed to him the realities, had seen at first glance what she was, what she could be, what she was longing and striving to be against the wellnigh hopeless handicaps of shyness and inexperience and solitude. For his own sybarite purposes, material and selfish, from mere wanton appetite, he set his noble genius to helping her; and the creative genius finds nothing comparable in interest to the development of the human plant, to watching it sprout and put forth leaves, blossoms, flowers, perfume, spread into an individuality.

Every day there was some progress; and now and then, as in all nature, there were days when overnight a marvelous beautiful change had occurred. In scores on scores of daily conversations, between suggestions or instructions as to painting, much of the time consciously, most effectively and most often unconsciously, never with patronage or pedantry, he encouraged and trained her to learn herself, the world, the inner meaning of character and action—all that distinguishes fine senses from coarse, the living from the numb, all that most of us pass by as we pass a bank of wild flowers—with no notion of the enchanting history each petal spreads for whoever will read. Boris cleared away the weeds; he softened the soil; he gave the light and the air access. And she grew.

But Armstrong had no suspicion of this. Indeed, if he had been told that Boris Raphael, cynic and rake, had been about such an apparently innocent enterprise, he would have refused to believe it; for the Raphael temperament, the temperament that is soft and savage, sympathetic to the uttermost refinement of delicacy and appreciation, and hard and cruel as death, was quite beyond his comprehension. Armstrong, looking at Neva, saw only the results, not the processes; and he could scarcely speak for marvel, as he sat, watching and listening. "May I come again?" he asked, when he felt he must stay no longer.

"I'm usually at home after five."

Her tone was conventional—alarmingly so. With a pleading gesture of both hands outstretched and a youthful flush and frank blue eyes entreating, he burst out, "I have no friends—only people who want to get something out of me—or whom I want to get something out of. Can't you and I be friends?"

She turned abruptly away to the window. It was so long before she answered that he nerved himself for an overwhelming refusal of his complete, even abject surrender with its apology for the past, the stronger and sincerer that it was implied and did not dare narrow itself to words. When she answered with a hesitating, "We might try," he felt as happy as if she had granted all he was concealing behind that request to be tolerated. He continued in the same tone of humility, "But your life is very different from mine. I feared— And you yourself— I can't believe we were ever—anything to each other."

There was her opportunity; she did not let it slip. She looked straight into his eyes. "We never were," she said, and her eyes piercing him from their long, narrow lids and deep shadowing lashes forbade him ever to forget it again.

He returned her gaze as if mesmerized. Finally, "No, we never were," he slowly repeated after her. And again, "We never were," as if he were learning a magic password to treasures beyond those of the Forty Thieves.

He drew a long breath, bowed with formal constraint, and went; and as he walked homeward he kept repeating dazedly, "We never were—never!"

XIII
OVERLOOK LODGE

Overlook Lodge was Amy's first real success at amusing those interminable hours of hers that were like a nursery full of spoiled children on a rainy day. Every previous device, however well it had begun, had soon been withered and killed by boredom, nemesis of idlers. Overlook was a success that grew. It began tediously; to a person unaccustomed to fixing the mind for longer than a few minutes, the technical part of architecture comes hard. But before many months Overlook had crowded out all the routine distractions; instead of its being a mere stop-gap between them, they became an irritating interruption to its absorbing interest. It even took the sharp edge off her discomfiture with Armstrong; for interest is the mental cure-all. She dreaded a return of her former state, when an empty hour would make her walk the floor, racking her brains for something to do; she spun this occupation out and out. Narcisse Siersdorf lost all

patience; the patience of feminine with feminine, or of masculine with masculine, is less than infinite. "We'll never get anywhere," she protested. "You linger over the smallest details for weeks, and you make all sorts of absurd changes that you know can't stand, when you order them."

Narcisse did not comprehend the situation. Who with so much to do that the months fairly flash by, can sympathize with the piteous plight of those who have nothing to do and all the time in the world to do it? Alois was not so unsympathetic. When the Overlook plans were begun, he was away; but, soon after his return, Amy fastened upon him, and presently he had abandoned all other business of the firm to his sister, that he might devote himself to making this work "really great."

"Concentration's the thing," said he to Narcisse, in excusing himself to her—and to himself. "Miss Fosdick has the true artistic spirit. She is willing to let me give full play to my imagination, and she interferes only to help and to stimulate. I feel I can afford to devote an unusual amount of time and thought. When the work is done, it'll be a monument to us."

Narcisse gave him a queer glance, and her laugh was as queer as her eyes. He colored and frowned—and continued to dawdle with Amy over the plans. It was not his fault, nor hers, that the actual work finally did begin; it was the teasing of her father and Hugo about these endless elaborations of preparation. "When Overlook is begun" became the family synonym for never. She and Alois suddenly started the work, and pushed it furiously.

The site selected had nothing to recommend it but a view that was far and away the most extensive and varied in that beautiful part of New Jersey—mountains, hills, plains, rivers, lakes, wildernesses, villages, farms, two cities—a vast sweep of country, like a miniature summary of the earth's whole surface. But Overlook Hill was in itself barren and shapeless. Many times, rich men in search of places where they could see and be seen had taken it under consideration; but always the natural difficulties and the expense had discouraged them. Fosdick had bought the site before investigating; he had been about to sell, when Amy took Narcisse out there. The builder instantly saw, and unfolded to Amy, a plan for making the hill as wonderful in itself as in its prospect; and that original inspiration of hers was the basis of all that was done.

When Amy and Alois did set to work, they at once put into motion thousands of arms and wheels. The day came when the whole hill swarmed with men and carts, with engines and hoisting machines and steam diggers and blasting apparatus; and the quiet valley resounded with the uproar of the labor. Amy took rooms at the little hotel in the village, had them costlily refurnished, moved in with a cook and staff of servants; Alois came out every morning, even Sundays. The country people watched the performance in stupefaction; it was their first acquaintance with the audacities upon nature which modern science has made possible. And presently they saw a rugged cliff rise where there had been a commonplace steep, saw great terraces, slopes, levels, gentle grades, supersede the northern ascents of Overlook. The army of workmen laid hold of that huge upheaval of earth and rock and shaped it as if it had been a handful of potter's clay.

Near the base of the cliff ran the river; barges laden with stone began to arrive—stone from Vermont and from Georgia, from Indiana, from Italy. A funicular clambered up the surface of the cliff; soon its cars were moving all day, bearing the stone to the lofty top of the hill; and there appeared the beginnings of foundations—not of a house alone, but of a dozen buildings, widely separated, and of terraces and lake bottoms and bridges—for a torrent, with several short falls and one long leap, was part of the plans. At the same time, other barges, laden with earth and with great uprooted living trees, arrived in interminable procession, and upon bare heights and slopes now began to appear patches of green, clumps of wood. And where full-grown transplanted trees were not set out, saplings were being planted by the hundreds. As the stone walls rose, sod was brought—acres of grass of various kinds; and creepers and all manner of wild growing things to produce wilderness effects in those parts of the park which were not to be constructed with all the refinements of civilization. These marvels of nature-manufacture were carried on in privacy; for the very first work had been to enclose the hill, from cliff edge round to cliff edge on the other side, with a high stone wall, pierced by only two entrances—one, the main entrance with wrought-iron gates from France, and a lodge; the other, the farm or service entrance, nearer the village and the river.

Amy and Alois had begun as soon as the frost was out of the ground. By June they had almost all the trees planted. The following spring, and the transformation was complete. Overlook Hill, as it had been for ages, was gone; in its place was a graceful height, clad in a thousand shades of green and capped by a glistening white bastionlike building half hid among trees that looked as if

they had been there a century at least. Indeed, except the buildings, nothing seemed new, everything seemed to belong where it was, to have been there always. The sod, the tangle of creepers and underbrush on the cliff and in the ravines, the cliff and the ravines themselves, all looked like the product of nature's slow processes. The masonry, the roads, the drives—signs of age and of long use. One would have said that the Fosdicks were building on an old place, a house better suited to modern conditions than some structure, dating from Revolutionary days at least, which must have stood in those venerable surroundings and had been torn down to make room for the new.

"The buildings are going to look too new," said Alois. And he proceeded to have them more artfully weather-stained.

Narcisse had preached the superiority of small houses to Amy until she had convinced her. So, Overlook Lodge, while not so small as it looked, was still within the sane limits for a private house. And the interior arrangements—the distribution of large rooms and less, of sunny rooms, of windows, of stairways, of closets—were most ingenious. No space was wasted; no opportunity for good views from the windows or for agreeable lines, without or within, was neglected. Through and through it was a house to be lived in, a house whose comfort obtruded and whose luxury retired.

In the woodwork, in the finishing of walls and ceilings, in the furniture, Alois followed out the general scheme of the appearance of an old-established residence, a family homestead that had sent forth many generations. Before a stone had been blasted at Overlook, the furniture and the woven stuffs were designed and manufacturing. While the outer walls of the house were finishing, the rooms were beginning to look as if they had been lived in long. There was nothing new-looking anywhere except the plumbing; nothing old-looking, either. The air was that of things created full grown, things which have not had a shiny, awkward youth and could not have a musty, rickety, rotten old age.

There came a day when the last rubbish was cleared, when the last creeper was in leaf, the last flower in bloom, when the grass and the trees seemed green with their hundredth summer, when the settees and chairs and hammocks were on the verandas and porticos as if they had been there for many a year, when no odor of fresh paint or varnish or look of newness could be detected anywhere about the house—and the "work of art" was finished. Alois and Amy, in an automobile, went over every part of the grounds, examined them from without and from within; then they made a tour of the house, noting everything. Changes, improvements, could be made, would be made; but the work as a work was finished. They seated themselves on a veranda overlooking the valley, and listened to the rush of the torrent, descending through the ravines, in banks of moss and wild flowers, to spring from the edge of the cliff. Amy burst into tears.

"You're very tired, aren't you!" said Alois sympathetically. There were tears in his eyes.

"No, that isn't it," she answered, her face hidden—she knew she didn't look at all well when she was crying.

"I understand," said he. "There's something tragic about finishing anything. It's like bringing up a child, and having it marry and go away." He sighed. "Yes, we're done."

"I feel horribly lonely," she cried. "I've lost my occupation. It's the first great real sorrow of my life. I wish we hadn't been in such a hurry! We might have made it last a year or two longer."

"I wish we had!"

"You can't wish it as I do. You will go on and build other houses. You have a career. It seems to me that *I've* come to the very end."

"You don't realize," he said hesitatingly, "that it was the personal element in this that gave—that gives it its whole meaning, to me. I was working with you and—for you."

He glanced at her eagerly, but with a certain timidity, for some sign that would encourage him. A hundred times at least, in those months when he had spent the whole of almost every day with her, he had been on the point of telling her what was in his heart, why he was so tireless and so absorbed in their task. But he had never had the courage to begin. By what he regarded as a malicious fatality, she had always shifted the conversation to something with which sentiment would not have harmonized at all. Apparently she was quite unconscious that he was a man; and how she could be, when he was so acutely alive to her as a woman, he could not understand. Sometimes he thought she was fond of him—"as fond as a nice girl is likely to be, before the man declares himself." Again, it seemed to him she cared nothing about him except as an architect. Her wealth put around her, not only physically but also mentally, a halo of superiority. He could not judge her as just a woman. He always saw in her the supernal sheen of her father's millions. He knew he had great talent; he was inordinately vain about it in a way—as talented people are

apt to be, where they stop short of genius, which—usually, not always—has a true sense of proportion and gets no pleasure from contrasting itself with its inferiors. He would have been as swift as the next man to deny, with honest scorn, that he was a wealth worshiper; and as he was artist enough to worship it only where it took on graceful forms, he could have made out a plausible case for himself. Amy, for example, was not homely or vulgar—or petty. She had good ideas and good taste and concealed the ugly part of her nature as dexterously as by the arrangement of her hair she concealed the fact that it was neither very long nor very thick. Besides, in her intercourse with Alois, there was no reason why any but the best side of her should ever show.

Narcisse gave over trying to make him sensible where Amy was concerned, as soon as she saw upon what he was bent. "He wouldn't think of her seriously if she weren't rich," she said to herself. "But, since he is determined to take her seriously, it's better that he should be able to delude himself into believing he loves her. And maybe he does. Isn't love always nine tenths delusion of some sort?" So, she left him free to go on with Amy, to love her, to win her love if he could. But—could he? He feared not. That so wonderful a creature, one who might marry more millions and blaze, the brightest star in the heavens of fashionable New York, should take him—it seemed unlikely. "She ought to prefer congeniality to wealth," thought he, "but"—with an unconscious inward glance—"it's not in human nature to do it."

As they sat there together in the midst of their completed work, he waiting for some hopeful sign, she at least did not change the subject. "Hasn't what we've been doing had any—personal interest for you?" he urged.

She nodded. "Yes, I owe my interest in it to you," she conceded. But she went on to discourage him with, "We have been *such* friends. Usually, a young man and a young woman can't be together, as have we, without trying to marry each other."

"That's true," assented he, much dejected. Then, desperately, "That's why I've put off saying what I'm going to say until the work should be done."

"Oh!" she exclaimed. "Don't say it, please—not now."

"But you must have known," he pleaded.

"I never thought of it," replied she with an air of frankness that convinced him.

"Well—won't you think of it—now?"

"Not to-day," was her answer, in the tone a woman uses when she is uncertain and wishes to convince herself that she is certain. She rose and crossed to the edge of the veranda.

In such circumstances, when the woman turns her back on the man, it is usually to signify that she has a traitor within, willing to yield to a surprise that which could not be won by a direct assault; and, had Alois's love been founded in passion instead of in interest, he would not have followed her hesitatingly, doing nothing, simply saying stumblingly: "I don't wish to annoy you. But let me say one thing—Amy—I love you, and to get you means life to me, and not to get you means the death of all that is really me. I think I could make you happy—you who are so interested in what is my life work. It must be our life work."

"I've thought of that," responded she softly. "But, not to-day—not to-day." A pause during which she was hoping, in spite of herself, that he would at least insist. When he remained silent and respectful, she went on: "Don't you think we may let father and Hugo come?"

"By all means. Everything is ready." And they went back to talking of the work—of the surprise awaiting Fosdick.

Fosdick had gratified her and delighted himself by playing the fondly indulgent father throughout the building of Overlook. He had put the widest limits on expense, he had asked no questions; he had let her keep him ignorant of all that was being done. It was a remarkable and most characteristic display of generosity. When a man earns a fortune by his own efforts, by risking his own property again and again, he is rarely "princely" in his generosity. But with the men who grow rich by risking other people's money in campaigns against rival captains of finance and industry who are also submitting to the fortunes of commercial war little or nothing that is rightfully theirs, then the princely qualities come out—the generosity with which the prince wastes the substance of his subjects in luxury, in largesse, and in wars. Fosdick felt most princely in relation to the properties he controlled. Whatever he did, if it was merely eating his breakfast or consulting a physician when he was ill, he did it for the benefit of the multitude whose money was invested in his various enterprises. Thus, when he took, he could take only his own; when he gave, he was "graciously pleased" to give up his own.

This simple, easy, and most natural theory reduced all divisions of profits, losses, expenses, to mere matters of bookkeeping. If his losses or expenses were heavy, the dividends to policy

holders and stockholders must be small—clearly, he who had done his best and had acted only for the good of others ought not to cripple or hamper his future unselfish endeavors. If the profits were large—why dribble them out to several hundred thousand people who had done nothing to make them, who did not deserve, did not expect, and would not appreciate? No; the extra profits to the war-chest—which was naturally and of necessity and of right in the secure possession of the commander-in-chief. So, Fosdick, after the approved and customary manner of the princely industrial successors to the princely aristocratic parasites on mankind, was able to indulge himself in the luxury of generosity without inflicting any hardship upon his conscience or upon his purse.

The distribution of the cost of the new house had presented many nice problems in bookkeeping. Some of the expense—for raw materials, notably—was merged into the construction accounts of the O.A.D. and two railway systems; but the largest part was covered by the results of two big bond deals and a stock manipulation. This part appeared on the records as an actual payment by Fosdick out of his own private fortune; but on the other side of the ledger stood corresponding profits from the enterprises mentioned, and these profits, on careful analysis, were seen to have come from the fact that, when profits were to be distributed, Fosdick the private person was in no way distinguishable from Fosdick the trustee of the multitude.

If the old man had not had confidence in his daughter's good sense and good taste and in Siersdorf's ability, he would not have given them the absolutely free hand. It was, therefore, with the liveliest expectations that he took the train for Overlook. As he and Hugo descended at the station, they looked toward Overlook Hill, so amazingly transformed. "Well, you've certainly done *something*!" he exclaimed to Amy, as she came forward to meet him. "Why, I'd not have known the place. Splendid! Superb!" And he kissed her and shook hands warmly with Alois.

On the way through the village in the auto, he gushed a stream of enthusiasm and comment. "That cliff, now—what a fine idea! And the cascade—why, you've doubled the value of real estate throughout this region. I must quietly gather in some land round here— You are in on that, Siersdorf. The railway station must be improved. I'll see Thorne—he's president of the road and a good friend of mine—he'll put up a proper building—you must draw the plans, Siersdorf. This village—it's unsightly. We must either wipe it out or make it into a model."

His enthusiasm continued at the boiling point until they ascended the hill and had the first full view of the house. Then his face lengthened and he lapsed into silence. Hugo was not so considerate. "Do you mean to tell me *this* is the house?" demanded he of Amy. "Why, it's a cottage. How ridiculous to put such a climax to all these preparations!"

Amy's eyes flashed and she tossed her head scornfully.

Hugo continued to look and began to laugh. "Ridiculous!" he repeated. "Don't you think so, father?"

"It is hardly what I expected," confessed Fosdick. "It isn't done yet, is it, Amy?"

"Yes, it's done," she said angrily. "And it's the best thing about the place. I don't want you to say anything more until you've gone over it. The trouble with you and Hugo is that your taste has been corrupted by the vulgarity in New York. You don't appreciate the difference between beauty and ostentation. Mr. Siersdorf has built a house for a gentleman, not for a multimillionaire."

That silenced them; and in silence she led the way into and through the house, by a route that would present all its charms and comforts in effective succession. She made no comments; she simply regulated the speed of the tour, trusting to their eyes to show them what she could not believe any eyes could fail to see. At the veranda commanding the most magnificent of the many views, she brought the tour to an end. The luncheon table was there, and she ordered the servants to bring lunch. And a delicious lunch it was, ending with wonderful English strawberries, crimson, huge, pink-white within and sweet as their own fragrance—"grown on the place," explained Amy, "and this cream is from our own dairy down there."

"I take it all back," said Fosdick. "You and Siersdorf were right. Eh, Hugo?"

"It's better than I thought," conceded Hugo. "There certainly is a—a tone about the house that I've not often seen on this side of the water."

"And there's a comfort you've never seen on the other side," said Amy. "You are satisfied, father?"

"Satisfied!" exclaimed Fosdick. "I'm overwhelmed."

And when they had had coffee, which, Hugo said, reminded him of the Café Anglais at Paris, Siersdorf took them for a second tour of the house, pointing out the conveniences, the luxuries, the evidences of good taste, expanding upon them, eulogizing them, feeling as he talked that he had created them. "A gentleman's home!" he cried again and again. "It'll be a rebuke to all these

vulgarians who are trying to show how much money they've got. Why, you never think, as you walk around here, 'How much this cost,' but only, 'How beautiful it is, and how comfortable.' A house for a gentleman. A gentleman's *home*—that's what I call it."

At each burst of enthusiasm from her father, Amy beamed on Alois. And Alois was dizzy with happiness and hope.

XIV
WOMAN'S DISTRUST—AND TRUST

Having got what she wanted of Alois, Amy now permitted her better nature to reproach her for having absorbed him so long and so completely. She assumed Narcisse was blaming, was disliking, her for it; and, indeed, Narcisse had been watching the performance with some anger and more disgust. Before Alois came upon the scene, and while Amy was still in the first flush of enthusiasm for her new friend, Narcisse had begun to draw back. She saw that Amy, like everyone who has always had his own way and so has been made capricious, was without capacity for real friendship. If she had thought Amy worth while, she would have held her—for Narcisse was many-sided and could make herself so interesting that few indeed would not have seemed tame and dull after her. But she decided that Amy was not worth while; and to cut short Amy's constant attempts to interfere between her and her work, she emphasized her positive, even aggressive, individuality, instead of softening it. Servants, fortune-hunters, flatterers, the army of parasites that gathers to swoop upon anyone with anything to give, had made Amy intolerant of the least self-assertiveness; and to be a very porcupine of prickly points; Narcisse had only to give way to her natural bent for the candid.

For example, Narcisse had common sense—like most people of good taste; for, is not sound sense the basis of sound taste, indeed the prime factor in all sound development of whatever kind? Now, there is nothing more inflammatory than steadfast good sense. It rebukes and mocks us, making us seem as stupid and as foolish as we fear we are. Narcisse would not eat things that did not agree with her; it irritated self-indulgent Amy against her, when they lunched together and she refused to eat as foolishly as did Amy. Again, Narcisse would not drive when she could walk, because driving was as bad for health and looks as walking was good for them. Amy knew that, with her tendency to fat, she ought never to drive. But she was lazy, doted on the superiority driving seemed to give, was nervous about the inferiority "the best people" attached to a woman's walking. So she persisted in driving, and ruffled at Narcisse for being equally persistent in the sensible course. It is the common conception of friendship that one's friend must do what one wishes and is no friend if he does not; Amy felt that way about it.

Alois had come back from abroad just in time to save the Fosdick architectural trade to the firm. Narcisse would soon have alienated it—and would have been glad to see it go; in fact, since she had realized where the Fosdick money came from, she with the greatest difficulty restrained herself from bursting forth to Alois in "impractical sentimentalities" which she knew would move him only against herself.

Amy expected Narcisse's enthusiasm toward Overlook to be very, very restrained indeed. "She must be jealous," thought Amy, "because she has had so little to do with it, and I so much." But she had to admit that she had misjudged the builder. It is not easy satisfactorily to praise to anyone a person or a thing he has in his heart; the most ardent praise is likely to seem cold, and any lapse in discrimination rouses a suspicion of insincerity. If Narcisse had not felt the beauty of what her brother and Amy had done, she could not have made Amy's enthusiasm for her flame afresh, as it did. Before Narcisse finished, Amy thought that she herself had not half appreciated how well she and Alois had wrought. "But it would never have been anything like so satisfactory," said she in a burst of impulsive generosity, "if you hadn't started it all."

"I wish I could feel that I had some part in it," said Narcisse, "but I can't, in honesty."

And she meant it. Those who have fertile, luxuriant minds rarely keep account of the ideas they are constantly and prodigally pouring out. Narcisse had forgotten—though Amy had not—that it was she who was inspired by that site to dream the dream that her brother and Amy had realized. It was on the tip of Amy's tongue to say this; but she decided to refrain. "I probably exaggerate the influence of what she said," she thought. "We saw it together and talked it over together, and no doubt each of us borrowed from the other"—let him who dares, criticise this, in a world that shines altogether by reflected lights.

As the two young women talked on, the builder gradually returned to her constrained attitude. She saw that Amy was taking to herself the whole credit for Overlook, was looking on Alois as simply a stimulant to her own great magnetism and artistic sense, was patronizing him as a capable and satisfactory agent for transmitting them into action. And this made her angry, not with Amy but with Alois. "Amy isn't to blame," she said to herself. "It's his fault. To please her he has been exaggerating her importance to herself, and he has succeeded in convincing her. She has ended up just where people always end up, when you encourage them to give their vanity its head." She tried to devise some way of helping her brother, of reminding Amy that he was entitled to credit for some small part of the success; but she could think of nothing to say that Amy would not misinterpret into jealousy either for herself or for her brother. When she got back to the offices, she said to him:

"If I were you, I'd not let a certain young woman imagine she has *all* the brains."

"What do you mean?" said he, clouding at once. He showed annoyance nowadays whenever she mentioned the Fosdicks.

"She'll soon be thinking you couldn't get along without her to give you ideas," replied Narcisse. "It's bad all round—bad for the woman, bad for the man—when he gets her too crazy about herself. She's likely to overlook his merits entirely in her excitement about her own."

"You are prejudiced against her, Narcisse," said Alois angrily. "And it isn't a bit like you to be so."

Narcisse, not being an angel, flared. "I'm not half as prejudiced against her as you'd be three months after you married her," she cried. "But you'll not get her, if you keep on as you're going now. Instead of showing her how awed you are by her, you'd better be teaching her that she ought to be in awe of you, that it's what *you* give her that makes her shine so bright."

And she fled to her own office, fuming against the folly of men and the silliness of women, and thoroughly miserable over the whole situation; for, at bottom she believed that such a woman as Amy must have feminine instinct enough fairly to jump at such a man as Alois, if there was a chance to attach him permanently; and, the prospect of Alois marrying a woman who could do him no good, who was all take and no give, put her into such a frame of mind that she wished she had the mean streak necessary to intriguing him and her apart.

It was on one of the bluest of her blue days of forebodings about Alois and Amy that Neva came in to see her; and a glance at Neva's face was sufficient to convince her that bad news was imminent. "What is it, Neva?" she demanded. "I've felt all the morning that something rotten was on the way. Now, I know it's here. Tell me."

"Do you recall Mrs. Ranier? She was at my place one afternoon——"

"Perfectly," interrupted Narcisse, "Amy Fosdick's sister."

"She took a great fancy to you. And when she heard something she thought you ought to know, she came to me and asked me to tell you. She said she knew you'd be discreet—that you could be trusted."

"I liked her, too," said Narcisse. "I think she can trust me."

"It's about—about—those insurance buildings," continued Neva, painfully embarrassed. "I'm afraid I'm rather incoherent. It's the first time I ever interfered in anyone else's business."

"Tell me," urged Narcisse. "I suppose it's something painful. But I'm good and tough—-speak straight out."

"Mrs. Ranier's husband is in the furniture business, and through that he found out there's a scandal coming. She says those people downtown will drag you and your brother in, will probably try to hide themselves behind you. She heard last night, and came early this morning. 'Tell her,' she said, 'not to let her brother reassure her, but to look into it—clear to the bottom.'"

Narcisse was motionless, her eyes strained, her face haggard.

"That's all," said Neva, rising. "I shouldn't have come, shouldn't have said anything to you, if I had not known that Mrs. Ranier has the best heart in the world, and isn't an alarmist."

Narcisse faced Neva and pressed her hands, without looking at her.

"If there is anything I can do, you have only to ask," said Neva, going. She had too human an instinct to linger and offer sympathy to pride in its hour of abasement.

"There's one thing you can do," said Narcisse, nervous and intensely embarrassed.

Neva came back. "Don't hesitate. I meant just what I said—anything."

Narcisse blurted it out: "Is Horace Armstrong a man who can be trusted? Is he straight?" Then, as Neva did not answer immediately, she hastened on, "Please forget what I asked you. It really doesn't matter, and——"

Neva interrupted her with a frank, friendly smile. "Don't be uneasy," she said. "He and I are

excellent friends. He calls often. I don't know a thing about him in a business way. But— Well, Narcisse, I'm sure he'd not do anything small and mean."

"That's all I wished to know."

A few minutes after Neva left, Narcisse, white but calm, sent for her brother. "How deeply have you entangled yourself in those fraudulent vouchers?" she asked, when they were shut in together.

He lifted his head haughtily. "What do you mean, Narcisse?"

"As we are equal partners, I have the right to know all the affairs of the firm. I want to see the accounts of those insurance buildings, at once—and to know the exact truth about them."

"You left that matter entirely to me," replied he, sullen but uneasy. "I haven't time to-day to go into a mass of details. It'd be useless, anyhow. But—I do not like that word you used—fraudulent."

She waved her hand impatiently. "It's the word the public will use, whatever nice, agreeable expression for it you men of affairs may have among yourselves. Have you signed vouchers, as you said you were going to do?"

"Certainly. And, I may add, I shall continue to sign them."

"Haven't you heard that that investigation is coming?"

He gave a superior, knowing smile. "Those things are always fixed up. There's a public side, but it's as unreal as a stage play. Fosdick controls this particular show."

"So I hear," said she, with bitter irony. "And he purposes to throw you to the wild beasts—you and me."

Siersdorf laughed indulgently. "My dear sister," he said, "don't bother your head about it." The idea seemed absurd to him: Fosdick sacrifice him, when they were such friends!—it was an insult to Fosdick to entertain the suspicion. "When the proper time comes," he continued, "I shall be away on business—and the matter will be sidetracked, and nothing more will be said about me. Trust me. I know what I am about."

"Yes, you will be away," cried she, suddenly enlightened. "And the whole thing will be exposed, and they'll have their accounts so cooked that the guilt will all be on you. And before you can get back and clear yourself, you will be ruined—disgraced—dishonored."

The situation she thus blackly outlined was within the possibilities; her tone of certainty had carrying power. A chill went through him. "Ridiculous!" he protested loudly.

"You have put your honor in another man's keeping," she went on. "And that man is a thief."

"Narcisse!"

"A thief!" she repeated with emphasis. "They don't call each other thieves downtown. They've agreed to call themselves respectabilities and financiers and all sorts of high-flown names. But thieves they are, because they're loaded down with what don't belong to them, money they got away from other people by lying and swindling. Is your honor *quite* safe in the keeping of a thief?"

"Narcisse!" repeated Alois, wincing again at that terse, plain word, rough and harsh, an allopathic dose of moral medicine, undiluted, uncoated.

"*I* don't think so," she pursued. "What precautions do you purpose to take?"

He looked at her helplessly. "If I say anything to Fosdick," said he, "he will be justified in getting furiously angry. He might think he had the right to act as you accuse him of plotting."

"But you must do something."

He shook his head. "I have trusted Fosdick," said he. "I still think it was wise. But, however that may be, the wise course now certainly is to continue to trust him."

"Trust him!" exclaimed Narcisse bitterly. "I might trust a thief who wasn't a hypocrite—he might not squeal on a pal to save himself. But not a Fosdick. A respectable thief has neither the honor of honest men nor the honor of thieves."

"Prejudice! Always prejudice, Narcisse."

"You will do nothing?"

"Nothing." And he tried to look calm and firm.

She went into her dressing room with the air of one bent on decisive action. He could but wait. When she came back she was dressed for the street.

"Where are you going?" he demanded in alarm.

"To save myself and—you," she replied with a certain sternness. It was unlike her to put herself first in speech—she who always considered herself last.

"Narcisse, I forbid you to interfere in this affair. I forbid you to go crazily on to compromising us both."

She looked straight into his eyes. "The time has come when I must use my own judgment," said she.

And, with that, she went; he knew her, knew when it was idle to oppose her. Besides—what if she should be right? In all their years together, as children, as youths, as workers, he had always respected her judgment, because it had always been based upon a common sense clearer than his own, freer from those passions which rise from the stronger appetites of men to befog their reason, to make what they wish to be the truth seem actually the truth.

"She's wrong," he said to himself. "But she'll not do anything foolish. She's the kind that can go in safety along the wrong road, because they always keep a line of retreat open." And that reflection somewhat reassured him.

Narcisse went direct to Fosdick at his office. As there was only one caller ahead of her, she did not have long to wait in the anteroom guarded by Waller of the stealthy, glistening smile. "Mr. Fosdick is very busy this morning," explained he. It was the remark he always made to callers as he passed them along; it helped Fosdick to cut them short. "The big railway consolidation, you know?"

"No, I don't know," replied Narcisse.

"Oh—you artists! You live quite apart from our world of affairs. But I supposed news of a thing of such tremendous public benefit would have reached everybody."

Narcisse smiled faintly. She could not imagine any of these gentlemen, roosted so high and with eyes training in every direction in search of prey, occupying themselves for one instant with a thing that was a public benefit, except in the hope of changing it into a "private snap."

"It's marvelous," continued Waller, "how Fosdick and these other men of enormous wealth go on working for their fellow men when they might be taking their ease and amusing themselves."

"Amusing themselves—how?" asked she.

"Oh—in a thousand ways."

"I'm afraid they'd find it hard to pass the time, if they didn't have their work," said she. "The world isn't a very amusing place unless one happens to have work that interests him."

"There's something in that—there's something in that," said Waller, in as good an imitation as he could give of his master's tone and manner. It had never before occurred to him to question the current theory that, while poor men toiled for bread and selfishness, rich men refrained from boring themselves to death in idling about, only because they passionately yearned to serve their fellow beings.

"Do you still teach a class in Mr. Fosdick's Sunday school?"

"I'm assistant superintendent now," replied he.

"That's good," said she, as if she really meant it. She was feeling sorry for him. He had worked so long and so hard, and had striven so diligently to please Fosdick in every way; Fosdick had got from him service that money could not have bought. And the worst of it was, Fosdick had never tried to find a money expression for it that was anything like adequate, but had ingeniously convinced poor Waller he was more than well paid in the honor of serving in such an intimate capacity such a great and generous man. The mitigating circumstance was that Fosdick firmly believed this himself—but Narcisse that day was not in the humor to see the mitigations of Fosdick.

And now Fosdick himself came hurrying in, eyes alight, strong face smiling—"Miss Siersdorf—this is a surprise! I don't believe I ever before saw you downtown—though, of course, you must have come." He looked at her with an admiration that was genuine. "Excuse an old man for saying it, but you are so beautifully dressed—as always—and handsome—that goes without saying. Come right in. You can have all the time you want. I know you—know you are a business woman. Now, that man who was just with me—Bishop Knowlton—a fine, noble man, with a heart full of love for God and his fellows—but not an idea of the value of a business man's time. Finally I had to say to him, 'I'll give you what you ask—and I'll double it if you don't say another word but go at once.'"

They were now in the innermost room, and Fosdick had bowed her into a chair and had seated himself. "I came to see you," said Narcisse, formal to coldness, "about the two office buildings—about the accounts our firm has been approving."

"Oh, but you needn't fret about them," said Fosdick, in his bluff, hearty, offhand manner. "Your brother is looking after them."

"Then they are all right?" she said, fixing her gaze on him.

"Why, certainly, certainly. I have absolute confidence in your brother. Have you seen Overlook? Yes—of course—my daughter told me. You delighted her by what you said. It is

beautiful——"

"To keep to the accounts, Mr. Fosdick," Narcisse interrupted, "I am not satisfied with our firm's position in the matter."

"My dear young lady, talk to your brother about that. I've a thousand and one matters. I really know nothing of details, and, as you are perhaps aware, my interest in the O.A.D. is largely philanthropic. I can give but little of my time."

"I've come," said Narcisse, as he paused for breath, "to get from you a statement relieving us from all responsibility as to those accounts, and authorizing us to sign them as a mere formality, to expedite their progress."

Fosdick laughed. "I'd like to do anything to oblige you," said he, "but really, I couldn't do that. You must know that I have nothing to do with the buildings—with the details of the affairs of the O.A.D."

"You gave us the contracts," said Narcisse.

"Pardon me, *I* did not give you the contracts. They were not mine to give. What you mean to say is that I used for you what influence I have. It was out of friendship for you and your brother."

There he touched her. "We had every reason to believe that we got the contracts solely because our plans were the most satisfactory," said she coldly. "If we had suspected that friendship had anything to do with it, we should certainly have withdrawn. I assure you, sir, we feel under no obligation—and my present purpose is to prevent you from putting yourself under obligation to us."

"I don't quite follow you," said Fosdick, most conciliatory.

"There has been some kind of—'bookkeeping,' I believe you call it—in connection with the payments for the work on those buildings. If we were to aid you in your—'bookkeeping,' you would certainly be under heavy obligations to us. We cannot permit that."

Fosdick laughed with the utmost good nature. "I see you misunderstood some remarks I made to you and your brother one day at my house. However, anything to keep peace among friends. I'll do as you wish."

His manner was so frank and so friendly, and his concession so unreserved, that Narcisse was surprised into being ashamed of her suspicions. "I believe 'Lois is right," she said to herself. "I've been led astray by my prejudice."

Those shrewd old eyes of Fosdick's could not have missed an opportunity for advantage so plain as was written on her honest face. He hastened to score. "I'll dictate it to Waller," said he, rising, "when he comes in to round up the day. You'll get it in the early morning mail. Good-by. You don't come to see us up at the house nearly often enough—at least, not when I'm there." He had opened the door. "Waller, conduct Miss Siersdorf to the elevator. Good-by, again."

With nods and smiles he had cleared himself of her, easily, without abruptness, rather as if she were hurrying him than he her. And Waller, quick to take his cue, had passed her into the elevator before she was quite aware what was happening. Not until she was on the ground floor and walking toward the door did her mind recover. "What have you *got*?" it said, and promptly answered, "Nothing—for, what is a promise from Josiah Fosdick?" That seemed cynical, unjust; as Fosdick not only was by reputation a man of his word, but also had always kept his word with her. But she stopped short and debated; and it was impossible for her to shake her conviction that the man meant treachery. "He'll sacrifice us," she said to herself, "if it's necessary to save intact the name and fame of Josiah Fosdick—or even if he should think it would be helpful." What were two insignificant mere ordinary mortals in comparison with that name and fame, that inspiration to honesty and fidelity for the youth of the land, that bulwark of respectability and religion—for, as all the world knows, the eternal verities are kept alive solely by the hypocrites who preach and profess them; if those "shining examples" were exposed and disgraced, down would crash truth and honor. No, Josiah Fosdick was not one to hesitate before the danger of such a cataclysm. Further, she felt that he had been plotting while he and she were talking and had found some way to pinion her and her brother during the day he had gained. "To-morrow morning," she decided, "I'll not get the paper, and it'll be useless to try to get it. Something must be done, and at once."

She turned back, reëntered the elevator. "To Mr. Armstrong," she said.

Armstrong, whom she knew but slightly, received her with great courtesy, and an evident interest that in turn roused her curiosity. "It's as if he knew about our affairs," she thought. To him she said, "I want to see you a few minutes alone."

He took her into his inner room. "Well, what is it?" he asked, with the sort of abruptness that invites confidence.

She had liked what she had seen of him; her good impression was now strengthened. She thought there was courage and honesty in his face, along with that look of experience and capacity which is rarely seen in young faces, except in America with its group of young men who have already risen to positions of great responsibility. There was bigness about him, too-bigness of body and of brow and of hands, and the eyes that go with large ways of judging and acting—eyes at once keen and good-humored. A man to turn a shrewd trick, perhaps; but it would be exceedingly shrewd, and only against a foe who was using the same tactics. Half confidences are worse than none, are the undoing weakness of the timid who, though they know they must play and play desperately, yet cannot bring themselves to play in the one way that could win. Narcisse flung all her cards upon the table.

"I've got to trust somebody," she said. "My best judgment is that that somebody is you. Here is my position." And she related fully, rapidly, everything except the source of her warning against Fosdick. She told all she knew about the unwarranted vouchers A. & N. Siersdorf had been approving—"at least, I think they are unwarranted," she said. "We know nothing about them."

"And why do you come to *me*?" said Armstrong when he had the whole affair before him from the first interview with Fosdick to and including the last interview.

"Because you are president of the O.A.D.," she replied. "We have nothing to conceal. You are the responsible executive officer. If you do not know about these things, you ought to be told. And I am determined that our firm shall not remain in its present false position."

Armstrong sat back in his chair, his face heavy and expressionless, as if the mind that usually animated it had left it a lifeless mask and had withdrawn and concentrated upon something within. No one ever got an inkling of what Armstrong was turning over in his mind until he was ready to expose it in speech. When he came back to the surface, he turned his chair until he was facing her squarely. His scrutiny seemed to satisfy him, for presently he said, "I see that you trust me," in his friendliest way.

"Yes," she replied.

"It's a great gift—a great advantage," he went on, "to make up one's mind to trust and then to do it without reserve.... I think you will not falter, no matter what happens."

"No," she said.

"Well—you came to just the right person. I don't understand it."

"Woman's instinct, perhaps."

He shook his head. "I doubt it. That's simply a phrase to get round a mystery. No, your judgment guided you somehow. Judgment is the only guide."

Narcisse had been debating; she could not see how it could possibly do any harm to mention Neva. "Before I came downtown," said she, "it drifted into my mind that I might have to come to you. So I asked Neva Carlin about you."

"Oh!" Armstrong settled back in his chair abruptly and masked his face. "And what did she say?"

"That she was sure you wouldn't do anything small or mean."

The big Westerner suddenly beamed upon her. "Well, she ought to know," said he with a blush and a hearty, boyish laugh. Then earnestly: "I think I can do more for you than anyone else in this matter—and I will. You must say nothing, and do nothing. Let everything go on as if you had no suspicion."

"But, when Mr. Fosdick does not send me the authorization?"

"Wait a few days; write, reminding him; then let the matter drop."

She reflected; the business seemed finished so far as she could finish it. She rose and put out her hand. "Thank you," she said simply, and again, with a fine look in her fine eyes, "Thank you."

"You owe me nothing," he replied. "In the first place, I've done nothing, and I can't promise absolutely that I can do anything. In the second place, you have given me some extremely valuable information. In return I merely engage not to use it to as great advantage as I might in some circumstances."

In the entrance hall once more, she wondered at the complete change in her state of mind. She now felt content; yet she had nothing tangible, apparently less than at the end of her interview with Fosdick—for he had promised something definite, while Armstrong had merely said, "I'll do my best." She wondered at her content, at her absolute inability to have misgiving or doubt.

XV
ARMSTRONG SWOOPS

About an hour after Narcisse left Fosdick, he sent for Westervelt, the venerable comptroller of the O.A.D. But Westervelt came before the message could possibly have reached him.

Westervelt's position—chief financial officer of one of the greatest fiduciary institutions of a world whose fiduciary institutions have become more important than its governments—would have made him in any event important and conspicuous; but he was a figure in finance large out of all proportion to his office. He was one of the stock "shining examples" of Wall Street. If industry was talked of, what more natural than to point to old Westervelt, for fifty years at his desk early and late, without ever taking a vacation? If honesty was being discussed, where a better instance of it than honest old Bill Westervelt, who had handled billions yet was worth only a modest three or four millions? If fidelity was the theme, there again was old Bill with his long white whiskers, refusing offer after offer of high stations because he was loyal to the O.A.D. Why, he had even refused the financial place in the Cabinet! If anyone had been unkind enough to suggest, in partial mitigation of this almost oppressive saintliness, that old Bill had no less than ninety-six relatives by blood and marriage in good to splendid berths in the O.A.D.; that he had put his brother, his two sons and his three sons-in-law in positions where they had made fortunes as dealers in securities for the O.A.D. and its allied institutions; that a Cabinet position at eight thousand a year, where such duties as were not clerical consisted in obeying the "advice" of the big financial lords, would have small charm for a man so placed that he was a real influence in the real financial councils of the nation—if such suggestions as these had been made, the person who made them would have been denounced as a cynic, gangrened with envy. If anyone had ventured to hint that, in view of the truly monstrous increase in the expenses of the O.A.D., old Bill's industry seemed to be bearing rather strange fruit for so vaunted a tree, and that his fidelity ought to have a vacation while expert accountants verified it—such insinuations would have been repelled as sheer slander, an attempt to undermine the confidence of mankind in the reality of virtue. So great was Westervelt's virtue that he himself had come to revere it as profoundly as did the rest of the world; it seemed to him that one so wholly right could do no wrong; that evil itself, passing through the crucible of that white soul of his, emerged as good.

Fosdick simply glanced at his old friend and associate as he entered. "Hello, Bill," he exclaimed. "I was just going to send for you. I want the Siersdorfs suspended from charge of those new buildings. And give the head bookkeeper of the real estate department a six months' vacation—say, for a tour of the world."

But Westervelt had not heard. He had dropped into a chair, and was white as his whiskers, and the hand with which he was stroking them was shaking. As he did not reply, Fosdick looked at him. "Why, Bill, what's the matter?" he cried, friendly alarm in voice and face. "Not sick?"

"I've been—suspended," gasped Westervelt. "I—suspended!"

Josiah stared at him. "What are you talking about?"

"Armstrong has just suspended me."

"Armstrong!" cried Fosdick. "Why, you're crazy, man! He's got no more authority over you than he has over me."

"He sent for me just now," said Westervelt, "and when I came in he looked savagely at me and said, 'Mr. Westervelt, you will take a vacation until further notice. I put it in that way to keep the scandal from becoming public. You can say you have become suddenly ill. You will leave the offices at once, and not return until I send for you.'"

Fosdick was listening like a man watching the fantastic procession of a dream which not even the wild imagination of a sleeper could credit. "You're crazy, Bill," he repeated.

"I laughed at him," continued Westervelt. "And then he said—it seems to me I must really be crazy—but, no, he said it—'We have reason to believe that the books are in wild, in criminal disorder,' he said. 'I have telegraphed for Brownell. He will be here in the morning to take charge.'"

Fosdick bounded to his feet. "Brownell! Why, he's Armstrong's old side-partner in Chicago. Brownell!" Fosdick's face grew purple, and he jerked at his collar and swung his head and rolled his eyes and mouthed as if he were about to have a stroke. Then he rushed to his bell and leaned upon the button. Waller came into the room, terror in his face. "Armstrong!" cried Fosdick. "Bring him here—instantly!"

But it was full ten minutes before Waller could find and bring him. In that time Fosdick's

mind asserted itself, beat his passion into its kennel where it could be kept barred in or released, as events might determine. "Caution—caution!" he said to Westervelt. "Let *me* do all the talking."

The young president entered deliberately, with impassive countenance. He looked calmly at Westervelt, then at Fosdick.

"I suppose you know what I want to see you about, Horace," Fosdick began. "Sit down. There seems to be some sort of misunderstanding between you and Westervelt—eh?"

