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"YOU HAVE SAVED THE RAILROAD!"

A CAPTAIN IN THE RANKS

A Romance of Affairs

BY

GEORGE CARY EGGLESTON

AUTHOR OF "DOROTHY SOUTH," "RUNNING THE RIVER" ETC.

With Frontispiece by

CHARLES D. WILLIAMS



NEW YORK

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TO

Mable

*On her wedding day, I dedicate
this story with affection*

September 8, 1904

PREFACE

THIS story is intended to supplement the trilogy of romances in which I have endeavored to show forth the Virginian character under varying conditions.

"Dorothy South" dealt with Virginia life and character before the Confederate war.

"The Master of Warlock" had to do with the Virginians during the early years of the war, when their struggle seemed hopeful of success.

"Evelyn Byrd" was a study of the same people as they confronted certain disaster and defeat.

The present story is meant to complete the picture. It deals with that wonderful upbuilding of the great West which immediately followed the war, and in which the best of the young Virginians played an important part.

The personages of the story are real, and its events are mainly facts, thinly veiled.

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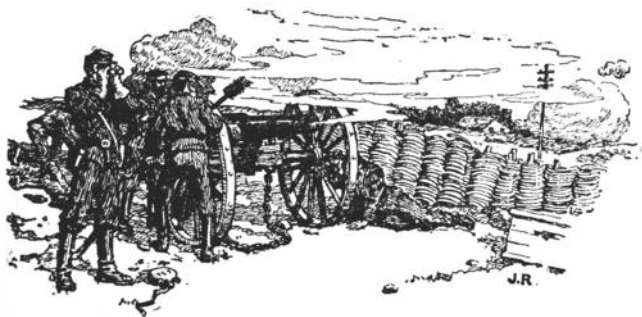
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A CAPTAIN IN THE RANKS

I

THE FINAL FIGHT



THE slender remnant of Lee's artillery swung slowly into position a few miles west of Appomattox Court House. Wearily—but with spirit still—the batteries parked their guns in a field facing a strip of woodland. The guns were few in number now, but they were all that was left of those that had done battle on a score of historic fields.

Lee had been forced out of his works at Richmond and Petersburg a week before. Ever since, with that

calm courage which had sustained him throughout the later and losing years of the war, he had struggled and battled in an effort to retreat to the Roanoke River. He had hoped there to unite the remnant of his army with what was left of Johnston's force, and to make there a final and desperate stand.

In this purpose he had been baffled. Grant's forces were on his southern flank, and they had steadily pressed him back toward the James River on the north. In that direction there was no thoroughfare for him. Neither was there now in any other. Continual battling had depleted his army until it numbered now scarcely more than ten thousand men all told, and starvation had weakened these so greatly that only the heroism of despair enabled them to fight or to march at all.

The artillery that was parked out there in front of Appomattox Court House was only a feeble remnant of that which had fought so long and so determinedly. Gun after gun had been captured. Gun after gun had been dismounted in battle struggle. Caisson after caisson had been blown up by the explosion of shells striking them.

Captain Guilford Duncan, at the head of eleven mounted men, armed only with sword and pistols, paused before entering the woodlands in front. He looked about in every direction, and, with an eye educated by long experience in war, he observed the absence of infantry support.

He turned to Sergeant Garrett, who rode by his side, and said sadly:

"Garrett, this means surrender. General Lee has put his artillery here to be captured. The end has come."

Then dismounting, he wearily threw himself upon the ground, chewed and swallowed a few grains of corn,—the only rations he had,—and sought a brief respite of sleep. But before closing his eyes he turned to Garrett and gave the command:

"Post a sentinel and order him to wake us when Sheridan comes."

This command brought questions from the men about him. They were privates and he was their captain, it is true, but the Southern army was democratic, and these men were accustomed to speak with their captain with eyes on a level with his own.

"Why do you say, 'when Sheridan comes'?" asked one of Duncan's command.

"Oh, he will come, of course—and quickly. That is the program. This artillery has been posted here to be captured. And it will be captured within an hour or two at furthest, perhaps within a few minutes, for Sheridan is sleepless and his force is not only on our flank, but in front of us. There is very little left of the Army of Northern Virginia. It can fight no more. It is going to surrender here, but in the meantime there may be a tidy little scrimmage in this strip of woods, and I for one want to have my share

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in it. Now let me go to sleep and wake me when Sheridan comes."

In a minute the captain was asleep. So were all his men except the sentinel posted to do the necessary waking.

That came all too quickly, for at this juncture in the final proceedings of the war Sheridan was vigorously carrying out Grant's laconic instruction to "press things." When the sentinel waked the captain, Sheridan's lines were less than fifty yards in front and were pouring heavy volleys into the unsupported Confederate artillery park.

Guilford Duncan and his men were moved to no excitement by this situation. Their nerves had been schooled to steadiness and their minds to calm under any conceivable circumstances by four years of vastly varied fighting. Without the slightest hurry they mounted their horses in obedience to Duncan's brief command. He led them at once into the presence of Colonel Cabell, whose battalion of artillery lay nearest to him. As they sat upon their horses in the leaden hailstorm, with countenances as calm as if they had been entering a drawing room, Duncan touched his cap to Colonel Cabell and said:

"Colonel, I am under nobody's orders here. I have eleven men with me, all of them, as you know, as good artillerymen as there are in the army. Can you let us handle some guns for you?"

"No," answered Colonel Cabell; "I have lost so

many guns already that I have twenty men to each piece." Then, after a moment's pause, he added:

"You, Captain, cannot fail to understand what all this means."

"I quite understand that, Colonel," answered Duncan, "but as I was in at the beginning of this war, I have a strong desire to be in at the end of it."

The Colonel's cannon were firing vigorously by this time at the rate of six or eight shots to the minute from each gun, but he calmly looked over the little party on horseback and responded:

"You have some good horses there, and this is April. You will need your horses in your farming operations. You had better take them and your men out of here. You can do no good by staying. This fight is a formality pure and simple, a preliminary to the final surrender."

"Then you order me to withdraw?" asked Duncan.

"Yes, certainly, and peremptorily if you wish, though you are not under my command," answered Colonel Cabell. "It is the best thing you can do for yourself, for your men, for your horses, and for the country."

Duncan immediately obeyed the order, in a degree at least. He promptly withdrew his men to the top of a little hillock in the rear and there watched the progress of the final fight. His nerves were all a-quiver. He was a young man, twenty-five years

old perhaps, full of vigor, full of enthusiasm, full of fight. He was a trifle less than six feet high, with a lithe and symmetrical body, lean almost to emaciation by reason of arduous service and long starvation. He had a head that instantly attracted attention by its unusual size and its statuesque shape. He was bronzed almost to the complexion of a mulatto, but without any touch of yellow in the bronze. He was dark by nature, of intensely nervous temperament, and obviously a man capable of enormous determination and unfaltering endurance.

He had not yet lost the instinct of battle, and it galled him that he must sit idly there on his horse, with his men awaiting his orders, simply observing a fight in which he strongly desired to participate. He could see the Federal lines gradually closing in upon both flanks of the artillery, with the certainty that they must presently envelop and capture it. Seasoned soldier that he was, he could not endure the thought of standing still while such a work of war was going on.

Seeing the situation he turned to his men, who were armed only with swords and pistols, and in a voice so calm that it belied his impulse, he said to them:

“This is our last chance for a fight, boys. I am going into the middle of that mix! Anybody who chooses to follow me can come along!”

Every man in that little company of eleven had two pistols in his saddle holsters and two upon his hips,

and every man carried in addition a heavy cavalry saber capable of doing execution at close quarters. They were gentlemen soldiers, all. The cause for which they had battled for four long years was as dear to them now as it ever had been. More important still, their courage was as unflinching in this obvious climax and catastrophe of the war they had waged, as it had been at Bull Run in the beginning of that struggle, or in the Seven Days' Fight, or at Fredericksburg, or Chancellorsville, or Gettysburg, or Cold Harbor. Duncan had not doubted their response for one moment, and he was not disappointed in the vigor with which they followed him as he led them into this final fight. As they dashed forward their advance was quickly discovered by the alert enemy, and a destructive fire of carbines was opened upon them. At that moment they were at the trot. Instantly Duncan gave the commands:

“Gallop! Charge!”

With that demoniacal huntsman's cry which is known in history as the “Rebel Yell,” the little squad dashed forward and plunged into the far heavier lines of the enemy. There was a detached Federal gun there doing its work. It was a superb twelve-pounder, and Duncan's men quickly captured it with its limberchest. Instantly dismounting, and without waiting for orders from him, they turned it upon the enemy with vigorous effect. But they were so fearfully overmatched in numbers that their work endured for

scarcely more than a minute. They fired a dozen shots, perhaps, but they were speedily overwhelmed, and in another instant Duncan ordered them to mount and retire again, firing Parthian shots from their pistols as they went.

When he again reached the little hill to which he had retired at the beginning of the action, Duncan looked around him and saw that only seven of his eleven men remained. The other four had paid a final tribute of their lives to what was now obviously "The Lost Cause."

By this time the fight was over, and practically all that remained of the artillery of the Army of Northern Virginia was in possession of the enemy.

But that enemy was a generous one, and, foreseeing as it did the surrender that must come with the morning, it made no assault upon this wandering squad of brave but beaten men, who were sadly looking upon the disastrous end of the greatest war in human history.

Captain Duncan's party were on a bald hill within easy range of the carbines of Sheridan's men, but not a shot was fired at them, and not so much as a squad was sent out to demand their surrender.

Night was now near at hand and Guilford Duncan turned to his men and said:

"The war is practically over, I suppose; but I for one intend to stick to the game as long as it lasts. General Lee will surrender his army to-night or to-

morrow morning, but General Johnston still has an army in the field in North Carolina. It is barely possible that we may get to him. It is my purpose to try. How many of you want to go with me?"

The response was instantaneous and unanimous.

"We'll all stick by you, Captain, 'till the cows come home,'" they cried.

"Very well," he answered. "We must march to James River to-night and cross it. We must make our way into the mountains and through Lynchburg, if possible, into North Carolina. We'll try, anyhow."

All night long they marched. They secured some coarse food-stuffs at a mill which they passed on their way up into the mountains. There for a week they struggled to make their way southward, fighting now and then, not with Federal troops, for there were none there, but with marauders. These were the offscourings of both armies, and of the negro population of that region. They made themselves the pests of Virginia at that time. Their little bands consisted of deserters from both armies, dissolute negroes, and all other kinds of "lewd fellows of the baser sort." They raided plantations. They stole horses. They terrorized women. They were a thorn in the flesh of General Grant's officers, who were placed in strategic positions to prevent the possible occurrence of a guerrilla warfare, and who therefore could not scatter their forces for the policing of a land left desolate and absolutely lawless.

