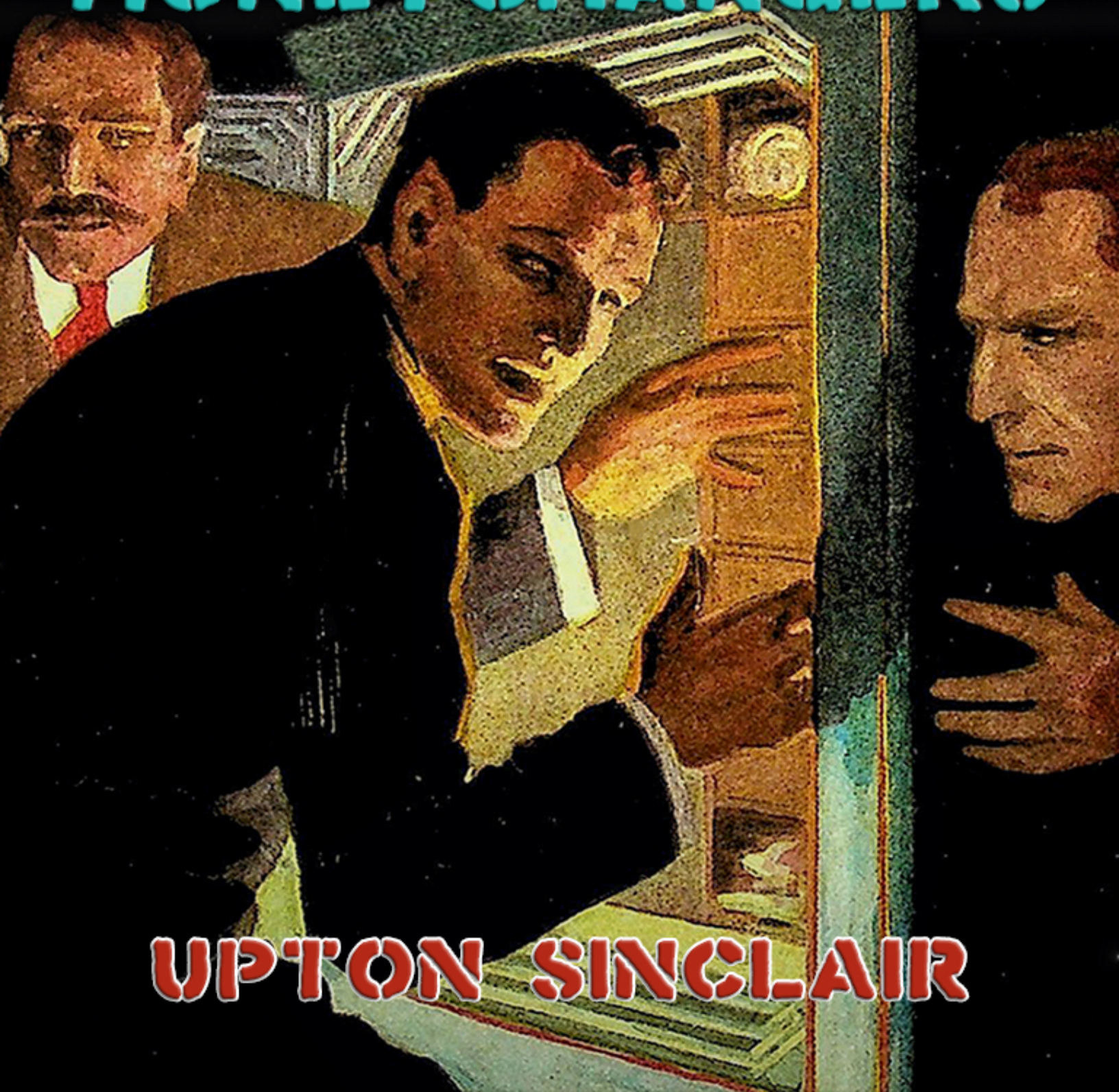


CLASSICS TO GO

**THE
MONEYCHANGERS**



UPTON SINCLAIR

The Moneychangers

Upton Sinclair

CHAPTER I

"I am," said Reggie Mann, "quite beside myself to meet this Lucy Dupree."