Armstrong simply sat, the upper part of his big frame resting by the elbows upon the arms of his chair, a position which gave him an air of impenetrable stolidity and immovable solidity.

When Fosdick saw that Armstrong was determined to hold his guard, he went on, "It won't do for you two to quarrel. At any price we must have peace, must face the world, united and loyal. I want to make peace between you two. Westervelt has told me his side of the story. Now, you tell me yours."

"I suspended him, pending a private investigation—that's all," said Armstrong. And his lips closed as if that were all he purposed to say.

Fosdick's eyes gleamed dangerously. "You know, you have no authority to suspend the comptroller?" he said quietly.

"That's true."

"Then he is not suspended."

"Yes, he is," said Armstrong. "And on my way down here I looked in at his department and told them he was ill and wouldn't be back to-day."

Westervelt started up. "How dare you!" he shrilled in the undignified fury of the old.

"Bill, Bill!" warned Fosdick. Then to Armstrong, "The way to settle it is for Bill to go home for to-day. In the morning, he will return to his work as usual."

"Brownell will be here, will be in charge," said Armstrong. "If Westervelt returns, I'll have him put out."

"Will you permit me to ask the why of all this?" inquired Fosdick.

"The man's been up to some queer business," replied Armstrong. "The books have got to be straightened out, and it looks as if he'd have to disgorge some pretty big sums."

Westervelt groaned and fell heavily back into his chair. "That I should live to hear such insults to me!" he cried, and the tears rolled down his cheeks. Armstrong simply looked at him.

"You are mistaken, terribly mistaken, Horace," said Fosdick smoothly. "You have been woefully misled." He did not know what to do. He dared not break with Westervelt, the chief stay of his power over the staff of the O.A.D.; yet neither did he dare, just then and over just that matter, break with Armstrong.

"If Westervelt is innocent," replied Armstrong, "he ought to be laughing at me—for, if he's innocent, I have ruined myself."

"I know you have no honor, no pride," cried Westervelt. "But have you no sense of what honor and pride are? After all my years of service, after building high my name in this community, to be insulted by an adventurer like you! How do I know what you would cook up against me, if you had control of the books? Fosdick, we'll have the board together this afternoon, and suspend him!"

Fosdick saw the look in Armstrong's face at this. "No, no, Bill," he said. "We must sleep on this. By morning a way out will be found."

"By morning!" exclaimed Westervelt. "I'll not see the sun go down with a cloud shadowing my reputation."

"Leave me alone with my old friend for a few minutes, Horace," said Fosdick.

"Certainly," agreed Armstrong, rising.

"I'll come up to see you presently," Fosdick called after him, as he was closing the door. The two veterans were alone. Fosdick said, "That young man is a very ugly customer, Westervelt. We must go slowly if we are to get rid of him without scandal."

"All we've got to do is to throw him out," replied Westervelt. "What reputable man or newspaper would listen to him? And if he has hold of the books for a few weeks, a few days even, he can twist and turn them so that he will at least be stronger than he is now. The stupendous impudence of the man! Why did you ever let him get into the company?"

"Bad judgment," said Fosdick gloomily. "I had no idea he was so short-sighted or so swollen with his own importance. I saw only his ability. But we'll soon be rid of him."

"Can it be that he has gotten wind of our plans about him?" said Westervelt uneasily.

Fosdick waved his hand. "Nobody knows them but you and I. Impossible. I haven't even let Morris into that secret yet. Armstrong's quite sure of his ground—and he must be kept sure. When he goes, it must be with a brand on him that will make him as harmless a creature as there

is in the world."

"But the books—he must not get hold of the books," persisted Westervelt.

"I'll see to that. Can you suggest any way to keep him quiet, except pretending to give him his head at present?"

Westervelt reflected. Suddenly he cried out, "No, Josiah; I can't let him—anyone—handle those books. They're my reputation."

"But you have got them into good shape for the legislative investigation, haven't you?"

"Yes—certainly. But there are the private books!"

"Um," grunted Fosdick. "How many of them?"

"Three—beside the one I slipped into my pocket on my way down here. They're too big to take away."

"They must be destroyed," said Fosdick. "Go now and get them. Have them carried down here at once."

Westervelt hurried away. As he entered his office, he was astounded at seeing Armstrong seated at a side desk, dictating to a stenographer. At sight of Westervelt, Armstrong started up and went to meet him. "You ought not to be lingering here, Mr. Westervelt," he said, so that all the clerks could hear. "You owe it to yourself to take no such risk."

"I forgot a little matter," explained Westervelt confusedly. And he went uncertainly into his private office, had his secretary put the three ledgers and account books together and wrap them up. "Now," said he, "take the package down to Mr. Fosdick's office. I'll go with you."

As they emerged into the outer room, he glanced furtively and nervously at Armstrong; Armstrong seemed safely absorbed in his dictation. Just as the two reached the hall door, Armstrong, without looking up, called, "Oh, by the way, Mr. Westervelt—just a moment."

Westervelt jumped. "Go on with the books," said he in an undertone to his secretary. "I'll come directly."

Armstrong was looking at the secretary now. "Just put down the package, please," he said carelessly. "I wish to speak to the comptroller about it."

The young man, all unsuspicious of what was below the smooth surface, obediently put down the package. Armstrong drew Westervelt aside. "You are taking those three books, and the one I see bulging in your pocket, down to Mr. Fosdick, aren't you?"

"Yes," said Westervelt.

"Take my advice," said Armstrong. "Don't."

"It's merely a little matter I wish to go over with him—a few minutes," stammered Westervelt.

"I understand perfectly," said Armstrong. "But is it wise for you to put yourself in *anybody's* power? Don't hand all your weapons to a man who could use them against you—and, as you well know, would do it if he felt compelled. I could stop you from making off with those books. I'm tempted to do it—curiously enough, for your own sake. *I* don't need them."

Westervelt was studying Armstrong's frank countenance in amazement. "He expects me," he suggested uncertainly.

"Don't leave the books with him," repeated Armstrong. "Don't put yourself in his power." He looked at Westervelt with an expression like that of a man measuring a leap before taking it. "Take the books home," he went on boldly. "Fosdick has been cheating you for years. I will come to see you at your house to-morrow morning." And he returned to his dictation, leaving the old man hesitating in the doorway, thoughtfully fumbling in his long white whiskers with slow, stealthy fingers.

In the corridor, Westervelt said to his secretary, "I think I'll work over the matter at home. I'm not so sick as they seem to imagine. Jump into a cab and drive up to my house, and give the package to my wife. Tell her to take care of it."

When Fosdick saw him empty-handed, he was instantly ablaze. "Has that scoundrel——"

"No, no," explained his old friend, "I got the books, all right."

"Where are they?"

"I sent them uptown—up to my house."

"What the hell did you do that for?" cried Fosdick.

"I thought it best to have them where I could personally take care of them," said Westervelt, his heart bounding with delight. For Fosdick's unguarded tone had set flaming in him that suspicion which thoroughly respectable men always have latent for each other, in circles where respectability rests entirely upon deeds that in the less respectable or on a less magnificent scale would seem quite the reverse of respectable. They know how dear reputation is, how great sacrifices of friendship and honor even the most honorable and generous men will make to

safeguard it.

"Well, well," said Fosdick, heaving but oily of surface, and not daring to pursue the subject lest Westervelt should suspect him. "You sent them by safe hands?"

"By my secretary, and to my wife," said Westervelt.

They kept up a rather strained conversation for half an hour, chiefly devoted to abuse of Armstrong—Westervelt's abuse was curiously lacking in heartiness, though Fosdick was too busy with his own thoughts to note it. He suddenly interrupted himself to say: "Oh, I forgot. Excuse me a moment." And he went into the next room. He was gone three quarters of an hour. When he came back, he said, with not very convincing carelessness, "While I was out there talking with Waller, it occurred to me that, on the whole, the books'd be safer in my vaults. So I took the liberty of sending him up to get them. Your wife knows him."

Westervelt smiled in such a way that his white hair and beard and patriarchal features combined in an aspect of beautiful benevolence. "I fear he won't get them, Josiah," said he, chuckling softly.

"Then you'd better telephone her," said Fosdick.

"I have, Josiah," said his old pal, with a glance at the telephone on Fosdick's desk.

The veterans looked each at the other, Josiah reproachfully. "Billy, you don't trust even me," he said sadly.

"I trust no one but the Lord, Josiah," replied Westervelt.

XVI
HUGO SHOWS HIS METTLE

Fosdick did not go up to parley with the insurgent until after lunch, until he had thought out his game. He went prepared for peace, for a truce, or for war. "Horace," he began, "there are many phases to an enterprise as vast as this. You can't run it as you would a crossroads grocery. You have got to use all sorts of men and measures, to adapt yourself to them, to be broad and tolerant—and diplomatic. Above all, diplomatic." And he went on for some time in this strain of commercial commonplaces, feeling his way carefully. "Now, it may be true—I don't know, but it may be true," he ended, "that Westervelt, in conducting his part of the affairs, has taken wider latitude than perhaps might be tolerated in a man of less strength and standing. We must consider only results. On the other hand, it is just as well that we should know precisely what his methods have been."

At this Armstrong's impassive face showed a gleam of interest. "That's what *I* thought," said he.

"But it wouldn't do—it wouldn't do at all, Horace, for us to let an outsider like Brownell, at one jump, into the secrets of the company. Why, there's no telling what he would do. He might blackmail us, or sell us out to one of our rivals."

"What have you to propose?" said Armstrong, impatient of these puerile preliminaries. Fosdick was as clever at trickery as is the cleverest; but at its best the best trickery is puerile, once the onlooker, or even the intended victim, is on the alert.

"We must give the accounts a thorough overhauling," answered Fosdick. "But it must be done by our own people. I propose the ordinary procedure for that sort of thing—different men doing different parts of it piecemeal, and sending their reports to one central man who collates them. In that way, only the one man knows what is going on or what is found out."

"Who's the man?" asked Armstrong.

"It struck me that Hugo, being one of the fourth vice-presidents and so in touch with the comptroller's department, would most naturally step into Westervelt's place while he was away."

"Certainly," said Armstrong cordially. "Hugo's the very person."

Fosdick had not dismissed Westervelt's suggestion that Armstrong might be countermining so summarily as he had led Westervelt to believe; he did dismiss it now, however. "The young fool," he decided, "just wanted to show his authority." To Armstrong he said, "You and Hugo can work together."

"No, leave it to Hugo," said Armstrong. "I am content so long as it is definitely understood that I am not responsible. Let the Executive Committee meet and put Hugo formally in charge during Westervelt's absence."

Fosdick went up to Westervelt's house to see him a few days later; to his surprise the old

bulwark of public and private virtue seemed completely restored. And Fosdick, with a blindness which he never could account for, was content with his explanation that he had been thinking it over and had reached the conclusion that his interests were perfectly secure, so long as he had the four books. Without a protest he acquiesced in the appointment of Hugo. And so it came peacefully about that Hugo, convinced that no one had ever undertaken quite so important a task as this of his, set himself to investigating the whole financial department of the O.A.D. That is to say, he issued the orders suggested by his father, issued them to subordinates suggested by his father, and brought to his father the reports they made to him.

On the third or fourth day of Westervelt's "illness," Fosdick caught a cold which laid him up with a ferocious attack of the gout. Most of the reports which the subordinates brought to Hugo he did not understand; but he felt that it was his duty to examine them, and spent about three of the four hours he gave to business each day in marching his eye solemnly down the columns of figures and explanations. And thus it came about that he discovered Armstrong's "crime"—twenty-five thousand dollars, which had been paid to Horace Armstrong on his own order and never accounted for; a few months later, a second item of the same size and mystery; a few months later, a third; a fourth, a fifth, a sixth and so on, until in all Armstrong had got from the company on his own order no less than three hundred and fifty thousand dollars for which he never accounted. "A thief!" exclaimed Hugo. "I might have known! These low-born fellows of no breeding, that rise by impudence and cunning, always steal."

Hugo did not go to his father with his startling discovery of this shameful raid on the sacred funds of the widows and orphans of the O.A.D. "I'll not worry the governor when he's ill," he reasoned. "Besides, he's far too gentle and easygoing with Armstrong. No, this is a matter for me to attend to, myself. When it's all over, the governor'll thank me. Anyhow, it's time I showed these people downtown that I understand the game and can play it." And Hugo sent for Armstrong.

Not to come to him at his office; but to call on him at his apartment on the way downtown: "Dear Sir—Mr. Hugo Fosdick wishes you to call on him at the above address at nine to-morrow morning"—this on his private letter paper and signed by his secretary.

Hugo had taken an apartment in a fashionable bachelor flathouse a few months after he became a fourth vice-president. He was not ready to get married. There were only a few women —nine girls and two widows—in the class he deemed eligible, that is, having the looks, the family, and the large fortune, all of which would be indispensable to an aspirant for his hand. And of these eleven, none had as yet shown a sufficient degree of appreciation. Four treated him as they did the other men in their set—with no distinguishing recognition of his superiority of mind and body. Five were more appreciative, but they were, curiously and unfortunately enough, the least pleasing in the three vital respects. However, while he must put off marriage until he should find his affinity, there was no reason why he should continue in the paternal leading strings; so, he set up an establishment befitting his rank and wealth. He took the large flat with its three almost huge general rooms; and, of course he furnished it in that comfortless splendor in which live those of the civilized and semicivilized world in whom prosperity smothers all originality or desire for originality. For Hugo was most careful to do everything and anything expected of his "set" by the sly middle-class purveyors who think out the luxuries and fashions by which they live off the vanities and conventionalities of the rich.

When Armstrong appeared, Hugo had been shaved and bathed and massaged and manicured and perfumed and dressed; he was seated at a little breakfast table drawn near the open fire in the dining room, two men servants in attendance—a third had ushered Armstrong in. He was arrayed in a gray silk house suit, with facings of a deeper gray, over it a long grayish-purple silk and eiderdown robe. He was in the act of lighting a cigarette at the cut glass and gold lamp which his butler was holding respectfully.

"Ah—Armstrong!" he said, with that high-pitched voice and affected accent which makes the person who uses it seem to say, "You will note that I am a real aristocrat." Then to the butler, "I wish to be alone."

"Yes, sir," said the butler, with a bow. The other servant bowed also, and they left the room.

"Well, what is it, Fosdick?" said Armstrong, seating himself.

Hugo frowned at that familiarity, aggravated by the curt tone. "I shall not detain you long enough for you to be at the trouble of seating yourself," said he.

Armstrong reflected on this an instant before he grasped what Hugo was driving at. Then he smiled. "Go on—what is it?" he said, settling himself.

"I directed you to come here," said Hugo, "because I wished to avoid every possibility of scandal. I assume you understood, as soon as you got my note?"

Armstrong looked at him quizzically. "And I came," said he, "because I assumed you had some important, very private, message from your father. I thought perhaps your father would be here."

"My father knows nothing of this," said Hugo. "I thought it more humane to spare him the pain of discovering that a servant he regarded as faithful had shamefully betrayed him."

"I might have known!" exclaimed Armstrong with good-natured disgust, rising. "So you brought me here to discuss some trifle about your servants. Some day, if I get the leisure, my young friend, I'll tell you what I think of you. But not to-day. Good morning."

"Stop!" commanded Hugo. As Armstrong did not stop, he said, "I have discovered your thefts from the company."

Armstrong wheeled, blanched. He looked hard at young Fosdick; then he slowly returned to his chair. "I understand," he said, in a voice most unlike his own.

"And I sent for you," continued Hugo triumphantly, "to tell you I will permit you quietly to resign. You will write out your resignation at the desk in the next room. I shall present it to the Board, and shall see that it is accepted without scandal or question. Of course, so far as you are able, you must make good your shortage. But I shall not be hard on you. I appreciate that chaps like you are often tempted beyond their powers of resistance."

By this time Armstrong was smiling so broadly that Hugo, absorbed though he was in his own rôle of the philosophic gentleman, had to see it. He broke off, reddened, rose and drew himself to his full height—and a very elegant figure he was. Armstrong looked up at him from his indolent lounge in the big chair. "Did you pose that before a cheval glass, Hugo?" he said, in a pleasant, contemptuous tone.

"You will force me to the alternative," cried Hugo furiously.

Armstrong got up. "Go ahead, old man," he said. "Do whatever you please. Better talk to your father first, though." He glanced round. "You're very gorgeous here—too gorgeous for the hard-working, poor people who pay for it. I'll have to interfere." He smiled at Hugo again, but there was an unpleasant glitter in his eyes. "You are suspended from the fourth vice-presidency," he went on tranquilly. "And you will vacate these premises before noon to-day. See that you take nothing with you that belongs to the O.A.D. If you do, I'll have you in a police court. Be out before noon. Brownell will be up at that hour."

Hugo stood staring. This effrontery was unbelievable. Before he could recover himself, Armstrong was gone. He sat down and slowly thought it out. Yes, it was true, the flat had been taken nominally as an uptown branch of the O.A.D. home office; much of the furniture had been paid for by the company; several of the servants were on the pay roll as clerks and laborers; yes, he had even let the O.A.D. pay grocery and wine bills—was he not like his father—did not everything he did, everything he ate and drank, contribute to the glory and stability of the O.A.D.? He was but following the established usage among the powers that deigned to guard the financial interests of the people. Perhaps, he carried the system a little further, more frankly further, than some; but logically, legitimately. Still, Armstrong was president, had nominally the authority to make things unpleasant for him.

He looked at the clock—it was ten; no time to lose. He rushed into his clothes, darted into his waiting brougham and drove home. The doctor was with his father; he had to wait, pacing and fuming, until nearly eleven before he could get admission. The old man, haggard and miserable, was stretched on a sofa-bed before the fire in his sitting room. "Well, what do you want?" he said sharply.

Hugo did not pause to choose words. "I found in the books," said he, "where Armstrong had taken three hundred and fifty thousand dollars from us—from the company. I thought I'd not worry you with it. So I sent for him to come to my rooms."

"What!" yelled Fosdick, getting his breath which had gone at the first shock. "What the damnation! You sprung *my* trap! You *fool*!"

"I ordered him to resign," Hugo hastened on. "And he refused, and ordered me to vacate my rooms before noon—because the lease stands in the name of the company. And he suspended me as vice-president."

"Good, good!" shouted Fosdick, his thin, wire-like hair, his gaunt face, his whole lean body streaming fury. "Why has God cursed me with such a son as this! How dare you! You wretched idiot! You have ruined us all!"

Hugo cowered. Making full allowance for his father's physical pain and violent temper, there was still that in the old man's face which convinced Hugo he had made a frightful blunder. "I'll vacate," he said, near to whimpering, "I'll do whatever you say."

"Give me that telephone!" ordered the old man.

Fosdick got the O.A.D. building and Armstrong's office. And soon Armstrong's voice came over the wire. "Is that you, Armstrong—Horace—? Yes, I recognize your voice. This is Fosdick. That fool boy of mine has just told me what he did."

"Yes," came in Armstrong's noncommittal voice.

"I want to say you did perfectly right in ordering him to vacate."

"Thanks."

"He'll be out by the time you set. His resignation as vice-president is on the way downtown. I'm sending him to apologize to you. I want to do everything, anything to show my deep humiliation, my deep regret."

No answer from the other end of the wire.

"Are you there, Horace?"

"Yes."

"Have I made myself clear? Is there anything I can do?"

"Nothing. Is that all?"

"Can you come up here? It's impossible for me to leave my bedroom—simply out of the question."

"I'm too busy this morning."

"This afternoon?"

"Not to-day. Good-by."

The ring-off sounded mockingly in the old man's ear. With an oath he caught up the telephone apparatus and flung it at Hugo's head. "Ass! Ass!" he shouted, shaking his cane at his son, who had barely dodged the heavy instrument. "Vacate that apartment! Take the first steamer for Europe! And don't you show up in town again until I give you leave. Hide yourself! Ass! Ass!"

Hugo scudded like a swallow before a tempest. "Is there any depth," he said when he felt at a safe distance, "*any* depth to which father wouldn't descend, for the sake of money—and drag us down with him?" He admitted that perhaps he had not acted altogether discreetly. "I oughtn't to have roused Armstrong's envy by letting him see my rooms." Still, that could have been easily repaired. Certainly, it wasn't necessary to grovel before an employee—"and a damned thief at that." By the time he reached his apartments, he was quite restored to favor with himself. He hurried the servants away, telephoned for a firm of packers and movers to come at once. As he rang off, a call came for him. He recognized the voice of Armstrong's secretary.

"Is that Mr. Hugo Fosdick? Well, Mr. Armstrong asks me to say that it won't be necessary for you to give up those offices uptown to-day, that you can keep them as long as you please."

"Aha!" thought Hugo, triumphant again. "He has come to his senses. I knew it—I knew he would!" To the secretary he simply said, "Very well," and rang up his father. It was nearly half an hour before he could get him; the wire was busy. At his first word, the old man said, "Ring off there! I don't want to hear or see you. You take that steamer to-morrow!"

"Armstrong has weakened, father," cried Hugo.

"What!" answered the old man, not less savage, but instantly eager.

"He has just telephoned, practically apologizing, and asking me not to disturb myself about the apartment. I knew he'd come down when he thought it over."

A silence, then his father said in a milder tone: "Well—you keep away from the office. Don't touch business, don't go near it, until I tell you to. And don't come near me till I send for you. What else did Armstrong say?"

"Just what I told you—nothing more. But when I see him, he'll apologize, no doubt."

"See that you don't see him," snapped the old man. "Keep away from anybody that knows anything of business. Keep to that crowd of empty-heads you travel with. Do you understand?"

"Yes, father," said Hugo, in the respectful tone he never, in his most supercilious mood, forgot to use toward the custodian and arbiter of his prospects.

XVII
VIOLETTE'S TAPESTRIES

Armstrong would not have protested Raphael's favorite fling at the financial district as "a wallow of dishonor"; and Boris's description of him as reeking the slime of the wallow was no harsher than what he was daily thinking about himself.

The newspapers were shrieking for a "real cleaning of the Augean stables of finance"; the political figureheads of "the interests" were solemnly and sonorously declaiming that there must be no repetition of former fiascos and fizzles, when nobody had been punished, though everybody had been caught black-handed. The prosecuting officers were protesting that the plea of the guilty that they were "gentlemen" and "respectable" would not again avail. So, Wall Street's wise knew that the struggle between Fosdick and Atwater was near its crisis. Throughout the "wallow" banks and trust companies, bond houses and bucket shops, all the eminent respectabilities, were "hustling" to get weathertight. Everyone appreciated that Fosdick and Atwater, prudent men, patron saints of "stability," would be careful to confine the zone of war strictly. But—what would they regard as the prudent and proper limits of this release and use of public anger? Neither faction was afraid of law, of serious criminal prosecution; however the authorities might be compelled to side, they would not yield to popular clamor—beyond making the usual bluff necessary to fool the public until it forgot. But these exposures which had now become a regular part of the raids of the great men on each other's preserves always tended to make the public shy for a while; and the royalty, nobility, and gentry of the fashionable hierarchy, had to meet the enormous expenses of their families, their establishments, and their retinues of dependents, never less, ever more. They could ill afford any cessation or marked slackening of the inflow of wealth from the industrious and confiding, or covetous, masses—covetous rather than confiding, since the passion of the average man for gambling, for getting something for nothing, is an even larger factor in the successful swindling operations of enthroned respectability than is his desire for a safe, honest investment of his surplus. Finally, the uneasy upper classes remembered that usually these exposures resulted in the sacrifice of some of them; an unlucky financier or group of financiers was loaded down with the blame for the corruption and, amid the execration of the crowd and the noisy denunciation of fellow financiers, was sent away into the wilderness, disgraced so far as a man can be disgraced in the eyes of money-worshipers when he still has his wealth. Rarely did the sacrifice extend further than disgrace; still, that was no light matter, as it meant lessened opportunities to share in the looting which was soon resumed with increased energy and success. The disgraced financier had to live on what he had acquired before his disgrace, instead of keeping that intact, and paying his expenses, and adding to his fortune, too, out of fresh loot.

Altogether, it was wise to get good and ready—to "dress" the shelves and the back of the shop as well as the windows and front cases; to destroy or hide suspicious books and memoranda; to shift confidential clerks; to distribute vacations to Europe among employees, open and secret, with dangerous information and a tendency toward hysterical and loose talking under cross-examination; to retain all the able lawyers, and all those related by blood, marriage, or business to legislators, prosecuting officers, and powerful politicians; to confer discreetly as to the exact facts of certain transactions, "so that we may not make any blunders and apparent contradictions on the witness stand." And the lawyers—how busy they were! The aristocrats of the legal profession were as brisk as are their humbler fellows on the eve of a "tipped-off" raid on a den of "swell crooks." In fact, the whole business had the air of a very cheap and vulgar kind of crookedness; and the doings of the great men were strange indeed, in view of their pose as leaders by virtue of superiority in honest skill. An impartial observer might have been led to wonder whether honest men had not been driven from leadership because they would not stoop to the vilenesses by which "success" was gained, and not because they were less in brain. As for such conduct in men lauded as "bold," "brave," "courageous beyond the power to quail"—it was simply inexplicable. The "dare-devil leaders" were acting like a pack of shifty cowards engaged in robbing a safe and just hearing the heavy, regular tread of a police patrol under the windows.

Armstrong was too absorbed in the game for much analysis or theorizing; still, his lip did curl at the spectacle—and in part his sneer was self-contempt. "It's disgusting," said he to himself, "that to keep alive among these scoundrels and guard the interests one is intrusted with, one must do or tolerate so many despicable things." As that view of the matter was the one which every man in the district was taking, each to excuse himself to himself, there was not an uncomfortable conscience or a shame-reddened cheek or a slinking eye. Once a man becomes convinced that his highest duty is not to himself, but to his fellow man, the rest is easy; the greater his "self-sacrifice" of honesty, decency, and self-respect for the sake of the public good—for country or religion or "stability" or "to keep the workingman's family from starving"—the more sympathetic and enthusiastic is his conscience.

When the financial district was at the height of its activity in getting weathertight for the approaching investigation, Fosdick shook off his savage enemy, the gout, and got downtown

again. He went direct from his carriage to Armstrong's offices. He greeted his "man" as cordially as if he had not just been completing the arrangements by which he expected to make Armstrong himself the first conspicuous victim of the investigation. And Armstrong received and returned the greeting with no change in his usual phlegmatic manner to hint his feelings or his plans.

"About Hugo—" began Josiah.

Armstrong made a gesture of dismissal. "That's a closed incident. Any news of the committee?"

Josiah accepted the finality of Armstrong's manner. "You show yourself a man in ignoring the flappings and squawkings of that young cockatoo," said he cheerfully. "As for the committee—What do you think of Morris for counsel?"

"You've decided on him?" said Armstrong. His eyes wandered.

But Fosdick was not subtle, and thought nothing of that slight but, in one so close, most significant sign of a concealing mind. "It's settled," replied he. "Joe's an honorable man. Also, he's tied fast to us, and at the same time the public can't charge that he's one of our lawyers. I know, you and he—" There Fosdick stopped. He prided himself on a most gentlemanly delicacy in family matters.

"He'll take orders?" said Armstrong, with no suggestion that he either saw cause for "delicacy" or appreciated it.

"I suppose he would, if it were necessary. But, thank God, Horace, it isn't. As I told him at my house last night, after the governor and I had decided on him—I said to him: 'Joe, go ahead and make a reputation for yourself. We fear nothing—we've got nothing to hide that the public has a right to know. Tear the mask off those damned scoundrels who are trying to seize the O.A.D. and change it from a great bulwark of public safety into a feeder for their reckless gambling.'"

"And what did he say?" inquired Armstrong—a simple inquiry, with no hint of the cynical amusement it veiled.

"He was moved to tears, almost," replied Fosdick, damp of eye himself at the recollection. "And he said: 'Thank you, Mr. Fosdick, and you, Governor Hartwell. I'll regard this commission as a sacred trust. I'll be careful not to give encouragement to calumny or to make the public uneasy and suspicious where there is no just reason for uneasiness and suspicion; and at the same time I'll expose these men who have been prostituting the name of financier.' You really ought to have heard him."

An inarticulate sound came from behind the Westerner's armor of stolid apathy.

"Horace, he's a noble fellow," continued Fosdick, assuming that his "man" was sympathetic. "And he knows the law from cover to cover. He has drawn some of our best statutes, and whenever I've got into a place where it looked as if the howling of the mob was going to stop business, I've always called on him to get up a statute that would make the mob happy and not interfere with us, and he has never failed me. By the time he's fifty, he'll be one of the strongest men in the country—the kind of man the business interests 'd like to see in the White House. If it weren't for that fool wife of his! Do you know her?"

"No," replied Armstrong.

Fosdick decided that "delicacy" was unnecessary, as Armstrong was out of the Carlin family. "It's all very well," said he, "for a young fellow to go crazy about a girl when he's courting. But to keep on being crazy about her after they've got used to each other and settled down—it's past me. It defeats the whole object of marriage, which is to steady a man, to take woman off his mind, and give him peace for his work. In my opinion, there's too much talk about love nowadays. It ain't decent—it ain't *decent*! And it's setting the women crazy, with so much idle time on their hands. Morris is stark mad about that wife of his, and all he gets out of it is what a man usually gets when he makes a fool of himself for a woman. She thinks of nothing but spending money, and she keeps him poor. The faster he earns, the wilder she spends. I suppose he thinks she cares for him—when working him is simply a business with her."

If Fosdick had known what Mrs. Morris was about at that very hour, there would have been even more energy in his denunciation of her. As soon as her husband had got home the previous night, he had confided to her the whole of his new and dazzling opportunity—not only all that his secret employer expected him to make of it but all that he purposed to make of it. She was not a discreet woman; so, it was fortunate for him that her listening when he talked "shop," as she called his career, was a pretense. She gathered only what was important to her—that he felt sure of making a great deal out of the new venture.

He meant reputation; she assumed that he meant money. She began to spend it the very next day. Even as Josiah Fosdick was denouncing her, she was in an art store negotiating for a set of

medieval tapestries for her salon. As antiques, the tapestries were wonderful—wonderful, like so large a part of the antiques that multimillionaires have brought over for their houses and for the museums—wonderful as specimens of the ingenuity of European handicraftsmen at forgery. As works of art, the tapestries were atrocious; as household articles, they were dangerous—filthy, dust- and germ-laden rags. But "everybody" was getting antique tapestries; Mrs. Morris must have them. She was an interesting and much-admired representative of the American woman who goes in *seriously* for art. To go in *seriously* for art does not mean to cultivate one's sense of the beautiful, to learn to discriminate with candor among good, not so good, not so bad, and bad. It means to keep in touch with the European dealers in things artistic, real and reputed; to be the first to follow them when, a particular fad having been mined to its last dollar, they and their subsidized critics and connoisseurs come out excitedly for some new period or style or school. Mrs. Morris was regarded as one of the first authorities in fashionable New York on matters of art. Her house was enormously admired; she was known to every dealer from Moscow to the tip of the Iberian peninsula; and incredible were the masses of trash they had worked off upon her and, through her recommendations, upon her friends.

Her "amazing artistic discernment"—so Sunnywall, the most fashionable of the fashionable architects, described it—was the bulwark of her social position. Whenever a voice lifted against the idle lives of fashionable people, how conclusive to reply, "Look at Mrs. Joe Morris—she's typical. She devotes her life to art. It's incalculable what she has done toward interesting the American people in art." She even had fame in a certain limited way. Her name was spoken with respect from Maine to California in those small but conspicuous circles where possession of more or less wealth and a great deal of empty time has impelled the women to occupy themselves with books, pictures, statuary, furniture they think they ought to like. To what fantastic climaxes prosperity has brought the old American passion for self-development! The men, to shrewd and shameless prostitution in the market-places; the women, to the stupefying ignorance of the culture that consists in the mindless repetitions of the slang and cant and nonsense of intellectual fakirs.

Mrs. Morris told her husband about the new tapestries at dinner. That was her regular time for imparting to him anything she knew he would be "troublesome" about; and it was rapidly ruining his digestion. She chose dinner because the presence of the servants made it impossible for him to burst out until the fact that the thing was done and could not be undone had time to batter down his wrath. Usually she spoke between soup and fish—she spoke thus early that she might gain as much time as possible. So often did she have these upsetting communications to make that he got in the habit of dreading those two courses as a transatlantic captain dreads the Devil's Hole; and on evenings when the fish had come and gone with nothing upsetting from her, he had a sudden, often exuberant rush of high spirits.

"I dropped in at Violette's to-day for another look at those tapestries," she began.

At "Violette's" he paused in lifting the spoon to his lips; at "tapestries" he pricked his ears—one of the greatest trials of his wife's married life was that independent motion of his ears, "just like one of the lower animals or something in a side show," she often complained.

"And I simply couldn't resist," she ended, looking like a happy, spoiled child. He dropped the spoon with a splash.

"Do be careful, Joe," she remonstrated sweetly. "We can't change the dinner-cloth every night, and such frequent washing is *ruinous*. I had them sent home, and you'll be entranced when you see them."

"Did you give Violette his original price?" he demanded, as his color, having reached an apoplectic blue-red, began to pale toward the normal.

"He wouldn't come down a cent. And I don't blame him."

Morris glowered at the butler and the footman. They went about their business as if quite unconscious of the work of peace they were doing—and were expected by their mistress to do. Mrs. Morris talked on and on, pretending to assume that he was as delighted with her purchase as was she. She discoursed of these particular tapestries, of tapestries in general, of the atmosphere they brought into a house—"the suggestion, the very spirit of the old, beautiful life of the upper classes in the Middle Ages." By the time dinner was over she had talked herself so far away from the sordid things of life that the coarsest nature would have shrunk from intruding them. But on that evening Morris was angry through and through. When they left the dining room, she said, "Now, come and look at them, dear."

"No," he said savagely. He threw open the door of his study. "Come in here. I want to talk to you."

She hesitated. A glance at his fury-blanched face convinced her that, if she made it necessary, he would seize her and thrust her in. As the door closed on them with a bang, the butler said to the footman, "Letty's done it once too often."

The footman tiptoed toward the door. The butler stopped him with, "You couldn't hear bloody murder through that study door, and the keyhole's no good."

"Why didn't he take her to her boudoir?" grumbled the footman.

She had indeed "done it once too often." As soon as Morris had the door locked he blazed down at her—she fresh and innocent, with her fluffy golden hair and sweet blue eyes and dimples on either side of her pretty mouth. "Damn you!" he exclaimed through his set teeth. "You want to ruin me, body and soul—you vampire!"

Two big slow tears drenched her eyes. "Oh, Joe!" she implored. "What have I done! Don't be angry with me. It kills me!" And she caught her breath like a child trying bravely not to cry and put out her rosy arms toward him, her round, rosy shoulders and bosom rising and falling in a rhythmic swell.

"Don't touch me!" he all but shouted. "That's part of your infernal game. Oh, you think I'm a fool—and so I am—so I am! But not the kind you imagine. It hasn't been your cleverness that has made me play the idiot, but my own weakness." He caught her by the shoulders. "What is it?" he cried furiously, shaking her. "What's the infernal spell I get under whenever you touch me?"

"You love me," she pleaded, "as I love you."

"Love!" he jeered. "Well, call it that—no matter. Those tapestries have got to go back—do you hear?"

"Yes—you needn't shout, dear. Certainly they'll go back."

"You say 'certainly,' but you've no intention of sending them back. You think this'll blow over, that you'll wheedle me round as you have a hundred times. But I tell you, *this* time, what I say *goes*!"

"What's the trouble, Joe? You were never like this before."

He was gnawing at his thin gray mustache and was breathing heavily. "When I married you I was a decent sort of fellow. I had a sense of honor and a disposition to be honest. You—you've made me into a bawd. I tell you, not the lowest creature that parades the streets of the slums is viler than I. That's what you and love—love!—have done for me. My wife and love! God, woman, what you have made me do to get money for those greedy hands of yours! Now, listen to me. You evidently didn't listen last night when I told you my plans. No matter. Here's the point. I'm going to sell out once more—going to play the traitor for as big stakes as ever tempted a man. Then, I'll make the career I once dreamed of making, and you will be second to no woman in the land. But, no more extravagance."

"I always knew you'd be rich and famous," she cried, clasping her hands and looking the radiant child.

"Famous, but not rich. I'm not playing for money this time. And we're not going to have much money hereafter. I've thought it all out. We're going to move into a smaller house; all your junk is to be sold, and what little money it'll bring we'll put by."

She seemed to be freezing. The baby look died out of her face. Her eyes became hard, her mouth cruel. "I don't understand," she said.

"Yes, you do, madam," he retorted. "You need not waste time in scheming or in working your schemes. I've thought it all out. You were driving me straight to ruin; and, when you got me there, if I hadn't conveniently died or blown my brains out, you'd have divorced me and fastened on some one else. I think that, like me, you used to be decent. You've been led on and on until you've come pretty near to losing all human feeling. Well, it's to be a right about, this instant. I'm going back—and you've got to go back with me."

There was a note in his voice, an expression in his eyes that disquieted her; but she had ruled him so long, had softened him from the appearance of strength into plastic weakness so often, that she saw before her simply a harder task than usual, perhaps the hardest task she had yet had.

"I'll be very busy the next few months," he went on. "You must go away—to your mother—or abroad—anywhere, so that I shan't be tempted."

"I don't want to leave you!" she cried. "I want to stay and help you."

His smile was sardonic. "No! You shall go. I've an offer for this house, as it stands. In fact, I've sold it."

She stared wildly. "Joe!" she screamed.

"I've sold it," he repeated.

"To whom?"

His eyes shifted, and he flushed. "To Trafford," he replied, with a sullenness, a shamefacedness that would not have escaped her had she not been internally in such a commotion that nothing from the outside could impress her.

"But you couldn't get a tenth what the things are worth, selling that way."

"I got a good price," said he, his eyes averted. "Never mind what it was."

"Why, the Traffords would have no use for this house. They've got a palace."

"He bought it," said Morris doggedly.

"I don't believe it."

"He bought it; and I want you to tell everybody we sold at a loss—a big loss. You can say we're thinking of living in the country. Not a word to anyone that'd indicate there's any mystery about the sale." This without looking up.

She studied his face—the careworn but still handsome features, the bad lines about the eyes and mouth, the splendid intellectuality of the brow, a confused but on the whole disagreeable report upon the life and character within. "I think I do understand," she said slowly. Then, like a vicious jab, "At least, as much as I want to understand."

She strolled toward the door, sliding one soft, jeweled hand reflectively over her bare shoulders. She paused before a statuette and inspected it carefully, her hands behind her back, her fingers slowly locking and unlocking. Presently she gave a queer little laugh and said, "It wasn't the house, it was *you* Trafford bought."

A pause, then he: "He *thinks* so."

Again a pause, she smiling softly up at the statuette. Without facing him she said, "I must have my share, Joe."

He did not answer.

She waited a few minutes, repeated, "*I* must have my share."

"Yes," he replied.

A pause; then, "Are you coming up to bed?"

"I shall sleep here."

She had passively despised him, whenever she had thought about him at all in those years of his subservience to her. For the first time she was looking at him with a feeling akin to respect.

"Good night," she murmured sweetly.

"Good night," curtly from him.

The watching servants were astonished at her expression of buoyant good humor, were astounded when she said with careless cheerfulness to the butler, "Thomas, telephone Violette the first thing in the morning to come for those tapestries he brought to-day. Tell him I'll call and explain."

XVIII
ARMSTRONG PROPOSES

Armstrong lingered in the entrance to the apartment house where Neva lived, dejection and irritation plain upon his features. At no time since he met her at Trafford's had he so longed to see her; and the elevator boy had just told him she was out. The boy's manner was convincing, but Armstrong was supersensitive about Neva.

She had received him often, and was always friendly; but always with a reserve, the more disquieting for its elusiveness. And whenever he tried to see her and failed, he suspected her of being unwilling to admit him. Sometimes the suspicion took the form of a belief it was a *tête-à-tête* with the painter which she would not let him interrupt. Again, he feared she had decided not to admit him any more. It would be difficult to say which made him the gloomier—the feeling that he was, at best, a distant second, or the feeling that he was not placed at all. Never before in his relation with any human being, man or woman, had he been so exasperatingly at a disadvantage as with her. The fact that they had been married, which apparently ought to have made it impossible for her to maintain any barrier of reserve against him, once she had accepted him as a friend, was somehow just the circumstance that prevented him from making any progress whatever with her. And this was highly exasperating to a man of his instinct and passion and ability for conquest and dominion over all about him, men as well as women.

"I'm making a fool of myself. I'm letting her make a fool of me," he thought angrily, as he

stood in the entrance. "I'll not come again." But he had made this same decision each time he was met with "Not at home," and had nevertheless reappeared at her door after a few weeks of self-denial. So, he mocked himself even as he was bravely resolving. He gazed up and down the street. His face brightened. Far down the long block, toward Fifth Avenue, he saw a slim, singularly narrow figure, thin yet nowhere angular; beautiful shoulders and bust, narrow hips; a fascinating simple dress of brown, a sable stole and muff, a graceful brown hat with three plumes. "Distinguished" was the word that seemed to him to describe what he could see, thus far. As she drew near, he noted how her clear skin, her eyes, her hair all had the sheen that proclaims health and vivid life. "But she would never have looked like this, or have been what she is, if she had not got rid of me," he said to himself by way of consolation.

"Won't you take a walk?" he asked, when they met half way between the two avenues. The friendliness of her greeting dispelled his ill humor; sometimes that same mere friendliness was the cause of a stinging irritation.

"Come back with me," she replied. "I'm always in at this time. Besides, to-day I have an engagement—no, not just yet—not until Boris comes. Then, he and I are going out."

"Oh—Raphael! Always Raphael."

"Almost always," said she. "Almost every day—often twice a day, sometimes three times a day."

His dealings with women had been in disregard and disdain of their "feminine" methods; but he did know the men who use that same indirection to which women are compelled because nature and the human societies modeled upon its savage laws decree that woman shall deal with men in the main through their passions. He, therefore, suspected that Neva's frank declaration was not without intent to incite. But, to suspect woman's motive rarely helps man; in his relations with her he is dominated by a force more powerful than reason, a force which compels him to acts of which his reason, though conscious and watchful, is a helpless spectator. Armstrong's feeling that Neva was not unwilling to give herself the pleasure of seeing him jealous of Raphael did not help him toward the self-control necessary to disappoint her. Silent before his rising storm, he accompanied her to the studio. Alone with her there, he said abruptly:

"Do you think any human being could fall in love with me?"

She examined him as if impartially balancing merits and demerits. "Why not?" she finally said.

"I've sometimes thought there was a hardness in me that repels."

"Perhaps you're right," she admitted. "You'll probably never know until you yourself fall in love."

"What is your objection to me?"

"Mine?" She seemed to reflect before answering. "The principal one, I think, is your tyranny. You crush out every individuality in your neighborhood. You seem to want a monopoly of the light and air."

"Was that what used to make you so silent and shut up in yourself?"

She nodded. "I simply couldn't begin to grow. You wouldn't have it."

"But now?" he said.

She smiled absently. "It often amuses me to see how it irritates you that you can't—crowd me. You do so firmly believe that a woman has no right to individuality."

He was not really listening. He was absorbed in watching her slowly take off her long gloves; as her white forearms, her small wrists, her hands, emerged little by little, his blood burned with an exhilaration like the sting of a sharp wind upon a healthy skin——

"Neva, will you marry me?"

So far as he could see, she had not heard. She kept on at the gloves until they were off, were lying in her lap. She began to remove her hat pins; her arms, bare to the elbows, were at their best in that position.

"A year ago, two years ago," he went on, "I thought we had never been married. I know now that we have never been unmarried."

"And when did you make that interesting discovery?" inquired she, still apparently giving her hat her attention.

"When I saw how I felt toward Raphael. You think I am jealous of him. But it is not jealousy. I know you couldn't fall in love with a fellow that rigs himself out like a peacock."

The delicate line of Neva's eyebrows lifted. "Boris dresses to suit himself," said she. "I never think of it—nor, I fancy, does he."

"Besides," continued Armstrong, "you could no more fall in love with him than you could at

any other place step over the line between a nice woman and the other kind."

"Really!"

"Yes—really!" he retorted, showing as much anger as he dared. "My feeling about Raphael is that he has no right to hang about another man's wife as he does. And you feel the same way."

With graceful, sure fingers she was arranging her hair where it had been pressed down by her hat. "That is amusing," she said tranquilly. "You must either change your idea of what 'nice woman' means or change your idea of me. I haven't the slightest sense of having been married to you."

"Impossible!" he maintained.

"I know why you say that—why men think that. But I assure you, my friend, I have no more the feeling that I am married than that I am still sick because I had a severe illness once."

His mind had been much occupied by memories of their married days; their dead child so long, so completely forgotten by him and never thought of as a tie between him and his wife, had suddenly become a thing of vividness, the solemn and eternal sealing of its mother to him. Her calm repudiation of him and his rights now seemed to him as unwomanly as would have seemed any attempt on her part to claim him, had he not begun to care for her.

"Don't say those things," he protested angrily. "You don't mean them, and they sound horrible."

She looked at him satirically. "You men!" she mocked. "You men, with your coarse, narrow ideas of us women that encourage all that is least self-respecting in us! I do not attach the same importance to the physical side of myself that you do. I try to flatter myself there is more to me than merely my sex. I admit, nature intended only that. But we are trying to improve on nature."

"I suppose you think you have made me ashamed because I am still in a state of nature," he rejoined. "But you haven't. No matter what any man may pretend, he will care for you in the natural way as long as you look as you do." And his glance swept her in bold admiration. "As I said a while ago, I'm not jealous of Raphael. I'm jealous of all men. Sometimes I get to thinking about you—that you are somewhere—with some man, several men—their heads full of the ideas that steam in my head whenever I look at you—and I walk the floor and grind my teeth in fury."