In many parts of the country which were left without troops to guard them, at a time when no civil government existed, these marauders played havoc in an extraordinary way. But the resoluteness of General Grant's administration soon suppressed them. Whenever he caught them he hanged or shot them without mercy, and with small consideration for formalities. In the unprotected districts he authorized the ex-Confederates, upon their promise to lend aid against the inauguration of guerrilla warfare, to suppress them on their own account, and they did so relentlessly.

During the sojourn in the mountains, in his effort to push his way through to Johnston, Guilford Duncan came upon a plantation where only women were living in the mansion house. A company of these marauders had taken possession of the plantation, occupying its negro cabins and terrorizing the population of the place. When Duncan rode up with his seven armed men he instantly took command and assumed the *rôle* of protector. First of all he posted his men as sentries for the protection of the plantation homestead. Next he sent out scouts, including a number of trusty negroes who belonged upon the plantation, to find out where the marauders were located, and what their numbers were, and what purpose they might seem bent upon. From the reports of these scouts he learned that the marauders exceeded him in force by three to one, or more, but that fact

in no way appalled him. During a long experience in war he had learned well the lesson that numbers count for less than morale, and that with skill and resoluteness a small force may easily overcome and destroy a larger one.

He knew now that his career as a Confederate soldier was at an end. Federal troops had occupied Lynchburg and all the region round about, thus completely cutting him off from any possibility of reaching General Johnston in North Carolina. He had no further mission as a military officer of the Southern Confederacy, but as a mere man of courage and vigor he had before him the duty of defending the women and children of this Virginia plantation against about the worst and most desperate type of highwaymen who ever organized themselves into a force for purposes of loot and outrage.

He sent at once for the best negroes on the plantation—the negroes who had proved themselves loyal in their affection for their mistresses throughout the war. Having assembled these he inquired of the women what arms and ammunition they had. There were the usual number of shotguns belonging to a plantation, and a considerable supply of powder and buckshot. Duncan assembled the negroes in the great hall of the plantation house and said to them:

“I have seven men here, all armed and all fighters. I have arms enough for you boys if you are willing to join me in the defense of the ladies on this plantation

against about the worst set of scoundrels that ever lived on earth."

Johnny, the head dining-room servant, speaking for all the rest, replied:

"In co'se we is. Jest you lead us, mahstah, and you'll see how we'll do de wu'k."

Then Duncan armed the negroes, every one of whom knew how to use a gun, so that he needed not instruct them, and he led them forth with his own seasoned soldiers at their head.

"Now then," he said, "we are going to attack these fellows, and you know perfectly well that they are a lot of cowards, and sneaks, and scoundrels. If we are all resolute we can whip them out of their boots within a few minutes. Either we must do that, or they will whip us out of our boots and destroy us. I do not think there is much doubt about which is going to whip. Come along, boys."

The marauders had established themselves in four or five of the negro quarters on the plantation, and in a certain sense they were strongly fortified. That is to say, they were housed in cabins built of logs too thick for any bullet to penetrate them. Four of these cabins were so placed that a fire from the door and the windows of either of them would completely command the entrance of each of the others. But to offset that, and to offset also the superiority of numbers which the marauders enjoyed, Guilford Duncan decided upon an attack by night. He knew that he

was outnumbered by two or three to one, even if he counted the willing but untrained negroes whom he had enlisted in this service. But he did not despair of success. It was his purpose to dislodge the marauders in a night attack, when he knew that they could not see to shoot with effect. He knew also that "He is thrice armed who knows his quarrel just."

Cautioning his men to maintain silence, and to advance as quickly as possible, he got them into position and suddenly rushed upon the first of the four or five negro quarters. Knowing that the door of this house would be barricaded, he had instructed some of the negroes to bring a pole with them which might be used as a battering ram. With a rush but without any hurrah,—for Duncan had ordered quiet as a part of his plan of campaign,—the negroes carried the great pole forward and instantly crushed in the door. Within ten seconds afterwards Duncan's ex-Confederate soldiers, with their pistols in use, were within the house, and the company of marauders there surrendered—those of them who had not fallen before the pistol shots. This first flush of victory encouraged the negroes under his command so far that what had been their enthusiasm became a positive battle-madness. Without waiting for orders from him they rushed with their battering ram upon the other houses occupied by the marauders, as did also his men, who were not accustomed to follow, but rather to lead, and within a few minutes all of those negro huts were in

his possession, and all their occupants were in effect his prisoners.

At this moment Guilford Duncan, who had now no legal or military authority over his men, lost control of them. Both the negroes and the white men seemed to go mad. They recognized in the marauders no rights of a military kind, no title to be regarded as fighting men, and no conceivable claim upon their conquerors' consideration. Both the negroes and the white men were merciless in their slaughter of the marauding highwaymen. Once, in the *mêlée*, Guilford Duncan endeavored to check their enthusiasm as a barbarity, but his men responded in quick, bullet-like words, indicating their idea that these men were not soldiers entitled to be taken prisoners, but were beasts of prey, rattlesnakes, mad dogs, enemies of the human race, whose extermination it was the duty of every honest man to seek and to accomplish as quickly as possible.

This thought was conveyed rather in ejaculations than in statements made, and Guilford Duncan saw that there was neither time nor occasion for argument. The men under his command felt that they were engaged in defending the lives and the honor of women and children, and they were in no degree disposed to hesitate at slaughter where so precious a purpose inspired them. Their attitude of mind was uncompromising. Their resolution was unalterable. Their impulse was to kill, and their victims were

men of so despicable a kind that after a moment's thought Guilford Duncan's impulse was to let his men alone.

The contest lasted for a very brief while. The number of the slaughtered in proportion to the total number of men engaged was appalling. But this was not all. To it was immediately added the hasty hanging of men to the nearest trees, and Guilford Duncan was powerless to prevent that. The negroes, loyal to the mistresses whom they had served from infancy, had gone wild in their enthusiasm of defense. They ran amuck, and when the morning came there was not one man of all those marauders left alive to tell the story of the conflict.

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In the meanwhile Guilford Duncan, by means of his men, had gathered information in every direction. He knew now that all hope was gone of his joining Johnston's army, even if that army had not surrendered, as by this time it probably had done. He therefore brought his men together. Most of them lived in those mountains round about, or in the lower country east of them, and so he said to them:

"Men, the war is over. Most of you, as I understand it, live somewhere near here, or within fifty miles of here. As the last order that I shall ever issue as a captain, I direct you now to return to your homes at once. My advice to you is to go to work and rebuild your fortunes as best you can. We've

had our last fight. We've done our duty like men. We must now do the best that we can for ourselves under extremely adverse circumstances. Go home. Cultivate your fields. Take care of your families, and be as good citizens in peace as you have been good soldiers in war."

There was a hurried consultation among the men. Presently Sergeant Garrett spoke for the rest and said:

"We will not go home, Captain Duncan, until each one of us has written orders from you to do so. Some of us fellows have children in our homes, and the rest of us may have children hereafter. We want them to know, as the years go by, that we did not desert our cause, even in its dying hours, that we did not quit the army until we were ordered to quit. We ask of you, for each of us, a written order to go home, or to go wherever else you may order us to go."

The Captain fully understood the loyalty of feeling which underlay this request, and he promptly responded to it. Taking from his pocket a number of old letters and envelopes, he searched out whatever scraps there might be of blank paper. Upon these scraps he issued to each man of his little company a peremptory order to return to his home, with an added statement in the case of each that he had "served loyally, bravely, and well, even unto the end."

That night, before their final parting, the little

company slept together in the midst of a cluster of pine trees, with only one sentry on duty.

The next day came the parting. The captain, with tears dimming his vision, shook hands with each of his men in turn, saying to each, with choking utterance: "Good-by! God bless you!"

Then the spokesman of the men, Sergeant Garrett, asked:

"Are you going home, Captain Duncan?"

For twenty seconds the young Captain stared at his men, making no answer. Then, mastering himself, and speaking as one dazed, he replied:

"Home? Home? On all God's earth I have no home!"

Instantly he put spurs to his horse, half unconsciously turning toward the sunset.

A moment later he vanished from view, over the crest of a hill.

II

ALONE IN THE HIGH MOUNTAINS

THE young man rode long and late that night. His way lay always upward toward the crests of the high mountains of the Blue Ridge Range.

The roads he traversed were scarcely more than trails—too steep in their ascent to have been traveled by wagons that might wear them into thoroughfares. During the many hours of his riding he saw no sign of human habitation anywhere, and no prospect of finding food for himself or his horse, though both were famishing.

About midnight, however, he came upon a bit of wild pasture land on a steep mountain side, where his horse at least might crop the early grass of the spring. There he halted, removed his saddle and bridle, and turned the animal loose, saying:

“Poor beast! You will not stray far away. There’s half an acre of grass here, with bare rocks all around it. Your appetite will be leash enough to keep you from wandering.”

Then the young man—no longer a captain now, but

a destitute, starving wanderer on the face of the earth—threw himself upon a carpet of pine needles in a little clump of timber, made a pillow of his saddle, drew the saddle blanket over his shoulders to keep out the night chill, loosened his belt, and straightway fell asleep.

Before doing so, however,—faint with hunger as he was, and weary to the verge of collapse,—he had a little ceremony to perform, and he performed it—in answer to a sentimental fancy. With the point of his sword he found an earth-bank free of rock, and dug a trench there. In it he placed his sword in its scabbard and with its belt and sword-knot attached. Then drawing the earth over it and stamping it down, he said:

“That ends the soldier chapter of my life. I must turn to the work of peace now. I have no fireplace over which to hang the trusty blade. It is better to bury it here in the mountains in the midst of desolation, and forever to forget all that it suggests.”

When he waked in the morning a soaking, persistent, pitiless rain was falling. The young man’s clothing was so completely saturated that, as he stood erect, the water streamed from his elbows, and he felt it trickling down his body and his legs.

“This is a pretty good substitute for a bath,” he thought, as he removed his garments, and with strong, nervous hands, wrung the water out of them as laundresses do with linen.

He had no means of kindling a fire, and there was no time for that at any rate. Guilford Duncan had begun to feel the pangs not of mere hunger, but of actual starvation—the pains that mean collapse and speedy death. He knew that he must find food for himself and that quickly. Otherwise he must die there, helpless and alone, on the desolate mountain side.

He might, indeed, kill his horse and live for a few days upon its flesh, until it should spoil. But such relief would be only a postponing of the end, and without the horse he doubted that he could travel far toward that western land which he had half unwittingly fixed upon as his goal.

He was well up in the mountains now, and near the crest of the great range. The Valley lay beyond, and he well knew that he would find no food supplies in that region when he should come to cross it. Sheridan had done a perfect work of war there, so devastating one of the most fruitful regions on all God's earth that in picturesque words he had said: "The crow that flies over the Valley of Virginia must carry his rations with him."