"Who told you about her?" asked Allan Montague.

"Ollie's been telling everybody about her," said Reggie. "It sounds really wonderful. But I fear he must have exaggerated."

"People seem to develop a tendency to exaggeration," said Montague, "when they talk about Lucy."

"I am in quite a state about her," said Reggie.

Allan Montague looked at him and smiled. There were no visible signs of agitation about Reggie. He had come to take Alice to church, and he was exquisitely groomed and perfumed, and wore a wonderful scarlet orchid in his buttonhole. Montague, lounging back in a big leather chair and watching him, smiled to himself at the thought that Reggie regarded Lucy as a new kind of flower, with which he might parade down the Avenue and attract attention.

"Is she large or small?" asked Reggie.

"She is about your size," said Montague,—which was very small indeed.

Alice entered at this moment in a new spring costume. Reggie sprang to his feet, and greeted her with his inevitable effusiveness.

When he asked, "Do you know her, too?"

"Who? Lucy?" asked Alice. "I went to school with her."

"Judge Dupree's plantation was next to ours," said Montague. "We all grew up together."

“There was hardly a day that I did not see her until she was married,” said Alice. “She was married at seventeen, you know—to a man much older than herself.”

“We have never seen her since that,” added the other. “She has lived in New Orleans.”

“And only twenty-two now,” exclaimed Reggie. “All the wisdom of a widow and the graces of an ingénue!” And he raised his hands with a gesture of admiration.

“Has she got money?” he asked.

“She had enough for New Orleans,” was the reply. “I don't know about New York.”

“Ah well,” he said meditatively, “there's plenty of money lying about.”

He took Alice away to her devotions, leaving Montague to the memories which the mention of Lucy Dupree awakened.

Allan Montague had been in love with Lucy a half a dozen times in his life; it had begun when she was a babe in arms, and continued intermittently until her marriage. Lucy was a beauty of the creole type, with raven-black hair and gorgeous colouring; and Allan carried with him everywhere the face of joy, with the quick, mobile features across which tears and laughter chased like April showers across the sky.

Lucy was a tiny creature, as he had said, but she was a well-spring of abounding energy. She had been the life of a lonely household from the first hour, and all who came near her yielded to her spell. Allan remembered one occasion when he had entered the house and seen the grave and venerable chief justice of the State down upon his hands and knees, with Lucy on his back.

She was a born actress, everybody said. When she was no more than four, she would lie in bed when she should have been asleep, and tell herself tragic stories to make her weep. Before long she had discovered several chests full of the clothes which her mother had worn in the days when

she was a belle of the old plantation society; and then Lucy would have tableaux and theatricals, and would astonish all beholders in the role of an Oriental princess or a Queen of the Night.

Her mother had died when she was very young, and she had grown up with only her father for a companion. Judge Dupree was one of the rich men of the neighbourhood, and he lavished everything upon his daughter; but people had said that Lucy would suffer for the lack of a woman's care, and the prophecy had been tragically fulfilled. There had come a man, much older than herself, but with a glamour of romance about him; and the wonder of love had suddenly revealed itself to Lucy, and swept her away as no emotion had ever done before.

One day she disappeared, and Montague had never seen her again. He knew that she had gone to New Orleans to live, and he heard rumours that she was very unhappy, that her husband was a spendthrift and a rake. Scarcely a year after her marriage Montague heard the story of his death by an accident while driving.

He had heard no more until a short time after his coming to New York, when the home papers had reported the death of Judge Dupree. And then a week or so ago had come a letter from Lucy, to his brother, Oliver Montague, saying that she was coming to New York, perhaps to live permanently, and asking him to meet her and to engage accommodations for her in some hotel.

Montague wondered what she would be like when he saw her again. He wondered what five years of suffering and experience would have done for her; whether it would have weakened her enthusiasm and dried up her springs of joy. Lucy grown serious was something that was difficult for him to imagine.