The color was in her cheeks, though her eyes were mocking. "Go on," she said. "This is interesting."

"Yes—it must be interesting, and amusing, in view of the way I used to act. But that was your fault. You hid yourself from me then. You cheated me. You let me make a fool of myself, and throw away the best there was in my life."

"You forget your career," said she. "You aren't a human being. You are a career."

"I suppose you—a woman—would prefer an obscurity, a nobody, provided he were a sentimental, Harry-hug-the-hearth."

"I think so," she said. "A nobody with a heart rather than the greatest somebody on earth without one. Heart is so much the most important thing in the world. You'll find that out some day, when you're not so strong and self-reliant and successful."

"I have found it out," replied he. "And that is why I ask you to marry me."

"Ask me to become an incident in your career."

"No. To become joint, equal partner in our career."

She shook her head. "You couldn't, wouldn't have a partner, male or female—not yet. Besides it would be impossible for me to interest myself in getting rich or taking care of riches or distributing them among a crowd of sycophants."

"I'm not getting rich," replied he. "I'm making a good salary, and spending it almost all. But I'm not making much, outside."

"I had heard otherwise. They tell me your sort of business is about the best 'graft'—isn't that the word?—downtown, and that you are where you can get as much as you care to carry away."

"Yes. I *could*."

"But you don't? I knew it!"

Her belief in his honesty made him uncomfortable. "I didn't say I was different from the others—really different," he said hesitatingly. That very morning he had been forced to listen to a long series of reports on complaints of O.A.D. policy holders—how some had been swindled by false promises of agents whom he must shield; how others had been cheated on lapsed or surrendered policies; how, in a score of sly ways, the "gang" in control were stealing from their wards, their trusting and helpless victims. "I can't, and don't purpose to, deny," he went on to her, "that I'm part of the system of inducing some other fellow to sow, and then reaping his harvest, or most of it. I don't put it in my own barn, but I do help at the reaping. Oh, everything's

perfectly proper and respectable—at least, on the surface. But—well, sometimes I get desperately sick of it all. Just now, I'm in that mood; it brought me here to-day. There's a row on down there, and it's plot and counterplot, move and check, all very exciting, but I—hate it! Nobody's to blame. It's simply a system that's grown up. And if one plays the game, why, he's got to conform to the rules."

"*If* one plays the game."

"What's a man to do? Go back to the farm and become a slave to a railroad company or a mortgage? We can't all be painters."

She glanced at him quickly with a sudden narrowing of the eyelids that seemed to concentrate her gaze like a burning glass. "I hadn't thought of that," said she.

"If you had to be either a sheep or a shearer, which would you choose?"

"Is that how it is?"

"Pretty nearly," was his gloomy reply.

A long silence, he staring at the floor, she watching him. At last she said, "Haven't they—got—something on you—something they can use against you?"

He startled. "Where did you hear that? What did you hear?" he demanded, with an astonished look at her.

"I was lunching to-day with some people who know we used to be married, but they don't know we're good friends. They supposed I'd be glad to hear of any misfortune to you. And they said a mine was going to blow up under you, and that you'd disappear and never be heard of again."

"You can't tell me who told you?"

"No—unless it's absolutely necessary. It has something to do with an investigating committee. You're to be called quite suddenly and something is to come out—something you did that will look bad—" She came to a full stop.

His face cleared. "Oh—I know about that. I've arranged for it." His mind was free to consider her manner. "And you assumed I was guilty?"

"I didn't know," she replied. "I was sure you were no worse than the rest of them. If you hadn't come to-day, I'd have sent you warning."

His eyes lighted; he smiled triumphantly. "I told you!" he cried. "You see, you still feel that we're married, that our interests are the same."

She colored, but he could not be sure whether her irritation was against herself or against him. "You are very confident of yourself—and of me," said she ironically, and her eyes were laughing at him. "And this is the man," she mocked, "who less than three brief years ago was so eager to be rid of me!"

"Yes," he admitted, with a brave and not unsuccessful effort at brazening out what could not be denied or explained away. "But you were not the same person then that you are now."

"And whose fault was that?" retorted she. "You married me when I was a mere child. You could have made of me what you pleased. Instead, you——"

"I admit it all," he interrupted. "I married you—from a base motive, though I can plead that I glamoured it over to myself. Still, I owed it to myself and to you to have done my level best with and for you. And I shirked and skulked."

She did not show the appreciation of this abjectness which he had, perhaps unconsciously, expected. Instead, she laughed satirically, but with entire good humor. "How clever you think yourself, Horace," said she, "and how stupid you think me. That's a very old trick, to try to make a crime into a virtue by confessing it."

He hung his head, convicted. "At least," he said humbly, "I love you now. If you will give me another chance——"

"You had as good a chance as a man could ask," she reminded him, without the anger that would have made him feel sure of her. "How you used to exasperate me! You assumed I had neither intelligence nor feeling. You were so selfish, so self-centered. I don't see how you can hope to be trusted, even as a friend. You shake me off; you see me again; find I have been somewhat improved by a stay in New York; find I am not wholly unattractive to others. Your jealousy is roused. No, please don't protest. You see, I understand you perfectly."

"I deserve it," he said.

"Do you think a woman would be showing even the small good sense you concede women, if she were to trust a man whose interest in her was based upon jealousy of another man?"

"I'm not jealous of that damned, scented foreigner, with his rings and his jeweled canes and his hand-kissing. I know it must make your honest American flesh creep to have him touch his

lips to the back of your hand."

Neva blazed at him. "How dare you!" she cried, rising in her wrath. "How dare *you* stand in my house, in my presence, and insult thus the best friend I ever had—the only friend!"

"Friend!" sneered Armstrong. "I know all about the sort of friendship that rake is capable of."

Neva was facing him with a look that blanched his face. "You will withdraw those insults to Boris," she said, in that low, even voice which is wrath's deadliest form of expression, "and you will apologize to me, or you will leave here, never to return."

"I beg your pardon," he responded instantly. "I am ashamed of having said those things. I—I ... It was jealousy. I love you, and I can't bear to think of the possibility of rivalry."

"You are swift with apologies. In the future, be less swift with impertinence and insult," she answered, showing in manner, as well, that she was far from mollified. "As between Boris's friendship and professions of love from a man who only a little while ago neglected and abandoned and forgot me——"

"For God's sake, Neva," he pleaded. "I've been paying for that. And now that you have shown me how little hope there is for me, I shall continue to suffer. Be a little merciful!"

His agitation, where usually there was absolute self-control, convinced and silenced her. Presently he said, "Will you be friends again—if I'll behave myself?"

She nodded with her humorous smile and flash of the eyes. "*If* you behave yourself," replied she. "We were talking of—of Fosdick, was it not?"

"Fosdick!" He made a gesture of disgust. "That name! I never hear it or think of it except in connection with something repulsive. It's always like a whiff from a sewer."

"And you were about to marry his daughter!" said she, with a glance of raillery.

He reddened; anything that was past for him was so completely shut out and forgotten that, until she reminded him, the sentimental episode with Amy was as if it had not been. "Where did you hear that?" he asked, his guilty eyes lowering; for he felt she must have suspected why he had thought of marrying Amy.

"Everybody was talking about it when I came to New York."

He was silent for a moment. "Well," he finally continued, "she and I are not even friends." Into his eyes came the steely, ruthless look. "Within a week I'm going to destroy Josiah Fosdick." Then, in comment on her swiftly changing expression, "I see you don't like that."

"No," she replied bluntly.

"I'm going to do a public service," said he, absolutely unconscious of the real reason why his threat so jarred upon her. "I ought to have a vote of thanks."

She could not tell him that it was not his condemnation of Josiah but his merciless casting out of his friendship with Amy that revolted and angered and saddened her. If she did tell him, he, so self-absorbed and so bent upon his own inflexible purposes that he was quite blind to his own brutality, would merely think her jealous. Besides, she began to feel that her real ground for anger against him ought to be Josiah's fate, even if her femininity made the personal reason the stronger. She accordingly said, "You just got through telling me it was a system, and not any one man's fault."

Armstrong dismissed that with a shrug. "I'm in his way, he's in mine. One or the other has to go down. I'm seeing to it that it's not I." Then, angered by her expression, and by the sense of accusing himself in making what sounded like excuse, he cried, "Say it! You despise me!"

"It isn't a judgment," she answered; "it's a feeling."

"But you don't know what the man has done."

"One should not ask himself, What has the other man done? but, What will my self-respect let me do?"

He ignored this. "Let me tell you," he said, with a return of the imperious manner that was second nature to him nowadays. "This man brought me to New York because he found I knew how to manage the agents so that they would lure in the most suckers—that's the only word for it. When I came, I believed the O.A.D. was a big philanthropic institution—yes, I did, really! Of course I knew men made money out of it. I was making money out of it, myself. But I thought that, in the main, the object was to give people a chance to provide against old age and death."

"Yes, I remember," she said. "You used to talk about what a grand thing it was."

He laughed. "Well, we do give 'em *some* return for their money—if they aren't careless and don't give us a chance to cheat them out of part or all of it, under the laws we've been fixing up against them. But we never give anything like what's their due. I found I was little more than a puller-in for a den of respectable thieves—that life insurance is simply another of the devices of these oily rascals here in New York—like all their big stock companies and bonding schemes and

the rest of it—a trick to get hold of money and use it for their own benefit. Ours is the vilest trick of all, though—it seems to me. For we play on people's heart strings, while the other swindles appeal chiefly to cupidity." He took a magazine from the table. "Look here!" He pointed to an illustrated advertisement. "It's the 'ad' of one of our rivals—same business as ours. See the widow with the tears streaming down her cheeks, and the three little children clinging to her; see the heap of furniture on the sidewalk—that means they've ejected her for not paying the rent. And the type says, 'This wouldn't have happened if the father had been insured in the Universal.' Clever, isn't it? Well, the men back of that company and those back of ours and, worst of all, Trafford's infamous gang, all get rich by stealing from poor old people, from widows and orphans. That is Fosdick's business—robbing dead bodies, picking the pockets of calico mourning dresses."

It gave him relief and a sense of doing penance, to utter these truths about himself and his associates that had been rankling in him. As he believed she knew nothing of business and as he thought her sex did not reason but only felt, he assumed she would accept his own lenient view of his personal part in the infamy, of his own deviations from the "ideal" standards. Her expression disquieted him. "The most respectable people in the country are in it, in some branch of it," he hastened to explain, without admitting to himself that he was explaining. "You must read the list of our directors."

Her silence alarmed him. He wished he had not been so frank. Recalling his words he was appalled by their brutality; he could not deny to himself that they stated the truth, and he wondered that he had not seen that truth in its full repulsiveness until now. "Of course, they don't look at it that way," he went on. "A man can get his conscience to applaud almost anything he's making money out of—the more money, the easier."

"Then they do these things quite openly?" said Neva, in amazement.

"Openly? Certainly not," replied Armstrong, with a slight smile at her innocence.

"If they don't do them openly, they know just what they're about."

"No," he said, imperious and impatient. "You don't understand human nature. You don't appreciate how men delude themselves."

His tone, its reminder of his intolerance of any independence of thought in a woman, or in anyone around him for that matter, brought the color to her cheeks. "A man who does wrong, but thinks he is doing right, is not ashamed," she answered. "If he shuffles and conceals, you may be sure he does not deceive himself, no matter how completely his pretense deceives you."

There seemed to be no answer to this. It made ridiculous nonsense of the familiar excuse for reputable rascality, the excuse he had heard a thousand times, and had accepted without question. But it also somehow seemed a home thrust through his own armor. With anger that was what he would have called feminine in its unreasonableness, he demanded, "Then you don't think I have the right to tear Fosdick down?"

"If you are going to tear them all down, and yourself, too," was her answer, slowly spoken, but firm.

He laughed ironically. "That's practical!"

"Does a thing have to be dishonorable and dishonest, to be practical?"

"From your standpoint, yes," he replied. "At this very moment Fosdick is chuckling over the scheme he thinks will surely disgrace me forever! And you are urging me to let him disgrace me. Is that what you call friendship? Is that your idea of 'heart'?"

She flushed, but rejoined undaunted, "You can juggle with your conscience all you please, Horace—just like the other men downtown. But you know the truth, in the bottom of your heart, just as they do. And if you rise by the way you've planned, you know that, when you've risen, you'll do just as he was doing."

"Then," said he, "your test of me is whether I'll let you beg off this old buzzard, Fosdick."

She made a gesture of denial and appeal. "On the contrary, I'd despise a man who did for a woman what he wouldn't do for his own self-respect." She was pale, but all the will in her character was showing itself in her face. "What is Fosdick to me? Now that you've told me about him, I think it's frightful to send men to jail for stealing bread, and leave such a creature at large. But—as to you—" Her bosom was rising and falling swiftly—"as to you, I'm not indifferent. You have stood for strength and courage, for pride—for manliness. I thought you hard and cold—but brave—really brave—too brave to steal, at least from the helpless, or to assassinate even an assassin. Now, I see that you've changed. Your ambition is dragging you down, as ambition always does. And what an ambition! To be the best, the most successful, at cheating the helpless, at robbing the dead!"

As she spoke, his expression of anger faded. When she ended, with unsteady voice and

fighting back the tears, he did not attempt to reply. He had made of his face an impassive mask. They were still silent, he standing at the window, she sitting and gazing into the fire, when Molly entered to announce Raphael. He threw his coat over his arm, took up his hat. She searched his face for some indication of his thoughts, but could find none. He simply said, "I'll think it over."

XIX
TWO TELEPHONE TALKS

As Armstrong, at Fosdick's house, was waiting in a small reception room just off the front hall, he heard the old man on the stairs, storming as he descended. "It's a conspiracy," he was shouting. "You all want to kill me. You've heard the doctor say I'll die if I don't stop driving, and walk. Yet, there's that damned carriage always at the door. I can't step out that it isn't waiting for me, and you know I can't resist if I see it. It's murder, that's what it is."

"Shall I send the carriage away, sir?" Armstrong heard the butler say.

"No!" cried Fosdick, rapping the floor with his cane. "No! You know I won't send it away. I've got to get some air, and it seems to me I can't walk."

By this time he was at the door of the reception room. "Good morning, Armstrong," he said with surly politeness. "I'm sick to-day. I suppose you heard me talking to this butler here. I tell you, things to drive in are the ruin of the prosperous classes. Sell that damn motor of yours. Never take a cab, if you can help it. They're killing me with that carriage of mine. Yes—and there's that infernal cook—chef, as they call him. He's trying to earn his salary, and he's killing me doing it. I eat the poison stuff—I can't get anything else. No wonder I have indigestion and gout. No wonder my head feels as if it was on fire every morning. And my temper—I used to have a good disposition. I'm getting to be a devil. It's a conspiracy to murder me." There Fosdick noted Armstrong's expression. He dropped his private woes abruptly and said, with his wonted suavity, "But what can I do for you to-day?"

"I came to ask you to do an act of justice," replied the Westerner, looking even huger and more powerful than usual, in contrast with the other, whom age and self-indulgence were rapidly shriveling.

Armstrong's calm was aggressive, would better have become a dictator than a suitor. It was highly offensive to Fosdick, who was rapidly reaching the state of mind in which obsequiousness alone is tolerable and manliness seems insolence. But he reined in his temper and said, smoothly enough, "You can always count on me to do justice."

"I want you to give me a letter, explaining that those three hundred and fifty thousand dollars were drawn by me and paid over, at your order."

Fosdick stared blankly at him. "What three hundred and fifty thousand dollars?"

Armstrong's big hands clenched into fists and he set his teeth together sharply. Each man looked the other full in the eyes. Armstrong said, "Will you give me the letter?"

"I don't know what you're talking about," replied Fosdick steadily. "And don't explain. I can't talk business to-day."

"I've come to you, Mr. Fosdick," continued Armstrong, "not on my own account, but on yours. I ask you to give me the letter, because, if you do not, the consequences will be unfortunate—not for me, but for you."

"My dear Armstrong," said Fosdick, with wheedling familiarity of elder to younger, "I don't know what you're talking about, and I don't want to know. Look at me, and spare me. Come for a drive. I'll set you down anywhere you say. Don't be foolish, young man. Don't use language to me that suggests threats."

"That is your final answer? Is it quite useless to discuss the matter with you?"

"I'm too sick to wrangle with business to-day."

"Then you refuse to give me the letter?"

"If my doctor knew I had let anybody mention business to me, he'd desert me."

Without a further word Armstrong turned, left the room and the house. Fosdick did not follow immediately. Instead, he seated himself to puzzle at this development. "Hugo stirred him up about that, and he's simply trying to get ready for the committee," he decided. "If he knew, or even suspected, he'd act very differently. He's having his heart broken none too soon. I've never seen a worse case of swollen head. I pushed him up too fast. I'm really to blame; I'm always doing hasty, generous things, and getting myself into trouble, and those I meant to help. Poor fool. I'm

sorry for him. I suppose once I get him down in his place, I'll be soft enough to relent and give him something. He's got talent. I can use him, once I have him broken to the bit."

In came Amy, the color high in her cheeks from her morning walk. She kissed him on both cheeks. "Well, well, what do *you* want?" said he.

"How do you know I want anything?" she cried.

"In the first place, because nobody ever comes near me except to get something."

"Just as you never go near anybody except to take something," she retorted, with a pull at his mustache.

Fosdick was amused. "In the second place," he went on, "because you are affectionate—which not only means that you want something, but also that the something is a thing you feel I won't give. And you're no doubt right."

"What are you in such a good humor about?" said she. "You were cross as a bear in a swarm of bees, at breakfast."

"I'm not in a good humor," he protested. "I'm depressed. I'm looking forward to doing a very unpleasant duty to-morrow."

His daughter laughed at him. "You may be trying to persuade yourself it's unpleasant. But the truth is, you're delighted. Papa, I've been thinking about the entrance."

"Keep on thinking, but don't speak about it," retorted he, frowning.

"Really—it's an eyesore—so small, so out of proportion, so cheap——"

"Cheap!" exclaimed Fosdick. "Why, those bronze doors alone cost seventeen thousand dollars."

"Is *that* all!" scoffed his daughter. "Trafford's cost forty thousand."

"But I'm not a thief like Trafford. And let me tell you, my child, seventeen thousand dollars at four per cent would produce each year a larger sum than the income of the average American family."

"But I've often heard you say the common people have entirely too much money, more than they know how to spend. Now—about the entrance. Alois and I——"

"When you marry Fred Roebuck, I'll let you build yourself any kind of town house you like," interrupted her father.

She perched on the arm of his chair. "Now, really, father, you know you wouldn't let me marry a man it makes me shudder to shake hands with?"

"Nonsense—a mere notion. You try to feel that way because you know you ought to marry him."

"Never—never—*never*!" cried Amy, kissing him at each "never." "Besides, he's engaged to Sylvia Barrow. He got tired of waiting for me."

Fosdick pushed away from her. "I'm bitterly disappointed in you," he said, scowling at her. "I've been assuming that you would come to your senses. What would become of you, if I had as little regard for your wishes as you have for mine?"

"Fred Roebuck was a nobody," she pleaded. "You despised him yourself. Now, papa dear, I'm thinking of marrying a somebody, a man who really amounts to something in himself."

"Who?" demanded Fosdick, bristling for battle.

"Alois Siersdorf."

Fosdick sprang up, caught her roughly by the arm. "What!" he shouted. "*What!*"

"A man you like and admire," Amy went on, getting her tears ready. "He *looks* distinguished, and he *is* distinguished, and is certain to be more so. Besides, what's the use of being rich, if one can't please herself when it comes to taking a husband? I want somebody I won't be ashamed of, somebody I can live near without shuddering." And the tears descended in floods.

Her father turned his rage against Alois. "The impudence of a fellow like that aspiring to a girl in your position."

"But he hasn't been impudent. He's been very humble and backward."

Josiah was busy with his own rage. "Why, he's got *nothing*!"

"Nothing but brains."

"Brains!" Fosdick snorted contemptuously. "Why, they're a drug on the market. I can buy brains by the hundred. Men with brains are falling over each other downtown, trying to sell out for a song."

"Not brains like his," she protested.

"Better—a hundred times better. Why, his brain belongs to me. I've bought it. I have it whenever and for whatever I want."

"I—I love him, father," she sobbed, hiding her face in his shoulder. "I've tried my best not to.

But I can't live without him. I—I—*love* him!"

Fosdick was profoundly moved. There were tears in his eyes, and he gently stroked her hair. She reached out for his hand, took it, kissed it, and put it under her cheek—she hated to have anyone touch her hair, which was most troublesome to arrange to her liking. "Listen to me, child," said the old man. "You remember when Armstrong was trying to impose on your tender heart? You remember what I said? Was I not right? Aren't you glad you took my advice?"

"But I never loved him—really," said Amy.

"And you don't love Alois. You couldn't love one of our dependents. You have too much pride for that. But, again I want to warn you. There's a reason—the best of reasons—why you must not be even friendly with—this young Siersdorf. I can't explain to you. He's an adventurer like Armstrong. Wait a few days—a very few days, Amy. He has been careful to let you see only the one side of him. There's another side. When you see that, you'll be ashamed you ever thought of him, even in jest. You'll see why I want you to be safely established as the wife of some substantial man."

"Tell me what it is, father."

"I tell nothing," replied Fosdick. "Wait, and you will see."

"Is it something to his discredit? If so, I can tell you right now it isn't true."

"Wait—that's all. Wait."

"But, father—after all he's done for us, isn't it only fair to warn him?"

"Warn him of what?"

"Of what you say is going to happen."

"If you want to do yourself and me the greatest possible damage, you'll hint to him what I've said. Do you understand?"

"It isn't fair not to warn him," she insisted. And she released herself from his arms and faced him defiantly. "I tell you, I love him, father!"

"Was ever parent so cursed in his children!" cried Fosdick. "I'm in the house of my enemies. I tell you, Amy, you are to keep your mouth *shut*!" He struck the floor sharply with his cane. "I will be obeyed, do you hear?"

"And I tell you, father," retorted Amy, "that I'm going to warn him. He's straight and honest, and he loves me and he has done things for me, for us, that make us his debtor."

Fosdick threw up his arms in angry impotence. "Do your damnedest!" he cried. "After all, what can you tell him? You can only throw him into a fever and put him in a worse plight. But I warn you that, if you disobey me, I'll make you pay for it. I'll cut off your allowance. I'll teach you what it means to love and respect a father." And he raged out of the house.

Even as her father went, Amy felt in the foundation of her defiance the first tremors of impending collapse. She rushed upstairs to the telephone; she would not let this impulse to do the generous, no, simply the decent, thing ooze away as her impulses of that sort usually did, if she had or took time to calculate the personal inconvenience from executing them. After a rather common and most pleasing human habit, she regarded herself as generous, and was so regarded, because she had generous impulses; to execute them was, therefore, more or less superfluous. In this particular instance, however, she felt that impulse was not enough; there must be action.

"Is it you?" came in Alois's voice, just in time to stimulate her flagging energy. "I was about to call *you* up."

"I must see you at once," said Amy, with feverish eagerness. "I've got something very, very important to say to you." She hesitated, decided that she must commit herself beyond possibility of evasion—"something about an attempt to do you a great injury."

"Oh!" His tone was curiously constrained; it seemed to her that there was terror, guilt, in it. "Shall I come up? I've just found out I must sail for Europe at noon."

"At noon! *To-day?*"

"In about two hours. And I must say good-by to you. It's very sudden. I haven't even told my sister yet, though she's in the next room, here."

"I'll come down—that is—I'll try to." Amy felt weak, sick, sinking, suffocating in a whirl of doubts and fears. "You are going on business?"

"Yes," came the answer in a voice that rang false. "On business. I'll be away only a few weeks, I think."

"If I shouldn't be able to come—good-by," said Amy.

"But I hope— Let me come— Wouldn't that be better?"

Not a word about what she had said, when it ought to have put him into a quiver of anxiety; certainly, his going abroad looked like knowledge, guilt, flight. "No—no—you mustn't come," she

commanded. "I'll do my best to get to you." And she added, "We might simply miss each other, if you didn't wait there."

"Please—Amy!"

She shivered. How far she had gone with him! And her father was right! "Good-by," she faltered, hastily ringing off.

If she could have seen him, her worst suspicions would have been confirmed; for his hair was mussed and damp with sweat, his skin looked as if he were in a garish light. He tried to compose himself, went in where his sister was at work—absorbed in making the drawings of a new kind of chimney-piece she had been thinking out. "Cis," he said, in an uncertain voice, "I'm off for Europe at noon."

She wheeled on him. "Fosdick?"

He nodded. "His secretary, Waller, was just here."

A few seconds during which he could feel the energy of her swift thoughts. Then, "Wait!" she commanded, and darted into her private office, closing the door.

She was gone twenty minutes. "The person I was calling up hadn't got in," she explained, when she returned. "I had to wait for him. You are to stay here—you are not to go in any circumstances."

"I must go," was his answer in a dreary tone. "I promised Fosdick, and I daren't offend him. Besides—well, it's prudent."

"'Lois," said Narcisse earnestly, "I give you my word of honor, it would be the very worst step you could take, to obey Fosdick and go. I promise you that, if you stay, all will be well. If you go, you would better throw yourself into the sea, midway, for you will ruin your reputation—ours."

He dropped into a chair. "My instinct is against going," he confessed. "I've done nothing. I haven't got a cent that doesn't belong to me honestly. But, Cis, I simply mustn't offend Fosdick."

"Because of Amy?"

"Yes."

"If you go, you'll have no more chance for her than—than a convict in a penitentiary."

"You know something you are not telling me?"

"I do. Something I can't tell you."

He supported his aching head with his hands and stared long at the floor. "I'll not go!" he exclaimed, springing to his feet suddenly. "I've done nothing wrong. I'll not run away."

Narcisse had been watching him as if she were seeing him struggling for his life in deep water before her very eyes. At his words, at his expression, like his own self, the brother she had brought up and guarded and loved with the love that is deeper than any love which passion ever kindled—at this proclamation of the victory of his better self, she burst into tears. "'Lois! 'Lois!" she sobbed. "Now I can be happy again. If you had gone it would have killed me." And the tone in which she said it made him realize that she was speaking the literal truth.

The natural color was coming back to his face. He patted her on the shoulder. "I'm not a weak, damn fool clear through, Cissy," cried he, "though, I must say, I've got a big, broad streak of it. You are sure of your ground?"

"Absolutely," she assured him, radiant now, and so beautiful that even he noted and admired. But then, he was in the mood to appreciate her. So long as the way was smooth, he could neglect her and put aside her love, as we all have the habit of neglecting and taking for granted, in fair weather, the things that are securely ours. But, let the storms come, and how quickly we show that we knew all the time, in our hearts, whom we could count on, could draw upon for strength and courage—the few, real friends—perhaps, only one—and one is quite enough, is legion, if it be the right one.

"You're not trusting to somebody else?" said he.

"Of course I am. But he's a real somebody, one I'd stake my life on. 'Lois, I know."

"That settles it," said he. "But even if you weren't sure, even if I were certain the worst would overtake me, I'd not budge out of this town. As for Amy, if she's what I think her, she'll stand the test. If not— After all, I don't need anybody but you, Cissy."

And he embraced and kissed her, and went back to his own part of the offices, head high and step firm. He stirred round there uneasily for a while, then shut himself in with the telephone and called up Fosdick's house. "I wish to speak to Miss Fosdick," he said. Presently he heard Amy's voice. "Well, Hugo?"

"It isn't your brother," said Alois. "It's I."

"Oh!" Her tone was very different—and he did not like it, though he could not have said why.

"The servant," she explained, "said she thought it was Hugo."

"I've changed my mind about going abroad. You said you wanted to see me about some matter. I think—in fact, I'm sure—I know what you mean. Don't trouble; I'll come out all right. By the way, please tell your father I'm not going, will you?"

"Father!" she exclaimed. "Did *he* want you to go?"

"I'd rather not talk about that. It's a matter of business. Please don't give him the impression I told you anything. Really, I haven't—have I?"

"Did father want you to go abroad?" insisted Amy.

"I can't talk about it over the telephone. I'll tell you when I see you—all about it—if you think you'd be interested."

"Please answer my one question," she pleaded. "Then I'll not bother you any more."

"Then—yes." He waited for her next remark, but it did not come. "Are you still there?"

"Yes," came her answer, faint and strange.

"What is it?" he cried. "What's the matter?"

"Nothing. Good-by—and—I'm *so* glad you're not going—oh, I can't express how glad—*Alois*!"

She did not give him the chance to reply.

XX
BORIS DISCLOSES HIMSELF

Hugo, sitting to Boris for the portrait afterward locally famous as "The Young Ass," fell into the habit of expatiating upon Armstrong. His mind was full of the big Westerner, the author of the most abject humiliation of his life, the only one he could not explain away, to his own satisfaction, as wholly some one else's fault. Boris humored him, by discreetly sympathetic response even encouraged him to talk freely; nor was Boris's sole reason the undeniable fact that when Hugo was babbling about Armstrong, his real personality disported itself unrestrained in the features the painter was striving to portray. The wisest parent never takes a just measure of his child; and, while the paternal passion is tardier in beginning than the maternal, it is full as deluding once it lays hold. Fosdick thought he regarded Hugo as a fool; also he had fresh in mind proof that Hugo was highly dangerous to any delicate enterprise. Yet he confided in him that they would both be soon signally revenged upon the impudent upstart. He did not tell how or when; but Hugo guessed that it would be at the coming "investigation."

A very few days after his father had told him, he told Boris. What possible danger could there be in telling a painter who hadn't the slightest interest in business matters, and who hadn't the intellect to understand them? For Hugo had for the intellect of the painter the measureless contempt of the contemptible. Also, Boris patterned his dress after the Continental fashions for which Hugo, severely and slavishly English in dress, had the Englishman's derisive disdain. Boris listened to Hugo's confidence with no sign, of interest or understanding, and Hugo babbled on. Soon, Boris knew more than did Hugo of the impending catastrophe to the one man in the whole world whom he did the honor of hating.

Hate is an unusual emotion in a man so tolerant, so cynical, at once superior and conscious of it. But, watching Armstrong with Neva, watching Neva when Armstrong was about, Raphael had come to feel rather than to see that there was some tie between them. He had no difficulty in imagining the nature of this tie. A man and a woman who have lived together may, often do, remain entire strangers; but however constrained and shy and unreal their intimacy may have been, still that intimacy has become an integral part of their secret selves. It is the instinctive realization of this, rather than physical jealousy, that haunts and harrows the man who knows his wife or mistress did not come to him virgin, and that does not leave him until the former husband or lover is dead. Boris did not for an instant believe Neva could by any possibility fall in love with Armstrong—what could she, the artistic and refined, have in common with Armstrong, crude, coarse, unappreciative of all that meant life to her? A man could care without mental or heart sympathy, and a certain kind of woman; but not a Neva, whose delicacy was so sensitive that he, with all his expert delicacy of touch, all his trained softness of reassuring approach, was still far from her. No, Neva could never love Armstrong. But why did she not detest him? Why did she tolerate a presence that must remind her of repulsive hours, of moments of horror too intense even to quiver? "It is the feminine, the feline in her," he reflected. "She is avenging herself in the pleasure of watching his torment."

That was logical, was consoling. However, Boris was wishing she would get her fill of vengeance and send the intruder about his stupid, vulgar business. Hugo's news thrilled him. "I hope the hulk will have to fly the country," he said to himself. He did not hope, as did Hugo, that Armstrong would have to go to the penitentiary. Such was his passion for liberty, for the free air and sunshine, that he could not think with pleasure of even an enemy's being behind bolts and bars and the dank dusk of high, thick prison walls. As several weeks passed without Armstrong's calling—he always felt it when Armstrong had been there—he became as cheerful, as gay, and confident as of old.

But he soon began to note that Neva was not up to the mark. "What is it?" he at once asked himself in alarm whose deep, hidden causes he did not suspect, so slow are men of his kind to accuse themselves of harboring so vanity-depressing a passion as jealousy. "Has he got wind of his danger? Has he been trying to work on her sympathies?" He proceeded to find out.

"What's wrong, my dear?" asked he, in his gentle, caressing, master-to-pupil way. "You aren't as interested as you were. This sunshine doesn't reflect from your face and your voice as it should."

"I've been worried about a friend of mine," confessed she. "There's no real cause for worry, but I can't shake off a foreboding."

"Tell me," urged he. "It'll do you good."

"It's nothing I can talk about. Really, I'm not so upset as you seem to imagine."

But a few moments later he heard a deep sigh. He glanced at her; she was staring into vacancy, her face sad, her eyes tragic. In one of these irresistible gusts of passion, he flung down his brushes, strode up to her. "What has that scoundrel been saying to you?" he demanded.

She startled, rose, faced him in amazement.

"Boris!" she cried breathlessly.

The body that is molded upon a spirit such as his—or hers—becomes as mobile to its changes as cloud to sun and wind. Boris's good looks always had a suggestion of the superhuman, as if the breath of life in him were a fiercer, more enduring flame than in ordinary mortals. That superhuman look it was that had made Neva, the sensitive, the appreciative, unable ever quite to shake off all the awe of him she had originally felt. The man before her now had never looked so superhuman; but it was the superhumanness of the fiend. She shrank in fascinated terror. His sensuous features were sensuality personified; his rings, his jeweled watch guard, his odor of powerful perfume, all fitted in with his expression, where theretofore they had seemed incongruous. "Boris!" she repeated. "Is that *you*?"

Her face brought him immediately back to himself, or rather to his normal combination of cynical good-humored actuality and cynical good-humored pose. The vision had vanished from her eyes, so utterly, so swiftly, that she might have thought she had been dreaming, had it not remained indelibly upon her mind—especially his eyes, like hunger, like thirst, like passion insatiable, like menace of mortal peril. It is one thing to suspect what is behind a mask; it is quite another matter to see, with the mask dropped and the naked soul revealed. As she, too, recovered herself, her terror faded; but the fascination remained, and a certain delight and pride in herself that she was the conjurer of such a passion as that. For women never understand that they are no more the authors of the passions they evoke than the spark is the author of the force in the dynamite it explodes or of the ensuing destruction; if the dynamite is there, any spark, rightly placed, will do the work.

"Yes, it's I," replied Raphael, rather confusedly. He was as much disconcerted by what he had himself seen of himself, as by having shown it to her. A storm that involves one's whole being stirs up from the bottom and lifts to the surface many a strange secret of weakness and of wickedness, none stranger than the secrets of one's real feelings and beliefs, so different from one's professions to others and to himself. Raphael had seen two of these secrets—first, that he was insanely jealous of Armstrong; second, that he was in love with Neva. Not the jealousy and the love that yet leave a man master of himself, but the jealousy and the love that enslave. In the silence that followed this scene of so few words and so strong emotions, while Neva was hanging fascinated over the discovery of his passion for her, he was gazing furtively at her, the terror that had been hers now his.

He had been fancying he was leading her along the flower-walled path he had trod so often with some passing embodiment of his passing fancy, was luring her to the bower where he had so often taught what he called and thought "the great lesson." Instead, he was himself being whirled through space—whither? "I love her!" he said to himself, tears in his eyes and tears and fears in his heart. "This is not like the others—not at all—not at all. I love her, and I am afraid." And then

there came to him a memory—a vision—a girl whom he had taught "the great lesson" years before; she had disappeared when he grew tired—or, perhaps it would be more accurate to say, when he had exhausted for the time the capacity of his nerves; for how can a man grow tired of what he never had?—and the rake kills the bird for the one feather in its crest. At any rate, he sent her away; he was seeing now the look in her eyes, as she went without a murmur or a sigh. And he was understanding at last what that look meant. In the anguish of an emotion like remorse, yet too selfish, perhaps, too self-pitying for remorse, he muttered, "Forgive me. I didn't know what I was doing."

The vision faded back to the oblivion from which it had so curiously emerged. He glanced at Neva again, with critical eyes, like a surgeon diagnosing stolidly his own desperate wound. She was, or seemed to be, busy at her easel. He could study her, without interruption. He made slow, lingering inventory of her physical charms—beauties of hair and skin and contour, beauties of bosom's swell and curve of arm and slant of hip and leg. No, it was not in any of these, this supreme charm of her for him. Where then?

For the first time he saw it. He had been assuming he was regarding her as he had regarded every other woman in the long chain his memory was weaving from his experiences and was coiling away to beguile his days of the almond tree and the bated sound of the grinding. And he had esteemed these women at their own valuation. It was the fashion for women to profess to esteem themselves, and to expect to be esteemed, for reasons other than their physical charms. But Boris, searcher into realities, held that only those women who by achievement earn independence as a man earns it, have title to count as personalities, to be taken seriously in their professions. He saw that the women he knew made only the feeblest pretense to real personal value other than physical; they based themselves upon their bodies alone. So, women had been to him what they were to themselves—mere animate flesh.

He attached no more importance—beyond polite fiction—than did they themselves to what they thought and felt; it was what men thought of their persons, what feelings their persons roused in men—that is, in him. And he meted out to them the fate they expected, respected him the more for giving them; when they ceased to serve their sole purpose of ornament or plaything he flung them away, with more ceremony, perhaps, but with no less indifference than the emptied bottles of the scent he imported in quantity and drenched himself with.

But he saw the truth about Neva now—saw why, after the few first weeks of their acquaintance, he had not even been made impatient by her bad days—the days when her skin clouded, her eyes dimmed, her hair lost its luster, and the color, leaving her lips, seemed to take with it the dazzling charm of her blue-white teeth. Why? Because her appeal to his senses was not so strong as her appeal to— He could not tell what it was in him this inner self of hers appealed to. Heart? Hardly; that meant her physical beauty. Intellect? Certainly not that; intellect rather wearied him than otherwise, and the sincerest permanent longing of his life was to cease from thinking, to feel, only to feel—birds, flowers, perfumed airs, the thrill of winds among grasses and leaves, sunshine, the play of light upon women's hair, the ecstasy of touch drifting over their smooth, magnetic bodies. No, it was neither her intellect nor her heart, any more than it was her loveliness. Or, rather, it was all three, and that something more which makes a man happy he knows not why and cares not to know why.

"I would leave anyone else to come to her," he said to himself. "And if anyone else lured me away from her, it would be only for the moment; I would know I should have to return to her, as a dog to its master." He repeated bitterly, mockingly, "As a dog to its master. That's what it means to be artist—more woman than man, and more feminine than any woman ever was."

He stood behind her, looking at her work. "You'd better stop for to-day," he said presently. "You're only spoiling what you did yesterday."

"So I am," said she.

She put down palette and brushes with a sigh and a shrug. When she turned, he stood his ground and looked into her eyes. "I've been letting outside things come between me and my work," she went on, pretending to ignore his gaze.

"You guessed my secret a few minutes ago?" he asked.

She nodded, and it half amused, half hurt him to note that she was physically on guard, lest he should seize her unawares.

His smile broadened. "You needn't be alarmed," said he, clasping his hands behind his back. "I've no intention of doing it."

She was smiling now, also. "Well," she said. "What next?"

"Why are you afraid?"

"I am not afraid." She clasped her hands behind her, like his, looked at him with laughing, level eyes; for he and she were of the same height. "Not a bit."

"Why were you afraid?" he corrected. "You never were before."

She seemed to reflect. "No, I never was," she admitted. Her gaze dropped and her color came.

"Neva," he said gently, "do you love me?"

She lifted her eyes, studied him with the characteristic half closing of the lids that made her gaze so intense and so alluring. He could not decide whether that gaze was coquetry, as he hoped, or simply sincere inquiry, as he feared. "I do not know," she said. "I admire and respect you above all men."

He laughed, carefully concealing how her words had stung him. "Admire! Respect!" He made a mocking little bow. "I thank you, madam. But—in old age—after death—is soon enough for that cold grandeur."

"I do not know," she repeated. "I had never thought about it until a while ago—when you—when your expression—" She dropped her gaze again. "I can't explain."

Coquetry or shyness? He could not tell. "Neva, do you love anyone else?"

"I think—not," replied she, very low.

His eyes were like a tiger peering through a flower-freighted bush. "You love Armstrong," he urged, softly as the purr before the spring.

She was gazing steadily at him now. "We were talking of you and me," rejoined she, her voice clear and positive. "If I loved you, it would not be because I did not love some other man. If I did not love you it would not be because I did love some other."

There might be evasion in that reply, but there could be no lack of sincerity. "I beg your pardon," he apologized. "I forgot. The idea that there could be such a woman as you is very new to me. A few minutes ago, I made a discovery as startling as when I first saw you—there at the Morrises."

"How much I owe you!" she exclaimed, and her whole face lighted up.

But his shadowed; for he remembered that of all the emotions gratitude is least akin to love. "I made a startling discovery," he went on. "I discovered you—a you I had never suspected. And I discovered a me I had never dreamed of. Neva, I love you. I have never loved before."

She grew very pale, and he thought she was trembling. But when, with her returning color, her eyes lifted to his, they were mocking. "Why, your tone was even better than I should have anticipated. You—love?" scoffed she. "Do you think I could study you this long and not find out at least that about you?"

"I love you," he insisted, earnestly enough, though his eyes were echoing her mockery.

"You could not love," affirmed she. "You have given yourself out little by little—here and there. You have really nothing left to give."

A man of less vision, of slower mind would have been able to protest. But Boris instantly saw what she meant, felt the truth in her verdict. "Nothing left to give?" he repeated. "Do you think so?"

"I know it," replied she.

There are some words that sound like the tolling of the bells of fate; those words of hers sounded thus to him. "Nothing left to give," he repeated. Had he indeed wasted his whole self upon trifles? Had he lit his lamps so long before the feast that now, with the bride come, they were quite burned out? He looked at her and, like the vague yet vivid visions music shows us and snatches away before we have seen more than just that they were there, he caught a haunting glimpse of the beauty supernal which he loved and longed for, but with his tired, blunted senses could not hope to realize or attain.... The blasphemer's fate!—to kiss the dust before the god he had reviled.... He burst out laughing, his hearty, sensuous, infectious laughter. "I'm getting senile," said he. With a flash of angrily reluctant awe, "Or rather, you have bewitched me." He got ready to depart. "So, my lady of joy and pain, you do not love me—yet?" he inquired jestingly.

She shook her head with a smile which the gleam of her eyes from their narrow lids and the sweeping lashes made coquettish. "Not yet," replied she, in his own tone.

"Well, don't try. Love doesn't come for must. To-morrow? Yes. A new day, a new deal."

They shook hands warmly, looked at each other with laughing eyes, no shadow of seriousness either in him or in her. "You are the first woman I ever loved," said he. "And you shall be the last. I do not like this love, now that I am acquainted with it." The sunlight pouring upon his head made him beautiful like a Bacchus, with color and life glittering in his crisp, reddish hair and virile, close-cropped beard. "I do not feel safe when my soul's center of gravity is in another

person." He kissed her hand. "Till to-morrow."

She was smiling, coloring, trying to hide the smile; but he could not tell whether it was because she was more moved than she cared to have him see, or merely because his curious but highly effective form of adoration pleased her vanity and she did not wish him to see it. "To-morrow," echoed she.

He bowed himself out, still smiling, as if once beyond the door he might burst into laughter at himself or at her—or might wearily drop his merry mask. Her last look that he saw was covertly inquiring, doubtful—as if she might be wondering, Is he in earnest, does he really care, or was he only imagining love and exaggerating the fancy to amuse himself and me?

Outside the door, he did drop his mask of comedy to reveal a face not without the tragic touch in its somberness. "Does she care?" he muttered. And he answered himself, "After all my experience! ... Experience! It simply puts hope on its mettle. Do I not know that if she loved she would not hesitate? And yet— Hope! You Jack-o'-lantern, luring man deeper and deeper into the slough of despond. I know you for the trickster you are, Hope. But, lead on!"

And he went his way, humming the "March of the Toreadors" and swinging his costly, showy, tortoise-shell cane gayly.

XXI
A SENSATIONAL DAY

When Fosdick, summoned by telephone, entered the august presence of the august committee of the august legislature of the august "people of the State of New York, by the grace of God free and independent," there were, save the reporters, a scant dozen spectators. The purpose of the committee had been dwindled to "a technical inquiry with a view further to improve the excellent laws under which the purified and at last really honest managements of insurance companies and banks had brought them to such a high state of honest strength." So, the announcement in the morning papers that the committee was to begin its labors for the public good attracted attention only among those citizens who keep themselves informed of loafing places that are comfortable in the cold weather. Fosdick bowed with dignified deference to the committee; the committee bowed to Fosdick—respectfully but nervously. There were five in the row seated behind the long oak table on the rostrum under the colossal figure of Justice. Furthest to the left sat Williams, in the Legislature by grace of the liquor interests; next him, Tomlinson, representing certain up-the-country traction and power interests; to the right of the chairman were Perry and Nottingham, the creatures of two railway systems. The chairman—Kenworthy, of Buffalo—had been in the Assembly nearly twenty years, for the insurance interests. He was a serious, square-bearded, pop-eyed little old man, most neat and respectable, and without a suspicion that he was not the most honorable person in the world, doing his full duty when he did precisely what the great men bade. Since the great capitalists were the makers and maintainers of prosperity, whatever they wanted must be for the good of all. The fact that he was on the private pay rolls of five companies and got occasional liberal "retainers" from seven others, was simply the clinching proof of the fitness of the great men to direct—they knew how properly to reward their helpers in taking care of the people. There are good men who are more dangerous than the slyest of the bad. Kenworthy was one of them.