In the high mountains matters were not much better. There had been no battling up there in the land of the sky, but the scars and the desolation of war were manifest even upon mountain sides and mountain tops.

For four years the men who dwelt in the rude log

cabins of that frost-bitten and sterile region had been serving as volunteers in the army, fighting for a cause which was none of theirs and which they did not at all understand or try to understand. They fought upon instinct alone. It had always been the custom of the mountain dwellers to shoulder their guns and go into the thick of every fray which seemed to them in any way to threaten their native land. They went blindly, they fought desperately, and they endured manfully. Ignorant, illiterate, abjectly poor, inured to hardship through generations, they asked no questions the answers to which they could not understand. It was enough for them to know that their native land was invaded by an armed foe. Whenever that occurred they were ready to meet force with force, and to do their humble mightiest to drive that foe away or to destroy him, without asking even who he was.

It had been so in all the Indian wars and in the Revolutionary struggle, and it was so again in the war between the States. As soon as the call to arms was issued, these sturdy mountaineers almost to a man abandoned their rocky and infertile fields to the care of their womankind and went to war, utterly regardless of consequences to themselves.

During this last absence of four years their homes had fallen into fearful desolation. Those homes were log cabins, chinked and daubed, mostly having earthen floors and chimneys built of sticks thickly plastered with mud. But humble as they were, they were homes

and they held the wives and children whom these men loved.

All that was primitive in American life survived without change in the high mountains of Virginia and the Carolinas. In the Piedmont country east of the Blue Ridge, and in the tide-water country beyond, until the war came there were great plantations, where wealthy, or well-to-do, and highly educated planters lived in state with multitudinous slaves to till their fertile fields.

West of the Blue Ridge and between that range and the Alleghenies lay the Valley of Virginia, a land as fruitful as Canaan itself.

In that Valley there dwelt in simple but abundant plenty the sturdy "Dutchmen," as they were improperly called,—men of German descent,—who had pushed their settlements southward from Pennsylvania along the Valley, establishing themselves in the midst of fertile fields, owning few slaves, and tilling their own lands, planting orchards everywhere, and building not only their houses, but their barns and all their outbuildings stoutly of the native stone that lay ready to their hands.

That region was now as barren as Sahara by reason of the devastation that Sheridan had inflicted upon it with the deliberate and merciless strategic purpose of rendering it uninhabitable and in that way making of it a no-thoroughfare for Confederate armies on march toward the country north of the

Potomac, or on the way to threaten Washington City.

The little mountain homesteads had been spared this devastation. But their case was not much better than that of the more prosperous plantations on the east, or that of the richly fruitful Valley farms on the west. In war it is not "the enemy" alone who lays waste. Such little cribs and granaries and smoke houses as these poor mountain dwellers owned had been despoiled of their stores to feed the armies in the field. Their boys, even those as young as fourteen, had been drawn into the army. Their hogs, their sheep, and the few milch cows they possessed, had been taken away from them. Their scanty oxen had been converted into army beef, and those of them who owned a horse or a mule had been compelled to surrender the animal for military use, receiving in return only Confederate treasury notes, now worth no more than so much of waste paper.

Nevertheless Guilford Duncan perfectly understood that he must look to the impoverished people of the high mountains for a food supply in this his sore extremity. Therefore, instead of crossing the range by way of any of the main-traveled passes, he pushed his grass-refreshed steed straight up Mount Pleasant to its topmost heights.

There, about noon, he came upon a lonely cabin whose owner had reached home from the war only a day or two earlier.

There was an air of desolation and decay about the place, but knowing the ways of the mountaineers the young man did not despair of securing some food there. For even when the mountaineer is most prosperous his fences are apt to be down, his roof out of repair, and all his surroundings to wear the look of abandonment in despair.

Duncan began by asking for dinner for himself and his horse, and the response was what he expected in that land of poverty-stricken but always generous hospitality.

"Ain't got much to offer you, Cap'n'," said the owner, "but sich as it is you're welcome."

Meanwhile he had given the horse a dozen ears of corn, saying:

"Reckon 't won't hurt him. He don't look 's if he'd been a feedin' any too hearty an' I reckon a dozen ears won't founder him."

For dinner there was a scanty piece of bacon, boiled with wild mustard plants for greens, and some pones of corn bread.

To Guilford Duncan, in his starving condition, this seemed a veritable feast. The eating of it so far refreshed him that he cheerfully answered all the questions put to him by his shirt-sleeved host.

It is a tradition in Virginia that nobody can ask so many questions as a "Yankee," and yet there was never a people so insistently given to asking questions of a purely and impertinently personal character as

were the Virginians of anything less than the higher and gentler class. They questioned a guest, not so much because of any idle curiosity concerning his affairs, as because of a friendly desire to manifest interest in him and in what might concern him.

"What mout your name be, Cap'n?" the host began, as they sat at dinner.

"My name is Guilford Duncan," replied the young man. "But I am not a Captain now. I'm only a very poor young man—greatly poorer than you are, for at least you own a home and a little piece of the mountain top, while I own no inch of God's earth or anything else except my horse, my four pistols, my saddle and bridle and the clothes I wear."

"What's your plan? Goin' to settle in the mountings? They say there'll be big money in 'stillin' whisky an' not a-payin' of the high tax on it. It's a resky business, or will be, when the Yanks get themselves settled down into possession, like; but I kin see you're game fer resks, an' ef you want a workin' pardner, I'm your man. There's a water power just a little way down the mounting, in a valley that one good man with a rifle kin defend."

"Thank you for your offer," answered Duncan. "But I'm not thinking of settling in the mountains. I'm going to the West, if I can get there. Now, to do that, I must cross the Valley, and I must have some provisions. Can you sell me a side of bacon, a little bag of meal, and a little salt?"

"What kin you pay with, Mister?"

"Well, I have no money, of course, except worthless Confederate paper, but I have two pairs of Colt's 'Navy Six' revolvers, and I'd be glad to give you one pair of them for my dinner, my horse's feed, and the provisions I have mentioned."

"Now look-a-here, Mister," broke in the mountaineer, rising and straightening himself to his full height of six feet four. "When you come to my door you was mighty hungry. You axed fer a dinner an' a hoss feed, an' I've done give 'em to you, free, gratis, an' fer nothin'. No man on the face o' God's yearth kin say as how he ever come to Si Watkins's house in need of a dinner an' a hoss feed 'thout a gittin' both. An' no man kin say as how Si Watkins ever took a cent o' pay fer a entertainin' of angels un-awares as the preachers says. Them's my *principles*, an' when you offer to pay fer a dinner an' a hoss feed, you insults my *principles*."

"I sincerely beg your pardon," answered Duncan hurriedly. "I am very grateful indeed for your hospitality, and as a Virginian I heartily sympathize with your sentiment about not taking pay for food and lodging, but——"

"That's all right, Mister. You meant fa'r an' squa'r. But you know how it is. Chargin' fer a dinner an' a hoss feed is low down Yankee business. Tavern keepers does it, too, but Si Watkins ain't no tavern keeper an' he ain't no Yankee, neither. So

that's the end o' that little skirmish. But when it comes to furnishin' you with a side o' bacon an' some meal an' salt, that's more differenter. That's business. There's mighty little meal an' mighty few sides o' bacon in these here parts, but I don't mind a-tellin' you as how my wife's done managed to hide a few sides o' bacon an' a little meal from the fellers what come up here to collect the tax in kind. One of 'em found her hidin' place one day, an' was jest a-goin' to confiscate the meat when, with the sperrit of a woman, that's in her as big as a house, she drewed a bead on him an' shot him. He was carried down the mounting by his men, an' p'raps he's done got well. I don't know an' I keers less. Anyhow, we's done got a few sides o' bacon an' a big bag o' meal an' a bushel o' salt. Ef you choose to take one o' them sides o' bacon, an' a little meal an' salt, an' give me one o' your pistols, I'm quite agreeable. The gun mout come in handy when I git a little still a-goin', down there in the holler."

"I'll do better than that," answered Duncan. "I'll give you a pair of the pistols, as I said."

"Hold on! Go a leetle slow, Mister, an' don't forgit nothin'. You preposed to gimme the p'ar o' pistols fer the bacon an' meal an' salt, *an'* fer yer dinner an' hoss feed. I've done tole you as how Si Watkins don't never take no pay fer a dinner an' a hoss feed. So you can't offer me the p'ar o' pistols 'thout offerin' to pay fer yer entertain-

ment of man an' beast, an' I won't have that, I tell you."

"Very well," answered Duncan; "I didn't mean that. I'll give you one of the pistols in payment for the supply of provisions. That will end the business part of the matter. Now, I'm going to do something else with the other pistol—the mate of that one."

With that he opened his pocket knife and scratched on the silver mounting of the pistol's butt the legend: "To Si Watkins, in memory of a visit; from Guilford Duncan, Cairo, Illinois."

Then handing the inscribed weapon to his host he said:

"I have a right to make you a little present, purely in the way of friendship, and not as 'pay' for anything at all. I want to give you this pistol, and I want you to keep it. I don't know where I am going to live and work in the West, and I don't know why I wrote 'Cairo, Illinois' as my address. It simply came to me to do it. Perhaps it's a good omen. Anyhow, I shall go to Cairo, and if I leave there I'll arrange to have my letters forwarded to me, wherever I may be. So if you're in trouble at any time you can write to me at Cairo. I am as poor as you are now—yes, poorer. But I don't mean to stay poor. If you're in trouble at any time, I'll do my best to see you through, just as you have seen me through this time."

III

THE NEW BIRTH OF MANHOOD

HALF an hour later the young man resumed his journey westward, passing down the farther slopes of the mountain.

“Wonder why I wrote ‘Cairo’ as my address,” he thought, as his trusty horse carefully picked his way among the rocks and down the steep. “I hadn’t thought of Cairo before as even a possible destination. I know nobody there. I know absolutely nothing about the town, or the opportunities it may offer. I’m not superstitious, I think, but somehow this thing impresses me, and to Cairo I shall go—if only to receive Si Watkins’s letter when it comes,” he added with a smile.

Then he began a more practical train of thought.

“I’ve food enough now,” he reflected, “to last me scantily for a few days. During that time I must make my way as far as I can toward the Ohio River at Pittsburg or Wheeling or Parkersburg. When I reach the River I must have money enough to pay steamboat fare to Cairo. There is no money in these parts, but West Virginia is practically a Northern

State, and there are greenbacks there. I'll sell my remaining pistols there. A little later I'll sell my horse, my saddle, and my bridle. The horse is a good one, and so is the saddle. Surely I ought to get enough for them to pay my way to Cairo."