And then again would come a mood of doubt, when he distrusted the thrill which the memory of her brought. Would she be able to maintain her spell in competition with what life had brought him since?

His reverie was broken by Oliver, who came in to ask him if he wished to go to meet her. "Those Southern trains are always several hours late," he said. "I told my man to go over and 'phone me."

"You are to have her in charge," said Montague; "you had better see her first. Tell her I will come in the evening." And so he went to the great apartment hotel—the same to which Oliver had originally introduced him. And there was Lucy.

She was just the same. He could see it in an instant; there was the same joyfulness, the same eagerness; there was the same beauty, which had made men's hearts leap up. There was not a line of care upon her features—she was like a perfect flower come to its fulness.

She came to him with both her hands outstretched. "Allan!" she cried, "Allan! I am so glad to see you!" And she caught his hands in hers and stood and gazed at him. "My, how big you have grown, and how serious! Isn't he splendid, Ollie?"

Oliver stood by, watching. He smiled drily. "He is a trifle too epic for me," he said.

"Oh, my, how wonderful it seems to see you!" she exclaimed. "It makes me think of fifty things at once. We must sit down and have a long talk. It will take me all night to ask you all the questions I have to."

Lucy was in mourning for her father, but she had contrived to make her costume serve as a frame for her beauty. She seemed like a flaming ruby against a background of black velvet. "Tell me how you have been," she rushed on. "And what has happened to you up here? How is your mother?"

“Just the same,” said Montague; “she wants you to come around to-morrow morning.”

“I will,” said Lucy,—“the first thing, before I go anywhere. And Mammy Lucy! How is Mammy Lucy?”

“She is well,” he replied. “She's beside herself to see you.”

“Tell her I am coming!” said she. “I would rather see Mammy Lucy than the Brooklyn Bridge!”

She led him to a seat, placed herself opposite him, devouring him with her eyes. “It makes me seem like a girl again to see you,” she said.

“Do you count yourself aged?” asked Montague, laughing.

“Oh, I feel old,” said Lucy, with a sudden look of fear,—“you have no idea, Allan. But I don't want anybody to know about it!” And then she cried, eagerly, “Do you remember the swing in the orchard? And do you remember the pool where the big alligator lived? And the persimmons? And Old Joe?”

Allan Montague remembered all these things; in the course of the half hour that followed he remembered pretty nearly all the exciting adventures which he and Oliver and Lucy had had since Lucy was old enough to walk. And he told her the latest news about all their neighbours, and about all the servants whom she remembered. He told her also about his father's death, and how the house had been burned, and how they had sold the plantation and come North.

“And how are you doing, Allan?” she asked.

“I am practising law,” he said. “I'm not making a fortune, but I'm managing to pay my bills. That is more than some other people do in this city.”

“I should imagine it,” said Lucy. “With all that row of shops on Fifth Avenue! Oh, I know I shall spend all that I own in the

first week. And this hotel—why, it's perfectly frightful.”

“Oliver has told you the prices, has he?” said Montague, with a laugh.

“He has taken my breath away,” said Lucy. “How am I ever to manage such things?”

“You will have to settle that with him,” said Montague. “He has taken charge, and he doesn't want me to interfere.”

“But I want your advice,” said Lucy. “You are a business man, and Ollie never was anything but a boy.”

“Ollie has learned a good deal since he has been in New York,” the other responded.

“I can tell you my side of the case very quickly,” he went on after a moment's pause. “He brought me here, and persuaded me that this was how I ought to live if I wanted to get into Society. I tried it for a while, but I found that I did not like the things I had to do, and so I quit. You will find us in an apartment a couple of blocks farther from Fifth Avenue, and we only pay about one-tenth as much for it. And now, whether you follow me or Ollie depends upon whether you want to get into Society.”

Lucy wrinkled her brows in thought. “I didn't come to New York to bury myself in a boarding-house,” she said. “I do want to meet people.”