The committee did not know what it was assembled for. It is not the habit of the men who "run things" to explain their orders to understrappers. Smelling committees are of four kinds: There is the committee the boss sets at doing nothing industriously because the people are clamoring that something be done. There is the committee the boss sends to "jack up" some interest or interests that have failed to "cash down" properly. There is the committee that is sent into doubtful districts, just before election, to pretend to expose the other side—and sometimes, if there has been a quarrel between the bosses, this kind of committee acts almost as if it were sincere. Finally, there is the committee the boss sends out to destroy the rivals of his employers in some department of finance or commerce. This particular smelling committee suspected it was to have some of the shortcomings of the rivals of the O.A.D. put under its nostrils by its counsel, Morris; it knew the late Galloway had owned the governor and the dominant boss, and that Fosdick was supposed to have inherited them, along with sundry other items of old Galloway's power. Again, the object might be purely defensive. There had been, of late, a revival of popular clamor against insurance companies, which the previous investigation, started by a quarrel

among the interests and called off when that quarrel was patched up, had left unquieted. This committee might be simply a blindfold for the eyes of the ass—said ass being the public with its loud bray and its long ears and its infinite patience.

As Fosdick seated himself, after taking the oath, he noted for the first time the look on all faces—as if one exciting act of a drama had just ended and another were about to begin. Out of the corner of his eye he saw Westervelt and Armstrong, seated side by side—Westervelt, fumbling with his long white beard, his eyes upon the twenty-thousand-dollar sable overcoat lying across Fosdick's knees; Armstrong, huge and stolid, gazing straight at Fosdick's face with an expression inscrutable beyond its perfect calm. "He's taking his medicine well," thought Fosdick. "For Westervelt must have testified, and then, of course, he had his turn."

Morris, a few feet in front of him, was busy with papers and books that rustled irritatingly in the tense silence. Fosdick watched him tranquilly, as free from anxiety as to what he would do as a showman about his marionette. Morris straightened himself and advanced toward Fosdick. They eyed each the other steadily; Fosdick admired his servant—the broad, intelligent brow, the pallor of the student, the keen eyes of the man of affairs, the sensitive mouth. The fact that he looked the very opposite of a bondman, at least to unobservant eyes, was not the smallest of his assets for Fosdick.

"Mr. Fosdick," began the lawyer, in his rather high-pitched, but flexible and agreeable tenor voice, "we will take as little of your time as possible. We know you are an exceedingly busy man."

"Thank you, sir," said Fosdick, with a dignified bend of the head. A very respectable figure he made, sitting there in expensive looking linen and well cut dark suit, the sable overcoat across his knee and over one arm, a top hat in his other hand. "My time is at your disposal."

"In examining some of the books of the O.A.D.—you are a director of the O.A.D.?"

"Yes, sir. I have been for forty-two years."

"And very influential in its management?"

"They frequently call on me for advice, and, as the institution is a philanthropy, I feel it my duty always to respond."

Fosdick noted that a smile, discreet but unmistakably derisive, ran round the room. Morris's face was sober, but the smile was in his eyes. Fosdick sat still straighter and frowned slightly. He highly disapproved of cynicism directed at himself.

"In looking at some of the books with Mr. Westervelt a while ago," continued Morris, "we came upon a matter—several items—which we thought ought to be explained at once. We wish no public misapprehensions to arise through any inadvertence of ours. So we have turned aside from the regular course of the investigation, to complete the matter."

Fosdick's face betrayed his satisfaction—all had gone well; Armstrong was in the trap; it only remained for him to close it. Morris now took up a thin, well-worn account book which Fosdick recognized as the chief of Westervelt's four treasures. "I find here," he continued, "fourteen entries of twenty-five thousand dollars each—three hundred and fifty thousand dollars, in all—drawn by the President of the O.A.D., Mr. Armstrong here. Will you kindly tell us all you know about those items?"

Mr. Fosdick smiled slightly. "Really, Mr. Morris," replied he, with the fluency of the well-rehearsed actor, "I cannot answer that question, as you put it. Even if I knew all about the items, I might not recognize them from your too scanty description."

"We have just had Mr. Armstrong on the stand," said the lawyer. "He testified that he drew the money under your direction and paid it—the most of it—in your presence to Benjamin Sigourney, who looked after political matters for your company."

Fosdick's expression of sheer amazement was sincerity itself. He looked from Morris to Armstrong. With his eyes and Armstrong's meeting, he said energetically, "I know of no such transaction."

"You do not recall any of the *fourteen* transactions?"

"I do not recall them, because they never occurred. So far as I know, the legislative business of the O.A.D. is looked after by the legal department exclusively. I have been led to believe, and I do believe that, since the reforms in the O.A.D. and the new management of which Mr. Shotwell was the first head, the former reprehensible methods have been abandoned. It is impossible that Mr. Armstrong should have drawn such amounts for that purpose. You must—pardon me—have misunderstood his testimony."

"Let the stenographer read—only Mr. Armstrong's last long reply," said Morris.

The stenographer read: "Mr. Armstrong: 'Mr. Fosdick explained to me that the bills would practically put us out of business, except straight life policies, and that they would pass unless we

submitted to the blackmail. As he was in control of the O.A.D., when he directed me to draw the money, I did so. All but two, I think, perhaps three, of the payments were made to Sigourney in his presence.'"

"That will do—thank you," said Morris to the stenographer.

There was a pause, a silence so profound that it seemed a suffocating force. Morris's clear, sharp tones breaking it, startled everyone, even Fosdick. "You see, Mr. Fosdick, Mr. Armstrong was definite."

"I am at a loss to understand," replied Fosdick, gray with emotion, but firm of eye and voice. "I am profoundly shocked—I can only say that, so far as I am concerned, no such transaction occurred. And I regret exceedingly to have to add that if any such moneys were taken from the O.A.D. they must have gone for other purposes than to influence the Legislature."

"Then, you wish to inform the committee that to the best of your recollection you did not authorize or suggest those drafts, and did not and do not know anything about them?"

"I know nothing about them."

"But, Mr. Fosdick," continued Morris slowly, "we have had Mr. Westervelt on the stand, and he has testified that he was present on more than half a dozen occasions when you told Mr. Armstrong to draw the money, and that on one occasion you yourself took the money when Mr. Armstrong brought it from the cash department."

Fosdick stiffened as if an electric shock had passed through him. For the first time he lowered his eyes. Behind that veil, his brain was swiftly restoring order in the wild confusion which this exploding bomb had made. There was no time to consider how or why Westervelt had failed him, or how Morris had been stupid enough to permit such a situation. He could only make choice between standing to the original programme and retreating behind a pretense of bad memory. "I can always plead bad memory," he reflected. "Perhaps the day can be saved—Morris would have sent me a warning if it couldn't be." So he swept the faces of the committeemen and the few spectators with a glance like an unscathed battery. "I am astounded, Mr. Morris," said he steadily. "In search of an explanation, I happen to remember that Mr. Armstrong was recently compelled to relieve Mr. Westervelt from duty because of his failing health—failing faculties." His eyes turned to Westervelt with an apologetic look in them—and Westervelt was, indeed, a pitiful figure, suggesting one broken and distraught. Fosdick saw in the faces of committeemen and spectators that he had scored heavily. "I repeat," said he boldly, "it is impossible that any such transactions should have occurred."

He was addressing Morris's back; the lawyer had turned to the table behind him and was examining the papers there with great deliberation. Not a sound in the room; all eyes on Fosdick, who was quietly waiting. "Ah!" exclaimed Morris, wheeling suddenly like a duelist at the end of the ten paces.

Fosdick startled at the explosive note in his servant's voice, then instantly recovered himself.

"This letter—is it in your handwriting?" Fosdick took the extended paper, put on his nose-glasses, and calmly fixed his eyes upon it. His hand began to shake, over his face a dreadful, unsteady pallor, as if the flame of life, sick and dying, were flaring and sinking in the last flickerings before the final going-out.

"Is it your writing?" repeated Morris, his voice like the bay of the hound before the cornered fox.

Fosdick's hand dropped to his lap. His eyes sought Morris's face and from them blazed such a blast of fury that Morris drew back a step.

Morris was daunted only for a second. He said evenly, "It is your handwriting, is it not?"

Fosdick looked round—-at Westervelt, whose wrinkled hand had paused on his beard midway between its yellowed end and his shrunken, waxen face; at Armstrong, stolid, statuelike; at the reporters, with pencils suspended and eyes glistening. He drew a long breath and straightened himself again. "It is," he said.

Morris extended his hand for the letter. "Thank you," he said with grave courtesy, as Fosdick gave it to him. "I will read—'Dear Bill—Tell A to draw three times this week—the usual amounts and give them to S.' Bill—that is Mr. Westervelt, is it not? And does not A stand for Armstrong? And is not S, Sigourney, at that time the O.A.D.'s representative in legislative and general political matters?"

"Obviously," said Fosdick, promptly and easily. "I see my memory has played me a disgraceful trick. I am getting old." He smiled benevolently at Morris, then toward Westervelt. "I, too, am losing my faculties." Then, looking at Armstrong, and not changing from kindly smile and tone, "But my teeth are still good."

"You now remember these transactions?"

"I do not. But I frankly admit I must have been mistaken in denying that they ever occurred."

"I trust, Mr. Fosdick," said Morris, "your memory will not fail you to the extent that you will forget you are on oath."

The muscles in Fosdick's spare jaws could be seen working violently. Morris was going too far, entirely too far, in realism for the benefit of the public. "Is it part of your privilege as examiner," said he, with more than a suggestion of master-to-servant, "to insult an old man upon his failing mind?"

"As none of these transactions was of older date than three years ago," replied Morris coldly, "and as the note bore date of only six months ago—the week before Sigourney died—it was not unnatural that I should be anxious about your testimony. We do not wish false ideas, detrimental to the standing of so notable and reputable a man as yourself, to get abroad."

A titter ran around the room; Fosdick flushed and the storm veins in his temples swelled. He evidently thought his examination was over, for he took a better hold on his coat and was rising from the chair. "Just a few minutes more," said Morris. "In the course of Mr. Westervelt's testimony another matter was accidentally touched on. We feel that it should not go out to the public without your explanation."

Fosdick sank back. Until now, he had been assuming that by some accident his plan to destroy Armstrong had miscarried, that Morris and Westervelt, to save the day, had by some mischance been forced into a position where they were compelled to involve him. But now, it came to him that Morris's icily sarcastic tone was more, far more, arrogant and insolent than could possibly be necessary for appearances with the public. The lawyer's next words changed suspicion into certainty. "We found several other items, Mr. Fosdick, which we requested Mr. Westervelt to explain—payments of large sums to your representatives—so Mr. Westervelt testifies they are—and to your secretary, Mr. Waller, and to your son—Hugo Fosdick. He is one of the four vice-presidents of the O.A.D., is he not?"

"He is," said Fosdick, and his voice was that of a sick old man.

"It was on your O.K. that one hundred thousand dollars were paid out to furnish his apartment?"

"You mean the uptown branch of the O.A.D.?" said Fosdick wearily, his blue-black eyelids drooped.

"Oh! We will inquire into that, later. But—take last year, Mr. Fosdick. Take this omnibus lease, turning over to corporations you control properties in Boston and Chicago which cost the O.A.D. a sum, two per cent. interest on which would be double the rental they are getting from you. Mr. Westervelt informs us that he knows you get seventeen times the income from the properties that you pay the O.A.D. under the leases they executed to you—you practically making the leases, as an officer of the company, to yourself as another corporation. My question is somewhat involved, but I hope it is clear?"

"I understand you—in the main," replied Fosdick. "But you will have to excuse me from answering any more questions to-day. I did not come prepared. My connection with the O.A.D. has been philanthropic, rather than businesslike. Naturally, though perhaps wrongly, I have not kept myself informed of all details."

He frowned down the smiles, the beginnings of laughter. "But the record is sound!" he went on in a ringing voice. "The O.A.D. has cost me much time and thought. I have given more of both to it than I have to purely commercial enterprises. But moneymaking isn't everything—and I feel more than rewarded."

"We all know you, Mr. Fosdick," said Morris, with an air of satiric respect.

"I ask you to excuse me to-day," continued the old man, in his impressive manner. "I wish to prepare myself. To-morrow, or, at most, in two or three days, I shall *demand* that you let me resume the stand. I have nothing to conceal. Errors of judgment I may have committed. But my record is clear." He raised his head and his eyes flashed. "It is a record with which I shall soon fearlessly face my God!"

Josiah Fosdick felt that he was himself again. His eyes looked out with the expression of a good man standing his ground unafraid. And he smiled contemptuously at the faint sarcasm in Morris's cold voice, saying, "That is quite satisfactory—most satisfactory."

The committee rose; the reporters surrounded Fosdick. He was courteous but firm in his refusal to say a word either as to the testimony he had given or as to that he would give. A dozen eager hands helped him on with his coat, and he marched away, sure that he was completely reëstablished—in the public esteem; his self-esteem had not been shaken for an instant. The good

man doubts himself; not the self-deceiving hypocrite. There was triumph in the long look he gave Morris—a look which Morris returned with the tranquil shine of a satisfied revenge, a revenge of payment with interest for slights, humiliations, insults which the old tyrant had put upon him. Long trafficking upon the cupidity and timidity of men gives the ruling class a false notion of the discernment of mankind and of their own mental superiority, as well as moral. It was natural that Fosdick should believe himself above censure, above criticism even. He returned to his office, like a king upon whom the vulgar have sought to put indignities. His teeth fairly ached for the moment when they could close upon the bones of these "insolent curs."

It was not until he set out for lunch that another view of the situation came in sight. As he was crossing Waller's office, he was halted by that faithful servant's expression, the more impressive because it was persisting in spite of hysterical efforts to conceal it and to look serenely worshipful as usual. "What is it, Waller?" he demanded.

"Nothing—nothing at all, sir," said Waller, as with a clumsy effort at pretended carelessness he tossed into the wastebasket a newspaper which Fosdick had surprised him at reading.

"Is that an afternoon paper?"

Waller stammered inarticulately.

Fosdick shot a quick, sharp glance at him. "Let me see it."

Waller took the paper out of the basket, as if he were handling something vile to sight, touch and smell. "These sensational sheets are very impudent and untruthful," he said, as he gave it to his master.

Fosdick spread the paper. He sprang back as if he had been struck. "God!" he cried. "God in heaven!"

In the committee room, after the first unpleasantness, all had been smooth, and there was not to his self-complacent security of the divine right monarch the remotest suggestion of impending disgrace. Now—from the front page of this newspaper, flying broadcast through the city, through the country, shrieked, "Fosdick Perjures Himself! The eminent financier and churchman caught on the witness stand. Denies knowledge of political bribery funds and is trapped! Evades accusations of gigantic swindles and thefts."

Disgrace, like all the other strong tragic words, conveys little of its real meaning to anyone until it becomes personal. Fosdick would have said beforehand that the publication of an attack on him in the low newspapers would not trouble him so much as the buzzing of a fly about his bald spot. He would have said that there was in him—in his conscience, in his confidence in the approval of his God—a tower of righteous strength that would stand against any attack, as unimperiled as a skyscraper by a summer breeze. But, with these huge, coarse voices of the all-pervading press shrieking and screaming "Perjurer. Swindler! Thief!" he shook as with the ague and turned gray and groaned. He sat down that he might not fall.

"God! God in heaven!" he muttered.

"It's infamous," cried Waller, tears in his eyes and anger in his voice. "No man, no matter how upright or high, is safe from those wretches."

Fosdick gripped his head between his hands. "It hurts, Waller—it *hurts*," he moaned.

"Nobody will pay the slightest attention to it," said Waller. "We all know you."

But Fosdick was not listening. He was wondering how he had been able to delude himself, how he had failed to realize the construction that could, and by the public would, be put upon his testimony. Many's the thing that sounds and looks and seems right and proper in privacy and before a few sympathetic witnesses, and that shudders in the full livery of shame when exposed before the world. Here was an instance—and he, the shrewd, the lifelong dealer in public opinion, had been tricked at his own trade as he had never been able to trick anyone else in half a century of chicane.

"I want to die, Waller," he said feebly. "Help me back into my office. I can't face anybody."

Into Armstrong's sitting room, toward ten that night, Fosdick came limping and shuffling. Even had Armstrong been a "good hater" he could hardly have withstood the pathos of that abject figure. Being too broadly intelligent for more than a spasm of that ugliest and most ignorant of passions, he felt as if the broken man before him were the wronged and he himself the wronger. "But this man made a shameful, treacherous, unprovoked attempt to disgrace me," he reminded himself, in the effort to keep a just point of view for prudence's sake. It was useless. That ghastly, sunken face, those frightened, dim old eyes, the trembling step— If a long life of soul-prostitution had left Josiah Fosdick enough of natural human generosity to appreciate the meaning of Armstrong's expression, he might have been able to change his crushing defeat into what in the

circumstances would have been the triumph of a drawn battle. But, except possibly the creative geniuses, men must measure their fellows throughout by themselves. Fosdick knew what he would do, were he in Armstrong's place. He clutched at Armstrong's hand with a cringing hypocrisy of deference that made Armstrong ashamed for him—and that warned him he dared not yet drop his guard.

"I've been trying to get you since three o'clock this afternoon," said Fosdick. "I had to see you before I went to bed." He sank into a chair and sat breathing heavily. He looked horribly old. "You don't believe I deliberately lied about that money, do you, Horace?"

"Is it necessary to discuss that, Mr. Fosdick? Hadn't we better get right at what you've come to see me about?"

"I've wired the governor. He don't answer. Morris refuses to see me. Westervelt—it's useless to see him—he has betrayed me—sold me out—he on whom I have showered a thousand benefits. I made that man, Horace, and he has rewarded me. That's human nature!"

Armstrong recalled that, when he was winning over Westervelt by convincing him of Fosdick's perfidy to him, Westervelt had made the same remark, had cried out that he loaned Fosdick the first five hundred dollars he ever possessed and had got him into the O.A.D. "It seems to me, Mr. Fosdick, that recriminations are idle," said he. "I assume you have something to ask or to propose. Am I right?"

"Horace, you and I are naturally friends. Why should we fight each other?"

"You have come to propose a peace?"

"I want us to continue to work together."

"That can be arranged," said Armstrong.

"I hoped so!" Fosdick exclaimed. "I hoped so!"

"But," proceeded Armstrong, seeing the drift of the thought behind that quick elation, "let us have no misunderstanding. You were permitted to leave the witness stand when you did to-day because I wished you to have one more chance to save yourself. That chance will be withdrawn if you begin to act on the notion that my forbearance is proof of my weakness."

"All I want is peace—peace and quiet," said Fosdick, with his new revived hope and craft better hid. But Armstrong saw that it was temperamentally impossible for Fosdick to believe any man would of his own accord drop the sword from the throat of a beaten foe.

"You can have peace," continued Armstrong, "peace with honor, provided you give a guarantee. You cannot expect me to trust you."

"What guarantee do you want?"

"Control of the O.A.D."

Fosdick's feebleness fell from him. He sprang erect, eyes flashing, fists shaking. "Never!" he shouted. "So help me God, never! It's mine. It's part of my children's patrimony. I'll keep it, in spite of hell!"

"You will lose it in any event," said Armstrong, as calm as Fosdick was tempestuous. "You have choice of turning it over to me or having it snatched from you by Atwater and Trafford and Langdon."

"Atwater!" exclaimed Fosdick.

"When I found you had arranged to destroy me," explained Armstrong, "I formed a counter-arrangement, as I wasn't strong enough to fight you alone."

"You sold me out!"

Armstrong winced. Fosdick's phrase was unjust, but since his talk with Neva he was critical and sensitive in the matter of self-respect; and, while his campaign of self-defense, of "fighting the devil with fire," still seemed necessary and legitimate, it also seemed lacking in courage. If Fosdick had crept and crawled up on him, had he not also crawled and crept up on Fosdick? "I defended myself in the only way you left me," replied Armstrong. "I formed an alliance with the one man who could successfully attack you."

"So, it is Atwater who has bought the governor—and Morris—yes, and that ingrate, Westervelt!"

"However that may be," replied Armstrong, "you will be destroyed and Atwater will take the O.A.D. unless you meet my terms." He was flushing deep red before Fosdick's look of recognition of a brother in chicane.

He knew Atwater was simply using him, would destroy him or reduce him to dependence, as soon as Fosdick was stripped and ruined. He felt he was as fully justified in eluding the tiger by strategy as he had been in procuring the tiger to defeat and destroy the lion that had been about to devour him. Still, the business was not one a man would preen himself upon in a company of

honest men and women. And Fosdick's look, which said, "This man, having sold me out, is now about to sell out his allies," hit home and hit hard.

But he must carry his project through, or fall victim to Atwater; he must not let this melting mood which Neva had brought about enfeeble his judgment and disarm his courage. "If you refuse my offer," he said to Fosdick, "the investigation will go on, and Atwater will get the O.A.D. and take from you every shred of your character and much of your fortune—perhaps all. If you accept my offer, the investigation will stop and you will retire from the O.A.D. peaceably and without having to face proceedings to compel you to make restitution."

"How do I know you can keep your bargain?"

"I have the governor and Morris with me," replied Armstrong, frankly exposing his whole hand. "They, no more than myself, wish to become the puppets of the Atwater-Langdon-Trafford crowd."

Fosdick reflected. Now that he knew the precise situation, he felt less feeble. Before Armstrong explained, he had been like a man fighting in a pitch dark room against foes he could not even number. Now, the light was on; he knew just how many, just who they were; and, appalling though the discovery was, it was not so appalling as that struggle in the pitch dark. "You evidently think I'm powerless," he said at last. "But if you press me too far, you will see that I am not. For instance, you *need* me. You must have me or fall into Atwater's clutches. You see, I am far from powerless."

"But you forget," replied Armstrong, "you are heavily handicapped by your reputation. A man who has to fight for his good name is like a soldier in battle with a baby on his arm and a woman clinging to his neck. How can you fight without losing your reputation? The committee is against you. At Monday's session, if you let matters take their course, all that Westervelt's books show of your profits from the O.A.D. will be exposed—even the way you made it pay for the carpets on your floors, for the sheets on your beds, for towels and soap and matches."

Armstrong would not have believed there was in Fosdick's whole body so much red blood as showed in his face. "It's a custom that's grown up," he muttered shufflingly. "They all do it—in every big company, more or less, directly or indirectly."

"True enough," said Armstrong. "But you'll be the only one on trial. If you accept my offer, you'll be let alone. Cancel the worst of those leases, settle the ugliest accounts, all at comparatively trifling cost, and the public will soon forget."

"And what guarantee do you give that the agreement would be carried out?"

"My pledge—that's all," replied Armstrong—and again he flushed. He had avoided specifically giving his word to the Atwater crowd when he formed alliance with them; still, his "my pledge" had a hollow, jeering echo. "It's the only possible guarantee in the circumstances—and, as you are solely responsible for the circumstances, Mr. Fosdick, I do not see how you can complain."

Fosdick again reflected; the awful, deathly pallor, the deep scams, the palsylike trembling came back. After a long wait, with Armstrong avoiding the sight of him, he quavered, "Horace, I'll agree to anything except giving up the O.A.D." There he broke down and wept. "You don't know what that institution means to me. It's my child. It's my heart. It's my reason for being alive."

"Yes, it has been a source of enormous profit to you, Mr. Fosdick," said Armstrong calmly, for his own strengthening more than to get Fosdick back to facts. "I appreciate how hard it must be to give up such a source of easy wealth. But it must be done."

"You don't understand," mourned the old man. "You have no sentiment. You do not *feel* those hundreds of thousands, those millions of helpless people—how they look up to me, how they pray for me and are full of gratitude to me. Do you think I could coldly turn over their interests to strangers? Why, who knows what might not be done with those sacred trust funds?"

"If you persist in letting Atwater get control," said Armstrong, "I fear those sacred trust funds will soon be larger by about two thirds of what you regard as your private fortune. I do not like to say these things; you compel me, Mr. Fosdick. It is waste of time and breath to cant to me."

If Fosdick had had anything less at stake than his fortune, he would have broken then and there with Armstrong. As it was, his prudence could not smother down the geyser of fury that boiled and spouted up from his vanity. "I must be mad," he cried, "to imagine that such matters of conscience would make an impression on you."

Armstrong laughed slightly. "When a man is in the jungle, is fighting with wild beasts, he has to put forward the beast in him. You tried to ruin me—a more infamous, causeless attack never was made on a man. You have failed; you are in the pit you dug for me. I am letting you off lightly." And now Armstrong's blue eyes had the green gray of steel and flashed with that furious temper which he had been compelled to learn to rule because, once beyond control, it would have

been a free force of sheer destruction. "If you had not been interceded for, you would now be a pariah, with no wealth to buy you the semblance of respect. Don't try me too far! I do not love you. I have the normal instinct about reptiles."

At that very moment Fosdick was looking the reptile. "Yes, I did try to tear you down," he hissed. "And I'll tell you why. Because I saw your ambition—saw you would never rest until you had robbed me and mine of that which you coveted. Was I not right?"

Armstrong could not deny it. He had never definitely formed such an ambition; but he realized, as Fosdick was accusing him, that had he been permitted to go peacefully on as president, the day would have come when he would have reached out for real power.

Fosdick went on, with more repression and dignity, but no less energy of feeling, "I cannot but believe that God in His justice will yet hurl you to ruin. You are robbing me, but as sure as there is a God, Horace Armstrong, He will bring you low!"

Well as Armstrong knew him, he was for the moment impressed. The only born monsters are the insane criminals; the monstrous among our powerful and eminent and most respectable are by long and deliberate indulgence in self-deception manufactured into monsters, protected from public exposure by their position, wealth, and respectability. We do not realize any more than they do themselves, that they have become insane criminals like the monsters-born. There is a majesty in the trappings of virtue that does not altogether leave them even when a hypocrite wears them; also, Armstrong was more than half disarmed by his new-sprung doubts whether he was wholly justified in meeting treachery with treachery. He surprised Fosdick by breaking the silence with an almost deprecating, "I said more than I intended. What you have done, what I have done, is all part of the game. Let us continue to leave God and morals—honesty and honor—out of it. Let us be practical, businesslike. You wish to save your reputation and your fortune. I can save them for you. I have given you my condition—it is the least I will ask, or can ask. What do you say?"

"I must have time to think it over," replied Fosdick. "I cannot decide so important a matter in haste."

"Quite right," Armstrong readily assented. "It will not be necessary to have your decision before noon to-morrow. The committee has adjourned until Monday. That will give us half of Saturday and Sunday to settle the plans that hang on your decision."

"To-morrow noon," said Fosdick, sunk into a stupor. "To-morrow noon." And he moved vaguely to the door, one trembling hand out before him as if he were blind and feeling his way. And, so all-powerful are appearances with us, Armstrong hung his head and did not dare look at the pitiful spectacle of age and feebleness and misery. "He's a villain," said the young man to himself, "as nearly a through-and-through villain as walks the earth. But he's still a man, with a heart and pride and the power to suffer. And what am I that I should judge him? In his place, with his chances, would I have been any different? Was I not hell-bent by the same route? Am I not, still?"

He walked beside Fosdick to the elevator, waited with him for the car. "Good night," he said in a tone of gentlest courtesy. And it hurt him that the old man did not seem to hear, did not respond. He wished that Fosdick had offered to shake hands with him.

He went to Morris, expecting him at a club across the way, and related the substance of the interview. Morris, who had both imagination and sensibility, guessed the cause of his obvious yet apparently unprovoked depression, guessed why he had been so tender with Fosdick. Nevertheless he twitted him on his soft-heartedness: "The old bunco-steerer hasn't disgorged yet, has he?—and hasn't the remotest intention of disgorging. So, my tears are altogether for the policy holders he has been milking these forty years." Then he added, "Though, why careless damn fools should get any sympathy in their misfortunes does not clearly appear. As between knaves and fools, I incline toward knaves. At least, they are teachers of wisdom in the school of experience, while fools avail nothing, are simply provokers and purveyors to knavery."

XXII
A DUEL AFTER LUNCH

In the respectable morning newspaper the Fosdicks took in, the facts of Josiah's latest public appearance were presented with those judicious omissions and modifications which the respectable editor feels it his duty to make, that the lower classes may not be led to distrust and

deride the upper classes. Thus, Amy, glancing at headlines in search of the only important news—the doings of "our set"—got the impression that her father had had an annoying lapse of memory in testifying about something or other before somebody or other. But the servants took in a newspaper that had no mission to safeguard the name and fame and influence of the upper classes; probably not by chance, this newspaper was left where its vulgar but vivid headlines caught her eye.

She read, punctuating each paragraph with explosions of indignation. But when she had finished, she reread—and began to think. As most of us have learned by experience in great matters or small, truth is rubberlike—it offers small resistance to the blows of prejudice, and, as soon as the blow passes, it straightway springs back to its original form and place. Amy downfaced a thousand little facts of her own knowledge as to where the money came from—facts which tried to tell her that the "low, lying sheet" had revealed only a trifling part of the truth. But, when she saw her father, saw how he had suddenly broken, his very voice emasculate and thin, she gave up the struggle to deceive herself. There is a notion that a man's family is the last to believe the disagreeable truth about his relations with the outside world. This is part of the theory that a man has two characters, that he can be a saint at six o'clock in the morning and a scoundrel at six o'clock in the evening, that he is honest at a certain street and number and a liar and a thief at another street and number. But the fact is that character is the most closely woven and homogeneous of fabrics, and, though a man's family do not admit it publicly when the truth about him is exposed, they know him all the time for what he really is. Amy knew; her father's appearance, indicating not that he was guilty but that he was found out and was in an agony of dread of the consequences, threw her into a hysteria of shame and terror. She avoided the servants; she startled each time the door bell rang; it might mean the bursting of the real disgrace, for, in her ignorance of political conditions, she assumed that arrest and imprisonment would follow the detection of her father and probably Hugo in grave crimes. She dared not face any of the few that called; she would not even see Hugo.

On Sunday morning came a note from Alois—a love letter, begging to see her. She read it with tears flowing and with a heart swelling with gratitude. "He does love me!" she said. "He must know we are about to be disgraced, yet he has only been strengthened in his love." Though the actual state of the family's affairs was vastly different from what she imagined, though she would have been little disturbed had she known that publicity was the only punishment likely to overtake persons so respectable as Fosdick and his son, still the crisis was none the less real to Amy. In such crises the best qualities of human nature rise in all their grandeur and exert all their power. She sent off an immediate answer—"Thank you, Alois—I need you— Come at three o'clock. Yours, Amy."

When he came, she let him see what she wanted; how, with all she had valued and had thought valuable transforming into trash and slipping away from her, she had turned to him, to the only reality—to the love that welcomes the storm which gives it the opportunity to show how strong it is, how firmly rooted. With his first stammering, ardent protestations, she flung herself into his arms. "I have loved you from the beginning," she sobbed. "But I didn't realize it until I looked round for some one to turn to. You do love me?"

"I am here," he said simply, and there is nothing finer than was the look in his eyes, the feeling in his heart. "And we must be married soon. We must be together, now."

"Yes, yes—soon—at once," she agreed. "And you will take me away, won't you? Ah, I love you—I love you, Alois. I will show you how a woman can love." And never had she been so beautiful, both without and within.

"As soon as you please," said he. He was not inclined to interrogate his happiness; but he was surprised at her sudden and unconditional surrender. He guessed that some quarrel about him with her father or with Hugo had roused her to assert what he was quite ready to believe had been in her heart all the time; or, it might be that she wished to make amends for her father's having planned to send him away when honor commanded him to stay and guard his reputation. Had the cause of her hysteria been real, or had he known why she was so clinging and so eager, he would not have changed—for he loved her and was never half-hearted in any emotion. Though her money and her position were originally her greatest attractions for him, his ideal of his own self-respect was too high and too real for him to rest content until he had forced love to put him under its spell.

When he left her she sent for Hugo and told him. Hugo went off like a charge at the snap of the spark. "You must be mad!" he shouted. "Why, such a marriage is beneath you—is almost as bad as your sister's. It's your duty to bring a gentleman into the family."

She would not argue that; she would at any cost be forbearing with Hugo, who must be in torture, if he was not altogether a fool—and sometimes she thought he was. She restrained herself to saying gently, "You don't seem to appreciate our changed position."

"What 'changed position'? What are you talking about?" demanded Hugo, rearing and beginning to stride the length of the room.

She did not answer; answer seemed unnecessary, when Hugo was so obviously blustering to hide his real state of mind.

"You mean father's testimony?" he said. "What rot! Why, nobody that is anybody pays the slightest attention to that. Everyone understands how things are in finance and how vital it is to guard the secrets from lying demagogues and the mob. There isn't a man of consequence, of high respectability, on Manhattan Island, or in big affairs anywhere in the country, who wouldn't be in as difficult or more difficult a position, if he happened to be cornered. Everyone whose opinion we care anything about is in the game, and this attack on us is simply a move of our enemies."

"Deceive yourself, if you want to," replied Amy. "But I know I can't get married any too soon."

"And marrying a nobody, a mere architect, whose sister works for a living. You haven't even the excuse of caring for him."

"Don't be too sure about that! In the last twenty-four hours I've learned a great deal about life, about people. Everybody talks of love, and of wanting love. But nobody knows what it really means, until he has suffered. Oh, Hugo, don't be so hard! I need Alois!" And there were tears in her eyes.

Hugo tossed his head; but he was not unimpressed. "I'm sorry to see you so weak," said he in a tone that was merely surly and therefore, by contrast, kindly. "Of course, it's none of *my* business. But I don't approve it, I want you distinctly to understand."

"You won't be disagreeable to Alois?"

"I don't blame *him*," said Hugo. "It's natural he should be crazy to marry you. And, in his way, he isn't a bad sort. He's been about in our set long enough to get something of an air." Hugo was thinking that Amy had now lost young Roebuck, the only eligible in her train; that, after all, since he himself was to be the principal heir to his father's estate, she was not exactly a first-class matrimonial offering and might have to take something even less satisfactory than Alois, if she continued to wait for the husband he could warm to. "Go ahead, if you must," was his final remark. "I'll not interfere."

This was equivalent to approval, and Amy, strengthened, moved upon her father. To her astonishment, he listened without interest. She had to say pointedly, "And I've come to find out whether you approve," before he roused himself to respond.

"Do as you like," he said wearily, not lifting his eyes from the sheet of paper on which he had been making aimless markings, when she interrupted him.

"You wouldn't object if I married—soon?"

"Don't bother me," he flamed out. "Do as you please. Only, don't fret me. And, no splurge! I'm sick. I want quiet."

Thus it came about that on the Thursday following the engagement, a week almost to the hour from Fosdick's tumble into his own carefully and deeply dug pit, Amy married Alois Siersdorf, "with only the two families present, because of Mr. Fosdick's age and illness"; and at noon they sailed away on the almost empty *Deutschland*.

Alois did not let his perplexity before Amy's astounding docility interfere with his happiness. He saw that, whatever the cause, she was in love with him, so deeply in love that she had descended from the pedestal, had lifted him from his knees, had set him upon it, and had fallen down meekly to worship. There were a few of "our people" on the steamer—half a dozen families or parts of families, of "the push," who were on their way to freeze and sneeze in the "warm" Riviera for the sake of fashion. Alois was delighted that Amy was so absorbed in him that she would have nothing to do with them—this for the first three days. He had not believed her capable of the passion and the tenderness she was lavishing upon him. She made him hold her in his arms hours at a time; she developed amazing skill at those coquetries of intimacy so much more difficult than the enticements that serve to make the period of the engagement attractive. And he found her more beautiful, too, than he had thought. She was one of those women who are not at their best when on public or semipublic view, but reserve for intimacy a charm which explains the otherwise inexplicable hold they get upon the man to whom they fully reveal and abandon themselves.

And Alois, in love with the woman herself now rather than with what she represented to his rather material imagination, surprised her in turn. She had thought him somewhat stilted, a

distinctly professional man, with too little lightness of mind—interesting, satisfactory beyond the prosy and commonplace and patterned run of men she knew; but still with a tendency to be wearisome if taken in too large doses. She had to confess that she had misjudged him. He was no longer under the nervous strain of trying to win her, was no longer handicapped by a vague but potent notion that he would get more than he gave in a marriage with her. He revealed his real self—light-hearted, varied, most adaptable; thoroughgoing masculine, yet with a femininity, a knowledge of and interest in matters purely feminine, that made companionship as easy as it was delightful.

They were in the full rapture of these agreeable surprises each about the other when the representatives of "our set" began to insist upon associating with them. Amy shrank from the first advances; this only made the bored fashionables the more determined. Even in her morbidness about the lost reputation and the menace of prison, she could not deceive herself as to the meaning of their persistent friendliness. And soon she was delighted by a third surprise. She found that Hugo had been right, and she absurdly wrong, about public opinion. There might be, probably was, a public opinion that misunderstood her father and judged him by provincial, old-fashioned standards. But it was not *her* public opinion. All the people of her set were more or less involved, directly or through their relations by blood and marriage, in enterprises that necessitated what in the masses—the "lower classes" and the "criminal classes"—would be called lying, swindling, and stealing; they, therefore, had no fault to find with Fosdick. Had he not his fortune still? And was he not impregnable against the mob howling that he be treated as a common malefactor? Where, then, was the occasion for Phariseeism? Was it not the plain duty of respectable people to stand firmly by the Fosdicks and show the mob that respectability was solidly against demagogism, against attempts to judge the upper class by lower class standards? Yes; that was the wise course, and the safe course. Why, even the public prosecutor, a suspiciously demagogical shouter for "equal justice"—respectability appreciated that he had to get the suffrages of the mob, but thought he went a little too far in demagogic speech—why, even he had shown that the gentleman was stronger in him than the politician. Had he not, after a few days of silence, come out boldly rebuking "the attempt to defame and persecute one of the country's most public-spirited and useful citizens, in advance of judicial inquiry"?

Amy was amazed that she had been so preposterously unnerved by what she now saw was literally nothing at all, a mere morbid phantasy. But at the same time, she was devoutly thankful that she had been deluded. "But for that," said she to herself, "I might not have married 'Lois, might have stifled the best, the most beautiful emotion of my life, might have missed happiness entirely." This thought so moved her that she rose—it was in the dead of night—and went into his room and bent over him, asleep, and kissed him softly. And she stood, admiring in the dim light the manliness and the beauty of his head, his waving hair, his small, becoming blond beard.

"I love you," she murmured passionately. "No price would have been too dear to pay for you."

Meanwhile Fosdick was settling to the new conditions with a facility that admirably illustrated the infinite adaptability of the human animal. The inevitable, however cruel, is usually easy to accept. It is always mitigated by such reflections as that it could not have been avoided and that it might have been worse. The more intelligent the victim, the shorter his idle bewailings and the quicker his readjustment—and Fosdick was certainly intelligent. Also, among "practical" men, as youth with its ardent courage and its enthusiasms retreats and old age advances, there is a steady decay of self-respect, a rapid decline of belief that in life, so brief, so unsatisfactory at best, so fundamentally sordid, anything which interferes with comfort, personal comfort, is worth fighting for; where a young man will challenge an almost fanciful infringement of his self-respect, an old man will accept with a resigned and cynical shrug the most degrading conditions, if only they leave him material comfort and peace.

To aid old Fosdick in making the best of it, the sensational but influential part of the press each morning and each afternoon girded at him, at Morris and at the authorities, asking the most impertinent questions, making the most disgusting demands. Thus, the old man was not permitted to lose sight or sound of the foaming-jowled bloodhounds Armstrong was protecting him from. And when he gave full weight to the fact that Armstrong was also saving him from the Atwater-Langdon-Trafford crowd, he ceased to hate him, began to look on him as a friend and ally.

Now that Fosdick and Armstrong were on a basis on which he was compelled to respect the young man, each began to take a more favorable view of the other than he had ever taken before. Rarely indeed is any human being—any living being—altogether or even chiefly bad. If the evil is

the predominant force in a man's life, it is usually because of some system of which he is the victim, some system whose appeal to appetite or vanity, or, often, to sheer necessities, is too strong for the natural instincts of the peaceful, patient human animal. And even the man who lives wholly by outrages upon his fellow men lives so that all but a very few of his daily acts are either not bad, or positively good. The mad beasts of creation, high and low, are few—and they are mad. All Fosdick's strongest instincts—except those for power and wealth—were decent, and some of them were fine. It was not surprising that, with so much of the genuinely good in him, he was able to delude himself into believing there was reality behind his reputation as a philanthropic business man.

The hard part of his readjustment was requesting those through whom he had controlled the O.A.D. to transfer their allegiance to Armstrong. It is a tribute to Armstrong's diplomacy—and where was there ever successful diplomat who was not at bottom a good fellow, a sympathetic appreciator of human nature?—it is a tribute to Armstrong's diplomatic skill that Fosdick came to look on this transfer—and to hasten it and to make it complete—as the best, the only means of checking that "infamous Atwater-Trafford gang." He felt he was simply retreating one step further into that shadow behind the throne of power in which he had always been careful to keep himself pretty well concealed. He felt—so considerate and delicate was Armstrong—that he would still be a power in the councils of the O.A.D. He himself suggested that Hugo should retire from the fourth vice-presidency "as soon as this thing blows over."

The public knew nothing of the transfer. Even when one gang bursts open the doors to fling another gang out, the public gets no more than a hasty and shallow glimpse behind the façade of the great institutions that exploit it and administer its affairs. It was not let into the secret that for the first time in the history of the O.A.D. its president did preside, and that he not only presided but ruled as autocratically as Fosdick had ruled, as some one man always does rule sooner or later in any human institution. But the Atwater-Langdon-Trafford "gang" soon heard what was occurring, and, as Armstrong had known that they must hear, he awaited results with not a little anxiety. Of Trafford he was not at all afraid—Trafford's tricks were the familiar common-places by which most men who get on in the world of chicane achieve their success. About Langdon, he was somewhat more unquiet; but Atwater was the one he dreaded. What was Atwater doing, now that he realized—as he must realize—that he had been duped, that Armstrong had used him to conquer Fosdick and was now facing him, armed with Fosdick's weapons and with youth and energy and astuteness; that Morris and the governor were not his tools, as he had been imagining, but Armstrong's allies; that, instead of being about to absorb the O.A.D., he might, should Armstrong force the fighting, lose the great Universal, the greater Gibraltar Mutual, and the Hearth and Home, which gathered in, and kept, the pennies of poverty?

A few days before the committee was to reassemble, Atwater telephoned Armstrong, asking him to come to lunch with him. Armstrong accepted and drew a long breath of relief. He knew that Atwater's agents had been sounding both the governor and Morris, had "persuaded" little Kenworthy to pretend to be ill, and to put off the reassembling of the committee. So, this invitation, this request for a face-to-face talk, must mean that neither the governor nor Morris had yielded.

When Armstrong and Atwater met, each looked the other over genially but thoroughly. "I congratulate you, my young friend," said Atwater heartily. "I can admire a stroke of genius, even though it cuts my own plans."

No reference from Armstrong to the fact that Atwater had planned to destroy him as soon as he had used him to get the O.A.D.; no reference from Atwater, beyond this smiling and friendly hint, to the fact that Armstrong had allied himself with Atwater ostensibly to destroy Fosdick, and had shifted just in time to outgeneral his ally. Atwater was a fine, strong-looking man of sixty and odd years, with the kindest eyes in the world, and the wickedest jaw—in repose. When he smiled, his whole face was like his eyes. He had a peculiarly agreeable voice, and so much magnetism that his enemies liked him when with him. He was a man of audacious financial dreams, which he carried out with dazzling boldness—at least, carried out to the point where he himself could "get from under" with a huge profit and could shift the responsibility of collapse to others. He was a born pirate, the best-natured of pirates, the most chivalrous and generous. He was of a type that has recurred in the world each time the diffusion of intelligence and of liberty has released the energy of man and given it a chance to play freely. Such men were the distinction of Athens in the heyday of its democracy; of Rome in the period between the austere and cruel republic of the patricians and the ferocious tyranny of Cæsardom; of Bagdad and Cordova after the Moslems

became liberalized and before they became degenerate; of Italy in the period of the renaissance; of France after the Revolution and before Friedland infatuated Napoleon into megalomania.

During the lunch the two men talked racing and automobile and pictures—Atwater had a good eye for line and color. They would have gone on to talk music, had there been time—for Atwater loved music and sang well and played the violin amazingly, though he practiced only about two hours a day, and that not every day. But they did not get round to music; the coffee and cigars were brought, and the waiters withdrew.

"What is your committee going to do, when it gets together, day after to-morrow?" said Atwater, the instant the door closed on the head waiter.

"You'll have to see Morris, to find out that," replied Armstrong.

Atwater smiled and waved his hand. "Bother!" he retorted. "What's your programme?"

"Morris is the man to see," repeated Armstrong. "I wouldn't give up his secrets, if I knew them."

"Our man up at Buffalo wires," continued Atwater, "that you have got Kenworthy out of bed and completely cured. So, you are going on. And I know you are not the man to wait in the trenches. Now, it happens that Langdon and I have several matters on at this time—as much as we can conveniently look after. Besides, what's to be gained by tearing up the public again, just when it was settling down to confidence? I like a fight as well as any man; but I don't believe in fighting for mere fighting's sake, when there are so many chances for a scrimmage with something to be gained. It ain't good business. The first thing we know, the public is going to have some things impressed on it so deeply that even its rotten bad memory will hold the stamp."

"I agree with you," said Armstrong. "I love peace, myself. But I don't believe in laying down arms while the other fellow is armed to the teeth, and hiding in the bushes before my very door."

"That means me, eh?" inquired Atwater cheerfully.

"That means you," said Armstrong. "And it isn't of any use for you to call out from the bushes that you've gone away and are back at your plowing."