Then came another and a questioning thought:

"And when I get to Cairo? What then? I've a good university education, but I doubt that there is a ready market for education in any bustling Mississippi River town, just now. I'm a graduate in law, but Heaven knows I know very little about the profession aside from the broad underlying principles. Besides, I shall have no money with which to open an office, and who is going to employ a wandering and utterly destitute stranger to take charge of his legal business?"

For the moment discouragement dominated the young man's mind. But presently there came to him a reflection that gave new birth to his courage.

"I'm six feet high," he thought, "and broad in proportion. I'm in perfect physical health. I have muscles that nothing has ever yet tired. Between the wilderness and Appomattox I have had an extensive experience in shoveling earth and other hard work. I'm in exceedingly good training—a trifle underfed, perhaps, but at any rate I carry not one ounce of superfluous fat on my person. I am perfectly equipped for the hardest kind of physical work and in a busy western town there is sure to be work enough

of that kind for a strong and willing man to do. I can at the very least earn enough as a laborer to feed me better than I've been fed for the four years of war."

Curiously enough, this prospect of work as a day laborer greatly cheered the young man. Instead of depressing his spirits, it for the first time lifted from his soul that incubus of melancholy with which every Confederate soldier of his class was at first oppressed. Ever since Grant had refused in the Wilderness—a year before—to retire beyond the river after receiving Lee's tremendous blows, Guilford Duncan and all Confederates of like intelligence had foreseen the end and had recognized its coming as inevitable. Nevertheless, when it came in fact, when the army of Northern Virginia surrendered, and when the Confederacy ceased to be, the event was scarcely less shocking and depressing to their minds than if it had been an unforeseen and unexpected one.

The melancholy that instantly took possession of such minds amounted to scarcely less than insanity, and for a prolonged period it paralyzed energy and made worse the ruin that war had wrought in the South.

Fortunately Guilford Duncan, thrown at once and absolutely upon his own resources, thus quickly escaped from the overshadowing cloud.

And yet his case seemed worse than that of most of his comrades. They, at least, had homes of some

sort to go to; he had none. There was for them, debt burdened as their plantations were, at least a hope that some way out might ultimately be found. For him there was no inch of ground upon which he might rest even a hope.

Born of an old family he had been bred and educated as one to whom abundance was to come by inheritance, a man destined from birth to become in time the master of a great patrimonial estate.

But that estate was honeycombed with hereditary debt, the result of generations of lavish living, wasteful methods of agriculture, and over-generous hospitality. About the time when war came there came also a crisis in the affairs of Guilford Duncan's father. Long before the war ended the elder man had surrendered everything he had in the world to his creditors. He had then enlisted in the army, though he was more than sixty years old. He had been killed in the trenches before Petersburg, leaving his only son, Guilford, not only without a patrimony and without a home, but also without any family connection closer than some distant half-theoretical cousinships. The young man's mother had gently passed from earth so long ago that he only dimly remembered the sweet nobility of her character, and he had never had either brother or sister.

He was thus absolutely alone in the world, and he was penniless, too, as he rode down the mountain steeps. But the impulse of work had come to him,

and he joyfully welcomed it as something vastly better and worthier of his strong young manhood than any brooding over misfortune could be, or any leading of the old aristocratic, half-idle planter life, if that had been possible.

In connection with this thought came another. He had recently read Owen Meredith's "Lucille," and as he journeyed he recalled the case there described of the French nobleman who for a time wasted his life and neglected his splendid opportunities in brooding over the downfall of the Bourbon dynasty, and in an obstinate refusal to reconcile himself to the new order of things. Duncan remembered how, after a while, when the new France became involved in the Crimean war, the Frenchman saw a clearer light; how he learned to feel that, under one regime or another, it was still France that he loved, and to France that his best service was due.

"That," thought Guilford Duncan, "was a new birth of patriotism. Why should not a similar new birth come to those of us who have fought in the Confederate Army? After all, the restored Union will be the only representative left of those principles for which we have so manfully battled during the last four years—the principles of liberty and equal rights and local self-government. We Confederates believe, and will always believe, that our cause was just and right, that it represented the fundamentals of that American system which our forefathers sealed

and cemented with their blood. But our effort has failed. The Confederacy is eternally dead. The Union survives. What choice is left to us who followed Lee, except to reconcile ourselves with our new environment, and help with all our might to preserve and perpetuate within the Union and by means of it, all of liberty and self-government, and human rights, that we have tried to maintain by the establishment of the Confederacy? We must either join heart and soul in that work, or we must idly sulk, living in the dead past and leaving it to our adversaries to do, without our help, the great good that, if we do not sulk, we can so mightily help in doing."

He paused in his thinking long enough to let his emotions have their word of protest against a reconciliation which sentiment resented as a surrender of principle.

Then, with a resolute determination that was final, he ended the debate in his own mind between futilely reactionary sentiment and hopeful, constructive, common sense.

"I for one, shall live in the future and not in the past. I shall make the best and not the worst of things as they are. I have put the war and all its issues completely behind me. For half a century to come the men on either side will organize themselves, I suppose, into societies whose purpose will be to cherish and perpetuate the memory of the war, and to make it a source of antagonism and bitterness.

Their work will hinder progress. I will have nothing to do with it. I am no longer a Confederate soldier. I am an American citizen. I shall endeavor to do my duty as such, wholly uninfluenced and unbiased by what has gone before.

"Surely there can be no abandonment of truth or justice or principle in that! It is the obvious dictate of common sense and patriotism. During the war I freely offered my life to our cause. The cause is dead, but I live. I have youth and strength. I have brains, I think, and I have education. These I shall devote to such work as I can find to do, such help as I can render in that upbuilding of my native land which must be the work of all Americans during the next decade or longer!

"Good-bye, Confederacy! Good-bye, Army! Good-bye, Lost Cause! I am young. I must 'look forward and not backward—up and not down.' Henceforth I shall live and breathe and act for the future, not for the past! Repining is about the most senseless and profitless occupation that the human mind can conceive."

At that moment the young man's horse encountered a huge boulder that had rolled down from the mountain side, completely blockading the path. With the spirit and the training that war service had given him, the animal stopped not nor stayed. He approached the obstacle with a leap or two, and then, with mighty effort, vaulted over it.

"Good for you, Bob!" cried the young man. "That's the way to meet obstacles, and that's the way I am resolved to meet them."

But the poor horse did not respond. He hobbled on three legs for a space. His master, dismounting, found that he had torn loose a tendon of one leg in the leap.

There was no choice but to drive a bullet into the poor beast's brain by way of putting him out of his agony.

Thus was Guilford Duncan left upon the mountain side, more desolate and helpless than before, with no possessions in all the world except a pair of pistols, a saddle, a bridle, a side of bacon, a peck of corn meal, and a few ounces of salt.

The Valley lay before him in all its barrenness. Beyond that lay hundreds of miles of Allegheny mountains and the region farther on.

All this expanse he must traverse on foot before arriving at that great river highway, by means of which he hoped to reach his destination, a thousand miles and more farther still to the West. But the new manhood had been born in Guilford Duncan's soul, and he was no more appalled by the difficult problem that he must now face than he had been by the fire of the enemy when battle was on. "Hard work," he reflected, "is the daily duty of the soldier of peace, just as hard fighting as that of the warrior."

Strapping his saddle and bridle on his back he took

his bacon and his salt bag in one hand and his bag of meal in the other. Thus heavily burdened he set out on foot down the mountain.

“At any rate my load will grow lighter,” he reflected, “every time I eat, and I’ll sell the saddle and bridle at the first opportunity. I’ll make the Ohio River in spite of all.”

IV

A PRIVATE IN THE ARMY OF WORK

IT was a truly terrible tramp that the young man had before him, but he did not shrink. So long as his provisions lasted he pushed forward, stopping only in the woodlands or by the wayside for sleep and for eating. By the time that his provisions were exhausted he had passed the Valley and had crossed the crest of the Alleghenies.

He was now in a country that had not been wasted by war, a country in which men of every class seemed to be reasonably prosperous and hard at work.

There, by way of replenishing his commissariat, he sold the saddle he was carrying on his back, and thus lightened his load.

Fortunately it was a specially good saddle, richly mounted with silver, and otherwise decorated to please the fancy of the dandy Federal officer from whose dead horse Duncan had captured it after its owner had been left stark upon the field in the Wilderness. It brought him now a good price in money, and to this the purchaser generously added a little store of provisions, including, for immediate use, some fresh

meat—the first that had passed Duncan's lips for more months past than he could count upon the fingers of one hand.

A little later the young man sold his pistols, but as he pushed onward toward the Ohio River he found that both traveling and living in a prosperous country were far more expensive than traveling and living in war-desolated and still moneyless Virginia.

His little store of funds leaked out of his pockets so fast that, economize as he might, he found it necessary to ask for work here and there on his journey. It was spring time, and the farmers were glad enough to employ him for a day or two each. The wages were meagre enough, but Duncan accepted them gladly, the more so because the farmers in every case gave him board besides. Now and then he secured odd jobs as an assistant to mechanics. In one case he stoked the furnaces of a coal mine for a week.

But he did not remain long in any employment. As soon as he had a trifle of money or a little stock of provisions to the good, he moved onward toward the river.

His one dominating and ever-growing purpose was to reach Cairo. What fortune might await him there he knew not at all, but since he had scratched that address on the butt of a pistol, the desire to reach Cairo had daily and hourly grown upon him until it was now almost a passion. The name "Cairo" in his mind had become a synonym for "Opportunity."

It was about the middle of May when the toilsome foot journey ended at Wheeling. There Duncan, still wearing his tattered uniform, made diligent inquiry as to steamboats going down the river. He learned that one of the great coal-towing steamers from Pittsburg was expected within a few hours, pushing acres of coal-laden barges before her, and he was encouraged by the information, volunteered on every hand, that the work of "firing up" under the boilers of these coal-towing boats was so severe that a goodly number of the stokers always abandoned their employment in disgust of it, and deserted the boat if she made a landing at Wheeling, as this approaching one must do for the reason that a number of coal-laden barges had been left there for her to take in tow.

It was Guilford Duncan's hope to secure a place on her as a stoker or coal passer, to take the place of some one of the deserters. This might enable him, he thought, to earn a little money on the way down the river, instead of depleting his slenderly stocked purse by paying steamboat fare.

With such prospect in mind he ventured to go into the town and purchase a pair of boots and a suit of clothes fit for wear when he should reach Cairo. His worn-out uniform would answer all his purposes while serving as a stoker.

When the steamboat, with her vast fleet of barges, made a landing, Guilford Duncan was the first man to leap aboard in search of work. Unfortunately for

him there were few or no deserters from in front of the furnaces on this trip. He could not secure employment as a stoker earning wages, but after some persuasion the steamer's captain agreed to let him "work his passage" to Cairo. That is to say, he was to pay no fare, receive no wages, and do double work in return for his passage down the river and for the coarse and unsavory food necessary for the maintenance of his strength.