“Well,” said Montague, “Oliver knows a lot of them, and he will introduce you. Perhaps you will like them—I don't know. I am sure you won't have any difficulty in making them like you.”

“Thank you, sir,” said Lucy. “You are as ingenuous as ever!”

“I don't want to say anything to spoil your pleasure,” said the other. “You will find out about matters for yourself. But I feel like telling you this—don't you be too ingenuous. You can't trust people quite so freely here as you did at home.”

“Thank you,” said Lucy. “Ollie has already been lecturing me. I had no idea it was such a serious matter to come to New York. I told him that widows were commonly supposed to know how to take care of themselves.”

“I had a rather bad time of it myself, getting adjusted to things,” said Montague, smiling. “So you must make allowances for my forebodings.”

“I've told Lucy a little about it,” put in Oliver, drily.

“He told me a most fascinating love story!” said Lucy, gazing at him with a mischievous twinkle in her eyes. “I shall certainly look out for the dazzling Mrs. Winnie.”

“You may meet her to-morrow night,” put in Oliver. “You are invited to dinner at Mrs. Billy Alden's.”

“I have read about Mrs. Billy in the newspapers,” said Lucy. “But I never expected to meet her. How in the world has Oliver managed to jump so into the midst of things?”

Oliver undertook to explain; and Montague sat by, smiling to himself over his brother's carefully expurgated account of his own social career. Oliver had evidently laid his plans to take charge of Lucy, and to escort her to a high seat upon the platform of Society.

“But tell me, all this will cost so much money!” Lucy protested. “And I don't want to have to marry one of these terrible millionaires.”

She turned to Montague abruptly. “Have you got an office somewhere down town?” she asked. “And may I come to-morrow, and see you, and get you to be my business adviser? Old Mr. Holmes is dead, you know. He used to be father's lawyer, and he knew all about my affairs. He never thought it worth while to explain anything to me, so now I don't know very well what I have or what I can do.”

“I will do all I can to help you,” Montague answered.

“And you must be very severe with me,” Lucy continued, “and not let me spend too much money, or make any blunders. That was the way Mr. Holmes used to do, and since he is dead, I have positively been afraid to trust myself about.”

“If I am to play that part for you,” said Montague, laughing, “I am afraid we'll very soon clash with my brother.”

Montague had very little confidence in his ability to fill the part. As he watched Lucy, he had a sense of tragedy impending. He knew enough to feel sure that Lucy was not rich, according to New York standards of wealth; and he felt that the lure of the city was already upon her. She was dazzled by the vision of automobiles and shops and hotels and theatres, and all the wonders which these held out to her. She had come with all her generous enthusiasms; and she was hungry with a terrible hunger for life.

Montague had been through the mill, and he saw ahead so clearly that it was impossible for him not to try to guide her, and to save her from the worst of her mistakes. Hence arose a strange relationship between them; from the beginning Lucy made him her confidant, and told him all her troubles. To be sure, she never took his advice; she would say, with her pretty laugh, that she did not want him to keep her out of trouble, but only to sympathise with her afterwards. And Montague followed her; he told himself again and again that there was no excuse for Lucy; but all the while he was making excuses.

She went over the next morning to see Oliver's mother, and Mammy Lucy, who had been named after her grandmother. Then in the afternoon she went shopping with Alice—declaring that it was impossible for her to appear anywhere in New York until she had made herself “respectable.” And then in the evening Montague called for her, and took her to Mrs. Billy Alden's Fifth Avenue palace.

On the way he beguiled the time by telling her about the terrible Mrs. Billy and her terrible tongue; and about the war between the great lady and her relatives, the Wallings. "You must not be surprised," he said, "if she pins you in a corner and asks all about you. Mrs. Billy is a privileged character, and the conventions do not apply to her."

Montague had come to take the Alden magnificence as a matter of course by this time, but he felt Lucy thrill with excitement at the vision of the Doge's palace, with its black marble carvings and its lackeys in scarlet and gold. Then came Mrs. Billy herself, resplendent in dark purple brocade, with a few ropes of pearls flung about her neck. She was almost tall enough to look over the top of Lucy's head, and she stood away a little so as to look at her comfortably.