"But I haven't gone away," replied Atwater; "I'm still in the bushes. However, I'm willing to go.

"On what condition?"

"Give us the two first vice-presidents of the O.A.D. and the chairmanship of the Finance Committee."

That meant practical control. Armstrong knew that his worst anticipations were none too gloomy. "And if we don't?" said he.

"Our people have been collecting inside facts about the O.A.D., about its management ever since you came on to take old Shotwell's place—poor old Shotwell! If we are not put in a position where we can bring about reforms in your management and a better state of affairs, we'll have to take the only other alternative. We have the arrangements made to fire a broadside from four newspapers to-morrow morning. And we've got it so fixed that any return fire you might make would get into the columns of only two newspapers—and one of them would discredit you editorially. Also, we will at the same time expose your committee." Atwater set out this programme with the frankness of a large man of large affairs to one of his own class, one with whom evasions, concealments, and circumlocutions would be waste of time.

Armstrong smiled slightly. "Then it's war?" he said.

"If you insist."

"You know we've got the governor and the attorney-general?"

"But we've got the press, practically all respectability, and a better chance with the Grand Jury and the judges."

Armstrong gazed reflectively into space. "A good fight!" he said judicially. "If I were a very rich man I should hesitate to precipitate it. But, having nothing but my salary—and a *good, clean, personal* record—I think I'll enjoy myself. I'll not try to steal the credit of making the fight, Mr. Atwater. I'll see that you get all the glory that comes from kicking the cover off hell."

"Speaking of your personal record," said Atwater absently. "Let me see, you were in the A. & P. bond syndicate, in the little steel syndicate last spring, in two stock syndicates a couple of months ago. Your profits were altogether $72,356—I forget the odd cents. And they tell me you've sworn to three reports that won't stand examination."

Armstrong lifted his eyebrows, drew at his cigar awhile. "I see you've been looking me up," he said, unruffled apparently. "Of course," he went on, "I shouldn't expect to escape an occasional shot. But they'd hardly be noted in the general fusillade. The Universal has been a mere shell ever since you used it, in that traction reorganization which failed—I've got a safe full

of facts about it. And Morris tells me he can have mobs trying to hang Trafford and his board of directors for their doings in the Home Defender."

Atwater smiled grimly. "I'm sorry to say, Armstrong, we'd concentrate on you. Several of the strong men look on you as a dangerous person. They don't like new faces down in this part of the town, unless they wear a more deferential expression than yours does. Personally, I'd miss you. You're the kind of man I like as friend or as foe. But I couldn't let my personal feelings influence me or oppose the advice of the leading men of finance."

"Naturally not," assented Armstrong.

"I've got to be off now," continued Atwater, rising.

"So have I," said Armstrong.

They went to the street door of the building, Atwater holding Armstrong by the arm. There, Armstrong put out his hand. "Good-by, Mr. Atwater," he said; "I'll meet you at Philippi."

"Think it over, young man, think it over," said Atwater, a friendly, sad expression in his handsome, kind eyes. "I don't want to see you come a nasty cropper—one that'll make you crawl about with a broken back the rest of your life. Put off your ambitions—or, better still, come in with us. We'll do more for you than you can do for yourself."

"Thank you," replied Armstrong ironically.

"Consult with your people. The governor has almost weakened, and I'm sure Morris will fall in line with whatever you do."

"You've got my answer," said Armstrong, unruffled in his easy good nature. "And I'll tell you, Mr. Atwater, that if you do take the cover off hell, I'll see that it isn't put on again until you've had a look-in, at least."

"You know the situation too well to imagine you can win," urged Atwater. "You must be thinking I'm bluffing."

"Frankly, I don't know," replied Armstrong. "As you will lose so much and I so little, I rather believe you are."

"Put that idea out of your mind," said Atwater; and now his face, especially his eyes, gave Armstrong a look full into the true man, the reckless and relentless tyrant, with whom tyranny was an instinct stronger than reason.

"I have," was Armstrong's quiet answer.

"Then—you agree?"

Armstrong shook his head, without taking his eyes off Atwater's.

Atwater shrugged his shoulders.

"Fallen women have been known to reform," said Armstrong. "But there's no recorded case of a fallen man's reforming. I find nothing to attract me, Atwater, in the lot of the most splendid of these male Messalinas you and your kind maintain in such luxury as officials, public and private. I belong to myself—and I shall continue to belong to myself."

Atwater's smile was cynical; but there was the cordiality of respect in the hand clasp he abruptly forced on Armstrong, as he parted from him.

XXIII
"THE WOMAN BORIS LOVED"

At last Neva had made a portrait she could look at without becoming depressed. For the free workman there is always the joy of the work itself—the mingling of the pain which is happiness and the happiness which is pain, that resembles nothing so much as what a woman experiences in becoming a mother. But, with the mother, birth is a climax; with the artist, an anti-climax. The mother always sees that her creation is good; her critical faculty is the docile echo of her love. With the artist, the critical faculty must be never so mercilessly just as when he is judging the offspring of his own soul; he looks upon the finished work, only to see its imperfections; how woefully it falls short of what he strove and hoped. The joy of life is the joy of work—the prize withers in its winner's hand.

After her first year under Raphael, Neva's portraits had been successful—more successful, perhaps, than they would have been if she had had to succeed in order to live. She suspected that her work was overpraised; Raphael said not, and thought not, and his critical faculty was so just that neither vanity nor love could trick it. But when she finished the portrait of Narcisse—Narcisse at her drawing table, her face illumined from within—her eyes full of dreams, one

capable yet womanly hand against her smooth, round cheek, the background a hazed, mysterious mirage of fairylike structures—when this portrait was done, Neva looked on it and knew that it was good. "It might be better," said she. "It is far, far from best—even *my* best, I hope. But it is good."

She did not let her master see it until she had made the last stroke. Theretofore he had always said some word of encouragement the moment he looked at any of her work submitted to him. Now, he stood silent, his eyes searching for flaws, instead of for merits. There was no mistaking the meaning of that criticism; Neva thrilled until she trembled. It was the happiest moment of her life.

"I guess you've hit it, this time," he said at length. "Worse work than that has lived—on its merits."

"I'm afraid I'll never be able to do it again," she sighed. "It seems to me an accident."

"And so it was," replied he. "So is all inspired work. Yes, it's an accident—but that kind of accidents happen again and again to those who keep good and ready for good luck." He turned and, almost forgetting the woman in the artist, put his hand affectionately, admiringly, on her shoulder. "And you—my dear—you have worked well."

"Not so well as I shall hereafter," replied she. "I've been discouraged. This will put heart into me."

He smiled with melancholy. "Yes—you'll work better. But not because you're less discouraged. This picture gives you pleasure now. Six months hence it will be a source of pain every time you think of it. There's a picture I did about twelve years ago that has stretched me on the rack a thousand times. I never think of it without a twinge. Why? Because I feel I've never equaled it since. They say I have—say it's far inferior to my later work. But I know—and it galls."

The bell rang and presently Molly appeared with Raphael's man-of-all-work carrying a large canvas, covered. "Ah—here it is!" cried Boris, and when the two servants were gone, he said to Neva: "Now, shut your eyes, and don't open them till I tell you."

A few seconds, then he cried laughingly, "Behold!" She looked; it was a full-length portrait of herself. She was entering a room, was holding aside a dark purple curtain that was in daring, exquisite contrast with her soft, clinging, silver-white dress, and the whiteness of her slender, long, bare arms. The darkness in which her figure, long and slim and slight, was framed, the flooding light upon it as if from it, the exceeding beauty of her slender face, of her dreaming, dazzled eyes, all combining to suggest a soul, newly awakened from a long, long sleep, and entering life, full equipped for all that life has for a mind that can think and a heart that can love and laugh and weep— It was Neva at her best, Boris at his best.

He looked from the portrait to her, and back again. "Not right," he muttered discontentedly. "not yet. However, I'll touch it up here." Then to her, "I want a few sittings, if you'll take the trouble to get out that dress."

She was gazing at his work with awe; it did not seem to her to be herself. "It is finished, now," said she to him.

"It will never be finished," he replied. "I shall keep it by me and work at it from time to time." He stood off and looked at it lovingly. "You're mine, there," he went on. "All mine, young woman." And he took one of her long brushes and scrawled "Boris" across the lower left corner of the canvas. "It shall be my bid for immortality for us both. When you've ceased to belong to yourself or anyone, when you shall have passed away and are lost forever in the abyss of forgotten centuries, Boris's Neva will still be Boris's. And men and women of races we never dreamed of will stand before her and say, 'She—oh, I forget her name, but she's the woman Boris loved.'"

A note in his mock-serious tone, a gleam in his smiling gaze made the tears well into her eyes; and he saw them, and the omen put him in a glow. In his own light tone, she corrected, "*A* woman Boris *fancied*."

"*The* woman Boris *loved*," he repeated. "The woman he was never separated from, the woman he never let out of his sight. There are two of you, now. And I have the immortal one. What do *you* think of it?"

"There's nothing left for the mortal one but to get and to stay out of sight. No one that once saw your Neva would take much interest in mine."

"It's a portrait that's a likeness," said he. "With you, the outside happens to be an adequate reflection of the inside." And he smiled at her simplicity, which he knew was as unaffected as it always is with those who think little about themselves, much about their surroundings.

"I wish I could see it," she said wistfully.

"You can see it in the face of any man who happens to be looking at you."

But she had turned to her portrait of Narcisse and was eying it disdainfully. "I must hide that," she went on, "as long as yours is in this room. How clumsy my work looks—how painstaking and 'talented.'" She wheeled it behind a curtain.

"None of that! None of that!" he protested severely. "Never depreciate your own work to yourself. You can't be like me, nor I like you. Each flower its own perfume, each bird its own song. You are a painter born; so am I. No one can be more."

"I know, I know," she apologized. "I'm not as foolishly self-effacing as when you first took me in hand, am I?"

"You make a braver front," replied he, "but sometimes I suspect it's only a front. Will you give me a sitting this afternoon?"

"I'll change to that dress, and tell Molly not to let anyone in."

She had been gone about ten minutes when the bell rang again. Boris continued to busy himself with paints and brushes until he caught Armstrong's voice. He frowned, paused in his preparations, and listened.

"Is Miss Genevieve at home?" Armstrong was saying.

To Boris's astonishment, he heard the old woman answer, in a tone which did not conceal her dislike for the man she was addressing, "Yes, sir. Go into the studio. She will be in shortly."

Armstrong entered, to find himself facing Raphael's most irritating expression—an amused disdain, the more penetrating for a polite pretense of concealment. "Come in, Mr. Armstrong," cried he. "But you mustn't stay long, as we're at work."

"How d'ye do," said Armstrong, all but ignoring him. "Sorry to annoy you. But don't mind me. Go right on." And he began to wander about the room—Raphael had thrown a drape over his picture of Neva. The minutes dragged; the silence was oppressive. Finally Armstrong said, "Miss Carlin must be dressing."

"Beg pardon?" asked Boris, as if he had not heard.

"Nothing," replied Armstrong. "Perhaps I was thinking aloud."

Silence again, until Raphael, in the hope of inducing this untimely visitor to depart, said, "Miss Carlin is getting ready for a sitting."

"You are painting her portrait?"

"Yes."

"That will be interesting. I'd like to see how it's done. I'll sit by quite quietly. You won't mind me."

"I'm afraid you'll have to go," replied the painter. "I'd not be disturbed, but a spectator has a disastrous effect on the sitter."

"I see," said Armstrong. "Well, I'll wait until she comes. Are you just beginning?"

"No," replied Raphael curtly.

"Is that the portrait?" asked Armstrong, indicating the covered canvas.

Boris hesitated, suddenly flung off the cover.

"Ah!" exclaimed Armstrong, under his breath, drawing back a step.

He gazed with an expression that interested Boris the lover even more than Boris the student and painter of human nature. Since the talk with Atwater, Armstrong had been casting this way and that, night and day, for some means, any means, to escape from the sentence the grandee of finance had fixed upon him; for he had not even considered the alternative—to strike his flag in surrender. But escape he could not contrive, and it had pressed in upon him that he must go down, down to the bottom. He might drag many with him, perhaps Atwater himself; but, in the depths, under the whole mass of wreckage would be himself—dead beyond resurrection. At thirty a man's reputation can be shot all to pieces, and heal, with hardly a scar; but not at forty. Still young, with less than half his strength of manhood run, he would be of the living that are dead. And he had come to see Neva for the last time, after fighting in vain against the folly of the longing—of yielding to the longing, when yielding could mean only pain, more pain.

And now that he had weakly yielded, here was this creation of the genius who loved her, to put him quite down. He was like one waking to the sanity of reality from a dream in which he has figured as all that he is not but longs to be. "Even if there had been no one else seeking her," he said to himself, "what hope was there for me? And with this man loving her— Whether she loves him as yet or not, she will, she must, sooner or later." Beside the power to evoke such enchantment as that which lived and breathed before him, his own skill at cheating and lying in order to shift the position of sundry bags of tawny dirt seemed to him so mean and squalid that he felt as if he were shrinking in stature and Raphael were towering. At last, he was learning the lesson of humility—the lesson that is the beginning of character.

"I'll not wait," said he, in a voice that smote the heart of Boris, the fellow being sensitive to feeling's faintest, finest note. "Say, please, that I had to go."

Raphael astonished himself by having an impulse of compassion. But he checked it. "He'd better go," he said to himself. "Seeing her would only increase his misery." And he silently watched Armstrong move heavily toward the door into the hall. The big Westerner's hand was on the portière and his sad gray eyes were taking a last look at the picture. The faint rustle of her approach made him hesitate. Before he could go, she entered. She was not in the silver-white evening dress Raphael expected, but in the house dress she was wearing when he came.

"I'm just going," Armstrong explained. "I shan't interrupt your sitting."

"Oh, that's off for to-day," replied she. "Now that I've had the trouble of changing twice on your account, you'll have to stop awhile. Morning is better for a sitting, anyhow. We shouldn't have had more than half an hour of good light."

Boris was tranquilly acquiescent. "To-morrow morning!" he said, with not a trace of irritation.

"If you can come at noon."

"Very well."

He covered the picture, which had been quite forgotten by all three in the stress of the meeting of living personalities. He had a queer ironic smile as he pushed it back against the wall, took up his hat and coat.

"You're not going," she objected.

His face shadowed at her tone, which seemed to him to betray a feeling the opposite of objection. "Yes," said he—"since I can't do this, I must do something else. I haven't the time to idle about."

She colored at this subtle reflection upon her own devotion to work. All she said was, "At noon to-morrow, then. And I'll be dressed and ready."

When he heard the outer door close Armstrong said, "I understand now why you like him." He was looking at the draped easel with eyes that expressed all he was thinking about Neva, and about Neva and Boris.

"You liked the picture?" she asked.

"Yes," he replied. And there he stopped; his expression made her glance away and color faintly.

"What's the trouble?" she inquired with friendly satire. "Have you lost a few dollars?"

He lowered his head. "Don't," he said humbly. "Please—not to-day."

As he sat staring at the floor and looking somewhat shorn, yet a shorn Samson, she watched him, her expression like a veil not thick enough to hide the fact that there is emotion behind it, yet not thin enough to reveal what, or even what kind of, emotion. Presently she went toward the curtain behind which she had put her portrait of Narcisse. "I don't think I've ever shown you any of my work, have I?" said she.

"No, but I've seen—almost everything."

"Why, you never spoke of it."

"No," he said. Then he added, "I've always hated your work—not because it was bad, but because it was good."

She dropped her hand from the curtain she had been about to draw aside.

"Let me see it," said he. "All that doesn't matter, now."

She brought out the portrait. He looked in silence—he had hid himself behind that impenetrable stolidity which made him seem not only emotionless but incapable of emotion. When he took his gaze from the picture, it was to stare into vacancy. She watched him with eyes shining softly and sadly. As he became vaguely conscious of the light upon the dark path and stirred, she said with irresistible gentleness, "What is it, Horace?"

"Blues—only the blues," replied he, rousing himself and rising heavily from his chair. "I must go. I'll end by making you as uncomfortable as I am myself. In the mood I'm in to-day, a man should hide in his bed and let no one come near him."

"Sit down—please," said she, touching his arm in a gesture of appeal. She smiled with a trace of her old raillery. "You are more nearly human than I've ever seen you."

He yielded to the extent of seating himself tentatively on the arm of a chair. "Human? Yes—that's it. I've sunk down to where I think I'd almost be grateful even for pity." The spell of good luck, of prosperity without reverse, that had held him a mere incarnate ambition, was broken, was dissolving.

She seated herself opposite, leaned toward him. "Horace," she said, "can I help you?" And so soothing was her tone that her offer could not have smarted upon the wound even of a proud man

less humbled than he.

"It's nothing in which you could be of the slightest assistance," replied he. "I've got myself in a mess—who was ever in a mess that wasn't of his own making? I jumped in, and I find there's no jumping out. I might crawl out—but I never learned that way of traveling, and at my age it can't be learned."

"Whatever it is," she said, very slow and deliberate, "you must let me help you bear it."

In the silence that followed, the possible meaning of her words penetrated to him. He looked at her in a dazed way. "What did you say—just now?" he asked.

"No matter what it is," she repeated, "we can and will bear it together."

"Does that mean you *care* for me?" he asked, as if stunned.

"It means I am giving you the friendship you once asked," was her answer, in the same slow, earnest way.

"Oh," he said. Then, as she colored and shrank, "I didn't mean to hurt you. Yes, I want your friendship. It's all—it's more than I've the right to ask, now. You did well to refuse me, when I wanted you and thought I had something to give in return."

"You didn't want *me*," she replied. "You wanted only what almost any man wants of almost any woman. And you had nothing to give me in return—for, I don't want from any man only what you think is all a man ought to give a woman, or could give her. I am like you, in one way. I want all or nothing."

"Well—you'd get nothing, now, from me," said he with stolid bitterness. "I'm done for. I wouldn't drag you down with me, even if you'd let me." And he seized his hat and strode toward the door. But she was before him, barring the way. "Drag me down!" she exclaimed. "A few months ago, when you asked me to marry you—then you did want to drag me down. The name of wife doesn't cover the shame of the plaything of passion. Now——"

His stern face relaxed. He looked down at her doubtfully, longingly. It seemed to him that, if he were to try now, if he were to ask of her pity what she had denied to his passion in his strength and pride, he might get it. The perfume of her bright brown hair intoxicated him; his whole body was inhaling her beauty, which seemed to be flowing like the fumes of ecstasy itself through her delicate, almost diaphanous draperies of lace and silk and linen. She had offered only friendship, but passion was urging that she would yield all if he would but ask. All! And what would be the price? Why, merely yielding to Atwater. He need not tell her until he had made terms with him, had secured something of a future materially, perhaps a great future, for he could make himself most useful to Atwater——

"No matter what it is," she said, "you can count on me."

—Yes, most useful to Atwater; and all would be well. Trick her into marrying him—then, compromise with Atwater—and all would be well. He thought he was about to stretch out his arms to take her, when suddenly up started within him the will that was his real self. "I can't do it," he cried roughly. "Stand away from the door!"

"Can't—do—what?" she asked.

"Can't give in to Atwater." Rapidly he gave her an outline of the situation. Partly because he abhorred cant, partly because he was determined not to say anything sounding like an appeal for her admiration and sympathy, he carefully concealed the real reasons of pride and self-respect that forbade him to make terms with Atwater. "I won't bend to any man," he ended. "I may be, shall be, struck down. But I'll never kneel down!"

She seemed bewildered by the marshy maze of trickery through which his explanation had been taking her. "It seems to me," she urged, "that if you don't make terms with Mr. Atwater, don't return to what you originally agreed to do, it'll mean disgrace you don't deserve, and injury to the men who have stood by you."

"So it will," was his answer in a monotonous, exasperating way. "Nevertheless—" He shrugged his shoulders—"I can't do it. I've always been that way. I don't know, myself, till the test comes, what I may do and what I may not do."

Her eyes lowered, but he thought he could see and feel her contempt. She left the door, seated herself, resting her head on her arms. He shifted awkwardly from one leg to the other. He felt he had accomplished his purpose, had done what was the only decent thing in the circumstances—had disgusted her. It was time to go. But he lingered.

She startled him by suddenly straightening herself and saying, or rather beginning, "If you really loved me——"

He, stung with furious anger, made a scornful gesture. "Delilah!" he cried. "It's always the same story. Love robs a man of his strength. You would use love to tempt me to be a traitor to

myself. Yes, a traitor. I haven't much morality, or that sort of thing. But I've got a standard, and to it I must hold. If I yielded to Atwater, I should go straight to hell."

"Ah," she exclaimed, as if the clouds had suddenly opened, "then you are right, Horace. You must not yield! Why did you frighten me? Why didn't you say that before? Why did you pretend it was mere stubbornness?"

"Because that's what it is—mere stubbornness. Stubbornness—that's my manhood—all the manhood I've got. I grant terms—I do not accept them."

His manner chilled, where his words would have had small effect. And it conveyed no impression of being an assumed manner; on the contrary, the cold, immovable man before her seemed more like the Armstrong she had known than the man of tenderness and passion. Her words were braver than her manner, and more hopeful, as she said, "You can't deceive me, Horace. It must be that it is impossible to make honorable terms with Atwater."

"As you please."

"You are, for some reason, trying to drive away my friendship. Your pride in your own self-sufficience——"

"You force me to be perfectly frank," he interrupted. "My love for you is nothing but a passion. It has been tempting me to play the traitor to myself. I caught myself in time. I stand or fall alone. You would merely burden and weaken me."

She sat still and white and cold. Without looking at her, he, in a stolid, emotionless way, and with a deliberation that seemed to have no reluctance in it, left her alone.

"Horace!" she cried, starting up, as the portière dropped behind him.

The only answer was the click of the closing outside door. She sank back, stared in a stupor at the shrine which the god had visited after so many years—had visited only to profane and destroy.

XXIV
NEVA SOLVES A RIDDLE

Next morning she sent Boris a note asking him not to come until afternoon. When he entered the studio he found her before the blazing logs in the big fireplace, weary, depressed, bearing the unbecoming signs of a sleepless night and a day crouched down in the house. "We must go and walk this off," said he.

"No," replied she listlessly. "Nothing could induce me to dress."

He lit a cigarette, stretched himself at ease in a big chair opposite her. "You have had bad news—very bad news."

"I feel as if I had been ill—on the operating table—and the cocaine were wearing off."

"Armstrong?"

Her answer was the silence of assent.

"When you told Molly not to let anyone in, yesterday, you excepted him?"

"Yes."

"I thought it over afterwards and decided that must be so." Several reflective puffs at the cigarette. Then, not interrogating, but positively, "You care for him."

"Do I?" she said, as if the matter were doubtful and in any event not interesting.

Boris drew a long breath. "That's why I've been unable to make a beginning with you. I ought to have seen it long ago, but I didn't—not until yesterday—not until I had solved the riddle of his being able to get in."

"That's rather a strong conclusion from such a trifling incident."

"Proof is proof enough—to a discerning mind," replied he. A pause, she staring into the fire, he studying her. "Strange!" he went on, suspiciously abstract and judicial. "He's a man I'd have said you couldn't care for."

"So should I," said she, to herself rather than to him.

He was more astonished and interested than he let appear. "There's no accounting for caprices of the heart," he pursued. "But it's a fairly good rule that indifference is always and hugely inflammatory—provided it conveys the idea that if it were to take fire, there would be a flame worth the trouble of the making."

She made no comment.

"And you came on here to win him back?"

"Did I?"

"A woman always does everything with a view to some man." He smiled in cheerful self-mockery. "And I deluded myself into believing you thought only of art. Yes, I believed it. Well—now what?"

"Nothing," she said drearily. "Nothing."

"You won, and then discovered you didn't care?"

"No." She made a gesture that suggested to him utter emptiness. "I lost," she said, as her hands dropped listlessly back to her lap.

Boris winced. Usually a woman makes a confession so humiliating to vanity, only to one whom, however she may trust and like him, she yet has not the slightest desire to attract. Then he remembered that it might have a different significance, coming from her, with her pride so large and so free from petty vanity that the simple truth about a personal defeat gave her no sense of humiliation.

"I don't know what to do next," she continued, thinking aloud. "I seem to have no desire to go on, and, if I had, there doesn't seem to be any path to go on upon. You say I care for him. I don't know. I only know I seem to have needed him—his friendship—or, rather, my friendship for him."

Boris smiled cynically. But her words impressed him. True friendship was, as a rule, impossible between women and men; but every rule has exceptions, and this woman was in so many other ways an exception to all the rules that it might be just possible she had not fallen in love with Armstrong's strength of body and of feature and of will. At any rate, here was a wound, and a wound that was opportunity. The sorer the heart, the more eagerly it accepts any medicine that offers. So Boris suggested, with no apparent guile in his sympathy, "Why not go abroad for a year—two years? We can work there, and perhaps—I can help you to forget." Her expression made him hasten to add, "Oh, I understand. I'm merely the artist to you."

"*Merely* the artist! It's because you are 'merely the artist' that I could not look on you as just a man."

Boris's smile was sardonic. "The women the men respect too highly to love! The men the women revere too deeply for passion! Poor wretches." The smile was still upon his lips as he added, "Poor, lonely wretches!" But in his eyes she saw a pain that made her own pain throb in sympathy.

"We are, all, alone—always," said she. "But only those like you are great enough to realize it. I can deceive myself at times. I can dream of perfect companionship—or the possibility of it."

"But not with me?"

"I don't trust you—in that way," she replied. "I estimate your fancy for me at its true value. You see, I know a good deal of your history, and that has helped me to take you—not too seriously as a lover."

"How you have misread!" said he, and no one could have been sure whether he was in earnest or not under the manner he wore to aid him in avoiding what he called the colossal stupidity of taking oneself solemnly. "I'm astonished at your not appreciating that a man who lives in and upon his imagination can't be like your sober, calculating, bourgeois friends who deal in the tangible only. Besides, since I've had you as a standard, my imagination has been unable to cheat me. I've even begun to fear I'll never be able to put you far enough into the background to become interested again."

As he thus brought sharply into view the line of cleavage between their conceptions of the relations of men and women, she drew back coldly. "I don't understand your ideas there," said she, "and I don't like them. Anyone who lives on your theory fritters away his emotions."

"Not at all. He makes heavy investments in education. He accumulates a store of experience, of appreciation, of discrimination. He learns to distinguish pearl from paste. It's the habit of women of your kind to become offended if men tell them the honest truth.... Doubtless, Armstrong——"

"Don't! I don't care to hear."

"You interrupt too quickly. I question whether women interest him at all, he's so busy with his gambling. Sensible man, happy man—to have a passion for inanimate things. What I was about to say is that you women, with all your admiration for strength, are piqued and angered by the discovery that a man who is worth while is stronger than any of his passions, even the strongest, even love."

"When a woman gives, she gives all."

"Not a woman such as you are. And that's why I know you will recover, will go on, the stronger and, some day, the happier for it. The broken bone, when it has healed, is stronger than

one that has never been broken—and the broken heart also. The world owes its best to strong hearts that have been broken and have healed." He let her reflect on this before he repeated, "You should go abroad."

"Not yet—not just yet."

"Soon," said he. "It will be painful for you to stay here—especially as the truth about him is coming out now."

"The truth!" she exclaimed. Her look, like a deer that has just caught the first faint scent and sound of alarm, warned him he had blundered.

"Oh, nothing new," replied he carelessly. "You know the life of shame they lead, downtown."

"But what of him?" she insisted. She was sitting up in her chair now, her face, her whole body, alert.

"I hear he went too far—or put a paw on prey that belonged to some one of the lions. So, he's going to get his deserts. Not that he's any worse than the others. In fact, he's the superior of most of them—unless you choose to think a man who has remnants of decent instinct left and goes against them is worse than the fellow who is rotten through and through and doesn't know any better." Raphael realized he was floundering in deeper and deeper with every word; but he dared not stop, and so went floundering on, more and more confused. "You'll not sympathize with him, when the facts are revealed. It's all his own fault."

A long pause, with him watching her in dread as she sat lost in thought. Presently she came back, drew a long breath, said, "Yes, all and altogether his own fault."

He felt enormously relieved. "Come abroad!" he cried. "Yours is simply a case of a woman's being irritated by indifference into some emotion which, for lack of another name, she calls love. Come abroad and forget it all. Come abroad! Art is there, and dreams! Paris—Italy—flowers—light—and love, perhaps. Come—Neva! Do you want fame? Art will give you that. Do you want love?" Her quickened breath, her widening, wistful eyes made him boldly abandon the pretense that he was lingering with her in friendship's by-path, made him strike into the main road, the great highway. "I will give you love, if you'll not shut your heart against me. You and I have been happy together, haven't we—in our work—happy many an hour, many a day?"

"Yes," she admitted. "I owe you all the real happiness I've ever had."

"Over there, with all this far away and vague—over there, you would quite forget. And happiness would come. What pictures we would paint! What thoughts! What dreams! You still have youth—all of the summer, all of the autumn, and a long, long Indian summer. But no one has youth enough to waste any of it. Come, Neva. Life is holding the brimming, sparkling glass to your lips. Drink!"

As he spoke, he seemed Life itself embodied; she could not but feel as if soft light and sweet sound and the intoxicating odor of summer were flooding, billow on billow, into the sick chamber where her heart lay aching.

"If I can," she said. And her glance made him think of morning sunbeams on leaping waters. "If I can.... What a strange, stubborn thing a sense of duty is!"

"You're really just as far from your father here as you would be there."

"I can't explain," said she. "I'll think it over."

And he saw he would have to be content with that for the present.

About eleven that night Armstrong, his nerves on edge from long, incessant pacing of the cage in which Atwater had him securely entrapped, was irritated by a knock at his door. "Come in!" he called sharply.

He heard the door, which was behind him, open and close with less noise than the hall boy ever made. Then nothing but the profound silence again.

"Well, what is it?" he demanded, turning in his chair—he was sitting before an open fire.

He started up, instantly recognized her, though her figure was swathed in an opera wrap, and the lace scarf over and about her head concealed her features without suggesting intent.

"I was at the opera," she began. "All at once—just before the last act—I felt I must see you—must see you to-night. I knew you'd not come to me. So, I had to come to you." And she advanced to the middle of the room. As he made no movement toward her, said nothing, she flung aside the scarf and opened her wrap with a single graceful gesture. She was in evening dress, and the upturned ermine of the collar of her wrap made a beautiful setting for those slender white shoulders, the firm round throat, the small, lightly poised head, crowned with masses of bright brown hair.

He took her hand. It was ice. "Come to the fire," said he.

"I'm cold—with fright," she explained. And then he noted how pale she was. "It wasn't easy to induce the hall boy to let me up unannounced. I told him you were expecting me."

She stretched one hand, one slender, round, bare arm toward the flames. She put one foot on the fender, and his glance, dropping from the allurement of the slim fingers, was caught by the narrow pale-gray slipper, its big buckle of brilliants, the web of pale-gray translucent silk over her instep——

"You've no business here," he said angrily. "You must go at once."

"Not until I am warm."

He looked as helpless as he was.

"Won't you smoke—please?" she asked, after a brief silence.

He took a cigarette from the box on the table, in mechanical obedience. As he was lighting it, he felt that to smoke would somehow be a concession. He tossed the cigarette into the fire. "You simply can't stay here," he cried.

"I simply can't go," she replied, "until I am warm."

In his nervousness he forgot, lit a cigarette, felt he would look absurd if he threw it away, continued to smoke—sullen, impatient.

"Ever since you left, yesterday," she went on, "I've been thinking of what you said, or, rather, of how you said it. And to-night, sitting there with the Morrises, I saw through your pretenses."

He turned upon her to make rude denial. But her eyes stopped him, made him turn hastily away in confusion; for they gave him a sense that she had been reading his inmost thoughts.

"Horace," she said, "you came to say good-by."

"Ridiculous," he scoffed, red and awkward.

"Horace, look at me."

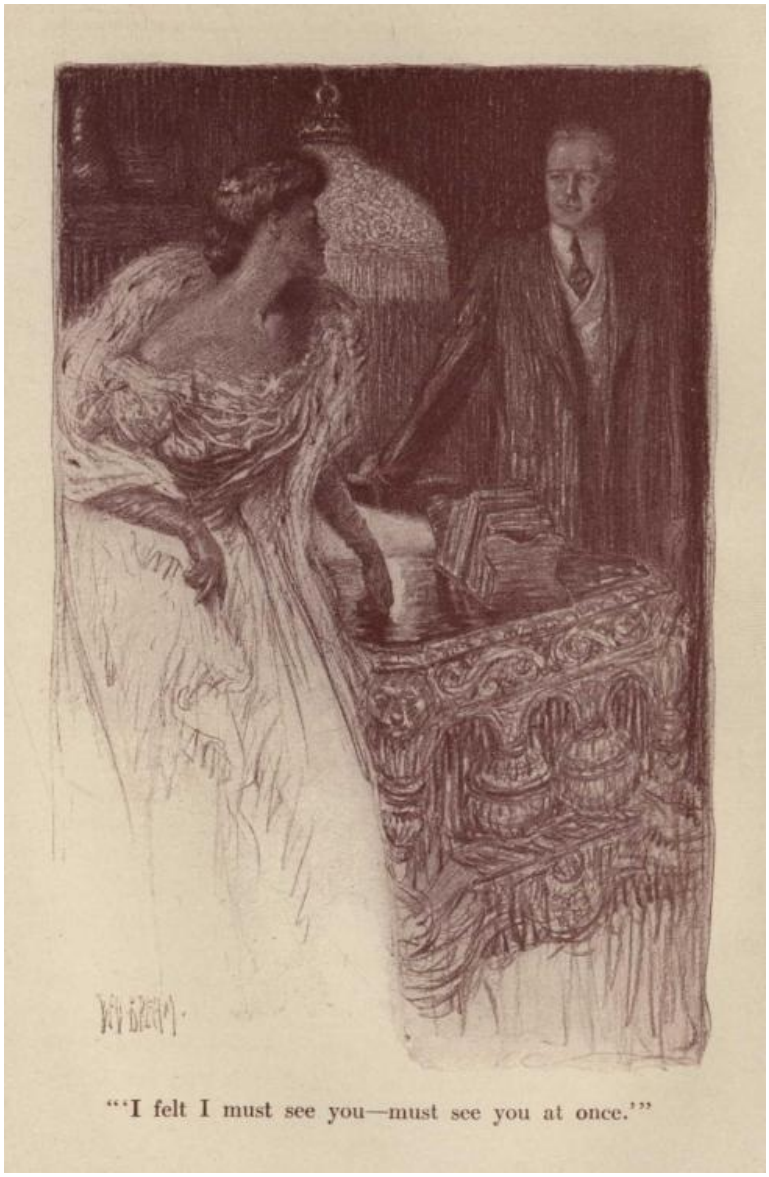
His gaze slowly moved until it was almost upon hers, and there it rested.

"You have made up your mind to get out of the world, if they defeat you."

He laughed noisily. "Absurd! I'm not a romantic person, like your friend Boris. I'm a plain man of business. We don't do melodramatic things.... Come!" He took her scarf from the chair where she had dropped it. "You must go."

For answer she slipped off the cloak, deliberately lined a chair with it, and seated herself. "I shall stay," said she, "until I have your promise not to be a coward."

He looked at her with measuring eyes. She was very pale and seemed slight and frail; her skin was transparent, her expression ethereal. But the curve of her chin, though oval and soft, was as resolute as his own.



"'I felt I must see you—must see you at once.'"

"You asked for my friendship," she continued. "I gave it. Now, the time has come for me to show that my words were not an empty phrase.... Horace, you are in no condition to judge of your own affairs. You live alone. You have no one you can trust, no one you can talk things over with."

He nodded in assent.

"You must tell me the whole story. Bring it out of the darkness where you've been brooding over it. You can trust me. Just talking about it will give you a new, a clearer point of view."

"To-morrow—perhaps I'll come to you," he said, his voice hushed and strained. "But you mustn't stay here. You've come on impulse——"

"Where her reputation's concerned a woman never acts on impulse. You might not come to-morrow. It must be to-night." Her voice was as strange as his had been, was so low that its distinctness seemed weird and ghostly. "Come, Horace, drop your silly melodramatics—for it's you that are acting melodrama. Can't you see, can't you feel, that I am indeed your friend?"

He seated himself and reflected, she watching him. The stillness had the static terror of a room where a soul is about to leave or about to enter the world. It was not her words and her manner that had moved him, direct and convincing though they were; it was the far subtler revelation of her inmost self, and, through that, of a whole vast area of human nature which he had not believed to exist. Suddenly, with a look in his eyes which had never been there before, he reached out and took her hand. "You don't know what this means to me," he said in a slow, quiet voice. And he released her hand and went to lean his forehead against the tall shelf of the chimney-piece, his face hidden from her.

She did not interrupt his thoughts and his emotions until he was lighting a fresh cigarette at the table. Then she said, "Now, tell me—won't you, please?"

"It's a long story," he began.

"Don't try to make it short," urged she. And she settled herself comfortably.

It took him an hour to tell it; they discussed it for an hour and a half afterwards. Whenever he became uneasy about the time, she quieted him by questions or comments that made him feel her interest and forget the clock. At the last quarter before two, he rose determinedly. "I'm going to put you into a cab," said he. "You have accomplished all you came for—and more—a great deal more."

She made no attempt to stay on longer. He helped her into her cloak, helped her to adjust the scarf so that it would conceal her face. They were both hysterically happy, laughing much at little or nothing. He rang for the elevator, then they dashed down the stairs and escaped into the street before the car could ascend and descend again. At the corner where there was a cab stand, he drew her into the deep shadow of the entrance to the church, took both her hands between his. "It will be a very different fight from the one I was planning when you came," said he.

"And you'll win," asserted she confidently.

"Yes, I'll win. At least, I'll not lose—thanks to you, Neva." He laughed quietly. "When I'm old, I'll be able to tell how once the sun shone at midnight and summer burst out of the icy heart of January."

She nodded gayly. "Pretty good for a plain business man," said she.

Another moment and she was in the cab and away, he standing at the curb watching with an expression that made the two remaining cabmen grin and wink at each other by the light of the street lamp.

XXV
TWO WOMEN INTERVENE

"If I could find some way of detaching Trafford from Atwater," Armstrong had said to her as he was explaining. "But," he had added, "that's hopeless. He's more afraid of Atwater than of anybody or anything on earth—and well he may be." Neva seized upon the chance remark, without saying anything to him. She knew the Traffords well, knew therefore that there was one person of whom his fear was greater than of Atwater, and whose influence over him was absolute. Early the following morning she called the Traffords on the telephone. Mrs. Trafford was in the country, she learned, but would be home in the afternoon. Neva left a message that she wished particularly to see her; at five o'clock she was shown into the truly palatial room in which Mrs. Trafford always had tea.

"Narcisse has just left," said Mrs. Trafford. "She's been rummaging for me in Letty Morris's rag bag—you know, my husband bought it. She has found a few things, but not much. Still, Letty wasn't cheated any worse than most people. The trash! The trash!"

Neva was too intent upon her purpose to think of her surroundings that day; but she had often before been moved to a variety of emotions, none of them approaching admiration or approval or even tolerance, by Mrs. Trafford's procession of halls and rooms in gilt and carving and brocade, by the preposterous paintings, the glaring proclamation from every wall and every floor and every ceiling of the alternately arid and atrocious taste of the fashionable architects and connoisseurs to whom Mrs. Trafford had trusted. As in all great houses, the beauties were incidental and isolated, deformed by the general effect of coarse appeal to barbaric love of the thing that is gaudy and looks costly.

"You aren't going to move into Letty's house?" said Neva absently. She was casting about for some not too abrupt beginning.

"Heavens, no!" protested Mrs. Trafford, in horror and indignation. "John bought it—some time ago. I don't know why." She laughed. "But I do know he wishes he hadn't now. He wouldn't tell me the price he paid. I suspect he found out that he had made a bad bargain as soon as it was too late. There's some mystery about his buying that house. I don't—" Mrs. Trafford broke off. Well as she knew Neva, and intimate and confidential though she was with her, despite Neva's reserve—indeed, perhaps because of it—still, she was careful about Trafford's business. And Neva and Letty were cousins—not intimates or especially friendly, but nevertheless blood relations. "I suppose he's ashamed of not having consulted me," she ended.

"How is Mr. Trafford?" asked Neva. "I haven't seen him for months. He must be working very hard?"

"He *thinks* he is. But, my dear, I found the men out long, long ago, in their pretense of hard

work. They talk a great deal downtown, and smoke and eat a great deal. But they work very little—even those that have the reputation of working the hardest. Business—with the upper class men—is a good deal like fishing, I guess. They spread their nets or drop their hooks and wait for fish. My husband is killing himself, eating directors' lunches. You know, they provide a lunch for the directors, for those that meet every day—and give them a ten- or twenty-dollar gold piece for eating it. It's a huge dinner—a banquet, and all that have any digestion left stuff themselves. No wonder the women hold together so much better than the men. If the men had to wear our clothes, what sights they would be!"

Neva returned to the business about which she had come. "They're having an investigating committee down there now, aren't they?"

"Not to investigate their diet," said Mrs. Trafford. "There'd be some sense in that. I suppose it's another of those schemes of the people who haven't anything, to throw discredit on the men who do the work of the world. Universal suffrage is a great mistake. Only the propertied class ought to be allowed to vote, don't you think so? Mr. Trafford says it's getting positively dreadful, the corruption good men have to resort to, with the legislatures and with buying elections, all because everybody can vote."

"I've not given the subject much thought," said Neva. "I heard— Some one was talking about the investigating committee—and said it was the beginning of another war downtown."

Mrs. Trafford looked amused. "I didn't dream you had any interest in that sort of thing. I don't see how you can be interested. I never let my husband talk business to me."

"Usually I'm not interested," said Neva, now fairly embarked and at ease. "But this particular thing was—different. It seems, there are two factions fighting for control of some insurance companies, and each is getting ready to accuse the other of the most dreadful things. Mr. Atwater's faction is going to expose Mr. Fosdick's, and Mr. Fosdick's is going to expose Mr. Atwater's."

Mrs. Trafford's expression had changed. "Neva, you've got a reason for telling me this," said she.

"Yes," frankly admitted Neva.

"Why?"

"Because I thought you—Mr. Trafford—ought to be warned of what's coming."

"What *is* coming?"

"I don't know all the details. But, among other things, there's to be a frightful personal attack on Mr. Trafford because he is one of Mr. Atwater's allies. Mr. Atwater thinks, or pretends, he can prevent it; but he can't. The attack is sure to come."

"They couldn't truthfully say anything against Mr. Trafford," said his wife, with a heat that was genuine, yet perfunctory, too. "He's human, of course. But I who have lived with him all these years can honestly say that he spends his whole life in trying to do good. He slaves for the poor people who have their little all invested with his company." Neva had not smiled, but Mrs. Trafford went on, as if she had: "I suppose you're thinking that sounds familiar. Oh, I know every man downtown pretends he is working only for the good of others, to keep business going, and to give labor steady employment, when of course he's really working to get rich, and— Well, *somebody* must be losing all this money that's piling up in the hands of a few people who spend it in silly, wicked luxury. Now, we have always frowned on that sort of thing. We—Mr. Trafford and I—set our faces against extravagance and simply live comfortably. He often says, 'I don't know what the country's coming to. The men downtown, the leaders, seem to have gone mad. They have no sense of responsibility. They aren't content with legitimate profits, but grab, grab, until I wonder people don't rise up.' And he says they will, though, of course, that wouldn't do any good, as things'd just settle back and the same old round would begin all over again. If people won't look after their own property, they can't expect to keep it, can they?"

"No," assented Neva. "Still—I sometimes wonder that the robbing should be done by the class of men that does it. One would think he wouldn't need to protect himself against those who claim to be the leaders in honesty and honor. It's as if one should have to lock up all the valuables if the bishop came to spend the night."

"There's the shame of it!" exclaimed Mrs. Trafford. "Sometimes Trafford tells me about the men that come here, the really fine, distinguished, gentlemanly ones—well, if I could repeat some of the things to you!"

"I should think," suggested Neva, "it would be dangerous to have business dealings with such men. If trouble came, people might not discriminate."

Mrs. Trafford caught the under-meaning in Neva's words and tone. She reflected a moment—

thoughts that made her curiously serious—before replying, "Sometimes I'm afraid my husband will get himself into just that sort of miserable mess. He is so generous and confiding, and he believes so implicitly in some of those men whom I don't believe in at all. Tell me, Neva, are you sure—about that attack, and about Mr. Atwater's being mistaken?"

"There isn't a doubt of it," replied Neva. "Mr. Trafford ought not to let anything anyone says to the contrary influence him." And Mrs. Trafford's opinion of her directness and honesty gave her words the greatest possible weight.

"I'm ever so much obliged to you, dear," said she. "It isn't often one gets a proof of real friendship in this walk of life."

"I didn't do it altogether for your sake," replied Neva. "It seemed to me, from what I heard, that the men downtown were rushing on to do things that would result in no good and much harm and—unhappiness. I suppose, if evil has been done, it ought to be exposed; but I think, too, that no good comes of malicious and vengeful exposures."

"Especially exposures that tend to make the lower classes suspicious and unruly," said Mrs. Trafford.