"All this is a valuable part of my education," he reflected. "I am learning the important lesson that in work as in warfare the man counts for nothing—the service that can be got out of him is the only thing considered by those in command. I must remember all that, if ever I am in a position to make a bargain for the sale of my services."

It was in this spirit that the young ex-Captain entered upon his new career in the army of those that work. He was beginning at the bottom in the new service, just as he had done in the old. "I set out as a private in the army," he said to himself. "It was only when I had learned enough to fit me for the command of others that I was placed in authority. Very well, I'm beginning as a private again. I must learn all that I can, for I mean to command in that army, too, some day."

V

THE BEGINNING OF A CAREER

IT was a little after sunset on Decoration Day—May 30, 1865—when young Duncan went ashore from the tow boat at Cairo. The town was ablaze with fireworks, as he made his way up the slope of the levee, through a narrow passage way that ran between two mountainous piles of cotton bales. At other points there were equally great piles of corn and oats in sacks, pork in barrels, hams and bacon in boxes, and finer goods of every kind in bales and packing cases. For Cairo was just at that time the busiest *entrepôt* in all the Mississippi Valley.

The town was small, but its business was larger than that of many great cities. The little city lay at the point where the Ohio River runs into the Mississippi. From up and down the Mississippi, from the Ohio, from the Tennessee and the Cumberland, and even from far up the Missouri, great fleets of steamboats were landing at Cairo every day to load and unload cargoes representing a wealth as great as that of the Indies. A double-headed railroad from the North, carrying the produce of half a dozen

States, and connecting by other roads with all the great cities of the land, made its terminus at Cairo. Two railroads from the South—traversing five States—ended their lines at Columbus, a little farther down the river, and were connected with the northern lines by steamboats from Cairo.

Cairo was the meeting place of commerce between the North and the South. Out of the upper rivers came light-draught steamers. Plying the river below were steamers of far different construction by reason of the easier conditions of navigation there. At Cairo every steamboat—whether from North or South—unloaded its freight for reshipment up or down the river, as the case might be, upon steamboats of a different type, or by rail. And all the freight brought North or South by rail must also be transferred at Cairo, either to river steamers or to railroad cars.

The South was still thronged with Northern troops, numbering hundreds of thousands, who must be fed and clothed, and otherwise supplied, and so the government's own traffic through the town was in itself a trade of vast proportions. But that was the smallest part of the matter. Now that the war was at an end, the South was setting to work to rebuild itself. From the Cumberland and the Tennessee rivers, from the lower Mississippi, from the Arkansas, the Yazoo, the Red River, the White, the St. Francis, and all the rest of the water-ways of the South, ener-

getic men, of broken fortune, were hurrying to market all the cotton that they had managed to grow and to save during the war, in order that they might get money with which to buy the supplies needed for the cultivation of new crops.

Pretty nearly all this cotton came to Cairo, either for sale to eager buyers there, or for shipment to the East and a market.

In return the planters and the southern merchants through whom they did business were clamorous for such goods as they needed. Grain, hay, pork, bacon, agricultural implements, seed potatoes, lime, plaster, lumber, and everything else necessary to the rebuilding of southern homes and industries, were pouring into Cairo and out again by train loads and steamboat cargoes, night and day.

Even that was not all. For four years no woman in the South had possessed a new gown, or new handkerchiefs, or a new toothbrush, or a new set of window curtains, or a new comb, or new linen for her beds, or new shoes of other than plantation make, or a new ribbon or bit of lace, or anything else new. Now that the northern market was open for the sale of cotton the country merchants of the South were besieged for all these and a hundred other things, and their orders for goods from the North added mightily to the freight piles on the levee at Cairo.

As Guilford Duncan emerged from the alley-way between the cotton bales and reached the street at top

of the levee, a still burning fragment of the fireworks fell upon a bale of which the bagging was badly torn, exposing the lint cotton in a way very tempting to fire. With the instinct of the soldier he instantly climbed to the top of the pile, tore away the burning bunches of lint cotton, and threw them to the ground, thus preventing further harm.

As he climbed down again a man confronted him.

"Are you a watchman?" asked the man.

"No, I'm only a man in search of work."

"Why did you do that, then?" queried the stranger, pointing to the still burning cotton scattered on the ground.

"On general principles, I suppose," answered Duncan. "There would have been a terrible fire if I hadn't."

"What's your name?"

"Guilford Duncan."

"Want work?"

"Yes."

"What sort?"

"Any sort—for good wages." That last phrase was the result of his stoker experience.

"Well, do you want to watch this cotton to-night and see that no harm comes to it, either from fire, or—what's worse—the cotton thieves that go down the alleys, pulling out all the lint they can from the torn bales?"

"Yes, if I can have fair wages."

"Will three dollars for the night be fair wages?"

"Yes—ample. How far does your freight extend up and down the levee?"

"It's pretty nearly all mine, but I have other watchmen on other parts of it. This is a new cargo. Your beat will extend——" and he gave the young man his boundaries.

"You'll be off duty at sunrise. Come to me at seven o'clock for your pay. I'm Captain Will Halam. Anybody in Cairo will tell you where my office is. Good-night."

This was an excellent beginning, Duncan thought. Three dollars was more money than he had carried in his pocket at any time since he had bought his suit of clothes at Wheeling. Better still, the promptitude with which employment had thus come to him was encouraging, although the employment was but for a night. And when he reflected that he had won favor by doing what seemed to him an act of ordinary duty, he was disposed to regard the circumstance as another lesson in the new service of work.

The night passed without event of consequence. There were two or three little fires born of the holiday celebration, but Guilford Duncan managed to suppress them without difficulty. Later in the night the swarm of cotton thieves—mainly boys and girls—invaded the levee, with bags conveniently slung over their shoulders. As there were practically no policemen in the town, and as his beat was a large one,

young Duncan for a time had difficulty in dealing with these marauders. But after he had arrested half a dozen of them only to find that there were no police officers to whom he could turn them over, he adopted a new plan. He secured a heavy stick from a bale of hay, and with that he clubbed every cotton thief he could catch. As a soldier it was his habit to adapt means to ends; so he hit hard at heads, and seized upon all the stolen goods. It was not long before word was passed among the marauders that there was "a devil of a fellow" in charge of that part of the levee, and for the rest of the night the pilferers confined their operations to spaces where a less alert watchfulness gave them better and safer opportunities.

Thus passed Guilford Duncan's first night as a common soldier in the great army of industry.

In the morning, at the hour appointed, he presented himself to Captain Will Hallam, and was taken into that person's private office for an interview.

VI

A CAPTAIN IN THE ARMY OF WORK

CAPTAIN WILL HALLAM was a man of the very shrewdest sense, fairly—though not liberally—educated, whose life, from boyhood onward, had been devoted to the task of taking quick advantage of every opportunity that the great river traffic of the fifties had offered to men of enterprise and sound judgment.

Beginning as a barefoot boy—about 1850, or earlier, he never mentioned the date—he had “run the river” in all sorts of capacities until, when the war came, temporarily paralyzing the river trade, he had a comfortable little sum of money to the good.

Unable to foresee what the course and outcome of the war might be, he determined, as a measure of prudence, to indulge himself and his little hoard in a period of safe waiting. He converted all his possessions into gold and deposited the whole of it in a Canadian bank, where, while it earned no interest, it was at any rate perfectly safe.

Then he sought and secured a clerkship in the commissary department of the army, living upon the scant

salary that the clerkship afforded, and meanwhile acquainting himself in minute detail with the food resources of every quarter of the country, the means and methods of transportation and handling, and everything else that could in any wise aid him in making himself a master in commerce.

Then one day in 1863, when he had satisfied himself that the fortunes of war were definitely turning and that in the end the Union cause was destined to triumph, he made a change.

He resigned his clerkship. He recalled his money from Canada, and considerably increased at least its nominal amount by converting the gold into greatly depreciated greenbacks.

With this capital he opened a commission and forwarding house at Cairo, together with a coal yard, a bank, five wharf boats, half a dozen tugs, an insurance office, a flour mill, and other things. He sent for his brothers to act as his clerks and presently to become his partners.

From the beginning he made money rapidly, and from the beginning he was eagerly on the lookout for opportunities, which in that time of rapid change were abundant. He quickly secured control of nearly all the commission and forwarding business that centered at Cairo. By underbidding the government itself he presently had contracts for all the vast government business of that character.

He was always ready to take up a collateral enter-

prise that promised results. When the Mississippi River was reopened to commerce by the fall of Vicksburg and Port Hudson, Captain Will Hallam was the first to see and seize the opportunity. He bought everything he could lay his hands on in the way of steamboats and barges, and sent them all upon trading voyages—each under charge of a captain, but each directed by his own masterful mind—up and down the Mississippi, and up and down the Ohio, and up and down every navigable tributary of those great rivers.

This field was quickly made his own, so far as he cared to occupy it. If a rival attempted a competition that might hurt his enterprises, Captain Hallam quietly and quite without a ripple of anger in his voice, dictated some letters to his secretary. Then freight rates suddenly fell almost to the vanishing point, and after a disastrous trip or two, his adversary's steamboats became his own by purchase at low prices, and freight rates went up again. He bore no enmity to the men who thus antagonized him in business and whom he thus conquered. His attitude toward them was precisely that of a soldier toward his enemy. So long as they antagonized him he fought them mercilessly; as soon as they fell into his hands as wounded prisoners, he was ready and eager to do what he could for them.

Those of them who knew the river, and had shown capacity in business, were made steamboat captains in his service, or steamboat clerks, or wharf-boat man-

agers, or agents, or something else—all at fair salaries.

It was Captain Will Hallam's practice to make partners of all men who might render him service in that capacity. Thus when he saw how great a business there must be at Cairo in supplying Pittsburg steam coal to the government fleets on the Mississippi, and to the thousands of other steamboats trafficking in those waters, he went at once to Pittsburg and two days later he had made a certain Captain Red his partner in the control of that vastly rich trade.

Captain Red was the largest owner of the Pittsburg mines, and the pioneer in the business of carrying coal-laden barges in acres and scores of acres down the river, pushing them with stern-wheel steamers of large power, but still of a power insufficient for the accomplishment of the best results.

Captain Red's fleet was unable to control the trade. Captain Hallam pointed out to him the desirability of making it adequate and dominant. Within two days the two had formed a partnership which included a number of New York bankers and investors as unknown and silent stockholders in the enterprise, and an abundant capital was provided. An order was given for the hurried building of the Ajax, the Hector, the Agamemnon, the Hercules, and half a dozen other stern-wheel steamers of power so great that they could not carry the coal needed for their own furnaces, but must tow it in barges alongside.