"I tried to have Mrs. Winnie here for you," she said to Montague, as she placed him at her right hand. "But she was not able to come, so you will have to make out with me."

"Have you many more beauties like that down in Mississippi?" she asked, when they were seated. "If so, I don't see why you came up here."

"You like her, do you?" he asked.

"I like her looks," said Mrs. Billy. "Has she got any sense? It is quite impossible to believe that she's a widow. She needs someone to take care of her just the same."

"I will recommend her to your favour," said Montague. "I have been telling her about you."

"What have you told her?" asked Mrs. Billy, serenely,—"that I win too much money at bridge, and drink Scotch at dinner?" Then, seeing Montague blush furiously, she laughed. "I know it is true. I have caught you thinking it half a dozen times."

And she reached out for the decanter which the butler had just placed in front of her, and proceeded to help herself to

her opening glass.

Montague told her all about Lucy; and, in the meantime, he watched the latter, who sat near the centre of the table, talking with Stanley Ryder. Montague had played bridge with this man once or twice at Mrs. Winnie's, and he thought to himself that Lucy could hardly have met a man who would embody in himself more of the fascinations of the Metropolis. Ryder was president of the Gotham Trust Company, an institution whose magnificent marble front was one of the sights of Fifth Avenue. He was a man a trifle under fifty, tall and distinguished-looking, with an iron-grey mustache, and the manners of a diplomat. He was not only a banker, he was also a man of culture; he had run away to sea in his youth, and he had travelled in every country of the world. He was also a bit of an author, in an amateur way, and if there was any book which he had not dipped into, it was not a book of which one would be apt to hear in Society. He could talk upon any subject, and a hostess who could secure Stanley Ryder for one of her dinner-parties generally counted upon a success. "He doesn't go out much, these busy days," said Mrs. Billy. "But I told him about your friend."

Now and then the conversation at the table would become general, and Montague noticed that it was always Ryder who led. His flashes of wit shot back and forth across the table; and those who matched themselves against him seldom failed to come off the worse. It was an unscrupulous kind of wit, dazzling and dangerous. Ryder was the type of man one met now and then in Society, who had adopted radical ideas for the sake of being distinguished. It was a fine thing for a man who had made a brilliant success in a certain social environment to shatter in his conversation all the ideals and conventions of that environment, and thus to reveal how little he really cared for the success which he had won.

It was very entertaining at a dinner-party; but Montague thought to himself with a smile how far was Stanley Ryder from the type of person one imagined as the head of an enormous and flourishing bank. When they had adjourned to the drawing-room, he capped the climax of the incongruity by going to the piano and playing a movement from some terrible Russian suite.

Afterwards Montague saw him stroll off to the conservatory with Lucy Dupree. There were two people too many for bridge, and that was a good excuse; but none the less Montague felt restless during the hours that he sat at table and let Mrs. Billy win his money.

After the ordeal was over and the party had broken up, he found his friend sitting by the side of the fountain in Mrs. Billy's conservatory, gazing fixedly in front of her, while Ryder at her side was talking.

"You met an interesting man," he said, when they had got settled in the carriage.

"One of the most extraordinary men I ever met," said Lucy, quickly. "I wish that you would tell me about him. Do you know him well?"

"I have heard him talk some, and I know him in a business way."

"Is he so very rich?" she asked.

"He has a few millions," said he. "And I suppose he is turning them over very rapidly. People say that he is a daring speculator."

"A speculator!" exclaimed Lucy. "Why, I thought that he was the president of a bank!"

"When you have been in New York awhile," said Montague, with a smile, "you will realise that there is nothing incompatible in the two."

Lucy was silent, a little staggered at the remark. "I am told," Montague added, with a smile, "that even Ryder's wife won't keep her money in the Gotham Trust."

Montague had not anticipated the effect of this remark. Lucy gave a sudden start. "His wife!" she exclaimed.

"Why, yes," said Montague. "Didn't you know that he was married?"