Neva colored and glanced at the two strapping men-servants who were removing the tea table. But Mrs. Trafford was quite unconscious. A few years before, when the English foreign habit of thinking and talking about "lower classes" was first introduced, she had indulged in it sparingly and nervously. But, falling in with the fashion of her set, she had become as bold as the rest of these spoiled children of democracy in spitting upon the parents and grandparents. It no longer ever occurred to her to question the meaning of the glib, smug, ignorant phrase; and, like the rest, she did not even restrain herself before the "lower classes" themselves. It was a settled conviction with her that she was of different clay from the working people, the doers of manual labor, that their very minds and souls were different; the fact that they seemed to think and act in much the same way as the "upper classes" would have struck her, had she thought about it at all, as a phenomenon not unlike the almost human performances of a well-trained, unusually intelligent monkey. Indeed, she often said, without being aware of the full implication of the speech, "In how many ways our servants are like us!"

Neva went away, dissatisfied, depressed, as if she were retreating in defeat. She felt that she had gained her point; she understood Mrs. Trafford, knew that her dominant passion of spotless respectability had been touched, that the fears which would stir her most deeply had been aroused; Mrs. Trafford, worldly shrewd, would put her husband through a cross-examination which would reveal to her the truth, and would result in her bringing to bear all her authority over him. And she knew that Mrs. Trafford could compel her husband, where no force which Armstrong could have brought to bear downtown would have the least effect upon him. "I think I've won," Neva said to herself; but her spirits continued to descend. Before the victory, she had thought only about winning, not at all about what she was struggling for. Now she could think only of that—the essential.

Like almost all women and all but a few men, Neva was densely ignorant of and wholly uninterested in business—the force that has within a few decades become titanic and has revolutionized the internal as well as the external basis of life as completely as if we had been whisked away to another planet. She still talked and tried to think in the old traditional lines in which the books, grave and light, are still written and education is still restricted—although those lines have as absolutely ceased to bear upon our real life as have the gods of the classic world. It had never occurred to her that what the men did when they went to their offices involved the whole of society in all its relations, touched her life more intimately than even her painting. But, without her realizing it, the idea had gradually formed in her mind that the proceedings downtown were morally not unlike the occupation of coal-heaver or scavenger physically. How strong this impression was she did not know until she had almost reached home, revolving the whole way the thoughts that had started as Trafford's bronze doors closed behind her.

She recalled all Armstrong and others had told her about the sources of Trafford's wealth—Trafford, with his smooth, plausible personality that left upon the educated palate an after taste like machine oil. From Trafford her thoughts hastened on to hover and cluster about the real perplexity—Armstrong himself—what he had confessed to her; worse still, what he had told her as matter-of-course, had even boasted as evidence of his ability at this game which more and more clearly appeared to her as a combination of sneak-thieving and burglary. And heavier and heavier grew her heart. "I have done a shameful thing," she said to herself, as the whole repulsive panorama unrolled before her.

She was in the studio building, was going up in the elevator. Just as it was approaching her

landing, Thomas, the elevator boy, gave a sigh so penetrating that she was roused to look at him, to note his expression.

"What is it, Thomas?" she asked. "Can I do anything for you?"

"Nothing—nothing—thank you," said Thomas. "It's all over now. I was just thinking back over it."

She saw a band of crape round his sleeve. "You have lost some one?" she said gently.

"My father," replied the boy. "He died day before yesterday. And we had to have the money for the funeral. We're all insured to provide for that. And my mother went down to collect father's insurance. It was for a hundred and twenty-five dollars. We'd paid in a hundred and forty on the policy, it had been running so long. And when my mother went to collect, they told her they couldn't get it through and pay it for about three weeks—and she had to have the money right away. So, they told her to go down to some offices on the floor below—it was a firm that's in cahoots with them insurance sharks. And she went, and they give her eighty-two dollars for the policy—and she had to take it because we had to bury father right away. Only, they didn't give her cash. They gave her a credit with an undertaker—he's in cahoots, too. And it took all the eighty-two dollars, and father was buried like a pauper, at that. I tell you, Miss Carlin, it's mighty hard." His voice broke. "Them rich people make a fellow pay for being poor and having no pull. That's the way we get it soaked to us, right and left, especially in sickness or hard luck or death."

Neva lingered, though she could not trust herself to speak.

"You wouldn't think," Thomas went on, "that such things'd be done by such a company as——"

"Don't!" cried Neva, pressing her hands hysterically to her ears. "I mustn't hear what company it was!"

And she rushed from the car and fled into her apartment, all unstrung. At last, at last, she not merely knew but felt, and felt with all her sensitive heart, the miseries of thousands, of hundreds of thousands, out of which those "great men" wrought their careers—those "great men" of whom her friend Armstrong was one!

Trafford reached home at half past six and, following his custom, went directly to his dressing room. Instead of his valet, he found his wife—seated before the fire, evidently waiting for him. "Is the door closed?" she said. "And you'd better draw the curtain over it."

"Well, well," he cried, all cheerfulness. "What now? Have the servants left in a body?" It had been a banner day downtown, with several big nets he had helped to set filled to overflowing, and the fish running well at all his nets, seines, lines, and trap-ponds. He felt the jolly fisherman, at peace with God and man, brimming generosity.

"I want to talk to you about that investigation," said his wife in a tone that cleared his face instantly of all its sparkling good humor.

"Whatever started you in that direction?" he exclaimed. "Don't bother your head about it, my dear. There'll be no investigation. Not that I was afraid of it. Thank God, I've always tried to live as if each moment were to be my last."

"Mr. Atwater is going to attack Mr. Fosdick, isn't he?"

Trafford showed his amazement. "Why, where did you hear *that*?"

"And he thinks Mr. Fosdick and his friends won't be able to retort," continued Mrs. Trafford. "Well, he's mistaken. They are going to retort. And you are the man they'll attack the most furiously."

Trafford sat down abruptly. All the men who are able to declare for themselves and their families such splendid dividends in cash upon a life of self-sacrifice to humanity, are easily perturbed by question or threat of question. Trafford, with about as much courage as a white rabbit, had only to imagine the possibility of being looked at sharply, to be thrown into inward tremors like the beginnings of sea-sickness.

"It don't matter," continued his wife, "whether you are innocent or not. They are going to hold you up to public shame."

"Who told you this?"

"Neva."

"She must have got it from the Morrises—or Armstrong."

"She came here especially to tell me, and she would not have come if she did not know it was serious."

"They sent her here to frighten me," said Trafford. "Yes, that's it!" And he rose and paced the floor, repeating now aloud and now to himself, "That's it! That's undoubtedly it."

"Tell me the whole story," commanded his wife, when the limit of her patience with his

childishness had been reached. "You need an outside point of view."

She had told Neva she never permitted Trafford to talk business with her. In fact, he consulted her at every crisis, both to get courage and to get advice. He now hastened to comply. "It's very simple. Some time ago, a few of us who like to see things run on safe, conservative lines, decided that Fosdick's and Armstrong's management of the O.A.D. was a menace to stability. Armstrong and Fosdick had quarreled. It was Armstrong who came to us and suggested our interfering. I thought the man was honest, and I did everything I could to help him and Morris."

"Including buying Morris's house," interjected Mrs. Trafford, to prevent him from so covering the truth with cant that it would be invisible to her.

"That did figure in it," admitted Trafford, in some confusion. "Then, we found out they were simply using us to get control of the O.A.D. for themselves. So we—Atwater and Langdon and I—arranged quietly to drop them into their own trap. We've done it—that's all. Next week we're going to expose them and their false committee; and the policy holders of the O.A.D. will be glad to put their interests in the hands of men we can keep in order. Fosdick and Armstrong can't retaliate. We've got the press with us, and have made every arrangement. Anything they say will be branded at once as malicious lies."

"What kind of malicious lies will they tell?"

"How should I know?" And Trafford preened, with his small, precisely clad figure at its straightest.

"But you do know," said Mrs. Trafford slowly and with acidlike significance.

Trafford made no reply in words. His face, however, was eloquent.

"You've been hypnotized by Atwater," pursued Mrs. Trafford. "You think him more powerful than he is. And—he isn't in any insurance company directly, is he?"

"No."

"Mr. Langdon?"

"No—they keep in the background." Trafford's upper lip was trembling so that she could see it despite his mustache.

"Then you'll be right out in front of the guns. You—alone."

"There aren't any guns."

"I'm surprised at you!" exclaimed his wife. "Don't you know Horace Armstrong better than that!"

"The treacherous hound!"

"He has his bad side, I suppose, like everybody else," said Mrs. Trafford, who felt that it was not wise to humor him in his prejudices that evening. "His character isn't important just now. It's his ability you've got to consider."

"Atwater's got him helpless."

"Impossible!" declared Mrs. Trafford, in a voice that would have been convincing to him, had her words and his own doubts been far less strong. "You may count on it that there's to be a frightful attack on you next week. Neva Carlin knew what she was about."

"There's nothing they can say—nothing that anybody'd believe." His whiskers and his hair were combed to give him a resolute, courageous air. The contrast between this artificial bold front and the look and voice now issuing from it was ludicrous and pitiful.

Mrs. Trafford flashed scorn at him. "What nonsense!" she exclaimed. "I never heard of a big business that could stand it to have the doors thrown open and the public invited to look where it pleased. I doubt if yours is an exception, whatever you may think."

"But the doors won't be thrown open," he pleaded rather than protested. "Our private business will remain private."

"Armstrong is going to attack you, I tell you. He's not the man to fire unless he has a shot in his gun—and powder behind it."

"But he can't. He knows nothing against me." And Trafford seated himself as if he were squelching his own doubts and fears.

"He knows as much about the inside of your company as you know about the inside of his. You can assume that."

Trafford shifted miserably in his chair.

"What reason have you to suppose that as keen a man as he is would not make it his business to find out all about his rivals?"

"What if he does know?" blustered Trafford. "To hear you talk, my dear, you'd think I ran some sort of—of a"—with a nervous little laugh—"an unlawful resort."

"I know you wouldn't do anything you thought was wrong," replied his wife, in a strained, insincere voice. "But—sometimes the public doesn't judge things fairly."

"People who have risen to our position must expect calumny." He was of the color of fear and his fingers and his mouth and his eyelids were twitching.

"What difference would it make to Atwater and Langdon, if you were disgraced?" she urged. "Mightn't they even profit by it?"

At this he jumped up, and began to pace the floor. "You ought to be ashamed of yourself!" he cried. "To put suspicion in my head against these honorable men!"

"I want you to protect yourself and your family," she retorted crushingly. "The temptation to make a little more money, or a good deal more, ought not to lead you to risk your reputation. Look at the men that were disgraced by that last investigation."

"But they had done wrong."

"They don't think so, do they? How do you know what some of the things you've done will look like when they're blazoned in the newspapers?"

"I'm not afraid!" declaimed Trafford, fright in his eyes and in his noisy voice.

"No," said his wife soothingly. "Of course, you've done nothing wrong. You needn't tell *me* that. But it's just as bad to be misunderstood as to be guilty."

During the silence which fell he paced the floor like a man running away, and she gazed thoughtfully into the fire. When she spoke again it was with a subdued, nervous manner and as if she were telling him something which she wished him to think she did not understand. "One day I was driving in the East Side, looking after some of my poor. There was a block—in the Hester Street market. A crowd got around the carriage, and a man—a dreadful, dirty, crazy-eyed creature—called out, 'There's the wife of the blood-sucker Trafford, that swindles the poor on burial insurance!' And the crowd hissed and hooted at me, and shook their fists. And a woman spat into the carriage." Mrs. Trafford paused before going on: "I get a great many anonymous letters. I never have worried you about these things. You have your troubles, and I knew it was all false. But——"

Her voice ceased. For several minutes, oppressive and menacing silence brooded over that ostentatious room. Its costly comforts and costlier luxuries weighed upon the husband and wife, so far removed from the squalor of those whose earnings had been filched to create this pitiful, yet admired, flaunting of vanity. Finally he said, speaking almost under his breath, "What would you advise me to do?"

Although she had long had ready her answer to that inevitable question, she waited before replying. "Not to pull Atwater's chestnuts out of the fire for him," said she slowly. "Stop the attack. I've an instinct that evil will come of it—evil to us. Let Armstrong alone. If he's not managing his business right, what concern is it of yours? And if you try to get it, what if, instead of making money, you lose your reputation—maybe, more? What does Atwater risk? Nothing. What does Langdon risk? Nothing. What do you risk? Everything. That's not sensible, is it?"

"But I can't go back on Atwater," he objected in the tone that begs to be overruled. "Armstrong would attack me, anyhow, and I'd simply have both sides against me."

She turned upon him, amazed, terrified. "Do you mean to say you've got no hold on Atwater?" she exclaimed.

"I am a gentleman, dealing with gentlemen," said he, with dignity.

She made a gesture of contempt. "But suppose Atwater should prove not to be a gentleman—what then?"

"He'd hesitate to play fast and loose with me," Trafford now confessed. "He owes our allied institutions too many millions."

"Oh," she said, relieved. Then—"And what precaution has he taken against your deserting him?"

"None, so far as I know, except that he would probably join in Armstrong's attack. But, my dear, you entirely misunderstand. Atwater and I have the same interests. We——"

"I know, I know," she interrupted impatiently. "What I'm trying to get at is how you can induce him to come to an agreement with Armstrong. Can you think of no way?"

"I had never contemplated this emergency," he replied apologetically. His conduct now seemed to him to have been headlong, imbecile.

"You must do something this very night," said his wife. "There might be a change of plan on one side or the other. You must see that your position, unprotected among these howling beasts, is perilous."

At that, Trafford fell to trembling so violently that, ashamed though he was to have any

human being, even his wife, see the coward in him, he yet could not steady himself. "I can offer Armstrong peace and a voice in our company. If he accepts, I can stop Atwater. I can frankly show him that I am not prepared to withstand an attack and that it is surely coming. He will not refuse. He won't dare. Besides—" He stopped suddenly.

"Besides—what?"

"It is upon me—upon my men—that Atwater relies to make the attack. He hasn't the necessary information—at least, I don't think he has."

Mrs. Trafford gave a long sigh of relief. "Why didn't you say that at first?" she cried. "All you have to do is to put Atwater off and make terms with Armstrong."

"Atwater is a very dangerous man to have as an enemy."

"But he's not a fool. He'll never blame you for saving yourself from destruction."

Neither seemed to realize how much of their secret thought—thought not clearly admitted even to their secret selves—was revealed in her using that terrible word, and in his accepting it.

He glanced at his watch. "I think I'll go now."

"Yes, indeed," said she. "This is the best time to catch them. They'll be dressing for dinner."

And he hurried away.

XXVI
TRAFFORD AS DOVE OF PEACE

As Trafford sprang from his cab at Armstrong's hotel, Armstrong was just entering the door. "Mr. Armstrong! Mr. Armstrong!" he cried, hastening after him.

The big, easy-going-looking Westerner—still the Westerner, though his surface was thoroughly Easternized—turned and glanced quizzically down at the small, prim-looking Trafford. "Hello! What do you want?"

"To see you for a few minutes, if it is quite convenient," replied Trafford, still more nervous before Armstrong's good-natured contempt.

"A very few minutes," conceded the big man. "I've a pressing engagement."

They went up to his apartment. As he opened the door, he saw a note on the threshold. "Excuse me," he said, picking it up, and so precipitate that he did not stand aside to let Trafford enter first. In the sitting room he turned on the light, tore open the note and read; and Trafford noted with dismay that, as he read, his face darkened. It was a note from Neva, saying that she had just got a telegram from home, that her father was ill; she had scrawled the note as she and Molly were rushing away to catch the train. He glanced up, saw Trafford. "Oh—beg pardon—sit down." And he read the note again; and again his mind wandered away into the gloom. Once more, after a moment or two, his eyes reminded him of Trafford. "Beg pardon—a most annoying message— Do sit down. Have a cigar?"

"Not at present, thank you," said Trafford in his precise way, reminiscent of the far days when he had taught school.

"Well—what can I do for you?" inquired Armstrong, adding to himself, "This is Atwater's first move." But he was not interested; his mind was on Neva, on the note that had chilled him —"unreasonably," he muttered, "yet, she might have put in just the one word—or something."

Trafford saw that he had no part of Armstrong's attention. He coughed.

"If you can give me—" he began.

"Yes, yes," said Armstrong impatiently. "What is it? You can't expect me to be enthusiastic, exactly, about you, you know. I didn't expect anything of the others; but I was idiot enough to think you weren't altogether shameless—you, the principal owner of the Hearth and Home!" Armstrong's sarcasm was savage.

"You are evidently laboring under some misapprehension, Mr. Armstrong," cried Trafford, pulling at his neat little beard, while one of his neat little feet tapped the carpet agitatedly.

"Bosh!" said Armstrong. "I know all about you. Don't lie to me. What do you want? Come to the point!"

There was a pink spot in each of Trafford's cheeks. "I have been much distressed," said he, "at the confusion downtown, at the strained relations between interests that ought to be working together in harmony for the general good." Armstrong's frown hastened him. "I have come to see if it isn't possible to bring about good feeling and peace."

"You come from Atwater?"

"No—that is—Frankly, no."

Armstrong rose with a gesture of dismissal. "We're wasting time. Atwater is the man. Unless you have some authority from him, I'll not detain you."

"But, my dear sir," cried Trafford, in a ferment to the very depths now, because convinced by Armstrong's manner that he was not dealing with a beaten man but with one champing for the fray. "You do not seem to hear me," he implored. "I tell you I can make terms. In this matter Atwater is dependent upon me."

"You've come about the attack he's going to make on the O.A.D.?"

"Precisely. I've come to arrange to stop it, to say I wish to make no attack."

"You mean, you don't wish to be attacked," rejoined Armstrong with a cold laugh that made Trafford's flesh creep. "By the time Morris gets through with you, I don't see how you can possibly be kept out of the penitentiary. He has all the necessary facts. I think he can compel you to disgorge at least two thirds of what you've stolen and salted away. I don't see where you got the courage to go into a fight, when you're such an easy target. The wonder is you weren't caught and sent up years ago."

"This is strange language, very strange language," said Trafford in an injured tone, and not daring to pretend or to feel insulted. "I am surprised, Mr. Armstrong, that you should use it in your own house."

"I didn't ask you here. You thrust yourself in," Armstrong reminded him, but his manner was less savage.

"True, I did come of my own accord. And I still venture to hope that you will see the advantages of a peaceful solution."

"What do you propose?—in as few words as possible," said Armstrong, still believing Trafford was trying to trifle with him, for some hidden purpose.

"To call off our attack," Trafford answered, "provided you will agree to call off yours. To give you a liberal representation in our board of directors, including a member of the executive committee."

Armstrong was astounded. He could not believe that Trafford's humble, eager manner was simulated. Yet, these terms, this humiliating surrender of assured victory—it was incredible. "You will have to explain just how you happened to come here," said he, "or I shall be unable to believe you."

The pink spots which had faded from Trafford's cheeks reappeared. "It was my wife," he replied. "She heard there was to be a scandal. She has a horror of notoriety—you know how refined and sensitive she is. She would not let me rest until I had promised to do what I could to bring about peace."

Armstrong was secretly scorning his own stupidity. He had spent days, weeks on just this problem of breaking up the combination against him, of separating Trafford or Langdon from Atwater; and the simple, easy, obvious way to do it had never occurred to him, who dealt only with the men and disregarded the women as negligible factors in affairs. To Trafford he said, "You've not seen Atwater?"

"No, but I shall go to him as soon as I have some assurance from you."

Atwater—there was the rub. Armstrong felt that the time to hope had not yet come. Still he would not discourage Trafford. He simply said, "I can't give any assurance until I consult Morris."

"But, as I understand it—at least, his original motive was simply a political ambition. We can easily gratify that."

"He wants fireworks—something that'll make the popular heart warm up to him. He has a long head. He wants some basis, at least, in popularity, so that he won't be quite at the mercy of you gentlemen, should you turn against him."

"I see—I see," said Trafford. "He was counting on the reputation he would make as an inquisitor. Yes, that would give him quite a push. But—there ought to be plenty of other matters he might safely and even, perhaps, beneficially, inquire into. For instance, there is the Bee Hive Mutual—a really infamous swindle. I've had dealings with many unattractive characters in the course of my long business career, Mr. Armstrong, but with none so repellent in every way as Dillworthy. He has made that huge institution a private graft for himself and his family. He is shocking, even in this day of loose conceptions of honesty and responsibility."

"Have you any facts?"

"Some, and they are at Mr. Morris's disposal. But all he needs to do is to send for the books of the Bee Hive. I am credibly informed—you can rely on it—that the Dillworthys have got so bold that they do not even look to the books. The grafting in that company is quite as extensive and as

open as in our large industrial and railway corporations—and, you know, they haven't profited by the lesson we in the insurance companies had in the great investigation."

"Your proposal will content Morris, I think," Armstrong now said. "As the Dillworthys aren't entangled with any of the other large interests, showing them up will not cause a spreading agitation." He laughed. "There's a sermon against selfishness! If old Dillworthy hadn't been so greedy, so determined to keep it all in the family, he wouldn't be in this position."

"There will be general satisfaction over his exposure," replied Trafford. "And it will greatly benefit, tone up, the whole business world."

"Really, it's our Christian duty to concentrate on the Busy Bee, isn't it?" said Armstrong sardonically. "Well— Can you see Atwater to-night?"

"I'm going direct to his house. But where shall I find you? You said you had an engagement."

Armstrong winced as if a wound had been roughly set to aching. "I'll be here," he said gruffly.

"We might dine together, perhaps? Atwater may be able to come, too."

"No—can't do it," was Armstrong's reply. "But I'll be here from half past eight on."

Trafford, so much encouraged that he was almost serene again, sped away to Atwater's palace in Madison Avenue. The palace was a concession to Mrs. Atwater and the daughters. They loved display and had the tastes that always accompany that passion; they, therefore, lived in the unimaginative and uncomfortable splendor of the upper class heaven that is provided by the makers of houses and furniture, whose one thought, naturally, is to pile on the cost and thus multiply the profits.

But Atwater had part of the house set aside for and dedicated to his own personal satisfaction. With the same sense of surprise that one has at the abrupt transition of a dream from one phantasy to another resembling it in no way except as there is a resemblance in flat contradictions, one passed out of the great, garish, price-encrusted entrance hall, through a door to the left into a series of really beautiful rooms—spacious, simple, solidly furnished; with quiet harmonies of color, with no suggestions of mere ornamentation anywhere. The Siersdorfs had built and furnished the whole house, and its double triumph was their first success. With the palace part they had pleased the Atwater women and the crowd of rich eager to display; with the part sacred to Atwater, they had delighted him and such people as formed their ideas of beauty upon beauty itself and not upon fashion or tradition or outlay. Trafford was shown into a music room where Atwater was playing on the piano, as he did almost every evening for an hour before dinner. It was a vast room, walls and ceilings paneled in rosewood; there were no hangings, except at the windows valances of velvet of a rosewood tint, relieved by a broad, dull gold stripe; a few simple articles of furniture; Boris Raphael's famous "Music" on the wall opposite the piano, and no other picture; a huge vase of red and gold chrysanthemums at the opposite side of the room to balance the painting; Atwater at the piano, in a dark red, velvet house suit, over it a silk robe of a somewhat lighter shade of red, as the room was not heated.

"Business?" he said, pausing in his playing, with a careless, unfriendly glance at Trafford.

"I'll only trouble you a moment," apologized the intruder. His prim, strait-laced appearance gave those surroundings, made sensuous by Boris's intoxicatingly sensuous picture, an air of impropriety, of immorality—like a woman in Quaker dress among the bare shoulders, backs, and bosoms of a ballroom.

"Business!" exclaimed Atwater, rising. "Not in this room, if you please."

He led the way to a smaller room with a billiard table in the center and great leather seats and benches round the walls. "Do you play, Trafford? Music, I mean."

"I regret to say, I do not," replied Trafford.

"Then you ought to get a mechanical piano. Music in the evening is like a bath after a day in the trenches. Try it. It'll soothe you, put you into a better condition for the next day's bout. What can I do for you?"

"I've come about the O.A.D. matter. Atwater, don't you think we might lose more than we stand to gain?"

Atwater concealed his satisfaction. Since his talk with Armstrong, he had been remeasuring with more care that young man's character, and had come to the conclusion that he was entering upon a much stiffer campaign than he had anticipated. Atwater's dealings were, and for years had been, with men of large fortune—industrial "kings," great bankers, huge investors. Such men are as timid as a hen with a brood. They will fight fiercely—if they must—for their brood of millions. But they would rather run than fight, and much rather go clucking and strutting along peacefully with their brood securely about them. To manage such men, after one has shown he knows where the worms are and how they may be got, all that is necessary is inflexible,

tyrannical firmness. Their minds, their hearts, their all, is centered in the brood; personal emotions, they have none—that is, none that need be taken into account. Atwater ruled, autocratic, undisputed. Who would dare quarrel with such a liberal provider of the best worms?

But Armstrong's personality presented another proposition. Here was a man with no fortune, not even enough to have roused into a fierce passion the universal craving for wealth. He had a will, a brain, courage—and nothing to lose. And he, still comparatively poor, had succeeded in lifting himself to a position of not merely nominal but actual power. The misgivings of Atwater had been growing steadily. The price of pulling down this man might too easily be far, far beyond its profits. "We shall have to come together for a finish fight sooner or later—if I live," reasoned Atwater. "But this is not the best time I could have chosen. He isn't deeply enough involved. He isn't helpless enough. I'm breaking my rule never to fight until I'm ready and the other fellow isn't."

Instead of answering Trafford's pointed and anxious question, Atwater was humming softly. "I can't get that movement out of my head," he broke off to explain. "I'm very fond of Grieg—aren't you?"

"I know about music only in the most general way. My wife——"

"You let your women attend to the family culture, eh?" interrupted Atwater. "You originally suggested this war on Fosdick and Armstrong. By the way, you heard the news this afternoon? Armstrong has thrown out the whole executive staff of the O.A.D.—at one swoop—and has put in his own crowd."

Trafford leaped in the great leather chair in which his small body was all but swallowed up. "Impossible!" he cried. "Why, such a thing would be illegal."

"Undoubtedly. But—how many years would it be before a court can pass on it—pass on it finally? Meanwhile, Armstrong is in possession."

"That completely alters the situation," said Trafford, in dismay. "Atwater, it would be folly—madness!—for us to go on, if we could make a treaty with Armstrong."

"I don't agree with you," said Atwater, with perfect assurance now that he saw that Trafford would not call his bluff by acquiescing. "Trafford, I'm surprised; you're losing your nerve."

"Using sound business judgment is not cowardice," retorted Trafford. "I owe it to my family, to the stability of business, not to encourage a senseless, a calamitous war."

Atwater shrugged his shoulders. "As you please. I feel that, in this affair, your wishes are paramount. But, at the same time, Trafford, I tell you frankly, I don't like to be trifled with. Nor does Langdon."

"Perhaps Morris and Armstrong might be induced to turn their attention elsewhere—say, to the Busy Bee. Would you not feel compensated by getting control there?"

"Not a bad idea," mused Atwater aloud. "Not by any means a bad idea." He reflected in silence. "If you could arrange that, it would be even better than the plan you ask me to abandon at the eleventh hour."

"Then you agree?" said Trafford, quivering with eagerness.

"If we can get the Busy Bee. I've had an eye on that chap Dillworthy, for some time."

"I am much relieved," said Trafford, rising. His face was beaming; there was once more harmony between his expression and the aggressive, unbending cut of his hair and whiskers.

Atwater looked at him sharply. "You've seen Armstrong," he jerked out.

Trafford hesitated. "I thought," he said apologetically, "it would be best to have a general talk with Armstrong first—just to sound him."

"I understand." Atwater laughed sarcastically. "And may I ask, if it wasn't the news of the upset in the O.A.D., what was it that set you to running about so excitedly?"

Trafford gave a nervous cough. "My wife—you know how refined and sensitive she is— She got wind of the impending scandal, and, being very tender-hearted and also having a horror of notoriety, she urged me to try to find a peaceful way out."

"Petticoats!" said Atwater, with derision, but tolerant.

"Not that I would have—" Trafford began to protest.

"No apology necessary. I comprehend. I've got them in the house."

Trafford laughed, relieved. "The ladies are difficult at times," said he, "but, how would we do without them?"

"I don't know, I'm sure," said Atwater dryly. "I never had the good fortune of the opportunity to try it. What did Armstrong say, when you sounded him? I believe you called it 'sounding,' though I suspect— No matter. What did he say?"

"I think you may safely assume the matter is settled. In fact, Armstrong has shown a

willingness to make peace."

"Rather!" said Atwater, edging his visitor toward the door. "Good night," he added in the same breath; and he was rid of Trafford. He went slowly back to the piano, and resumed the interrupted symphony softly, saying every now and then, in a half sympathetic, half cynical undertone, "Poor Dillworthy! Poor devil!"

XXVII
BREAKFAST AL FRESCO

Armstrong sent Neva a prompt telegram of sympathy and inquiry. He got a telegraphed reply—her thanks and the statement that her father was desperately ill, but apparently not in immediate danger. He wrote her about the highly satisfactory turn in his affairs; to help him to ease, he tried to dismiss herself and himself, but at every sentence he had to stem again the feeling that this letter would be read where he was remembered as the sort of person it made him hot with shame to think he had ever been. He waited two weeks; no answer. Again he wrote—a lover's appeal for news of her. Ten days, and she answered, ignoring the personal side of his letter, simply telling how ill her father was, what a long struggle at best it would be to save him. Armstrong saw that nursing and anxiety were absorbing all her time and thought and strength. He wrote a humble apology for having annoyed her, asked her to write him whenever she could, if it was only a line or so.

Two more increasingly restless weeks, and he telegraphed that he was coming. She telegraphed an absolute veto, and in the first mail came a letter that was the more crushing because it was calm and free from bitterness. "In this quiet town," wrote she, "where so little happens, you know how they remember and brood and become bitter. What is past and forgotten for us is still very vivid to him and magnified out of all proportion. Please do not write again, until you hear from me."

Thus, he learned that his worst fears were justified. If she had shown that, in the home atmosphere again, she was seeing him as formerly, he could have protested, argued, appealed. But how strive against her duty to her sick, her dying father whose generous friendship he had ruthlessly betrayed and whose life he had embittered? He debated going to Battle Field and seeing Mr. Carlin and asking forgiveness. But such an agitating interview would probably hasten death, even if he could get admittance; besides, he remembered that Frederic Carlin, slow to condemn, never forgave once he had condemned. "He feels toward me as I'd feel in the same circumstances. I have got only what I deserve." No judgments are so terrible as those that are just.

The state of Armstrong's mind so preyed upon him that it affected even his giant strength and health, and his friends urged him to take a vacation. He worked only the harder, because in work alone could he get any relief whatever from the torments of his remorse and his baffled love. He became morose, given to bursts of unreasonable anger. "Success is turning his head," was the general opinion. "He's getting to be a tyrant, like the others." In some moods, he saw the lessons of gentleness and forbearance in the fate his selfish arrogance had brought upon him; but it is not in the nature of men of strong individuality and unbroken will to practice such lessons. The keener his sufferings, the bitterer, the harder he became. And soon he began to feel that there was nearly if not quite a quittance of the balance between him and the man he had wronged. He convinced himself that, if Neva's father were dead, he could speedily win her. "Meanwhile," he reflected, "I must take my punishment"; and with the stolid, unwhimpering endurance of those whose ancestors have through countless generations been schooled in the fields, the forests, and the camps, he waited for the news that would mean the end of his expiation.

Raphael, taking his walk in Fifth Avenue late one afternoon instead of in Central Park, saw him in a closed motor in the halted mass of vehicles at the Forty-second Street crossing. Boris happened to be in his happiest mood. Always the philosopher, he was too catholic in his interests and tastes to permit disappointment in any one direction or even in many directions to close the other avenues to the joy of life. There were times when he could not quite banish the shadows which the thought of death cast over him—death, so exasperating to men of pride and imagination because, of all their adversaries, it alone cannot be challenged or compromised. But on that day, Boris had only the sense of life, life at its best, with the sun bright and not too warm, with the new garb of nature and of womankind radiantly fresh, and the whole world laughing

because the winter had been vanquished once more. As his all-observing eyes noted Armstrong's profile, his face darkened. There was for him, in that profile, rugged, stern, inflexible, a challenge of the basis of his happiness.

In all his willful life Boris had never wanted anything so intensely, so exclusively as he wanted Neva. Every man who falls in love with a woman feels that he is her discoverer, that he has a property right securely based upon discovery. Raphael's sense of his right to Neva was far stronger; it was the creator's sense. Had he not said, "Let there be beauty and light and capacity to give and receive love"? And had not these wonders sprung into existence before his magic? True, the beauty and the light and the power to give and to receive were different both in kind and in degree from what he had commanded. But that did not alter his right. And this Armstrong, this coarse savage who would take away his Galatea to serve in a vulgar, sooty tent of barbaric commerce— The very sight of Armstrong set all his senses on edge, as if each were being assailed by its own particular abhorrence.

That day the stern, inflexible profile somehow struck into him the same chill that always came at the thought of death with its undebatable "must." Yet there was in his pocket, at the very moment, warming his heart like a flagon of old port, a long letter from Neva, a confidential letter, full of friendly, intimate things about herself, her anxieties, her hopes, and fears; and she asked him to stop off on his way to or from his lectures before the Chicago art students. "Narcisse is here," she wrote. "She will be leaving about that time, she says, and if you stop on your way, she and you can go back together. How I wish I could go, too! Not until I settled down here did I appreciate what you—and New York—had done for me. Yet I had thought I did. Do stop off here. It will be so good to see you, Boris."

As he looked at Armstrong's profile, he laid his hand on his coat over the letter and remembered that sentence—"It will be so good to see you." But the shadow would not depart. That profile persisted; he could not banish it.

When he descended from the train at the Battle Field station and saw Neva, with Narcisse beside her in a touring car, he saw that ominous profile, plain as if Armstrong were there, too. This, though Neva's welcome was radiantly bright. "What's the matter, Boris?" cried Narcisse, climbing to the seat beside the chauffeur before Neva could prevent. "Get in beside your hostess and cheer up. You ought to look like a clear sunrise. The lecture was a triumph. I read two whole columns of it aloud to Neva and her father this morning. No cant. No hypocrisy. They agreed with me that your art ideas are like an island in the boundless ocean of flap-doodle."

"My father used to sell bananas from a cart in Chicago," said Boris, "and we lived in the cellar where he ripened them."

Neva glanced at him with quick sympathetic interest. It was the first time he had happened to speak of his origin. "I always thought you were born abroad," said she.

"I think not," replied he. "I really don't know at exactly what point I broke into the world. Those things matter so little. Countries, governments, races—they mean nothing to me. I meet my fellow beings as individuals."

There he caught Neva studying him with an expression so curious that he paused. She forestalled his question by plunging into an animated talk about his lecture. He was well content to listen, enjoying now the surroundings and now the beauty of the woman beside him. Both were wonderfully soothing to him, filled him with innocent, virtuous thoughts, made him envy, and half delude himself into fancying he wished for himself, the joys of somnolescent, corpulent, middle-class life—the life obviously led by the people dwelling in these flower-embedded houses on either side of these shady streets. He sighed; Neva laughed. And he saw that she was laughing at him.

"Well, why not?" he demanded, knowing she understood his sigh. But before she could answer he was laughing at himself. "Still, I like it, for a change," said he. "And—" he was speaking now in an undertone—"with you I could be happy in such a place—always. Just with you; not if we let these stupid burghers in to fret me."

She laughed outright. "I understand you better than you understand yourself," said she. "Change and contrast are as necessary to you as air. If you had to live here, you would commit suicide or become commonplace.... And so should I."

"Not with a husband you loved and children you adored and a home you had created yourself. As the world expands, it contracts; as it contracts, it expands. From end to end the universe is not so vast as such a love."

Neva, coloring deeply and profoundly moved, leaned forward. "I'm sorry you're missing this," said she, lightly to Narcisse. "Boris is sentimentalizing about the vine-clad cottage with children

clambering."

"It's about time you quit and came in to settle down," called Narcisse. "A few years more and you'll cease to be romantic. An old beau is ridiculous."

Boris gave Neva a triumphant look. "Narcisse votes yes," said he.

But they were arriving at the house. As the motor ran up the drive under the elms toward the gorgeous masses of forsythia about the entrance steps, Boris's eyes were so busy that he scarcely heard, while Neva explained that her father was too weak to withstand the excitement of visitors —"especially anyone distinguished. We're not telling him you're here. He would feel it his duty to exert himself."

"Distinguished!" he exclaimed. "In presence of these elms and this house built for all time, and these eternal colors, how could mere mortal be distinguished?"

It was not until the next morning that he had a chance to talk with her alone. He rose early and went out before breakfast. He strolled through the woods back of the house until he came to a pavilion with a creek rushing steeply down past it toward Otter Lake. In the pavilion he found Neva with a great heap of roses in her lap, another on the table, another on the bench. On her bright hair was a huge garden hat, its broad streamers of pink ribbon flowing upon her shoulders.

She dropped her shears and watched him with the expression in her eyes that he had surprised there, as they were coming from the station in the motor. "May I ask," said he, "what is the meaning of that look?"

"Did you sleep well?" parried she.

"Without a dream."

"I don't know," replied she—"Let us have breakfast here—you and I.... Washington!" she called.

There rose from a copse below, near the brim of the creek, a small colored boy, barefooted, bareheaded, with no garments but a blue shirt and a pair of blue cotton jean trousers. She sent him off to the house to tell them to bring breakfast. And soon a maid appeared with a tray whose chief burden was a heating apparatus for coffee and milk.

"I've heard you say you detested cold coffee," said Neva. "Your frown when I suggested breakfast out here was premature."

She scattered and heaped the roses into an odorous, dew-sprinkled mat of green and pink and white, in the center of the rustic table. Then she served the coffee. It was real coffee, and the milk was what is called cream in many parts of the world. "Brother Tom has a model farm," she explained. "These eggs were laid this morning."

"So they were," exclaimed Boris, as he broke one. His eyes were sparkling; all that was best in his looks and in his nature was irradiating from him. Her sweet, lovely face, her delicate fresh costume, the sight and odor of the roses, of the forest all round them, the melody of the descending waters, and the superb coffee, crisp rolls, and freshest of fresh eggs— "You criticise me for my appreciation of the sensuous side of life, my dear friend," said he. "But, tell me, is there anywhere anything more delicious, more inspiring than this breakfast?"

"I never criticised you for loving the joys of the senses," cried she. "Never! We are too much alike there."

"What happiness we could have!" exclaimed he. "For do we not know how to make life smooth and comfortable and beautiful, you and I?"

"Only too well," confessed she. "I often think of it. But——"

He waited for her to continue. When he saw that she would not, but was lost in a reverie, he said, "You promised you would think about our going abroad. Have you thought?"

She nodded.

"You will go?"

She slowly shook her head.

"Why not?"

"I want to, but—I can't."

"Why?"

He had paused in buttering a bit of roll. Anyone coming up just then would have thought he was looking at her, awaiting an answer to an inquiry after salt or something like that. She said: "Because I do not love you."

He waved his knife in airy dismissal. "A trifle! And so easily overcome."

"Because I cannot love you, my dear." She looked at him affectionately.

He balanced the bit of bread before his lips. "Not that brotherly look, please," said he. "It—it

hurts!" He put the bread in his mouth.

She leaned forward and laid her hand on his. "We are too much alike. You are too subtle, too nervous, too appreciative, too changeable. You would soon cease to fancy you loved me. I—it so happens—have never begun to fancy I loved you. That is fortunate for us both."

"Armstrong!" he exclaimed. And suddenly, despite his ruddy coloring, he suggested a dark Sicilian hate peering from an ambush, stiletto in impatient hand.

"Don't show me that side of you, Boris," she entreated. "Whether it is Armstrong or not, did I not say the fact that I don't fancy I love you is fortunate for us both?"

"You love Armstrong," he insisted sullenly.

"How can you know that, when I don't know it myself?" replied she. "As I told you once before, the only matter that concerns you is that I do not love you." She spoke sharply. Knowing him so well, she had small patience with his childish, barbaric moods; she could not bear pettiness in a man really and almost entirely great. "Will you be yourself?" she demanded, earnest beneath her smiling manner. "How can I talk to you seriously if you act like a spoiled, bad boy? If you'll only think about the matter, as I've been compelled to think about it, you'll see that you don't really love me—that I'm not the woman for you at all. We'd aggravate each other's worst. What you need is a woman like Narcisse."

"You are most kind," he said sarcastically.

"As she told you yesterday, you've got to settle down within a few years or become absurd. And she——"

"It is because of the women I have known that you will not give me yourself," he said. "Oh, Neva, I have never loved but you." And in his agitation he clasped her hands and, dropping into French, cried with flaming eyes, "I adore you. You are my life, the light on my path—my star shining through the storm. You make me tremble with passion and with fear. Neva, my love, my soul——"

She snatched her hands away. She tried to look at him mockingly, but could not.

"Neva, my girl," he said in English again. "Do not wither my heart!"

"Boris," she answered gently, "I've tried to care for you as you wish me to care. I sent for you because I thought I had begun to succeed. But when I saw you again— I liked you, admired you, more than ever, more than anyone. But my dear, dear friend, I cannot give you what you ask. It simply will not yield."

He became calm as abruptly as he had burst into passion. Taking his heavily jeweled and engraved gold cigarette case from his pocket, he slowly extracted a cigarette, lighted it with great deliberation, blew out the match, blew out the lamp of the portable stove. "Why?" he said in a tone of pleasant bantering inquiry. "Please tell me why you do not and cannot love me."

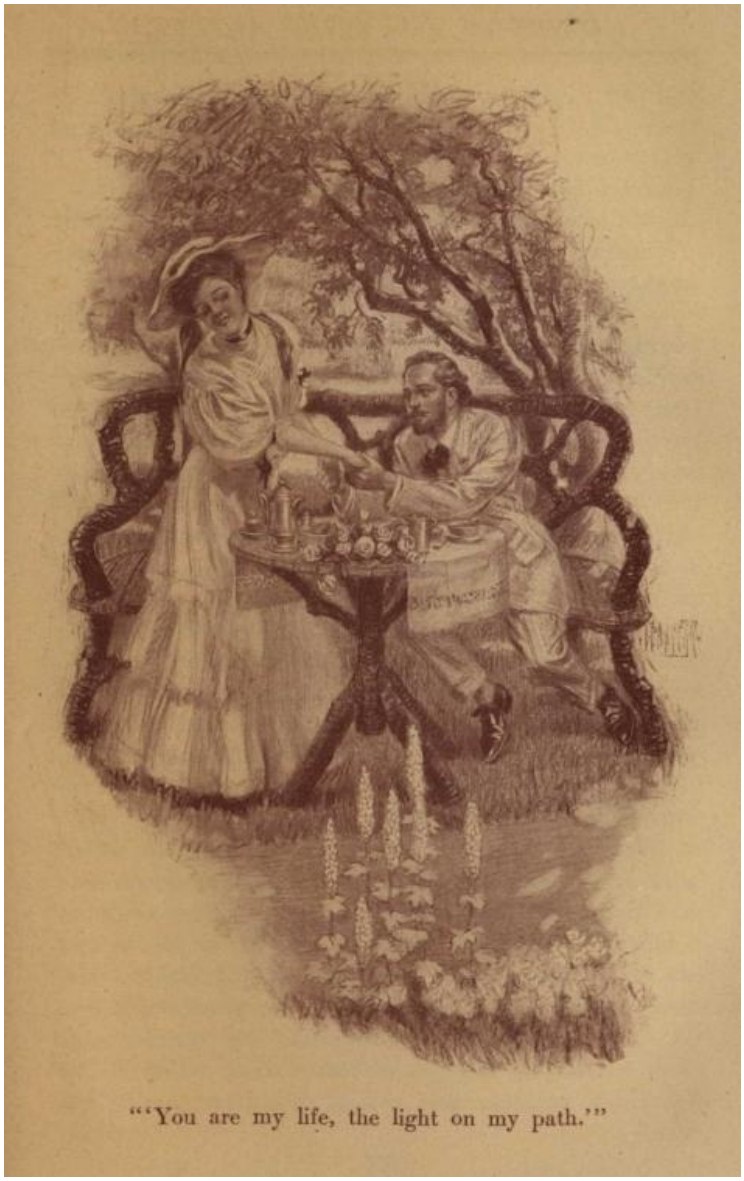
She colored in confusion.

"Do not fear lest you will offend," urged he. "I ask impersonally. Feminine psychology is interesting."

"I'd rather not talk about it."

"Let me help you," he persisted amiably, so amiably that she had to remind herself of the sort of nature she knew he had, to quell a suspicion of treachery under his smoothness. "Because I am too—feminine?" he went on.

She nodded hesitatingly. Then, encouraged by his cynical, good-humored laugh, "Though feminine doesn't quite express it. There isn't enough of the primitive man left in you for a woman of my temperament. You have been superrefined, Boris. You are too understanding, too sympathetic for a feminine woman like me. There are two persons to you—one that feels, one that reasons—criticises—analyzes—laughs. I couldn't for a moment forget the one that laughs—at yourself, at any who respond to the you that feels. I suppose you don't understand. I'm sure I don't."



"'You are my life, the light on my path.'"

"Vaguely," said he, somewhat absently. "Who'd suspect it?"

"Suspect what?"

"That there was this—this coarse streak in *you*—this craving for the ultramasculine, the rude, rough, aggressive male, inconsiderate, brutal, masterful?"

"A coarse streak," she repeated, half in assent, half in mere reflection.