These powerful steamers were to push vast fleets of coal-laden barges down the river all the way from Pittsburg on the east to St. Louis on the west, and New Orleans on the south. They were to supply, through Hallam's agents, every town along the river and every steamboat that trafficked to any part of it. Hallam was master of it all. Cairo was to be the central distributing point, and if anybody along the river owned a coal mine in Kentucky or Indiana, or elsewhere, he was quickly made to understand that his best means of marketing his product at a profit was to sell it through the Hallam yards at Cairo.

In the meanwhile, as one region after another in the South was conquered by the Union arms, Captain Hallam, whose long river service had brought him into acquaintance with pretty nearly everybody worth knowing south of Cairo, established agents of his own at every point where there was cotton to be bought at extravagant prices, payable in gold, even while the war was going on. These agents bought the cotton, the planters agreeing to deliver it upon the banks of the rivers and leave it there at Hallam's risk. Then Captain Hallam's steamboats, big and little, would push their way up the little rivers, take the cotton on board, and carry it to Cairo.

At Cairo, while the war lasted, there were difficulties to be encountered. Military authority was supreme, and just when the influx of cotton was greatest, military authority arbitrarily decreed that no cotton

should be shipped from Cairo to the North or East without a military permit. For a time this decree seriously embarrassed trade. The warehouses in Cairo were choked and glutted with cotton. New ones were built only to be choked in the same way. The levee was piled high with precious bales. Even vacant lots and unoccupied blocks in the low-lying town were rented and made storage places for cotton bales, piled into veritable mountains of wealth. For cotton was worth forty or fifty cents a pound, and even more, at that time, and scores of mills were idle for want of raw material, both in England and in New England, while not a bale could be shipped because the military authorities would issue no permits.

Will Hallam one day set himself down to think this thing out. "Why do the military authorities deny us shipping permits?" he asked himself. "The eastern buyers want the cotton, and we western holders of it want to sell it to them. There is absolutely no military or other good reason why the owner of cotton in one northern city should not be allowed to ship it to other northern cities where it is needed." Then he saw a light.

"The military people, or some of them, want a slice of the profit. That's what's the matter. I don't like to pay a bribe, but in a military time like this, and while Cairo is under martial law, I suppose I must submit to conditions as they are. I'm no theorist or moralist. I'm fairly honest, I think, but I'm a prac-

tical business man. Besides, I've a dozen partners interested in this cotton, and I owe it to them to get it off to a market. If I don't, most of them will go to the bowwows, financially. The military authorities have no right to forbid shipment and ruin men in this way, but they have the power and they are exercising it. What's that the Bible says about ploughing with the other fellow's heifer, and making friends with the Mammon of unrighteousness? I always play the game according to the rules, no matter whether I like the rules or not. I'll play this hand in that way."

Then turning to his secretary, he said:

"Call the main office cashier by telegraph and tell him to come to me at once, here at the house."

There were no telephones in that day, but Captain Will Hallam was accustomed to say that, living, as he did, in the nineteenth century, he made free use of nineteenth century conveniences in his business. He had laced the little city with telegraph wires, connecting his house not only with his office, and many warehouses, but with the houses of all the chief men in his employ, even to the head drayman. And he exacted of every one of his employees a reasonable facility in the use of the Morse telegraph.

Captain Hallam had many rules for the governance of his own conduct. Among them were these:

"Never be a fool—look at the practical side of things.

“Never let anything run away with you—keep cool.

“Never be in a hurry—make the other fellows do the hustling.

“Never let the men you work with know what you are doing—they might talk, or they might do a little business on their own account.

“Never be satisfied with anything as it is—there is always some way of bettering it.

“Never send good money after bad—it doesn’t pay.

“Never waste energy in regretting a loss—there’s a better use for energy.

“Never hesitate to pay for your education as you get it—use the telegraph freely, and keep in close communication with the men who are likely to know what you want to know.

“When you want a man to keep still, make it worth his while—but don’t say anything to him about it. That opens the way to blackmail.

“Never take a drink—it unbalances the judgment.

“Never get angry—that’s worse than taking a dozen drinks.

“Never do anything till you are ready to do it all over and clear through.”

In obedience to the spirit of these rules, Captain Will Hallam, as soon as he had sent off his telegraphic messages, went out into his garden and hoed a while. Then he called John, his English gardener, and gave

him some minute instructions respecting the care of certain plants. John resented the impertinence of course, but he obeyed the instructions, nevertheless. It was the fixed habit of men who worked for Captain Will Hallam to obey his commands.

Presently the cashier presented himself, with check book in hand.

"Draw a check for five thousand dollars," commanded Captain Hallam, "payable 'to the King of Holland or Bearer. Mind, I say 'bearer,' *not* 'order.'

Then draw another check for one hundred dollars, payable to yourself."

Not another word was said. No explanation of the gift to the cashier was offered or asked. The cashier understood. He drew the checks and his employer signed them. The smaller one he handed to his subordinate. The vastly larger one he thrust into his vest pocket, as he moved around a corner of the piazza to set his little girls swinging in a new contrivance which he had purchased for their use.

Presently he returned to his secretary and said:

"Telegraph Mr. Kingsbury to make out an application in proper form for a military permit to ship five thousand bales of cotton to New York. Tell him to have it ready for me at two o'clock at the main office."

Two hours later Captain Hallam found the application ready for him on his office desk. After looking it over he signed and carefully folded it after the

fashion required for military documents, but as he did so he slipped into it the check for five thousand dollars, payable to the "King of Holland or Bearer."

No mention of the check was made in the document. If the proceeding should be resented at headquarters, the enclosure could be excused on the plea of accident.

Then the man of business bade his secretary envelop the package and send it by messenger to military headquarters.

It came back promptly with this endorsement on it:

"Application denied. The proposed shipment is larger than this office regards as proper *under existing circumstances*."

The last three words were heavily and suggestively underscored. Captain Hallam thought he understood. He was in the habit of understanding quickly. He called the cashier, handed him the check, first tearing it into four pieces, and bade him cancel the stub and draw a new check for ten thousand dollars, payable as before, to "the King of Holland or Bearer."

Then he endorsed the application with the sentence:

"As conditions have somewhat changed since this application was rejected, I venture to ask a reconsideration."

Half an hour later Captain Hallam was duly and officially notified that his application for permission to ship five thousand bales of cotton was granted.

The check—without endorsement—was cashed next day—the bank teller would never say by whom. But

in the meanwhile Captain Hallam had said to his secretary :

“Telegraph the general freight agent at Chicago for freight cars, as fast as he can let me have them. Say I have five thousand bales of cotton awaiting shipment, with more to come as fast as I can get permits.”

Then Captain Hallam mounted his horse and rode away for a “constitutional.”

All this occurred a year or two before the time of Guilford Duncan’s arrival in Cairo ; but it was peculiarly characteristic of Captain Hallam’s methods and the story of it is illustrative of his ideas.

VII

THE "SIZING UP" OF GUILFORD DUNCAN

CAPTAIN WILL HALLAM was quick to make up his mind with regard to a man. He was exceedingly accurate in his human judgments, too, and his confidence in them had been strengthened by experience in successfully acting upon them. As he phrased it, he "knew how to size a man up," and, as the employer of multitudes of men in all parts of the country and in all sorts of capacities, he had daily need of the skill he had acquired in that art. It was as much a part of his equipment for the conduct of his vast and varied enterprises as was his money capital itself.

When young Duncan presented himself in the private office after his night's vigil as a watchman, Captain Hallam asked him to sit. That was a recognition of his social status as something better than his employment of the night before might have suggested. Ordinarily a man employed as a levee watchman would not have been told to come to the private office at all. Nor would such a man have seen anybody higher than a junior clerk in collecting his wages.

But Captain Hallam had been impressed by this newcomer, and he wanted to talk with him.

He broke at once into a catechism.

“Why did you do that little fire-extinguishing act last night?”

He asked the question precisely as he might have done if he had resented the saving of his wealth of cotton.

“Oh, it was simple enough. The fire meant damage, and I was there. So, of course, I put it out.”

“But why? The cotton wasn’t yours, and you hadn’t been hired to watch it.”

“No, of course not. But when a gentle—— I mean when any decent man sees property afire he doesn’t ask whose it is before putting out the blaze.”

“You’re a Virginian, I should say, from your voice——late of the rebel army. What’s your rank?”

“None now. I’ve put the war completely behind me. I’m beginning life anew.”

“Good! I wish everybody, north and south, would do the same. But fools won’t, and men are mostly fools, you know. When did you get to Cairo?”

“About five minutes before you saw me putting out the fire. I came down the river on the big tow boat.”

“Where’s your baggage?”

“On my back. I have no other clothes. I’ll buy some when I earn some money.”

“Where have you been since the surrender?”

“Making my way West.”

“How?”

“On foot to Wheeling. Then on the tow boat.”

“What fare did they make you pay?”

“None. I worked my way as a stoker—fireman they call it out here.”

“No wages? Just passage and grub?”

“That was all.”

“What have you got on your wheel house?”

“I fear I don’t understand.”

“Oh, that’s river slang. You know every side-wheel steamer has a statement of her destination painted on her wheel house. I meant to ask what are your plans?”

“To find work and do it.”

“What kind of work?”

“Any kind that’s honest.”

“You are educated, I suppose?”

“Yes, in a way. I’m an A. M. and a graduate in law.”

“Know anything about business?”

“No, but I shall learn.”

“If you can, you mean?”

“Oh, I can. A capable man can learn anything if he really wants to.”

“I don’t know about that. But I’ll gamble on the proposition that you can.”

“Thank you.”

"No thanks are needed. I wasn't complimenting. I was just expressing an opinion."

Scribbling a memorandum on a scrap of paper, Captain Hallam handed it to Duncan, saying:

"Give that to the cashier as you go out, and get your wages. Then you'd better get your breakfast. I recommend you, while you're poor, to eat at the little booths along the levee, where they sell very good sandwiches and coffee cheap. After breakfast, if you choose to come back here I'll try to find something for you to do. Oh, I forgot. You were up all night, so you'll want to sleep."

There was an interrogative note in the last sentence. Captain Hallam was "sizing up" his man, and he closely scrutinized Duncan's face as the answer came.

"Oh, I'm used to night duty. I'm ready for a day's work if you can give me one. As for breakfast, I've had it."

"Then you had money?"

"A very little; but I didn't spend any of it. I sawed and split a load of wood for the keeper of a booth, and he gave me some bread and ham and coffee for my work."

"Oh, that's the way you managed it. Very well. Come back here in two hours anyhow."

After the young man had passed out, Captain Hallam said to one of his partner brothers:

"That fellow is a good sort. He has sand in his

gizzard. When he comes back set him at work at something or other—several things in succession in fact—and find out what he can do.”