"No," said Lucy, in a low voice. "I did not."

There was a long silence. Finally she asked, "Why was not his wife invited to the dinner?"

"They seldom go out together," said Montague.

"Have they separated?" she asked.

"There is a new and fashionable kind of separation," was the answer. "They live in opposite sides of a large mansion, and meet on formal occasions."

"What sort of a woman is she?" asked Lucy,

"I don't know anything about her," he replied.

There was a silence again. Finally Montague said, "There is no cause to be sorry for him, you understand."

And Lucy touched his hand lightly with hers.

"That's all right, Allan," she said. "Don't worry. I am not apt to make the same mistake twice."

It seemed to Montague that there was nothing to be said after that.

CHAPTER II

Lucy wanted to come down to Montague's office to talk business with him; but he would not put her to that trouble, and called the next morning at her apartment before he went down town. She showed him all her papers; her father's will, with a list of his property, and also the accounts of Mr. Holmes, and the rent-roll of her properties in New Orleans. As Montague had anticipated, Lucy's affairs had not been well managed, and he had many matters to look into and many questions to ask. There were a number of mortgages on real estate and buildings, and, on the other hand, some of Lucy's own properties were mortgaged, a state of affairs which she was not able to explain. There were stocks in several industrial companies, of which Montague knew but little. Last and most important of all, there was a block of five thousand shares in the Northern Mississippi Railroad.

"You know all about that, at any rate," said Lucy. "Have you sold your own holdings yet?"

"No," said Montague. "Father wished me to keep the agreement as long as the others did."

"I am free to sell mine, am I not?" asked Lucy.

"I should certainly advise you to sell it," said Montague. "But I am afraid it will not be easy to find a purchaser."

The Northern Mississippi was a railroad with which Montague had grown up, so to speak; there was never a time in his recollection when the two families had not talked about it. It ran from Atkin to Opala, a distance of about fifty miles, connecting at the latter point with one of the main lines of the State. It was an enterprise which Judge Dupree

had planned, as a means of opening up a section of country in the future of which he had faith.

It had been undertaken at a time when distrust of Wall Street was very keen in that neighbourhood; and Judge Dupree had raised a couple of million dollars among his own friends and neighbours, adding another half-million of his own, with a gentlemen's agreement among all of them that the road would not ask favours of Northern capitalists, and that its stock should never be listed on the Exchanges. The first president had been an uncle of Lucy's, and the present holder of the office was an old friend of the family's.

But the sectional pride which had raised the capital could not furnish the traffic. The towns which Judge Dupree had imagined did not materialise, and the little railroad did not keep pace with the progress of the time. For the last decade or so its properties had been depreciating and its earnings falling off, and it had been several years since Montague had drawn any dividends upon the fifty thousand dollars' worth of stock for which his father had paid par value.

He was reminded, as he talked about all this with Lucy, of a project which had been mooted some ten or twelve years ago, to extend the line from Atkin so as to connect with the plant of the Mississippi Steel Company, and give that concern a direct outlet toward the west. The Mississippi Steel Company had one of the half dozen largest plate and rail mills in the country, and the idea of directing even a small portion of its enormous freight was one which had incessantly tantalised the minds of the directors of the Northern Mississippi.

They had gone so far as to conduct a survey, and to make a careful estimate of the cost of the proposed extension. Montague knew about this, because it had chanced that he, together with Lucy's brother, who was now in California, had spent part of his vacation on a hunting trip, during which they had camped near the surveying party. The proposed

line had to find its way through the Talula swamps, and here was where the uncertainty of the project came in. There were a dozen routes proposed, and Montague remembered how he had sat by the campfire one evening, and got into conversation with one of the younger men of the party, and listened to his grumbling about the blundering of the survey. It was his opinion that the head-surveyor was incompetent, that he was obstinately rejecting the best routes in favour of others which were almost impossible.