He surveyed impersonally her delicately feminine charms, suggesting fragility even. "And yet," he mused aloud, "I should have seen it. What else could be the meaning of those sharp, even teeth—of the long slits through which your green-gray-brown-blue eyes look. And your long, slim, sensitive lines——"

The impersonal faded into the personal, the Boris that analyzed into the Boris that felt. The appeal of her beauty to his senses swept over and submerged his pose of philosopher. His eyes shone and swam, like lights seen afar through a mist; the fingers that held the cigarette trembled. But, as he realized long afterwards, he showed then and there how right she was as to his masculinity. For, his was the passive intensity of the feminine, not the aggressive intensity of the male; instead of forgetting her in the fury of his own baffled desire and seizing her, to crush her until he had wrung some sensation, no matter what, from those unmoved nerves of hers, he restrained himself, hid his emotion as swiftly as he could, turned it off with a jest—"And I've let my coffee grow cold!" He was once more Boris of the boyish vanity that feared, more than ridicule, the triumph of a woman over him. He would rather have risked losing her than have given her the opportunity to see and perhaps enjoy her power.

Presently Narcisse came into view. The lamp was relighted; the three talked together; he was not alone with Neva again, made no attempt to be.

That afternoon, just before the time for him and Narcisse to depart, Neva took her in to say good-by to her father—a mere shadow of a wreck of a man, whose remnant of vitality was ebbing almost breath by breath. As they came from his room, it suddenly struck Narcisse how profoundly Neva was being affected by her father's life, now that his mortal illness was bringing it vividly before her. A truly noble character moves so tranquilly and unobtrusively that it is often unobserved, perhaps, rather, taken for granted, unless some startling event compels attention to it. Neva was appreciating her father at last; and Narcisse saw what there was to appreciate. No human being can live in one place for half a century without indelibly impressing himself upon his surroundings; Narcisse felt in the very atmosphere of the rooms he had frequented a personality that revealed itself altogether by example, not at all by precept; a human being that loved nature and his fellow beings, lived in justice and mercy.

"How much it means to have a father like yours!" she exclaimed.

Neva did not reply for some time. When she did, the expression of her eyes, of her mouth, made Narcisse realize that her words had some deeper, some hidden meaning: "If ever I have children," she said, "they shall have that same inheritance from their father." And presently she went on, "I often, nowadays, contrast my father with the leading men there in New York. What dreadful faces they have! What tyranny and meanness and trickery! And, how wretched! It is hard to know whether most to pity or to despise them."

Narcisse knew instinctively that she meant Armstrong, and perhaps, to a certain extent, Boris also. "We've no right to condemn them," said she. "They are the victims of circumstances too strong for them."

"*You* have the right," insisted Neva. "You have been tempted; yet, you are not like them. You have not let New York enslave you, but have made it your servant."

"The temptations that would have reached my weaknesses didn't happen to offer," replied she. And there she sighed, for she felt the ache of her wound—Alois.

But it was time to go. Neva took them to the station; at the parting Boris kissed her hand in foreign fashion, after his habit, with not a hint of anything but self-control and ease at heart and mind, not even such a hint as Neva alone would have understood. She bore up bravely until they were gone; then solitude and melancholy suddenly enveloped her in their black fog, and she went back home like a traveler in a desert, alone and aimless. "He didn't really care," she thought bitterly, indifferent to her own display of selfishness in having secretly and furtively wished for a love that would only have brought unhappiness to him, since, try however hard, she could not return it. "Does anyone care about anyone but himself? ... If I could only have loved him enough to deceive myself. He's so much more worth while than—than any other man I ever knew or ever shall know."

XXVIII
FORAGING FOR SON-IN-LAW

Narcisse had gone to Neva at Battle Field to get as well as to give sympathy and companionship; to get the strength to tread alone the path in which she had always had her brother to help her—and he had helped her most of all by getting help from her. She had assumed that her brother would marry some day; she herself looked forward to marrying, as she grew older and appreciated why children are something beside a source of annoyance and anxiety. But she had also assumed that he would marry a woman with whom she would be friends, a woman in real sympathy with his career. Instead, he married Amy, stunted in mind and warped in character and withered in heart by the environment of the idle rich. She knew that the end of the old life had come; and it was to get away from the melancholy spectacle of her new brother that, two months after his return from the honeymoon, she went West for that visit with Neva.

"Amy has ruined him," she said, when she had been at Battle Field long enough to feel free to open her heart wide. "It's only a question of time; he will give up his career entirely."

And, like the beginning of the fulfillment of her prophecy, there soon came a letter from him which she showed Neva. With much beating round the bush, he hinted dissolution of partnership. It gave Neva the heartache to read, and she hardly dared look at Narcisse. "I'm afraid you were right in your suspicions," she had to admit.

"Certainly I was right," replied Narcisse. "But I'm not really so cut up as you think. Nothing comes unannounced in this world, thank heaven. I've been getting ready for this ever since he

told me they were engaged."

"How brave you are!" exclaimed Neva. "I know what you must feel, yet you can hide it."

"I'm hiding nothing," Narcisse assured her. "I've lived a long time—much longer than my birthdays show. I've been making my own living since I was thirteen—and it wasn't easy until the last few years. But I've learned to take life as I take weather. There are sunny seasons, and stormy seasons, and middling seasons. When the sun shines, I don't enjoy it less, but rather more, because I know foul weather is certain to come. And when it does come, I know it won't last forever." There were tears in her eyes, but through them she smiled dauntlessly. "And the sun *will* shine again—warm and bright and streaming happiness."

Neva's own heart was suddenly buoyant. "It will—it surely will!" she cried.

"And," proceeded Narcisse, "my troubles are trifles compared with Alois's. I know him; I know he's unhappy. If ever there was a man cheated in a marriage, that man is my poor brother. And he must realize it by this time."

She had guessed close to the truth. Alois and his bride had not been honeymooning many weeks before he confessed to himself that he had overestimated—or, perhaps, misestimated—her intellect. Not that she was stupid or ignorant; no, merely, that she lacked the originality he had attributed to her. He had pictured himself doing great work under her inspiration, his own skill supplemented by her taste and cleverness in suggesting and designing. He found that she knew only what he or some book had told her, that her enthusiasm for architecture was in large part one of those amiable pretenses wherewith the female aids the passions of the male to beguile him to her will.

But this discovery did not depress him. No man ever was depressed by finding out that his wife was his mental inferior, though many a man has been pitched headlong into permanent dejection by the discovery of the reverse. She was more beautiful than he had thought, more loving and more lovable—and those compensations more than made good the vanished dream of companionship. Soon, however, her intense affection began to wear upon him. Not that he liked it less or loved her less; but he saw with the beginnings of alarm that he was on the way to being engulfed, that he either must devote himself entirely to being Amy's husband or must expect to lose her. It was fascinating, intoxicating, to be thus encradled in love; but it was not exactly his notion of what was manly.

He talked of the work "they" would do, of the fame "they" would win; she responded with rapidly decreasing enthusiasm, finally listened without comment. Once, when he was expanding upon this subject, with some projected public buildings at Washington as the text, she suddenly threw herself into his arms, and cried, "Oh, let Narcisse take care of those things. We—you and I, dearest—have got only a little while to live. Let us be happy—happy—*happy*!"

"But you forget, you've married a poor man," he protested. "We've got our living to make."

"Oh—of course," said she. "I'd hate for you to be anything but independent."

"If I were, you'd soon lose respect for me, as I should for myself."

"Yes—you must work," she conceded. "But not too hard. You mustn't crowd *me* aside." She clasped her arms more tightly about his neck. "I'd *hate* you, if you made me second to anybody or anything. I'm horribly jealous, and I know I'd end by hating you."

The way to reassure her, for the moment, was obvious and easy; and he took it. They talked no more of "our" work until they got back to New York. There, it was hard for him to find time to go to the office; for she was always wanting him to do something with her, and as luck would have it, the things he really couldn't get out of doing without offending her always somehow came in office hours. Sometimes he had a business appointment he dared not break; he would explain to her, and she would try to be "sensible." But she felt irritated—was he not her husband, and is not a husband's first duty to his wife?

"Why do you make so many appointments just when you know I'll need you?" she demanded. "I believe you do it on purpose!"

He showed her how unreasonable this was, and she laughed at herself. But her feeling at bottom was unchanged. After much casting about for some one to blame for this, to her, obvious conspiracy to estrange her husband from her, she fixed upon Narcisse. "She hates me because I took him away from her," she thought; and when she had thought it often enough, she was convinced. Yes, Narcisse was trying to drift them apart. And she ought to be doubly ashamed of herself, because what would the firm of A. & N. Siersdorf amount to but for Alois? Narcisse was, no doubt, clever in a way—but almost anybody who had to work and kept at it for years, could do as well. "Why, I, with no experience at all, did wonders down at Overlook—better than Narcisse ever did anywhere." Indeed, had Narcisse really ever done anything alone? "She has been living

off Alois's brains, and she's trying to get him back."

That was all quite clear; also, a loving and watchful wife's duty in the circumstances. She gave Alois no rest until he had agreed to break partnership and take offices alone. "When you've got your own offices," she cried, "what work we shall do! You must go down early and stay late, and I'll have an office there, too."

So weak is man before woman on her knees and worshipful, Alois began dimly to believe that his wife was, in a measure, right; that Narcisse had been something—not much, but something—of a handicap to his genius; that her prudence and everyday practicality had chained down his soaring imagination. He had no illusions as to the help Amy would give him; there, she had not his vanity to aid her in deluding him. But he felt he owed it to himself to free himself from the partnership. Anyhow, something was wrong; something was preventing him from doing good work—and it was just as well to see if that something was his sister. "The sooner I discover just what I am, the better," he reasoned. And he had no misgivings as to the event.

Narcisse made the break easy for him. When she came back from Neva's, she met him in her usual friendly way, and herself opened the subject. "I think we'd better each go it alone," said she, as if she had not penetrated the meaning of his letter. "You've reached the point where you don't want to be bothered with the kind of things I do best. What do you say?"

"I had thought of that, too," confessed he. "But I— Do you really want it, Cis?"

"No sentiment in business," replied she in her most offhand manner. "If each of us can do better alone, it'd be silly not to separate. Anyhow, where's the harm in trying?"

"I was going to suggest that we take offices a little further uptown," he went on. "We might do that, and keep on as we are for a while."

"No. You move; let me keep these offices. I'm like a cat; I get attached to places."

And so it was settled. "Narcisse Siersdorf, Builder," appeared where "A. & N. Siersdorf, Builders," had been. "Alois Siersdorf, Architect," appeared upon the offices, spacious and most imposing, in a small but extravagantly luxurious bank building in Fifth Avenue, within a few blocks of home—"home" being Josiah Fosdick's house.

Amy insisted on their living "at home" because her father couldn't be left quite alone; and Alois sat rent and food free; he had made a vigorous fight for complete independence in financial matters, but nothing had come of it—he felt that it was ridiculous solemnly to give Amy each month a sum which would hardly pay for her dresses. "You are too funny about money," she said. "Why attach so much importance to it? We put it all in together, and no doubt some months you pay more than our share, other months less—but what of that? You can't expect me to bother my head with horrid accounts. And I simply won't have you talking such matters with the housekeeper—and who else is there?"

Alois grumbled, but gradually yielded. He consoled himself with the reflection that presently his business would pay hugely, and then the equilibrium would be restored. And after a while—an extremely short while—he thought no more about the matter. This, in face of the fact that the business did not expand as he had dreamed. He was offered plenty to do at first, for he had reputation and the rich were eager for his services. But he simply could not find time to attend to business; he had to leave everything, even the making of plans, to assistants. There were all sorts of entertainments to which he must go with Amy—rides, coaching expeditions, luncheons, afternoon bridge parties, week-end visits. And often he was up until very late at balls; she loved to dance, and he found balls amusing, too. Indeed, he was well pleased with all the gayety. Everybody paid court to him; the husband of an heiress, and a distinguished, a successful, a famous man, one whose opinions in professional matters were quoted with respect. And as everybody talked and acted as if he were doing well, were rising steadily higher and higher, he could not but talk and act and feel so, himself—most of the time. He knew, as a matter of theory, that success of any kind, except in being rich, and that exception only for the enormously rich, is harder to keep than to win, must be won all over again each day. But in those surroundings he could not feel this; he seemed secure, permanent.

It was not long before all their world, except only her and him, knew he had practically given up the profession of architect for that of husband. The outward forms of deference to the famous young architect deceived him, enabled him to deceive himself; but his friends, in his very presence, and just out of earshot, often in undertones at his father-in-law's table, were sneering or, what is usually the same thing, moralizing. "Poor Siersdorf! How he has fagged out. Well, was there as much to him as some people said? And they tell me he is living off his wife."

When matters reach this pass, and when the man is really a man, the explosion is not far off.

It came with the first bitter quarrel he and Amy had. She wished him to go away with her for two months; he wished to go, and it infuriated him against himself that he had so far lost his pride that he could even consider leaving his business when it needed him imperatively. He curtly refused to go; by degrees their discussion became a wrangle, a quarrel, a pitched battle. She was the first completely to lose control of temper. She cast about for some missile that would hit hard.

"What does this business of yours amount to, anyhow?" she jeered. "Sometimes, I can't help wondering what would have become of you if you hadn't married me."

She didn't mean it; she was hardly conscious that she was saying it until the words were out. She grew white and shrank before the damage she knew she must have done. He did not, could not, answer immediately. When he did, it was a release of all that had been poisoning him for months.

"You think that, do you?" he cried. "I might have known! You dare to think that, when you are responsible!"

"That's manly," she retorted, eager to extricate herself by putting him in the wrong.

He strode to her; he was shaking with fury. "We'll not talk about what's manly or womanly. Let's look at the facts. I loved you, and you took advantage of it to ruin my career, to make it impossible for me to work, to drive away my clients. You have taken my reputation, my brain, my energy. And you dare to taunt me! Men have killed women for less."

"Alois!" she sobbed. "Don't frighten me. Don't look—speak—like that! Oh, I'm not responsible for what I say. I know I've been selfish—it's all my fault. But what does anything matter except our happiness? Forgive me. You know why I'm so bad tempered now—so different from my usual self." And the sobs merged into a flood of hysterical tears.

The reference to her condition, to their expectations, softened him, caused his anger at once to begin to change into bitter shame, a shame to be concealed, to eat, acidlike, in and in and make a wound that would never heal, but would grow in venom until it would torture him without ceasing.

"I don't want you to work," she wept. "I want you all to myself. Ah, Alois, some time you'll appreciate my love; you'll realize that love is better than a career. And for you"—sob—"to reproach me"—sob, sob—"when I thought you were as happy as I!" A wild outburst of grief.

And he was consoling her, had her in his arms, was lulling her and himself in the bright waves of the passion which she could always evoke in him, as he in her. Never again did she speak of his dependent position; it always made her flesh creep and chill to remember what she had said. But from that time she was distinctly conscious that he was a dependent—and she no longer respected him. From that time, he clearly recognized his own position. He thought it out, decided to make a bold stand; but he felt he could not begin at once. In her condition she must not be crossed; he must go away with her, since go she must and go alone she could not. He would make a new beginning as soon as the baby was born.

Meanwhile, his office expenses were heavy, and the money he had saved before he was married was gone. He went into debt fast, terrifyingly fast. He borrowed two thousand dollars of Narcisse; he hoped it would last, as usually Amy's bills were all paid by her father. But they were away from Fosdick's house, and she, thinking and knowing nothing about money, continued to spend as usual. He got everything on credit that did not have to be paid for at once; but in spite of all his contriving, when they reached New York again he was really penniless. He went to Narcisse's office; she was out of town. In desperation he borrowed five hundred dollars from his brother-in-law.

Hugo loaned the money as if the transaction were a trifle that was making no impression on him. Like all those who think of nothing but money, he affected to think nothing of it. He noted Alois's nervousness, then his thin and harassed look. "How do Amy and Alois live?" he asked his father.

"Live? What do you mean?" said Josiah. "Why, they're perfectly happy. What put such nonsense in your head?"

"Oh, bother!" exclaimed Hugo. "Certainly they're happy. Amy'd be a fool not to be happy with as decent a chap as he is. I mean, how do they get along about money?"

"He's got a good business," said Fosdick. "You know it as well as I do."

"He used to have," replied Hugo. "But he's too busy with Amy to be doing much else. He's always standing on her dress. And he has no partner."

"I don't know anything about it," said Fosdick. "If Amy needed money, she'd come to me."

Fosdick recalled that he had been paying even heavier bills for her since she was married; but he had no mind to speak of it to Hugo, as he did not wish Hugo to misunderstand. "You attend to your own affairs, boy," he continued. "Those two are all right." And he beamed benevolently. He delighted in Amy's happiness, felt that he was entirely responsible for it.

But Hugo was not to be put off. "Believe me, father, Alois is down to bed-rock. He can't speak to Amy about it, or to you. He's a gentleman. It's up to you to do something for him."

"I guess looking after Amy does keep his time pretty well filled up," chuckled the old man, much amused. "I'll fix him a place in the O.A.D.—something that'll give him a good income and not take his mind entirely off his job."

"Why not get Armstrong to make him supervising architect? A big public institution like that ought to pay more attention to cultivating the artistic side. He could think out and carry out some general plan that'd harmonize to high standards all the buildings, especially the dwelling and apartment houses they own in the provinces." Hugo spoke of the O.A.D. as "they" nowadays, though he still thought of it as "we."

"That's a good idea, Hugo, as good as any other. I'll see Armstrong to-day. I oughtn't to have neglected putting Alois on the pay rolls. I'll give him something in the railway, too. We'll fix him up handsomely. He's a fine young fellow, and he has made Amy happy. You don't appreciate that, you young scoundrel, as we of the older generation do." And Hugo had to listen patiently to a discourse on decaying virtue and honor and family life; for, like all decaying men, Fosdick mistook internal symptoms for an exterior and universal phenomenon, just as a man who is going blind cries, "The light is getting dim!"

Fosdick did not forget. Now that his attention was upon the matter, he reproached himself severely for his oversight. "I've been taking care of scores of people, and neglecting my own. But I'll make up for it." He ordered the president of the railway to put Alois on the pay rolls at once with a salary of twelve thousand a year. "You need somebody to supervise the stations. Everybody's going in for art, nowadays, and we want the best. Mail him his first check to-day, with the notice of his appointment."

In the full glow of generosity, he went up to see Armstrong. They were great friends nowadays. Since the peace, not a trace of cloud had come between them; he was careful to keep his hands entirely off the O.A.D.; Armstrong, on his side, gave the Fosdick railway and industrial enterprises the same "courtesies" they had always enjoyed, except that he charged them the current rate of interest, instead of the old special rate.

"Horace," he began, "I suppose you'll soon be organizing the construction department on broader lines. I've come to put in a good word for my son-in-law. I don't need to say anything about his merits as an architect. As you know, there's none better."

"None," said Armstrong heartily. "Anything we want in his line, he'll get."

"Thanks. Thanks. My idea, though, was a little more definite. I was thinking you might want a man to pass on all buildings, plans, improvements. He could raise the value of the company's property—particularly the dwelling and apartment houses."

"That's a valuable suggestion," said Armstrong. "And Siersdorf would be just the man for the place. But will he take it?"

"I think so."

"But he'd have to be traveling about, most of the time. He'd be in the West and South, where we're trying to get back the ground lost in those big exposés. I shouldn't think he'd care for that sort of life."

Fosdick was disconcerted. "I suppose that could be arranged. You wouldn't expect a man of Siersdorf's caliber to go chasing about the country like a retail drummer. He'd have assistants for that, and drawings and pictures and those sort of things could be forwarded to him here."

"That would hardly do," replied Armstrong, like a man advancing cautiously, but determined to advance. "Then, there's the matter of pay. The work would take all of his time, and we couldn't afford much of a salary. I should say the job was rather for some talented young fellow, trying to get a start."

"You'd simply waste whatever money you paid such a man," Fosdick objected with a restraint of tone and manner that astonished himself. "No, what you want is a high-class, a first-class, man at a good salary—a first-class man's salary."

"Say—how much?" inquired Armstrong.

"I was thinking twenty thousand a year—or, perhaps fifteen." The lower figure was an amendment suggested by the tightening of Armstrong's lips.

Armstrong saw the point. What Fosdick was after was a sinecure; a soft berth for his son-in-

law to luxuriate idly in; another and a portly addition to the O.A.D's vast family of "fixed charges." "I'd like to oblige you, Mr. Fosdick," said he, with the reluctance of a man taking a new road where the passage looks doubtful and may be dangerous. "And I hate to deprive the O.A.D. of the chance to get Siersdorf's services at what is undoubtedly a bargain. But, as you may perhaps have heard, I'm directing all my efforts to lopping off expenses. I'm trying to get the O.A.D. on a basis where we can pay the policy holders a larger share of the profits we make on their money. Perhaps, later on, I can take the matter up. But I hope you won't press it at present."

The words were careful, the tone was most courteously regretful. But the refusal was none the less a slap in the face to a man like Fosdick. "As you please, as you please," he said hurriedly, and with averted eyes. "I just thought it was a good arrangement all around.... Everything going smoothly?"

"So-so."

"Well, good day."

And he went, with a friendly nod and handshake that did not deceive Armstrong. He drove to the magnificent Hearth and Home Defender building which Trafford and his pals had built for their own profit out of their stealings from millions of working men and women and children of the poorest, most ignorant class. Trafford received his fellow adept in the art of exploiting as Fosdick loved to be received; he did not let him finish his request before granting it. "An excellent idea, Fosdick," he cried. "I understand perfectly. I'll see that we get Siersdorf at once. Would fifteen thousand be too small?"

"About right, as a starter, I should say," was Fosdick's judicial answer. "You see, the thing's more or less an experiment."

"But certain to succeed," said Trafford confidently. "And, of course, we'll accept any arrangements Mr. Siersdorf may make about assistants. We can't expect him to give us all his time. We'll be quite content with his advice and judgment. You've put me under obligations to you."

Fosdick's eyes sparkled. As he went away, he said to himself, "Now, there's a big man, a gentleman, one who knows how to do business, how to treat another gentleman. I must put him in on something good."

And he did.

XXIX
"IF I MARRIED YOU"

When Armstrong saw the announcement of Frederic Carlin's death, he assumed Neva would soon be in New York, to escape the loneliness of Battle Field. He let three weeks pass, after her brief but gentle and friendly answer to his telegram of condolence. Then, he wrote her he was going to Chicago and wished to stop at Battle Field; she replied that she would be glad to see him. He took the first Westbound express—the through limited which, at his request, dropped him at the little town it had always before rushed past at disdainful speed. The respect with which he was treated, the deference of those who recognized him at the station, the smallness and simplicity of the old town, all combined to put the now triumphant and autocratic president of the mighty O.A.D. in the mood to appreciate every inch of the dizzy depth down from where he now blazed in glory to where he had begun, a barefoot boy in jeans, delivering groceries at back doors and alley gates. It was not in Armstrong to condescend; but it is in the sanest of us poor mortals, with our dim sense of proportion and our feeble sense of humor where we ourselves are the joke, to build up a grandiose mood upon less foundation of vanity of achievement than had Armstrong. The mood gave him a feeling of confidence, of conquest impending, as he strode in at the gate beside the drive into the Carlin place a full hour before he was expected. Memory was busy—not by any means altogether unpleasantly—as he went more slowly up the narrow walk to the old square stone house, with its walls all but hidden under the ivy, with its verandas draped in honeysuckle, and its peaceful, dignified foreground of primeval elms. The past was not quite forgotten; but he felt that it was completely expiated. He had paid for his ingratitude, his selfishness, his blindness, his folly—had paid in full, with interest.

He ascended to the veranda before the big oak front doors. The only life in view was a hummingbird flitting and balancing like a sprite among the honeysuckle blooms. The doors, the windows on either side, were open wide; he looked in with the future-focused eyes of the

practical man of affairs. His past did not advance from those familiar rooms to abash him. On the contrary his eager gaze entered, searching for his future.

"We must have, will have, a place like this near New York," thought he. "Why not in New York? I can afford it."

He rang several times at long intervals; it was Neva herself who finally came—Neva, all in black and, so it seemed to him, more beautiful than ever. That she was glad, more than glad, at sight of him was plain to be seen in the color which submerged her pallor, in the swift lighting up of her eyes, like the first flash of stars in the night sky. But there was in her manner, as well as in her garb, a denial of the impulse of his impetuous passion; the doubts that had tormented him began to bore into his mood of self-confidence. She took him to the west veranda, with its luminous green curtains of morning-glory. She made him seat himself in the largest and laziest chair there, all the while covering the constraint with the neutral conversation which women command the more freely, the more difficult the situation. When the pause came he felt that she had permitted it, that she was ready to hear—and to speak. The doubts had made such inroads upon his assurance that his tone was less conclusive than he would have liked, as he began:

"Neva, I've come to take you back to New York."

Her expression, her manner brought vividly back to him that crucial talk of theirs at the lake shore. Only, now the advantage was wholly with her, where then it had been so distinctly on his side that he had pitied her, had felt almost cowardly. He looked at her impassive face, impossible to read, and there rose in him a feeling of fear—the fear every man at times has of the woman into whose hands his love has given his destiny.

"Everything is waiting on you," he went on. "The way lies smooth before us. You have brought me good fortune, Neva. My future—our future—is secure. With you to help me I shall go to the top. So—come, Neva!" And his heart filled his eyes.

She waited a moment before answering. "If we should fail this time, it would be the end, wouldn't it?" she said.

"But we can't fail!" he protested. He was strong in his assurance once more; did not her question imply that she loved him?

"We failed before, and we were younger and more adaptable."

"But now we understand each other."

"Do we?" she said, her eyes gravely upon him.

"How can you ask that!"

"Because so much depends on our seeing the truth exactly. The rest of our lives is at stake."

"Yes. I can't go on without you. Can *you* go on without me?"

"Each of us," she replied, "can go on without the other. I can paint pictures; you can make money. The question is, what will we mean to each other if we go on together? We aren't children any more, Horace. We are a man and a woman full grown, experienced, unable to blind ourselves even in our follies. And we aren't simply rushing into an episode of passion that will rage and die out. If it were merely that, I shouldn't be asking you and myself questions. When the end came, we could resume our separate lives; and, even if our experience had cost us dear instead of helping us, still we could recover, would in time be stronger and better for having had it. But you offer me your whole self, your whole life, and you ask me to give you mine. You ask me to marry you."

He did not understand this; woman meant to him only sex, and the difference between love and passion was a marriage ceremony. He felt that in what she said there lurked traces of the immorality of the woman who tries to think for herself instead of properly selecting a proper man and letting him do the thinking for both. "I love you," said he, "and there's the whole story. Love doesn't reason; it feels."

"Then it ought never to get married," she said. "We tried marriage once on the basis of husband and wife being absolute strangers to each other, and at cross purposes." She paused; he did not suspect it was to steady her constantly endangered self-control. "And," she added, "I shall never try that kind of marriage again. Passion is a better kindler than worldliness, but it is just as poor fuel."

"Neva!" he exclaimed.

"I couldn't be merely your mistress, Horace. I'd want *you*, and I'd want you to take me, all of me. I'd want it to be our life, and not merely an episode in our life. Can't you see what would come afterwards—when you had grown calm about me—and I about you? Can't you see that you'd turn back to your business and prostitute yourself for money, while I'd turn perhaps to luxury and show and prostitute myself to you for the means to exhibit myself? Don't you see it on

every side, there in New York—the traffic in the souls of men and women viler than any on the sidewalks at night—the brazen faces of the men, flaunting their shame, the brazen faces of the women, the so-called wives, flaunting *their* shame?"

"But you could never be like them," he protested. "Never!"

"As strong women as I, stronger, have been dragged down. No human being can resist the slow, steady, insidious seduction of his daily surroundings."

"I don't understand this at all, Neva," he said, though his ill-concealed anger showed that he did. Indeed, so angry was he that he was almost forgetting his own warnings to himself of the injustice of holding her responsible for anything she said in her obviously unstrung condition. He asked, "What have you to do with that sort of woman?" He hesitated, forced himself to go boldly on. "Why do you compare me to those men? *I* do not degrade myself."

She did not answer immediately, but looked away across the beds of blooming flowers. When she began again, she seemed calmer, under better control. "All the time I was in New York," she said, "the life there—the real life of money getting and money spending—never touched me personally until toward the last. Then—I saw what it really meant, saw it so plainly that I can't ever again hide the truth from myself. And since I came away—out here—where it's calm, and one thinks of things as they are—where father and the other way of living and acting toward one's fellow beings, took strong hold of me——"

"But, Neva—you——"

"*Please*, let me finish," she begged, all excitement once more. "It's so hard to say—so much harder than you think. But I must—must—*must* let you see what kind of woman I am, who it is you've asked to be your wife. As I remember my acquaintances in New York, *our* friends, do you know what I always feel? I remember their palaces, their swarms of servants, their jewels, their luxuries, the food they eat, the wine they drink, all of it; and I wonder just whose dollar was stolen to help pay for this or that luxury, just who is in want, how many are in want, that that carriage might roll or the other automobile go darting about. You *know* the men steal it; they don't know from whom, and so they can brazen it out to themselves."

"That is harsh—too harsh, Neva!"

She did not heed his interruption. "They can brazen it out," she went on, "because no one can or will come forward and say, 'Take off that new string of pearls. Your husband stole the money from me to-day to buy it.' He did steal it, but not that day, not directly from one person, but indirectly from many who hardly, if at all, knew they were being robbed. That is what New York has come to mean to me these last few weeks—my New York and yours—the people we know best."

"But we need not know *them*. Have what friends you please." He took an air of gentleness, of forbearance with her. He reminded himself that she was overwrought by her father's illness and death, that she was not in condition to see things normally and practically; such hysterical ideas as these of hers naturally bred and flourished in the miasmatic soil and atmosphere of the fresh grave.

"Don't you see it?" she cried desperately. "I mean you—Horace—*you*, that ask me to be your wife."

"Me!" His amazement was wholly genuine.

"Yes—you!" And she lost all control of herself, was seized and swept away by the emotions that had grown stronger and stronger during her father's illness, and since his death had dominated her day and night in her loneliness. The scarlet of fever was in her cheeks, its flame in her eyes.

"Yes, you, Horace," she repeated. "Can't you see I'd be worse than uneasy about everything we bought, about every dollar we spent? When you left me to go downtown in the morning, I'd be thinking, 'Who is the man I love going to rob to-day?' And when you came back at night, when your hands touched mine, I'd be shuddering—for there might be blood on them!" She covered her face. "There *would* be blood on them. Happiness! Why, I should be in hell! And soon you'd hate me for what I would be thinking of you, would despise me for living a life I thought degrading."

If he had been self-analytic, he would have suspected the origin of the furious anger that surged up in him. "I see!" said he, his voice hard. "If these notions," he sneered, "were to prevail among the women, about all the strongest men in the country would lose their wives."

"That is not the question," she answered, maddened by his manner. "I'm only trying to make *you* acquainted with *me*. I don't understand, as I look at it, now that my eyes have opened, how a woman can live with a man who kills hundreds, thousands with his railway, to make dividends, or who lets thousands live in hovels and toil all the daylight hours and half starve part of the year

that he may have a bigger income. Oh, I don't know the morals of it or the practical business side of it. And I don't want to know. My instinct tells me it's wrong, *wrong*. And I dare not have anything to do with it, Horace, or I'd become like those women, those so-called respectable women, one sees driving every afternoon in Fifth Avenue, with their hard, selfish faces. Ah, I see blood on their carriage wheels, the blood of their brothers and sisters who paid for carriage and furs and liveries and jewels. It would be dreadful enough for the intelligent and strong—for men like you, Horace—to take from the ignorant and weak to buy the necessities of life. But to snatch bread and shelter and warmth and education from their fellow beings to buy vanities— It isn't American—it isn't decent—it isn't brave!"

He saw that it would be idle to argue with her. Indeed, he began to feel, rather than to see, that beneath her hysteria there was something he would have to explore, something she was terribly in earnest about. There was a long silence, she slowly calming, he hidden behind the mask of that handsome, rugged face in which strength yielded so little for grace. "Well, what are you going to do about it?" he said unemotionally.

"All I can," she replied. "I can refuse to live that sort of life, to live on human flesh and blood. I know good people do it, people who are better than I. And if it seems right to them, why, I don't judge them. Only, it doesn't seem right to me. I wish it did. I wish I could shut my eyes again. But —I can't. My father won't let me!"

He made a movement that suggested shrinking. But he said presently, "I still don't see where I come in. In our business we don't get money that way."

"How do you get it?" she asked.

He stared, stolid and silent, at the floor.

"You told me once that——"

"In some moods I say things I don't altogether mean.... I don't moon about the miseries I can't possibly cure," he went on. "I don't quibble; I act. I don't criticise life; I live. I don't create the world or make the law of the survival of the fittest; I simply accept conditions I could not change. As for this so-called stealing, even the worst of the big men take only what's everybody's property and therefore anybody's."

"It seems to me," said she, "the question always is, 'Does this property belong to me?' and if the answer is 'No,' then to take it is—" She paused before the word.

"To steal," he said bluntly.

She made no comment. Finally he went on: "Let us understand each other. You refuse to marry me unless I abandon my career, and sink down to a position of no influence—become a nobody. For, of course, I can't play the game unless I play it under the rules. At least, I can think of no way."

"I see I didn't express myself well," she replied. "I've not tried to make conditions. I've simply shown you what kind of woman you were asking to marry you—and that you don't want her—that you want only the part of me that for the moment appeals to your senses. If I had married you without telling you what was in my mind and heart would it have been fair to you?"

He did not answer.

"Would it have been fair, Horace?"

"No," he said—a simple negative.

"You see that you do not want me—that you would find me more, far more, of a drag on your career than I was before—a force pulling back instead of merely a dead weight."

He was looking at her—was looking from behind his impenetrable mask. He looked for a long time, she now meeting his gaze and now glancing away. At last he said, with slow deliberateness: "I see that I came seeking a mistress. Whether I want her as a wife, I don't know. Whether she wants me as a husband—I don't know." He relapsed into thought which she did not interrupt.

When he rose to go, he did not see how she flushed and trembled, and fought down the longing to say the things that would have meant retreat.

"I feel," said he with a faint smile, "like a man who goes down to the pier thinking he is about to take an outing for the day, and finds that if he goes aboard he will be embarked for a life journey into new lands and will never come back. I never before really grasped what marriage means."

She had always been fascinated by his eyes, which seemed to her to contain the essence of all that attracted and thrilled and compelled her in the idea, man. As she stood touching the hand he extended, she had never felt his eyes so deeply; never before had there been in them this manly gentleness of respect and consideration. And her faltering courage took heart.

"I am going back to New York," he said. "I want to look about me."

She looked straight and calm; but, through her hand, he felt that she was vibrating like a struck, tense violin string. "Some men want a mistress when they marry," she went on, smiling-serious, "and some want a housekeeper, and some a parlor ornament, and some a mother for their children. But very few want a wife. And I"—she sighed. "I couldn't do anything at any of the other parts, unless I were also the wife."

"I understand—at last," he said. "Or rather, I begin to understand. You have thought it out. I haven't—and I must."

She hoped he would kiss her; but he did not. He reluctantly released her hand, gave her a lingering look which she had not the vanity or the buoyance rightly to interpret, then gazed slowly round the gardens, brilliant, alluring, warm. She stood motionless and tense, watching his big form, his strong shoulders and forcefully set head as he crossed the gardens, went down the walk and through the gate, to be hidden by the hedge between the lawns and the street. When the last echo of his firm step had ceased in her ears, she collapsed into the chair in which he had sat, and was all passion and tenderness and tears and longings and fears.

"He thinks me cold! He thinks me cold!" she cried. "Oh, Father, why won't You let me be weak? Why can't I take less than all? Why can't I trust him, when I love him so!"

XXX
BY A TRICK

By itself, Armstrong's insult to Fosdick in refusing to "take care of" his son-in-law would have been of small consequence, unpleasant reminder of his shorn power and rude check to his benevolent instincts though it was. Fosdick was not likely, at least soon, to forget his lesson in the wisdom of letting the big Westerner alone. Also, Armstrong was useful to him—not so useful as a tool in the same position would have been; still, far more useful than a representative of some hostile interest. But this insult was the latest and the rashest of a series of similar insults which Armstrong had been distributing right and left with an ever freer, ever bolder hand. While he was "thinking over" Neva's plain talk with him, he, by more than mere coincidence, was experimenting with a new policy which was in the general direction of the one he had adopted as soon as he got control of the O.A.D. It was a policy of "anti-graft"; and once he had inaugurated it, once he had begun to look about him in the O.A.D. for opportunities to stop the plundering, and the pilfering as well, he had pushed on far beyond where he originally intended to halt—as a strong man always does, whatever the course he chooses.

Everyone belongs to some section or class. He may quarrel with individuals in that class, he may quarrel with individuals in another class, or with the whole of it; but he may not break with the whole of his own class. Be he cracksman or financier or preacher or carpenter or lawyer or what not, he must be careful not to get his own class, as a class, against him. If he does, he will find himself alone, defenseless, doomed. Armstrong belonged to the class financier; he had been in finance all his grown-up life. He stood for the idea financier in the minds of financiers, in his own mind, in the public mind. His battles with his fellow-financiers, being within the class lines, had strengthened him, had given him clear title to recognition as a power in finance; he had been like the politician who fights his way through and over his fellow politicians to a nomination or a boss-ship, like the preacher who bears off the bishopric from his rivals, the doctor who absorbs the patronage of the rich, the lawyer who succeeds in the competition among lawyers for the position of chief pander to the plutocratic appetite for making and breaking laws.

But this new policy of Armstrong's was a policy of war on his own class. Cutting down commissions, cutting out "good things," lopping off sinecures, bisecting salaries—why, he was hacking away at the very foundations of the dominance of his class! No privileges, no parasitism, no consideration for gentlemen, no "soft snaps," no ornaments on the pay rolls—where were the profits to come from, the profits that enabled the big fellows to fatten, that filled the crib for their business and social hangers-on? Reform, economy, stoppage of waste, all these were excellent to talk about; and, within limits that recognized the rights of the dominant classes, even might be practiced without offense, especially by a fellow trying to make a reputation and judiciously doing it at the expense of financiers who had lost their grip and so could expect no quarter. But to raise the banner of "anti-graft" for a serious campaign— Anarchy, socialism, chaos!

Armstrong had inaugurated and was pressing a war on his own class. And for whose benefit? Not for his own; he wasn't enriching himself—and therein was a Phariseeism, an effort to pose as

a censor of his class, that alone would have made him a suspicious character. He was fighting his own class, was making traitorous, familicidal war for the benefit of the common enemy—the vast throng of the people who hated the upper classes, as everybody knew, and were impudently restless in their God-appointed position of hewers of wood and drawers of water for the financial aristocracy. Were not the people weakening dangerously in reverence for and gratitude to their superiors, the great and good men who provided them with work, took care of their savings for them, supported the church that guarded their souls and the medical profession that healed their bodies, paid all the taxes, undertook all the large responsibilities—and did this truly godlike work, supported this Atlantean burden, in exchange for a trivial commission that brought no benefit but the sorrows of luxury? These were the ignoramuses Armstrong was inflating, these the ingrates he was encouraging. Already he had doubled the dividends of the O.A.D., had made them a seeming rebuke to the other insurance companies. Competition—yes! But not the cutthroat, wicked, ruinous competition that would destroy his own class, its profits and its power. If he were permitted to persist, the clamor for so-called "honesty" might spread from policy holders to stockholders, to wage earners, to the whole mass of the wards of high finance. And they might compel the upper class to grant them more money to waste in drink and in wicked imitation of the luxury of their betters!

Armstrong was expelling himself from his own class—into what? Except in finance, high finance, what career was there for him? He would be like a politician without a party, like a general without an army, like a preacher without a parish, like a disbarred lawyer. His reputation would be gone—for morality is a relative word, and by his conduct he was convincing the only class important to him as a man of action that he had not the morality of his class, that he could not be trusted with its interests. Every era, every race, every class has its own morality, its own practical application of the general moral code to its peculiar needs. The class financier, in the peculiar circumstances surrounding life in the new era, had its code of what was honest and what dishonest, what respectable and what disreputable, what loyal and what disloyal. Under that code his new course was disloyal, disreputable, was positively dishonest. It would avail him nothing, should other classes vaguely approve; if his own class condemned, he was damned.

"A hell of a mess I'm getting into," reflected he, "with trying to play one game by the rules of another." He saw his situation clearly, but he had no disposition to turn back. "All in a lifetime!" he concluded with a shrug. "I'll just see what comes of it. Anything but monotony." To him monotony, the monotony of simply taking in and putting away for his own use money confided to him, was the dullest of lives—and it was beginning to seem the most contemptible—"like going through the pockets of sleepers," said he to himself.

He saw the storm coming. Not that there were any clouds or gusty winds; the great storms, the cyclones, don't come that way. No, his sky was serene all round; everything looked bright, brilliant. But there was an ominous stillness in the air—that dead, dead calm which fills an experienced weather expert with misgivings. Before the great storms that explode out of those utter calms, the domestic animals always act queerly; and, in this case, that sign was not lacking. The big fellows beamed on him, were most polite, most eager for his friendship. Not so the little fellows—the underlings, both in the O.A.D. and in its allied banks and in the institutions of high finance into which Armstrong happened to go. At sight of him they became agitated, nervous, stood aloof, watched him furtively.

But he went his new way steadily, as if he did not know what was impending. It secretly amused him greatly to observe his directors. The new board he had selected was composed of men of substantial fortune, who were just outside high finance—business men, trained in business methods. But they had been agitated by what they had seen and heard and read of the financiers—of the vast fortunes quickly made, of the huge mysterious profits, of the great enterprises where the financier risked only other people's money, and stood to lose nothing if the venture failed, kept all the profits if it succeeded. They longed for these fairylike lands where money grew on bushes and the rivers ran gold. And when they were invited into the directory of the O.A.D., they thought they were at last sweeping through the gates from the real world of business to the Hesperian Gardens of finance. As they sat at the meetings, hearing Armstrong and his lieutenants give accounts of economies and safe investments and profits for the policy holders, each felt like a child who had been led to believe it was going to a Christmas festival and finds that it has been lured into a regular session of the Sunday school. Why, the honor and the director's fees were all there was in it!

Then there were the agents, the officials, the staff of the company, high and low, far and near. To the easy-going, golden days of finance had succeeded these sober days of business.

Instead of generosity, free flinging about of the money that came in so easily, there was now the most rigid economy—"regular, damn, pinch-penny honesty," complained Duncan, the magnificent agent at Chicago. "I tell you frankly, Armstrong, I'm going to get out. It isn't worth the while of a man of my ability to work for what the company now allows."

"Sorry to lose you, old man," said Armstrong, "but we can't allow any secret rake-offs."

It was Duncan who precipitated the cyclone. A cyclone at its start is a little eddy of air which happens to be set whirling by a chance twist of a sunbeam glancing from a cloud. Millions of these eddies occur every hour everywhere. Only when conditions are just right does a cyclone result, does the eddy continue to whirl, draw more and more air in commotion, get a forward impulse that increases, until in an incredibly short space of time destruction is raging over the land. The conditions in the O.A.D. were just right. Armstrong was hated by the whole personnel, at home and abroad, and hated as only the man is hated who cuts his fellows off from "easy money." And he had not a friend. Throughout high finance, he was hated and feared; at any moment, as the result of his doings, some other big institution, all other big institutions might have to adopt his policy. Directors, presidents, officials great and small, all the recipients of the profits from the system of using other people's money as if it were your own, regarded him as a personal enemy. When Duncan said to one of his fellow agents, "We must get that chap out," the right eddy had been started.

Within two weeks, Duncan was at the head of an association of agents gathering proxies from the policy holders to oust the Armstrong régime. Duncan and his fellow conspirators sent out a circular, calling attention to the recent rise in the profits to policy holders. "It is evident," said the circular, "that there has been mismanagement of our interests, and that the present powers have been frightened into giving us a little larger part of our own. We ought to have it all! Send your proxies to the undersigned, that the O.A.D. may be reorganized upon an honest, democratic basis. A new broom, a clean sweep!"

Duncan in person came to Armstrong with one of the circulars. "There's nothing underhand about me," said he as he handed it to the president. "Here's our declaration of war."

Armstrong glanced at it, smiled satirically. "You've sent copies to the newspapers also, haven't you?" replied he. "As you couldn't possibly keep the matter secret, I can't get excited about your candor." And he tossed the circular on his desk.

"When you read it, you'll see we're fighting fair," said Duncan.

"I've read it," was Armstrong's answer. "One of my friends among the agents sent me a copy a week ago—the day you drew it up."

Duncan began to "hedge." "I don't want you to have any hard feelings toward me," said he. "All the boys were hot for this thing, and I had to go in with them."

"You were displaced as general Western agent this morning," said Armstrong tranquilly. "I telegraphed your assistant to take charge. I also telephoned him a memorandum of what you owe the company, with instructions to bring suit unless you paid up in three days."

"It ain't fair to single me out this way," cried Duncan. "It's persecution."

"I haven't singled you out," said Armstrong. "I bounced the whole crowd of you at the same time, and in the same way. You charge me with extravagance. Well, you see, I've admitted the charge and have begun to retrench."

Duncan's fat, round face was purple and his brown eyes were glittering. "You think you've done us up," said he, with a nasty laugh. "But you're not as 'cute' as you imagine. We provided against just that move."

"I see that your committee of policy holders to receive proxies are dummies," replied Armstrong. "I know all about your arrangements."

"Then you know we're going to win."

Armstrong looked indifferent. "That remains to be seen," said he. "Good morning."