Such was Guilford Duncan’s mustering into the new service of work.

VIII

ON DUTY

DURING the next four or five days Guilford Duncan was kept busy with various small employments, some of them out of doors and some of them in the office. During this time Captain Hallam did not again engage him in conversation, but Duncan knew that the man of business was closely observing his work. He was not slow to discover that he was giving satisfaction. He saw that with each day the work assigned him was of a kind that required a higher intelligence than that of the day before.

Every evening the cashier paid him his day's wages, thus reminding him that he was not a salaried employee of the house, but a man working for wages from day to day.

Out of his first wages he had purchased a change of very cheap underwear, a towel, and a cake of soap. Every morning about daylight he went to a secluded spot on the levee, for a scrub and a swim. Then he washed out his towel and placed it with his other small belongings, in a storage place he had discovered in a great lumber pile.

One morning when he entered the office Captain Hallam gave him several business letters to answer from memoranda scribbled upon them by clerks or others. He gave him also a memorandum in his own handwriting, saying:

“Cut that down if you can and make a telegram of it. I’ll be back in half an hour or so. Have it ready for me.”

The case was this: A huge steamboat lay at the levee, loaded almost to the water’s edge with grain which Captain Hallam was more than anxious to hurry to New Orleans to meet a sudden temporary and very marked advance in that market. That morning the boat had been “tied up”—as the phrase went—that is to say, she had been legally attached for debt, at the suit of a firm in St. Louis. Until the attachment should be removed the boat must lie at Cairo, in charge of a sheriff’s officer. Captain Hallam wished to secure her immediate release, and to that end he purposed sending the telegram.

When he returned to the office Duncan handed him for inspection and signature the letters he had written.

“Here is the telegram, also,” he said, “but, if you will pardon the impertinence, I think you had better not send it—at least in the form you have given it.”

“What’s the matter?” quickly snapped Hallam.

“It binds you to more than I think you intend.”

“Go on! Explain!”

"Why, I cannot help seeing that if you send this dispatch you will make yourself legally responsible, not only for the claim for which the boat is now attached, but also for every claim against her that may exist anywhere. There may be none such, or there may be many. In any case I do not think you intend to assume them all."

"Go on! The boat must be got away. What do you advise?"

"That you go on her bond for this claim—which seems to me so clearly illegal that I think you can never be held upon the bond—and——"

"Remind me, when this is over, that you are to come to my house to-night for consultation on that point. Now go on."

"Well, by going on her bond for this claim, instead of asking the creditors to release the boat on your promise as made in the telegram, you can secure her immediate release, making yourself liable, at worst, for no more than the six hundred dollars claimed."

"But if I do that, what is to prevent another tie-up at Memphis and another at Vicksburg and others wherever the boat may happen to land. She's in debt up to the top of her smokestacks, all along the river."

"As you own the cargo, and she can't carry another ton, why should you let her stop at all? I suppose the captain would do as you desire in that matter. You might request him to run through without any landings."

"Request be hanged. I'll tell him what to do and he'll do it. He knows where cargoes come from. Can you get the papers ready?"

"I can, sir."

"All right. Do it at once." Then turning to a shipping clerk he sent for the captain of the steamer, to whom he said:

"Get up steam at once. You are to leave in less than an hour. How much coal have you?"

The captain told him.

"Take two light barges of coal in tow, one on each side, and draw on them for fuel. When they're empty cast them loose with two men on each to land them. You can pick them up on your return trip. You are to steam to New Orleans without a landing anywhere. You understand?"

The captain understood. By this time the papers were ready and after half an hour spent in legal formalities the released steamboat cast loose from the wharf and backed out into the river.

Then Captain Hallam turned to Guilford Duncan and said:

"I've an idea that you'll do. If you like I'll put you at regular work at a monthly salary, and we'll see how we get on together."

"I should like that."

"Very well. Now, where are you boarding?"

"Nowhere. I get what I want to eat at the booths down along the levee."

"But where do you sleep?"

"Among the big lumber piles down there on Fourth street."

Captain Hallam looked at the young man for a moment with something like admiration in his eyes. Presently he said:

"You'll do. You've got grit and you'll 'make the rifle,' sure. But you must live more regularly, now that you are to have a salary. I know what it means to live as you've been doing. I used to do it myself. I could tell to a cent the nutritive value of a pegged pie or a sewed one, and at a single glance I could guess the probable proportions of the dog and cat in a sausage. That sort of thing's all right for a little while, but not for long, and as for the sleeping among lumber piles, it's risky. I used to sleep in an empty sugar hogshead by preference, but sleeping out of doors may give you rheumatism."

"I've been doing it for four years," answered Duncan, smiling, "and I still have the use of my limbs."

"Yes, of course. I didn't think of that. But you must live better now. There's a well-furnished room above the office. It was my brother's quarters before he got married, and it is very comfortable. You can take it for your own. Give Dutch John, the scrub boy, half a dollar a week to take care of it for you and that's all the rent you need pay. As for your meals, most young men in Cairo feed their faces at the hotel. But that's expensive and what the pro-

prietor calls his 'kuzene' is distinctly bad. There's a lady, however,—Mrs. Deming,—who furnishes very good 'square meals,' I hear, over in Walnut street. You'd better try there, I think. She's what you would call a gentlewoman, but she needs all the money you'll pay her."

Duncan wondered a little what a 'square meal' might be, but he was getting somewhat used to the prevalence in the West of those figurative forms of expression which we call slang. So he took it for granted that "square meals" were for some reason preferable to meals of any other geometrical form, and answered simply that he would look up Mrs. Deming's house after business hours should be over.

"Remember," said Captain Hallam as he passed out of the office, "you are to see me at my house to-night. Better come to supper—say at seven—and after supper we'll talk over that law point you mentioned, and other things."

Duncan wondered a little that Captain Hallam should give him so intimate an invitation when he knew so little of him. Everybody else in the office understood. Captain Will was planning to "size up his man" still further, in an evening's conversation.

IX

ONE NIGHT'S WORK

AS the weeks and months went on the results of Gilford Duncan's work completely justified the confident assertion he had made to Captain Hallam that *a capable man can learn anything if he really wants to.*

He rapidly familiarized himself with the technicalities, as well as with the methods and broad principles of business. He sat up till midnight for many nights in succession, in order to learn from the head bookkeeper the rather scant mysteries of bookkeeping. By observing the gaugers who measured coal barges to determine their contents, he quickly acquired skill in doing that.

It was so with everything. He was determined to master every art and mystery that in anywise pertained to business, whether the skill in question was or was not one that he was ever likely to need or to practice.

His diligence, his conscientiousness in work, his readiness of resource, his alert intelligence, and his sturdy integrity daily commended him more and more

to the head of the firm, and not many months had passed before everyone in the office tacitly recognized the young Virginian as the confidential adviser and assistant of Captain Hallam himself, though no formal appointment of that kind had been made.

But no advance of salary came to the young man as a result. It was one of Captain Hallam's rules never to pay a man more for his services than he must, and never to advance a man's salary until the advance was asked for.

Captain Hallam was in no fibre of his being a miser, but he acted always upon those cold-blooded prudential principles that had brought him wealth. It was not money that this great captain of commerce worshiped, but success. Success was the one god of his idolatry. Outside of his business he was liberal in the extreme. Even in his business operations he never hesitated at lavish expenditure where such expenditure promised good results. But he regarded all unnecessary spending as waste, of the kind that imperils success.

In his cynical moments, indeed, he sometimes said that "if you have a valuable man in your employ, you must keep him poor; otherwise you'll lose him." But in so saying he perhaps did himself an injustice. He was apt to feign a heartless selfishness that he did not feel.

Little by little Guilford Duncan had learned all this as he had learned business methods. He had at first

modestly proposed to himself nothing more in the way of achievement than to make himself a valuable subordinate—a private, or at most a corporal or a sergeant—in the ranks of the great army of work. But before many months had passed his modesty was compelled to yield somewhat to an increasingly clear understanding of conditions and possibilities. Somewhat to his own surprise he began to suspect himself of possessing capacities superior to those of the men about him, and even superior to those of many men who had risen to high place in commerce and finance.

As Captain Hallam came more and more to rely upon the sagacity and character of this his most trusted man, he more and more brought young Duncan into those confidential conferences with the leading men of affairs, which were frequently necessary in the planning and execution of important enterprises, or in the meeting of difficulties and obstacles. In that way Duncan was brought into personal contact with the recognized masters—big and little—with railroad presidents, financiers, bankers, capitalists, and other men whose positions were in a greater or less degree commanding.

At first he modestly held himself as nothing more than the tool and servitor of these great men. But presently he began to suspect that they were not very great men after all—to see that it was usually he himself who devised and suggested the enterprises that

these men undertook, and he who saved them from mistakes in the execution of those enterprises.

Guilford Duncan had never in his life kept a diary. He regarded that practice as a useless puerility and usually an indulgence in morbid self-communing and unwholesome self-consciousness. But it was his practice, sometimes, late at night, to set down upon paper such thoughts as had interested him during the day, for the sole sake of formulating them in his own mind. Often he would in this way discuss with himself questions concerning which he had not yet matured his opinion.

He found the practice conducive to clear thinking and sound judgment. It served for him the same purpose that the writing of intimate letters might have done if he had had any intimates to whom to write letters.

"I've been in conference this day," he wrote one night, "with half a dozen nabobs—not great nabobs, but second rate ones. Mr. M—— was the biggest one. He's a railroad president, and he always talks loftily of his 'system' when he means the single railroad he presides over and its little branches. Then there was D——. He's a General Freight Agent, and he never forgets the fact or lets anybody else forget it. That's because he was a small shipping clerk until less than two years ago. I don't think much of his capacity. Yes, I do. He knows how to manage a big traffic fairly well, and he has had *nous*

enough to climb out of his small clerkship into a position of responsibility. What I mean is that he has little education, no culture, and no intelligence outside of business. But I begin to see that except in its very highest places, business does not require anything better than good ordinary ability inspired by inordinate selfishness. Perhaps that is the reason that the novelists so rarely—I may say never—take a man of business for the hero of a romantic story.

“All this has put a new thought into my mind. Why should not I, Guilford Duncan, make myself a leader, a captain, or even a commanding general of affairs. I am far better educated than any of these men. They hold that education is a hindrance rather than a help in business, but in that they are mightily wrong, as I intend presently to show them. Other things being equal, a man of trained mind should certainly achieve better results, even in business, than a man of untrained mind. A man of trained mind, if he has natural capacity and energy, *can do anything that he chooses to do*. I must never forget that.

“But the man who would do things of any consequence in business ways must have money. The bank account is his tool chest.

“I suggested some combinations to-night to those nabobs, and they are going to carry them out. They would never have thought of the combinations but for my suggestion. But they can and will carry them

out, with great credit and profit to themselves, because they have command of money. *I* could not even think of conducting such affairs, simply because *I* have no command of money.