Montague had taken this gossip to his father, but he did not know whether his father had ever looked into the matter. He only knew that when the project for the proposed extension had been brought up at a stockholders' meeting, the cost of the work was found so great that it was impossible to raise the money. A proposal to go to the Mississippi Steel Company was voted down, because Mississippi Steel was in the hands of Wall Street men; and neither Judge Dupree nor General Montague had realised at that time the hopelessness of the plight of the little railroad.

All these matters were brought up in the conversation between Lucy and Montague. There was no reason, he assured her, why they should still hold on to their stock; if, by the proposed extension, or by any other plan, new capitalists could make a success of the company, it would be well to make some combination with them, or, better yet, to sell out entirely. Montague promised that he would take the matter in hand and see what he could do.

His first thought, as he went down town, was of Jim Hegan. "Come and see me sometime," Hegan had said, and Montague had never accepted the invitation. The Northern Mississippi would, of course, be a mere bagatelle to a man like Hegan, but who could tell what new plans he might be able to fit it into? Montague knew by the rumours in the street that the great financier had sold out all his holdings in two or three of his most important ventures.

He went at once to Hegan's office, in the building of one of the great insurance companies downtown. He made his way through corridors of marble to a gate of massively ornamented bronze, behind which stood a huge guardian in uniform, also massively ornamented. Montague generally passed for a big man, but this personage made him feel like an office-boy.

"Is Mr. Hegan in?" he asked.

"Do you call by appointment?" was the response.

"Not precisely," said Montague, producing a card. "Will you kindly send this to Mr. Hegan?"

"Do you know Mr. Hegan personally?" the man demanded.

"I do," Montague answered.

The other had made no sign, as far as Montague could make out, but at this moment a dapper young secretary made his appearance from the doors behind the gate. "Would you kindly state the business upon which you wish to see Mr. Hegan?" he said.

"I wish to see Mr. Hegan personally," Montague answered, with just a trifle of asperity, "If you will kindly take in this card, it will be sufficient."

He submitted with what grace he could to a swift inspection at the secretary's hands, wondering, in the meantime, if his new spring overcoat was sufficiently up-to-date to entitle him, in the secretary's judgment, to be a friend of the great man within. Finally the man disappeared with the card, and half a minute later came back, smiling effusively. He ushered Montague into a huge office with leather-cushioned chairs large enough to hold several people each, and too large for any one person to be comfortable in. There was a map of the continent upon the wall, across which Jim Hegan's railroads stretched like scarlet ribbons. There were also heads of bison and reindeer, which Hegan had shot himself.

Montague had to wait only a minute or two, and then he was escorted through a chain of rooms, and came at last to the magnate's inner sanctum. This was plain, with an elaborate and studied plainness, and Jim Hegan sat in front of a flat mahogany desk which had not a scrap of paper anywhere upon it.

He rose as the other came in, stretching out his huge form. "How do you do, Mr. Montague?" he said, and shook hands. Then he sat down in his chair, and settled back until his head rested on the back, and bent his great beetling brows, and gazed at his visitor.

The last time that Montague had met Hegan they had talked about horses, and about old days in Texas; but Montague was wise enough to realise that this had been in the evening. "I have come on a matter of business, Mr. Hegan," he said. "So I will be as brief as possible."

"A course of action which I do my best to pardon," was the smiling reply.

"I want to propose to you to interest yourself in the affairs of the Northern Mississippi Railroad," said the other.

"The Northern Mississippi?" said Hegan, knitting his brows. "I have never heard of it."

"I don't imagine that many people have," the other answered, and went on to tell the story of the line.

"I have five hundred shares of the stock myself," he said, "but it has been in my family for a long time, and I am perfectly satisfied to let it stay there. I am not making this proposition on my own account, but for a client who has a block of five thousand shares. I have here the annual reports of the road for several years, and some other information about its condition. My idea was that you might care to take the road, and make the proposed extension to the works of the Mississippi Steel Company."

“Mississippi Steel!” exclaimed Hegan. He had evidently heard of that.

“How long ago did you say it was that this plan was looked into?” he asked. And Montague told him the story of the survey, and what he himself had heard about it.