When Duncan had got himself out of the room, Armstrong laid the circular beside the one he himself had written and sent to each of the seven hundred thousand policy holders. His circular was a straight-forward statement of the facts—of how and why his policy of economy had stirred up all the plunderers of the company, great and small. It ended with a request that proxies be sent direct to him, by those who wished the new order to persist and did not wish a return to the old order with its long-standing and grave abuses. He compared the two circulars and laughed at himself. "Mine's the unvarnished truth," thought he. "But it doesn't sound as probable, as reasonable, as Duncan's lies. If the policy holders do stand by me, it'll be because most people are fools and hit it right by accident. Most of us are never so wrong as in our way of being right. The wise thing is always to assume that the crowd that's in is crooked."

If Armstrong had been a reformer, with the passion to reorganize the world on his own private plan, and in the event of the world's failure to recognize his commission as vice-regent of the Almighty, ready to denounce it as a hopeless case—if Armstrong had been a professional regenerator, those would have been trying days for him. The measures he took that were the most honest and the most honorable were the very measures that made the other side strong. He had weeded out a multitude of grafters and had shown an inflexible purpose to weed out the rest; and so he had organized and made powerful the conspiracy to restore graft. He had attacked the men—the big agents—who were using their influence with the policy holders to enable them to rob freely; and so he had stirred up those traitors still further to cozen their victims. He had cut down the enormous subsidies to the press, had cut off the graft of the great financiers who were the powers behind the great organs of public opinion; and so he had enlisted the press as an open and most helpful ally of the conspirators. The policy holders were told by agents—whom they knew personally and regarded as their representatives—that Armstrong was the "thieving tool of the Wall Street crowd"; the policy holders read in their newspapers that "on the whole the O.A.D. would probably benefit by a new management selected by the body of the policy holders themselves." It was ridiculous, it was tragic. Armstrong laughed, with a heavy and at times a bitter heart. "I don't blame the poor devils," he said. "How are they to know? I'm the damn fool, not they—I who, dealing with men all these years, have put myself in a position where I am appealing from the men who run the people to the people, who always have been run and always will be."

Still, he began to hope against hope, as the proxies rolled in for him—by hundreds, by thousands, by tens of thousands. Most of the letters accompanying the proxies justified his cynical opinion that the average man is never so wrong as when he is right; the writers gave the most absurd reasons for supporting him, not a few of them frankly saying that it was to the best interest of the company to leave the control to the man who was in with the powers of Wall Street! But there were letters, hundreds of them, from men and women who showed that they understood the situation; and, curiously enough, most of these letters were badly written, badly spelled, letters from so-called ignorant people. It was a striking exhibit of how little education has to do with brains. "I've always said," thought Armstrong, "that our rotten system of education is responsible for most of the fools and all the damn fools, but I never before knew how true it was."

And the weeks passed, and the annual meeting and election drew nearer and nearer. Instead of Armstrong's agitation increasing, it disappeared entirely. Within, he was as calm as he had all along seemed at the surface. It was an unexpected reward for trying to do the square thing. He was eminently practical in his morals, was the last man in the world to turn the other cheek, was disposed to return a blow both in kind and in degree. But he knew, also, that the calm he now felt was due to the changed course, could never have been his in the old course.

On the morning of the great day, he stopped shaving to look into his own eyes reflected in the glass. "Old man," said he aloud, "there's much to be said for being clean—reasonably, humanly clean. It begins to have compensations sooner than the preachers seem to think."

As Armstrong entered the splendid assembly chamber of the new O.A.D. building, the first figure his eyes hit upon was that of Hugo Fosdick, entering at the opposite door. To look at him was like hearing a good joke. He was walking as if upon air, head rearing, lofty brow corrugated, eyes rolling and serious, shoulders squared as if bearing lightly a ponderous burden. Of all the trifles that flash and wink out upon the expanse of the infinite, the physically vain man seems the most trivial. The so-called upper classes, being condemned to think about themselves almost all the time, furnish to the drama of life the most of the low comedy, with their struttings and swellings and posings. Those who in addition to class vanity have physical vanity are the clowns of the great show. Hugo was of the clowns—and he dressed the part, that day. He had on a tremendously loud tweed suit, a billycock hat of a peculiar shade of brown to match, a huge plaid overcoat; he was wearing a big, rough-looking chrysanthemum that seemed of a piece with his tie; he diffused perfume like a woman who wishes to be known by the scent she uses. As he drew off his big, thick driving gloves, he gazed grandly around. His eyes met Armstrong's, and his haughty lip curled in a supercilious smile.

"Did you come down in an auto?" some one asked him.

"No, not in an auto," he said in a voice intended to be heard by all. "I drove down. I've dropped the auto—it's become vulgar, like the bicycle. It was merely a fad, and the best people soon exhausted it. There's no chance for individual taste in those mechanical things, as there is in horses. Anyone can get together the best there is going in automobiles; but how many men can

provide themselves with well turned out traps—horses, harness, the men on the box, just as a gentleman's turnout should be?"

One of the Western men laughed behind his hand, and said, "Wot t' hell!" But most of the assembly gazed rather awedly at Hugo. They would have thought him ridiculous had he been presented to them as a laugh-provoker; but, as he was presented as a representative of the "top notch" of New York, they were respectfully silent and obediently impressed.

And now, with Randall, a Duncan man, in the chair, the meeting began—formalities, reading of reports to which nobody listened, making of motions in which nobody was interested. Half an hour of this, with the tension increasing. Duncan had dry-smoked three cigars, and the corners of his fat mouth were yellow with tobacco stains; Hugo, struggling hard for a gentleman's *sang froid*, had half torn out the sweat band of his pot hat, had bit his lip till it bled. He was watching Armstrong, was hating him and envying him—for the big Westerner sat at the right of the chairman with no more trace of excitement on his face than there is in the features of a bronze Buddha who has been staring cross-legged into Nirvana for twenty-five centuries.

Nor did he rouse himself when the election began, though a nervous shiver like an electric shock visibly shook every other man in the room. His lieutenants proposed his list of candidates; Duncan's men proposed the "Popular" list; the voting began. Barry, for Armstrong, cast sixty-two thousand four hundred and fifteen votes—the proxies that had come in for Armstrong in answer to his appeal and also the uncanceled proxies of those he had had since the beginning of his term. Duncan and his crowd burst into a cheer, and in rapid succession nine of them cast forty-three thousand and eleven votes. Then they turned anxious eyes on Hugo. Armstrong, too, looked at him. He could not understand. Hugo's name was not on the Duncan list of persons to whom the "new broom" proxies were to be sent. Hugo, pale and trembling, rose. He fixed revengeful, triumphant, gloating eyes upon Armstrong and addressed him, as he said to the chairman, "For Mr. Wolcott here, I cast for the Popular, or anti-Armstrong ticket, the proxies of ninety thousand six hundred and four policy holders."

Armstrong looked at Hugo as if he were not seeing him; indeed, he seemed almost oblivious of his surroundings, as if he were absorbed in some tranquil, interesting mental problem. Silence followed Hugo's announcement, and the porters brought in and piled upon the huge table, over against the now insignificant bundles of Armstrong's proxies, the packages which were the tangible demonstration of the overwhelming force and power of his foes. As the porters completed their task, the spectacle became so inspiring to Duncan and his friends that they forgot their dignity, and gave way to their feelings. They yelled, they tossed their hats; they embraced, shook hands, gave each other resounding slaps upon the shoulders. Hugo condescended to join in their jubilations, never taking his eyes off Armstrong's face. Armstrong and Barry and Driggs sat silent, Armstrong impassive, Barry frowning, Driggs gnawing his mustache. Armstrong's gaze went from face to face of these "policy holders"; on each he saw written the basest emotions—emotions from the jungle, emotions of tusk and claw. The O.A.D. with all its vast treasures was theirs to despoil—and they were clashing their fangs and licking their savage chops in anticipation of the feast. The vast majority of the policy holders had been too indifferent to respond to the appeal of either side—this, though the future of their widows and their orphans was at stake! Of those who had responded, the overwhelming majority had declared against Armstrong.

He had long known it would be so and had resolved to accept the "popular mandate." But the gleam of those greedy eyes, the grate of that greedy, gloating laughter, was too horrible. "I *can't* let things go to hell like this!" he muttered—and he leaned toward Driggs and said in an undertone, "I've changed my mind. Carry out my original programme."

Driggs suddenly straightened himself, and his face changed from gloom to delight, then sobered into alert calmness. Gradually the victors quieted down. "Close the polls!" called Duncan. "Nobody else is going to vote."

"Before closing the polls, Mr. Chairman," said Driggs, "or, rather, before the proxies offered by Mr. Fosdick are accepted, I wish to ask Mr. Wolcott a question." And he turned toward young Wolcott, a distant relative and henchman of Duncan's and one of the three men in whose names stood all the "new-broom" proxies.

"How old are you, Mr. Wolcott, please?"

Wolcott stared at him, glanced at Hugo, at Duncan, grinned. "None of your business," drawled he. "I may say none of your damn business."

Driggs smiled blandly, turned to the chairman. "As a policy holder in the O.A.D.," he said gently, "I ask that all the proxies on which the name of Howard C. Wolcott appears be thrown

out."

Duncan and Hugo sprang up. "What kind of trick is this?" shouted Duncan at Armstrong.

Armstrong seemed not to be listening, was idly twisting his slender gold watch guard round his forefinger.

"By the constitution of the association," proceeded Driggs, "proxies given to anyone under thirty years of age or to any committee any of whose members is under thirty years are invalid. I refer you to Article nine, Section five."

"But Wolcott's over thirty," bawled Duncan.

"I'm thirty-one—thirty-two the sixth of next month," blustered Wolcott. "I demand to be sworn."

Driggs drew several papers from his pocket. "I have here," he pursued, "an official copy of Wolcott's application for a marriage license, in which he gives the date of his birth. Also the sworn statement of the physician who presided over his entrance into this wicked world. Also, an official copy of Wolcott's statement to the election registrars of Peoria, where he lives. All these documents agree that Mr. Wolcott is not yet twenty-nine." Driggs leaned back and smiled benevolently at Wolcott. "I think Mr. Wolcott's own testimony would be superfluous."

"This is infamous—infamous!" cried Hugo, hysterically menacing Armstrong with his billycock hat and big driving gloves and crimson-fronted head.

"Of all the outrages ever attempted, this is the most brazen!" shouted Duncan.

"Mr. Chairman," said Driggs, in that same gentle voice, not unlike the purring of a stroked cat, "I believe the Constitution is self-executing. As I understand it, all the proxies collected for the Duncan-Fosdick party are on the same form—the one authorizing Wolcott and two others to cast the vote. Thus, the only legal votes cast are those for the regular ticket."

"The election must be postponed!" Duncan screamed, waving his fists and then beating them upon the table. "This outrage must not go on."

The chairman, Randall, had been a Duncan man. He now fled to the victors. "There is no legal way to postpone, Mr. Duncan," he responded coldly. "No other votes offering, I declare the polls closed. Shall we adjourn until this day week, gentlemen, according to custom, so that the tellers may have time to examine the vote and report?"

Armstrong spoke for the first time. "Move we adjourn," he said, rising like a man who is weary from sitting too long in the same position. Barry seconded; the meeting stood adjourned. Armstrong, followed by Barry and Driggs, withdrew.

As soon as they had gone, Hugo blazed on Duncan. "You are responsible for this!" he cried. "You damn fool!"

Duncan stared stupidly. Then, by a reflex action of the muscles rather than as the result of any order from his dazed brain, his great, fat-cushioned fist swung into Hugo's face and Hugo was flat upon his back on the floor.

"Come on, boys," said Duncan. "Let's go have a drink and feel ourselves for broken bones."

XXXI
"I DON'T TRUST HIM"

Armstrong was now the man of the hour, the one tenant of the public pillories who was sure of a fling from every passer. The press shrieked at him, the pulpit thundered; the policy holders organized into state associations and threatened. Those who had sent him proxies wrote revoking them and denouncing him as having betrayed their confidence. Those who had given the Duncan crowd their proxies wrote excoriating him for taking advantage of a technicality to cheat them out of their rights and to gain one year more of power to plunder.

"It's a blistering shame!" cried Barry, wrought up over some particularly vicious attack. "It's so infernally unjust!"

"I don't agree with you," replied Armstrong, as judicial as his friend was infuriate. "The people are right; they simply are right in the wrong way. They think I'm part of the system of wholesale, respectable pocket-picking that has grown up in this country. You can't blame 'em. And it does look ugly, my using that technical point to save myself."

"I suppose you wish you had stuck to your first scheme," said Barry, sarcastic, "and had let the Duncan broom sweep the safes."

"No, I don't repent," replied Armstrong. "When I decided to save the policy holders in spite of

themselves, I knew this was coming. When you try to save a mule from a burning stable, you're a fool to be surprised if you get kicked."

"You're not going to pay any attention to these yells for you to resign?" Barry asked, even more alarmed than he showed.

"No, I'll not resign," said Armstrong.

"Then you ought to do something, ought to meet these charges. You ought to fight back." Barry had been waiting for three weeks in daily expectation; but Armstrong had not moved, had given no sign that he was aware of the attack.

"Yes, it is about time, I guess," said he. "Beginning to-day, I am going to clean out of the O.A.D. all that's left of the old gang."

Barry looked at him as if he thought he had gone crazy. "Why, Horace, that'll simply raise hell!" he said. "We'll be put out by force. You know what everybody'll say."

Armstrong leaned back in his chair, put his big hands behind his head and beamed on his first lieutenant. "It wouldn't surprise me if we had to call on the police for protection before the end of next week."

"The governor'll be forced to act," urged Barry. "As it is, he's catching it for keeping his hands off."

"Don't be alarmed. Morris understands the situation. We had a talk last night—met on a corner and walked round in quiet streets for two hours."

"He sent for you, did he?"

"Yes. He was weakening. But he's all right again."

"Well, I don't see the advantage in this new move, in making a bad matter worse."

"The worse it gets, the quicker it'll improve when the turn comes," Armstrong answered. "I've got to get rid of the old gang—you know that. They were brought up on graft. They look on it as legitimate. They never'll be right again, and if a single one of them stays, he'll rot our new force. So out they all go. Now, as it's got to be done, the best time is right now, and have it over with. I tell you, Jim," and Armstrong brought his fist down on the desk, "I'm going to put this company in order if I'm thrown into jail the day after I've done it! But I ain't going to jail. I'm going to stay right here, and, inside of six months, the crowd that's howling loudest for my blood will be sending me proxies and praying that I'll live forever."

"I wish I could think so," muttered Barry gloomily.

"So you've lost confidence in me, too?" Armstrong said this with more mockery than reproach. "It's lucky I don't rely on confidence in me to get results, isn't it? Well, Jim——"

"Oh, I'll stand by you, Armstrong, faith or no faith," interrupted Barry.

"Thanks," said Armstrong, somewhat dryly. "But I'm bound to tell you that the result will be just the same, whether you do or not. If you want to accept Trafford's offer that you have taken under consideration, don't hesitate on my account."

Barry was scarlet. "It was on account of my family," he stammered. "My wife's been at me to ——"

"Of course she has," said Armstrong. "Don't say any more."

"She's like all the women," Barry insisted on saying. "She likes luxury and all that, and she's afraid I'll lose my hold, and she knows how generous Trafford is."

"Yes," drawled Armstrong. "This country is full of that kind of generosity nowadays—generosity with other people's money."

"The women don't think about that side of it," said Barry. "They think that as pretty much everybody's doing that sort of thing—everybody that is anybody—why, it must be all right. And, by gad, Horace, sometimes it almost seems to me I'm a fool, a dumb one, to stick to the old-fashioned ways. Why be so particular about not taking people's property when they leave it around and don't look after it themselves, and when somebody else'll take it, if I don't—somebody who won't make as good use of it as I would?"

"The question isn't whose property it is, but whose property it isn't," said Armstrong. "And, when it isn't ours, why—I guess 'hands off' is honest—and decent." And then he colored and his eyes shifted, as if the other could read in them the source of this idea which he had thought and spoken as if it were his own.

"That's my notion, too," said Barry. "I suppose I'll never be rich. But—" His face became splendidly earnest—"by heaven, Armstrong, I'll never leave my children a dollar that wasn't honestly got."

"We're rowing against the tide, Jim. You can't even console yourself that your children would rather have had the heritage of an honest name than the millions. And if you don't leave 'em rich,

they'll either have to plunge in and steal a fortune or become the servants of some rich man or go to farming. No, even independent farming won't be open by the time they grow up."

"Well, I'm going to keep on," replied Barry. "And so are you."

Armstrong laughed silently. "Guess you're right," said he. "God knows, I tried hard enough to turn my boat round and row the other way. But she would swing back. Queer about that sort of thing, isn't it? I wonder, Jim, how many of the men most of us look on as obscurities and failures are in the background or down because there was that queer something in them that wouldn't let them subscribe to this code of sneak, stab, and steal? We're in luck not to have been trampled clean under—and our luck may not hold."

A few days, and Barry decided that their luck was in the last tailings. Armstrong's final move produced results that made the former tempests seem mere fresh weather. The petty grafters and parasites he now dislodged in a body were insignificant as individuals; but each man had his coterie of friends; each was of a large group in each city or town, a group of people similarly dependent upon small salaries and grafting from large corporations. The whole solidarity burst into an uproar. Armstrong was getting rid of all the honest men; he was putting his creatures in their places, so that there might be no check on the flow of plunder from the pockets of policy holders into his own private pocket. The man was the greediest as well as the most insolent of thieves! This was the cry in respectable circles throughout the country—for his "victims" were all of "good" families, were the relatives, friends, dependents of the leading citizens, each in his own city or town.

"Don't you think you'd better stop until things have quieted down a bit?" asked Barry, when the work was about half done.

"Go right on!" said Armstrong. "Tear up the last root. We must stand or fall by this policy. If we try to compromise now, we're lost. The way to cut off a leg is to cut it off. There's a chance to survive a clean cut, but not a bungle."

A fortnight, and all but a few of his personal friends in the board of directors resigned after the board had, with only nine negative votes, passed a resolution requesting him to resign. And finally, the policy holders held a national convention at Chicago, and appointed a committee of five to go to New York and "investigate the O.A.D. from garret to cellar, especially cellar."

"Now!" cried Armstrong jubilantly, when the telegram containing the news was laid before him.

On a Thursday morning the newspapers told the whole country about the convention, the committee, the impending capture of "the bandit." On Saturday toward noon, Armstrong got a note: "I am stopping with Narcisse. Won't you come to see me this afternoon, or to-morrow—any time?—Neva."

He read the note twice, then tore it into small pieces and tossed them into the wastebasket. "Not I!" said he aloud, with a frown at the bits of violet note paper. Through all those weeks he had been hoping for, expecting, a message from her—something that would help him to feel there was in this world of enemies and timid, self-interested friends, at least the one person who understood and sympathized. But not a word had come; and his heart, so hard when it was hard, and so sensitive when it was touched at all, was sore and bitter.

Nevertheless, it was he and none other who appeared at five that afternoon, less than a block from Narcisse's house; and he wandered in wide circles about the neighborhood for at least an hour before his pride could shame him into dragging himself away. At three the next afternoon he rang Narcisse's bell. The man servant showed him into her small oval gray and dull gold salon which Raphael once said was probably the most perfect room in the modern world. Adjoining it was a conservatory, the two rooms being separated only by an alternation of mirrors and lattices, the lattices overrun with pink rambler in full bloom—and in the mirrors and through the opposite windows Armstrong saw the snow falling and lying white upon the trees and the lawns of the Park. In the center of the room was an open fire, its flue descending from the ceiling, but so constructed that it and its oval chimney-piece added to the effect of the room almost as much as the glimpses of the conservatory, seen through the rambler-grown lattices. And the scent of-growing flowers perfumed the air. These surroundings, this sudden summer bursting and beaming through the snow and ice of winter, had their inevitable effect upon Armstrong. He was beginning to look favorably upon several possible excuses for Neva. "She may not have heard of my troubles," he reflected. "She doesn't read the newspapers, and people wouldn't talk to her of anything concerning me."

She came in hurriedly, swathed in a coat of black broadtail, made very simply, its lines

following her long, slim figure. The color was high in her cheeks; from her garments diffused the freshness of the winter air. "I shouldn't have been out," she explained, "but I had to go to see some one—Mrs. Trafford, who is ill."

Then he noted that her face was thinner than when he last saw it, that the look out of the eyes was weary. And for the moment he forgot his bitterness over her "utter desertion" of him when he really needed the cheer only a friend, a real friend, one beyond the suspicion of a possibility of self-interest, can give; deserted him in troubles which she herself had edged him on to precipitate. "When did you come?" he asked.

"Yesterday—yesterday morning. You see I sent you word immediately."

He looked ironic. "I saw in the newspaper this morning that Raphael landed yesterday."

"He dined here last night," replied she.

He turned as if about to go. "I can't imagine why you bothered to send for me," he said.

She showed that she was astonished and hurt. "Horace," she appealed, "why do you say that? I read about all those troubles."

"So, you did know!" He gave an abrupt, grim laugh. "And as you were coming on to see Raphael, why, you thought you'd do an act of Christian charity. Well, I wish I could oblige, but really, I don't need charity."

She made no answer, simply sighed and drooped. When the country was ringing with denunciations of him, "He will see the truth now," she had said to herself, "now that the whole world is showing it to him instead of only one person and she a woman." Then, with the bursting of the great storm over his single head, she dismissed all but the one central truth, that she loved him, and came straightway to New York.

Well, here they were face to face; and as she looked at him in his strength and haughtiness, she saw in his face, as if etched in steel, inflexible determination to persist in the course that was making him an object of public infamy, justly, she had to admit. "The madness for money and for crushing down his fellow beings has him fast," she thought. "There isn't anything left in him for his good instincts to work on." She seated herself wearily.

"Let's talk no more about it," she said to him.

"You've been reading the papers?" he asked.

"Yes—I read—all."

"It must have been painful to you," said he with stolid sarcasm.

She did not answer. In this mood of what seemed to her the most shameless defiance of all that a human being would respect if he had even a remnant of self-respect, he was almost repellent.

"So," he went on, in that same stolid way, "you sent for me to revel in that self-righteousness you paraded the last time I saw you. Well, it will chagrin you, I fear, to learn that the *scoundrel* you tried to redeem will escape from the toils again, and resume his wicked way."

"I wish you would go," she entreated. "I can't bear it to-day."

She was taking off her hat now, was having great difficulty in finding its pins; its black fur brought out all the beauty of her bright brown hair. The graceful, fascinating movements of her head, her arms, her fingers, put that into his fury which made it take the bit in its teeth.

"Are you and Raphael going to marry?" he demanded so roughly that she, startled, stood straight up, facing him. "Yes, I see that you are," he rushed on. "And it puts me beside myself with jealousy. But you would be mistaken if you thought I meant I would have you, even if I could get you. What you said the last time I saw you, interpreted by what you've done since, has revealed you to me as what I used to think you—a woman incapable of love—not a woman at all. You are of this new type—the woman that uses her brain. Give me the old-fashioned kind—the kind that loved, without question."

She blazed out at him—at his savage, sneering voice and eyes. "Without question," she retorted, "and whether he was on the right side or the wrong. Loved the man who won, so long as he won; was gladly a mere part of the spoils of victory—that was the feature of her the poets and the novel writers neglect to mention. But it was important. You like that, however—you who think only of fighting, as you call it—though that's rather a brave name for the game you play, as you yourself have described it to me and as the whole world now knows you play it. You'd have no use for the woman who really loves, the woman who would be proud to bear a man's name if she loved him, though it were black with dishonor, provided he said, 'Help me make this name clean and bright again.' Why should not a woman be as jealous of dishonor in her husband as he is of it in her?"

Narcisse entered, hesitated; then, seeing Armstrong hat in hand and apparently going, she

came on. "Hello," said she, shaking hands with him. She took a cigarette from the big silver box on the table, lit it, held the box toward Armstrong. "Smoke, and cheer up. The devil is said to be dying."

"Thanks, no, I must be off," replied Armstrong. He took a long look round the room, ending at the rambler-grown lattices. He bowed to Narcisse. His eyes rested upon Neva; but she was not looking at him, lest love should win a shameful victory over self-respect and over her feeling of what was the right course toward him if there was any meaning in the words woman and wife.

When he was gone, Narcisse stretched herself out, extended her feet toward the flames. "What a handsome, big man he is," said she, sending up a great cloud of cigarette smoke. "How tremendously a man. If he had some of Boris's temperament, or Boris some of his, either would be perfect."

A pause, with both women looking into the fire.

"After you left us last night," Narcisse continued, "Boris asked me to marry him."

Neva was startled out of her brooding.

"I refused," proceeded Narcisse. Another silence, then, "You don't ask why?"

"Why?"

"Because he's in love with *you*. He told me so. He made quite an interesting proposition. He suggested that, as we were both alone and got on so well together and worked along lines that were sympathetic yet could not cross and cause clashes, that—as the only way we could be friends without a scandal was by marrying—why, we ought to marry."

"It seems unanswerable," said Neva.

"If you had been married, *and* in love with your husband, I think I'd have accepted."

"What nonsense!"

"Not at all," replied Narcisse. "I don't trust any man, least of all a Boris Raphael; and I don't trust any woman—not even you. The time might come when you would change your mind. Then, where should *I* be?"

"I'll not change my mind."

"That's beyond your control," retorted Narcisse. "But—when you marry, I may risk it."

Neva's thoughts went back to Armstrong. Presently she vaguely heard Narcisse saying, "I've got to put up a stiffer fight against this loneliness. Do you ever think of suicide?"

"I don't believe any sane person ever does."

"But who is sane? Solitary confinement will upset the steadiest brain." She gazed strangely at Neva. "Look out, my dear. Don't *you* act so that you'll sentence yourself to a life of solitary confinement. Some people are lucky enough not to be discriminating. They can be just as happy with imitation friendship and paste love as if they had the real thing. But not you—or I."

"There's worse than being alone," said Neva.

Another silence; then Narcisse, still in the same train of thought, went on, "Several years ago we made a house for a couple up on the West Side—a good-looking young husband and wife devoted to each other and to their two little children. He lavished everything on her. I got to know her pretty well. She was an intelligent woman—witty, with the streak of melancholy that always goes with wit and the other keen sensibilities. I soon saw she was more than unhappy, that she was wretched. I couldn't understand it. A year or so passed, and the husband was arrested, sent to the 'pen'—he made his money at a disreputable business. Then I understood. Another year or so, and I met her in Twenty-third Street. She was radiant—I never saw such a change. 'My husband is to be released next month,' said she, quite simply, like a natural human being who assumes that everybody understands and sympathizes. 'And,' she went on, 'he has made up his mind to live straight. We're going away, and we'll take a nice, new name, and be happy.'"

Neva had so changed her position that Narcisse could not see her slow, hot tears that are the sweat of a heart in torment. To Narcisse, the reason for that wife's wretchedness was an ever-present terror lest the husband should be exposed. But Neva, more acutely sensitive, or perhaps, because of what she had passed through, saw, or fancied she saw, a deeper cause—beneath material terror of "appearances" the horror of watching the manhood she loved shrivel and blacken, the horror of knowing that the lover who lay in her arms would rise up and go forth to prey, a crawling, stealthy beast.

To understand a human being at all in any of his or her aspects, however far removed from the apparently material, it is necessary to understand how that man or woman comes by the necessities of life—food, clothing, shelter. To study human nature either in the broad or in detail, leaving those matters out of account, is as if an anatomist were to try to understand the human

body, having first taken away the vital organs and the arteries and veins. It is the method of the man's income that determines the man; and his paradings and posings, his loves, hatreds, generosities, meannesses, all are either unimportant or are but the surface signs of the deep, the real emotions that constitute the vital nucleus of the real man. In the material relations of a man or a woman, in the material relations of husband and wife, of parents and children, lie the ultimate, the true explanations of human conduct. This has always been so, in all ages and classes; and it will be so until the chief concern of the human animal, and therefore its chief compelling motive, ceases to be the pursuit of the necessities and luxuries that enable it to live from day to day and that safeguard it in old age. The filling and emptying and filling again of the purse perform toward the mental and moral life a function as vital as the filling and emptying and refilling of heart or lungs performs in the life of the body.

Narcisse suspected Neva had turned away to hide some sad heart secret; but it did not occur to her to seek a clew to it in the story she had told. She had never taken into account, in her estimate of Armstrong, his life downtown—the foundations and framework of his whole being. This though, under her very eyes, to the torture of her loving heart, just those "merely material" considerations had determined her brother's downfall, while her own refusal of whatever had not been earned in honor and with full measure of service rendered had determined her salvation.

In the "Arabian Nights" there is the story of a man who marries a woman, beautiful as she in Solomon's Song. He is happy in his love for her and her love for him until he wakens one night, as she is stealing from his side. He follows; she joins a ghoul at a ghoul's orgy in a graveyard. Next morning there she lies by his side, in stainless beauty. Since her father's death, not even when Armstrong was before Neva and his magnetism was exerting its full power over her, not even then could she quite forget the other Armstrong whom she had surprised at his "business." She could no longer think of that "business" merely as "doing what everybody has to do, to get on." She had seen what "finance" meant; she could not picture Armstrong without the stains of the ghoul orgy upon him.

"And now," she thought despairingly, "he has broken finally and altogether with honor and self-respect; has flung me out of his life—forever!"

That night Narcisse took her to a concert at the Metropolitan. Her mind was full of the one thought, the one hatred and horror, and she could not endure the spectacle. The music struck upon her morbid senses like the wailing and moaning of the poverty and suffering of millions that had been created to enable those smiling, flashing hundreds to assemble in splendor. "I must go!" she exclaimed at the first intermission. "I can think only of those jewels and dresses, this shameless flaunting of stolen goods—bread and meat snatched from the poor. You know these women round us in the boxes. You know whose wives and daughters they are. Where did the money come from?" She was talking rapidly, her eyes shining, her voice quivering. "Do you see the Atwaters there with Lona Trafford in their box? Do you know that Atwater just robbed a hundred thousand more people of their savings by lying about an issue of bonds? Do you know that Trafford steals outright one-third of every dollar the poor people, the day laborers, intrust to him as insurance for their old age and for their orphans? Do you know that Langdon there robs a million farmers of their earnings and drives them to the mortgage and the tax sale and pauperism and squalor—all so that the Langdons may have palaces and carriages and the means to degrade thousands into dependence and to steal more and more money from more and more people?"

Narcisse's eyes traveled slowly round the circle, then rested in wonder on Neva. "What set you to thinking of these things?" she asked.

"What always sets a *woman* to thinking?"

When they reached home, Narcisse broke the silence to say, "After all, it's nobody's fault. It's a system and they're the victims of it."

"Because one has the chance to steal—that's no excuse for his stealing," replied Neva, with a certain sternness in her face that curiously reminded Narcisse of Armstrong. "Nor is it any excuse that everyone is doing it, and so making it respectable. I'm going back home—back where at least I shan't be tormented by seeing these things with my very eyes."

On impulse, perhaps tinged with selfishness, Narcisse exclaimed, "Neva, why don't you marry Armstrong?"

"Because I don't trust him," replied she. "One may love without trust, but not marry."

"Yet," said Narcisse, "I'd marry Boris, though I never could trust him—never!"

"If you had been married, you wouldn't do it," replied Neva. Then, "But every case is individual, and everyone must judge for himself."

"You know best—about Armstrong."

"I should say I did!" exclaimed Neva bitterly. "There's no excuse for my folly—none!"

XXXII
ARMSTRONG ASKS A FAVOR

Neva, arranging to go West on the afternoon express, was stopped by a note from Armstrong:

"I hope you will come to my office at eleven to-morrow. I beg you not to refuse this, the greatest favor, except one, that I have ever asked."

At eleven the next morning she entered the ante-room to his office. He and his secretary were alone there, he walking up and down with a nervousness Morton had never seen in him. At sight of her, his manner abruptly changed. "I was afraid something would happen to prevent your coming," he said as they shook hands. He avoided her glance. "Thank you. Thank you." And he took her into his inner office. "I have an engagement—a meeting that will keep me a few minutes," he went on. "It's only in the next room here."

"Don't hurry on my account," said she.

"I'll just put you at this desk here," he continued, with a curious elaborateness of manner. "There are the morning's papers—and some magazines. I shall be back—as soon as possible. You are sure you don't mind?"

"Indeed, no," she replied, seating herself. "This is most comfortable."

There were sounds of several persons entering the adjoining room. "I'll go now," said he. "The sooner I go, the sooner I shall be free. You will wait?"

"Here," she assured him, wondering that he would not let his eyes meet hers even for an instant.

He went into the next room, leaving the door ajar, but not widely enough for her to see or to be seen. She took up a magazine, began a story. The sound of the voices disturbed her. She heard enough to gather that some kind of business meeting was going on, resumed the story. Suddenly she heard Armstrong's voice. She listened. He, all of them, were so near that she could hear every word.

"You will probably be surprised to learn, gentlemen," he was saying, loudly, clearly, "that I have been impatiently awaiting your coming. And now that you are here, I shall not only give you every opportunity to examine the affairs of the O.A.D., but I shall insist upon your taking advantage of it to the fullest. I look to you, gentlemen, to end the campaign of calumny against your association and its management."

Neva's magazine had dropped into her lap. She knew now why he had asked her to come. If only she could see! But no—that was impossible; she must be content with hearing. She sat motionless, eager, yet in dread too; for she knew that Armstrong had summoned her to his trial, that she was to hear with her own ears the truth, the whole truth about him. The truth! Would it seem to her as it evidently seemed to him? No matter; she believed in him again. "At least," she said, "he *thinks* he's right, and the best man can get no nearer right than that."

If she could have looked into the next room, she would have seen two large tables, men grouped about each. At one were Armstrong and the five committee-men, and the lawyer, Drew, whom they had brought with them from Chicago to conduct the examination and cross-examinations. At the other sat a dozen reporters from the newspapers.

"I have told the gentlemen of the press," said Armstrong, "that my impression was that the sessions of the committee were to be public. It is, of course, for you to decide."

Drew rubbed his long lean jaw reflectively. "I see, Mr. Armstrong," said he, in a slow, bantering tone, "that you are disposed to assist us to the extent of taking charge of the investigation. Now, I came with the notion that *I* was to do that, to whatever extent the committee needed leading."

"Then you do not wish the investigation to be public?" said Armstrong.

"Public, yes," replied Drew. "But I doubt if we can conduct it so thoroughly or so calmly, if our every move is made under the limelight."

"Before we go any further," said Armstrong, "there is a matter I wish to bring to the attention of the committee, which it might, perhaps, seem better to you to keep from the press. If so, will you ask the reporters to retire for a few minutes?"

"Now, *there's* just the kind of matter I think the press ought to hear," said Drew. "*We* haven't

any secrets, Mr. Armstrong."

"Very well," said Armstrong. "The matter is this: The campaign against the O.A.D. and against me was instigated and has been kept up by Mr. Atwater and several of his associates, owners and exploiters of our rivals in the insurance business. In view of that fact, I think the committee will see the gross impropriety, the danger, the disaster, I may say, of having as its counsel, as its guide, one of Mr. Atwater's personal lawyers?"

"That's a lie," drawled Drew.

Armstrong did not change countenance. He rested his gaze calmly on the lawyer. "Where did you dine last night, Mr. Drew?" he asked.

"This is the most impertinent performance I was ever the amused victim of," said Drew. "You are on trial here, sir, not I. Of course, I shall not answer your questions."

Farthest from Drew and facing him sat the chairman of the committee, its youngest member, Roberts of Denver—a slender, tall man, with sinews like steel wires enwrapping his bones, and nothing else beneath a skin tanned by the sun into leather. He had eyes that suggested the full-end view of the barrel of a cocked revolver. "Speak your questions to me, Mr. Armstrong," now said this quiet, dry, dangerous-looking person, "and I'll put 'em to our counsel. Where *did* you dine last night, Mr. Drew?"

Drew glanced into those eyes and glanced away. "It is evidently Mr. Armstrong's intention to foment dissension in the committee," said he. "I trust you gentlemen will not fall headlong into his trap."

"Why do you object to telling us where you dined last night?" asked Roberts.

"I can see no relevancy to our mission in the fact that I dined with my old friend, Judge Bimberger."

"Ask him how long he has known Judge Bimberger," said Armstrong.

"I have known him for years," said Drew. "But I have not seen much of him lately."

"Then, ask him," said Armstrong to Roberts, "why it was necessary for Mr. Atwater to give Bimberger a letter of introduction to him, a letter which the judge sent up with his card at the Manhattan Hotel at four o'clock yesterday afternoon."

Drew smiled contemptuously, without looking at either Armstrong or the chairman. "It was not a letter of introduction. It was a friendly note Mr. Atwater asked the judge to deliver."

"It had 'Introducing Judge Bimberger' on the envelope," said Armstrong. "There it is." And he tossed an envelope on the table.

Drew sprang to his feet, sank back with a ghastly grin. "You see, we have a very clever man to deal with, gentlemen," said he, "a man who stops at nothing, and is never so at ease as when he is stooping."

"Ask him," pursued Armstrong tranquilly, "how much he made in counsel fees from Atwater, from the Universal Life, from the Hearth and Home Defender, last year."

"I am counsel to a great many men and corporations," cried Drew, ruffled. "You will not find a lawyer of my standing who has not practically all the conspicuous interests as his clients."

"Probably not," said Roberts dryly. "That's the hell of it for us common folks."

"Ask him," said Armstrong, "what arrangements he made with Bimberger to pervert the investigation, to make it simply a slaughter of its present management, to——"

"Gentlemen, I appeal to you!" exclaimed Drew with great dignity. "I did not come here to be insulted. I have too high a position at the bar to be brought into question. I protest. I demand that this cease."

"Ask him," said Armstrong, "what he and Bimberger and Atwater and Langdon talked about at the dinner last night."

"You have heard my protest, gentlemen," said Drew coldly. "I am awaiting your answer."

A silence of perhaps twenty seconds that seemed as many minutes. Then Roberts spoke: "Well, Mr. Drew, in view of the fact that the reporters are present——"

Involuntarily Drew wheeled toward the reporters' table, wild terror in his eyes. He had forgotten that the press was there; all in a rush, he realized what those silent, almost effaced dozen young men meant—the giant of the brazen lungs who would in a few brief hours be shrieking into every ear, from ocean to ocean, the damning insinuations of Armstrong. He tried to speak, but only a rattling sound issued from his throat.

"As the reporters are present," Roberts went on pitilessly—he had seen too much of the tragic side of life in his years as Indian fighter and cowboy to be moved simply by tragedy without regard to its cause—"I think, and I believe the rest of the committee think, that you will have to answer Mr. Armstrong's grave charges."

Drew collected himself. "I doubt if a reputable counsel has ever been subjected to such indignities," said he in his slow, dignified way. "I not only decline to enter into a degrading controversy, I also decline to serve longer as counsel to a committee which has so frankly put itself in a position to have its work discredited from the outset."

"Then you admit," said Roberts, "that you have entered into improper negotiations with parties interested to queer this investigation?"

"Such a charge is preposterous," replied Drew.

"You admit that you deceived us a few moments ago as to your relations with this judge?" pursued Roberts.

Drew made no answer. He was calmly gathering together his papers.

"I suggest that some one move that Mr. Drew's resignation be not accepted, but that he be dismissed."

"I so move," said Reed, the attorney-general of Iowa.

"Second," said Bissell, a San Franciscan.

The motion was carried, as Drew, head in the air, and features inscrutably calm behind his dark, rough skin, marched from the room, followed by several of the reporters.

"As there are two lawyers on the committee," said Roberts, "it seems to me we had better make no more experiments with outside counsel."

The others murmured assent. "Let Mr. Reed do the questioning," suggested Mulholland. It was agreed, and Reed took the chair which Drew had occupied, as it was conveniently opposite to that in which Armstrong was seated. The reporters who had pursued Drew now returned; one of them said in an audible undertone to his fellow—"He wouldn't talk—not a word," and they all laughed.

"Now—Mr. Armstrong," said Reed, in a sharp, businesslike voice.

"I was summoned," began Armstrong, "as the first witness, I assume. I should like to preface my examination with a brief statement."

"Certainly," said Reed. Roberts nodded. He had his pistol-barrel eyes trained upon Armstrong. It was evident that Armstrong's exposure of Drew, far from lessening Roberts's conviction that he was a bandit, had strengthened it, had made him feel that here was an even wilier, more resourceful, more dangerous man than he had anticipated.

"For the past year and a half, gentlemen," said Armstrong, "I have been engaged in rooting out a system of graft which had so infected the O.A.D. that it had ceased to be an insurance company and had become, like most of our great corporations, a device for enabling a few insiders to gather in the money of millions of people, to keep permanently a large part of it, to take that part which could not be appropriated and use it in gambling operations in which the gamblers got most of the profits and the people whose money supplied the stakes bore all the losses. As the inevitable result of my effort to snatch the O.A.D. from these parasites and dependents, who filled all the positions, high and low, far and near, there has been a determined and exceedingly plausible campaign to oust me. Latterly, instead of fighting these plotters and those whom they misled, I have been silent, have awaited this moment—when a committee of the policy holders would appear. Naturally, I took every precaution to prevent that committee from becoming the unconscious tool of the enemies of the O.A.D."

Armstrong's eyes now rested upon the fifth member of the committee, De Brett, of Ohio. De Brett's eyes slowly lowered until they were studying the dark leather veneer of the top of the table.

"I think," continued Armstrong, "that I have gone far enough in protecting the O.A.D. and myself and my staff which has aided me in the big task of expelling the grafters. I have here——"

Armstrong lifted a large bundle of typewritten manuscript and let it fall with a slight crash. De Brett jumped.

"I have here," said Armstrong, "a complete account of my stewardship."

De Brett drew a cautious but profound breath of relief.

"It shows who have been dismissed, why they were dismissed, each man accounted for in detail; what extravagances I found, how I have cut them off; the contrast of the published and the actual conditions of the company when I became its president, the present condition—which I may say is flourishing, with the expenses vastly cut down and the profits for the policy holders vastly increased. As soon as your committee shall have vindicated the management, the O.A.D. will start upon a new era of prosperity and will soon distance, if not completely put out of business, its rivals, loaded down, as they are, with grafters."

Armstrong took up the bundle of typewriting and handed it to Reed. "Before you give that

document to the press," he went on, "I want to make one suggestion. The men who have been feeding on the O.A.D. are, of course, personally responsible—but only in a sense. They are, rather, the product of a system. No law, no safeguards will ever be devised for protecting a man in the possession of anything which he himself neglects and leaves open as a temptation to the appetites of the less scrupulous of his fellow men. These ravagers of your property, of our property, are like a swarm of locusts. They came; they found the fields green and unprotected; they ate. They have passed on. They are simply one of a myriad of similar swarms. If we leave our property unguarded again, they will return. If we guard it, they will never bother us again. The question is whether we—you—would or would not do well to publish the names and the records of these men. Will it do any good beyond supplying the newspapers with sensations for a few days? Will the good be overbalanced by the harm, by the—if I may say so—the injustice? For is it not unjust to single out these few hundreds of men, themselves the victims of a system, many of them the unconscious victims—to single them out, when, all over the land, wherever there is a great unguarded property, their like and worse go unscathed, and will be free to swell the chorus of more or less hypocritical denunciations of them?"

"We shall let no guilty man escape," said Roberts, eying Armstrong sternly, "not even you, Mr. Armstrong, if we find you guilty."

"If there is any member of the committee who can, after searching his own life, find no time when he has directly or indirectly grafted or aided and abetted graft or profits by grafting—or spared relatives or friends when he caught them in the devious but always more or less respectable ways of the grafter—if there is such a one, then—" Armstrong smiled—"I withdraw my suggestion."

"We must recover what has been stolen! We must send the thieves to the penitentiary!" exclaimed Mulholland.

"But you can do neither," said Armstrong.

"And why not?" demanded Reed.

"Because they have too many powerful friends. They own the departments of justice here and at Washington. We should only waste the money of the O.A.D., send good money after bad. As you will see in my statement there, I have recovered several millions. That is all we shall ever get back. However, I shall say no more. I am ready to answer any questions. My staff is ready. The books are all at your disposal."

"I think we had better adjourn now," said Reed, "and examine the papers Mr. Armstrong has submitted—adjourn, say until Thursday morning. And in the meanwhile, we will hold the document, if the rest of the committee please, and not give it to the press. We must not give out anything that has not been absolutely verified."

"I can't offer the committee lunch here," said Armstrong. "We have cut off the lunch account of the O.A.D.—a saving of forty thousand a year toward helping the policy holders buy their lunches." And he bowed to the chairman, and withdrew by the door by which he had entered.

"A smooth citizen," said Roberts, when the reporters were gone.

"Very," said De Brett, at whom he was looking.

"He's that—and more," said Mulholland. "He's an honest man."

"We must be careful about hasty conclusions," replied Roberts.

"He is probably laughing at us, even now," said De Brett.

Roberts turned the pistol-barrel upon him again. "We've got to be a damned sight more careful about prejudice against him," said he.

And De Brett hastily and eagerly assented.

In the next room the man who "is probably laughing at us, even now" was standing before a woman who could not lift her burning face to meet his gaze. But he, looking long at her, thought he saw that there was no hope for him, and shut himself in behind his stolidity of the Indian and the pioneer.

"Well," he said, "you don't believe. I was afraid it'd be so. Why should you? I hardly believe in myself as yet." And he turned to stare out of the window.

She came hesitatingly, slid her arm timidly through his. She entreated softly, earnestly, "Forgive me, Horace." Then in response to his quick glance, "Forgive me, I won't again, ever."

"Oh," was all he said. But his tone was like the arm he put round her shoulders to draw her close against his broad chest, the rampart of a dauntless soul. And as with one pair of eyes, not his nor hers, but theirs, they gazed serenely down upon the vast panorama of snow-draped skyscrapers, plumed like volcanoes and lifting grandly in the sparkling air.

THE END

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