“That sounds curious,” said Hegan, and bent his brows, evidently in deep thought. “I will look into the matter,” he said, finally. “I have no plans of my own that would take me into that neighbourhood, but it may be possible that I can think of someone who would be interested. Have you any idea what your client wants for the thousand shares?”

“My client has put the matter into my hands,” he answered. “The matter was only broached to me this morning, and I shall have to look further into the condition of the road. I should advise her to accept a fair offer—say seventy-five per cent of the par value of the stock.”

“We can talk about that later,” said Hegan, “if I can find the man for you.” And Montague shook hands with him and left.

He stopped in on his way home in the evening to tell Lucy about the result of his interview. “We shall hear from him soon,” he said. “I don't imagine that Hegan is a man who takes long to make up his mind.”

“My prayers will be with him,” said Lucy, with a laugh. Then she added, “I suppose I shall see you Friday night at Mr. Harvey's.”

“I shan't come out until Saturday afternoon,” said he. “I am very busy these days, working on a case. But I try to find time to get down to Siegfried Harvey's; I seem to get along with him.”

“They tell me he goes in for horses,” said Lucy.

“He has a splendid stable,” he answered.

“It was good of Ollie to bring him round,” said she. “I have certainly jumped into the midst of things. What do you think I'm going to do to-morrow?”

“I have no idea,” he said.

“I have been invited to see Mr. Waterman's art gallery.”

“Dan Waterman's!” he exclaimed. “How did that happen?”

“Mrs. Alden's brother asked me. He knows him, and got me the invitation. Wouldn't you like to go?”

“I shall be busy in court all day to-morrow,” said Montague. “But I'd like to see the collection. I understand it's a wonderful affair,—the old man has spent all his spare time at it. You hear fabulous estimates of what it's cost him—four or five millions at the least.”

“But why in the world does he hide it in a studio way up the Hudson?” cried Lucy.

The other shrugged his shoulders. “Just a whim,” he said. “He didn't collect it for other people's pleasure.”

“Well, so long as he lets me see it, I can't complain,” said Lucy. “There are so many things to see in this city, I am sure I shall be busy for a year.”

“You will get tired before you have seen half of them,” he answered. “Everybody does.”

“Do you know Mr. Waterman?” she asked.

“I have never met him,” he said. “I have seen him a couple of times.” And Montague went on to tell her of the occasion in the Millionaires' Club, when he had seen the Croesus of Wall Street surrounded by an attending throng of “little millionaires.”

“I hope I shan't meet him,” said Lucy. “I know I should be frightened to death.”

“They say he can be charming when he wants to,” replied Montague. “The ladies are fond of him.”

On Saturday afternoon, when Montague went down to Harvey's Long Island home, his brother met him at the ferry.

"Allan," he began, immediately, "did you know that Lucy had come down here with Stanley Ryder?"

"Heavens, no!" exclaimed Montague. "Is Ryder down here?"

"He got Harvey to invite him," Oliver replied. "And I know it was for no reason in the world but to be with Lucy. He took her out in his automobile."

Montague was dumfounded.

"She never hinted it to me," he said.

"By God!" exclaimed Oliver, "I wonder if that fellow is going after Lucy!"

Montague stood for some time, lost in sombre thought. "I don't think it will do him much good," he said. "Lucy knows too much."

"Lucy has never met a man like Stanley Ryder!" declared the other. "He has spent all his life hunting women, and she is no match for him at all."

"What do you know about him?" asked Montague.

"What don't I know about him!" exclaimed the other. "He was in love with Betty Wyman once."

"Oh, my Lord!" exclaimed Montague.

"Yes," said Oliver, "and she told me all about it. He has as many tricks as a conjurer. He has read a lot of New Thought stuff, and he talks about his yearning soul, and every woman he meets is his affinity. And then again, he is a free thinker, and he discourses about liberty and the rights of women. He takes all the moralities and shuffles them up, until you'd think the noblest role a woman could play is that of a married man's mistress."

Montague could not forbear to smile. "I have known you to shuffle the moralities now and then yourself, Ollie," he