"Very well, then. *I* shall proceed to get money, just as *I* should study to acquire skill in a profession, or just as *I* should read up the law pertaining to a matter with which *I* must deal.

"*I* shall not learn to love money. That would degrade my soul. *I* shall regard money always as a means—a mere tool with which to do such work as *I* can in this great undeveloped country.

"That also is something to be remembered. The era of development is just beginning. These men are nation builders, though they don't know it, or intend it, or care anything about that aspect of their activities. Their motives are the sordid impulses of greed and selfish ambition alone.

"At least that is true of all of them except Captain Hallam. He is a man apart. His attitude is a peculiar one. He does not care for wealth in itself and yet he scrambles for it as greedily and as hungrily as the rest of them. Sometimes *I* think he regards the whole thing as a game which he enjoys playing with superior skill, just as one might with whist or chess. He likes to win, not for the sake of the winnings, but for the sake of the winning.

"*I* must go to bed now. To-morrow *I*'ll begin thinking out plans for getting money. One thing

is sure. No man can get much money by working for any other man. The man who gets rich is he who hires other men to work for him for less than their work is worth. But it is only by working for another man that one can get the first little capital—the first rude but handy tool with which to achieve success. I'll go on working as a hired man till I get a little hoard together. After that—well, we shall see."

Duncan was greatly admired but little understood by his fellows in the service of the Hallam firm, or by the similar people who thronged the town. His fellows, in and out of the office, were commonplace young men, all looking to the main chance alone and pursuing it with only such honesty of conduct as business prudence required. They felt no further interest in their work than such as was necessary to enable them to retain their places and their salaries.

Therefore they did not understand Guilford Duncan. Neither could they. They regarded with amazement and almost with incredulity his manifestations of sensitive honor and of unselfish loyalty to duty. They thought of him as a sort of freak, or what we should nowadays call a crank.

Of course they could not fail to recognize his ability, but they thought him a good deal of a fool, nevertheless, for not taking selfish advantage of the opportunities that so frequently came to him. They could not understand why he should go out of his way, as he very often did, to render services to the firm

which were in no way required or expected of him. Especially they could not understand why, when he had rendered such services in a way to attract Captain Hallam's pleased attention he didn't "strike for something better," as they phrased their thought.

In one especial case, their amazement over his neglect of an opportunity bred something like contempt of him in their minds. It was the practice of the Hallams to keep a fleet of heavily laden coal barges in a bend of the river above the town, bringing them down one by one to the coalyards at "The Point" below the city as they were needed. One day in the early winter, a coal gauger being off duty, Duncan volunteered to go up to the bend in his stead, and measure the coal in a great fleet of barges that had just arrived.

He found the barges unsafely bestowed, and suggested to the captain of the Hallam yard tug boat that he should tow them into a securer anchorage. As night was at hand the captain of the tug refused, saying that he would attend to the matter on the morrow.

That night the first storm of the winter broke upon the river, lashing it to fury, and threatening with destruction every species of craft that might venture away from moorings.

About midnight one of Duncan's bedroom windows was blown in, scattering glass and fragments of sash over his bed, and startling him out of sleep.

Instantly the thought of the exposed coal barges flashed into his mind. He knew that they were utterly unfit to ride out a storm, being nothing more than great oblong boxes, loaded nearly to their gunwales with coal. He remembered, too, the exposed position in which they had been left for the night.

Hastily drawing on his clothing he hurried to the landing place of the yard tug. He found no preparations making there for any attempt to save the barges and their enormously rich cargoes, or even to rescue the helpless men who had been left on board of them. The engineer of the tug, who always slept on board, was there, and so were the two deck hands and the fireman, but the fires were banked, and the captain had not responded to the duty call of the tempest.

As the immediate representative and chief lieutenant of Captain Hallam, Guilford Duncan was recognized as a man somewhat entitled to give orders. On this occasion he promptly assumed so much more of authority as did not strictly belong to him.

He instantly ordered the engineer to get up steam. He directed one of the two deck hands to go hurriedly to the tug captain's bedroom and order him to come to the tug at once.

As he rattled off his orders for putting cable coils aboard, placing all fenders in position, battening down the hatches, and doing all else that might render

the tug fitter for the perilous service that he intended to exact of her, his voice took on the old ring of battle, and his commands came quick, sharp, and penetrating from his set lips, like those of an officer placing guns in position for a desperate fight.

The captain, who was also sole pilot of the tug, so far obeyed the order sent to him as to come to the tug landing. But when he looked out upon the storm-lashed river, he positively refused to obey Duncan's order to go to the wheel.

"I'll never take the tug out in such a storm as this," he said doggedly.

"But think, man! There are twenty men or more up there on those coal barges, whose lives simply *must* be saved. And there is a hundred thousand dollars' worth of coal there that may go to the bottom any minute."

"I can't help that. I tell you the tug couldn't live a minute in such a storm."

"In other words," answered Duncan with measureless contempt in his tone, "you are a miserable coward, a white-livered wretch, whose life wouldn't be worth saving if it were in danger. Go back to your bed! Go to sleep! or *go to hell*, damn you, for the cowardly whelp that you are!"

Then turning to the engineer and the two deck hands, he asked hoarsely:

"Will you men stand to your duty while I go to the wheel?"

"We're with you while she floats, cap'n," said the engineer. "I always did hate a coward."

"Have you got steam enough?"

"Yes, a hundred and fifty pounds pressure to the square inch, and she'll need it all."

"All right. Cast her off," commanded Duncan as he stepped to his post in the pilot house.

He knew, of course, that he was taking terrible risks. Having no pilot's license he had no legal right to be at the wheel. Should disaster overtake the tug he would be personally liable for the insurance forfeited by his act in taking her out in contravention of the judgment of her captain and pilot. Worse still, should any life be lost in the adventure, Guilford Duncan would be held to answer for manslaughter.

Well-educated lawyer that he was, he knew all these facts. He perfectly understood the fearful responsibilities he was taking upon himself. Yet he faltered not nor failed. There was no moment's hesitation in his mind. There were lives in peril up there in the bend, and a vast property exposed to destruction. There was a chance that by taking these risks he might save both. All that is best in the soul-impulse of the soldier was his inspiration. He would do his duty—though that duty was in no wise his except as he had made it his—and let consequences look out for themselves.

This young fellow had often sniffed the breath of

battle in his nostrils. He had many times done and dared things that only a brave and self-regardless man could have done and dared. To-night the old enthusiasm of war came back to his soul, but with a difference. He had often fought to destroy. He was facing danger now with saving and the rescue of imperiled human lives for his purpose.

As the tug quitted her moorings and began her voyage up the river, Duncan caught a glimpse of Captain Hallam's form hurrying toward the landing. Almost immediately the tug began to plunge in perilous fashion, thrusting her head under the waves, and shipping water enough to dampen the fires and diminish steam pressure in a way that threatened failure to the enterprise.

Failure in the work of rescue was the only thing that Guilford Duncan feared.

He had already had the hatches securely battened down so that no water could find its way into the hold. But when he saw that water was rapidly rushing with every sea into the furnace room, threatening with extinction the fires that could alone give power to the vessel, he called one of the deck hands to the wheel, and instructing him as to the course to be laid, himself hurriedly inspected ship. With the aid of the other deck hand he quickly removed from bow to stern everything that had weight. Then he and the deck hand and the fireman, with some aid from the engineer, proceeded to shovel the coal supply from

its bunkers forward of the fire room into the captain's cabin aft of the furnaces.

This done, the tug no longer ran her prow into and under the tremendous seas, but rode over them instead, shipping no further water.

Then Duncan returned to the pilot house, and a few minutes later reached the imperiled fleet of coal barges.

There havoc had already begun. Three barges had gone down and two men had been drowned. The rest of the barges were riding so uneasily that their seams were opening, and the water that must presently swamp them was finding its insidious way through their sides and bottoms.

When the tug appeared, all the men on board the coal barges clamored piteously to be taken off at once.

"Stand to your duty, men!" shouted Duncan. "Don't be cowards. Do your part of the work and we'll save all of you and all the coal. Only obey orders promptly and I'll be responsible for the rest. Go to the pumps and answer every command promptly."

He then ordered flaming torches kindled on every barge, and in the light thus created he was able to tow one after another of the coal boats into that harbor of safety in which the tug captain should have moored them during the day before, the men meanwhile pumping to keep the water down.

Then with his clothing drenched and frozen stiff upon him, he steered the tug back to her landing place, through the now receding storm.

Kennedy, the tug captain, was there, waiting. As Duncan came ashore Kennedy said menacingly:

"If I get my discharge for this I'll prosecute you for piloting without a license."

The ice-encased and half-frozen young man made no reply. He simply hurried ashore.

As he mounted to the top of the levee, though it was only a little after daylight, Duncan encountered Captain Will Hallam, who stood there waiting for him.

"Go to the hotel," said the employer. "I've ordered a piping hot bath for you there, and a blazing wood fire. There's nothing like a wood fire after a chilling such as you've had. When you get good and warm, go to bed. When you wake naturally, telegraph to the office for me, and we'll breakfast together. I've ordered the breakfast—the hotel keeper thinks it will bankrupt him or make his fortune to furnish it, but that doesn't matter. Get warm and get some sleep. Sleep as long as you can."

"I don't think I care for sleep," answered the half-frozen and wholly exhausted young man. "But would you mind sending Dutch John to me at the hotel? I'd like to have him rub me down with some Turkish towels after my hot bath. Tell him I have a dollar for him if he rubs me well."

"That fellow is certainly a new brand," muttered Captain Hallam to himself as he walked away up the levee. "But he's 'triple X' for endurance and modesty and courage, and all the rest of it. What a fighter he must have been! I'd like to see him in a hot battle, if I were bullet proof myself. I'll bet bonds to brickbats he got all the fight there was in them out of his men. But why doesn't he look out for his own interests, I wonder? I'm still paying him the salary on which he began. Any other man in my employ who could have done one-tenth of what he has done, would have made me pay three times as much by this time. But then, that's the reason. It's just because he is that sort that he hasn't bothered about an increase of salary. By George! I'll give it to him without the asking! I never did such a thing before in all my life. It will startle the office people out of their wits, but they need startling, and as for their wits—well——"

He didn't complete the sentence; for just then he met Dutch John.

"Go down to the hotel at once," he commanded. "Go on the run. Go to Mr. Duncan's room and rub all the skin off his body. He'll give you a dollar for a good rub. I'll give you five dollars more if he is satisfied."

"I must milk your cows first," answered the stolid German boy, whose occupations were varied and sometimes conflicting.

"Oh, let the cows go hang! Or let the half-dozen accomplished young ladies whom my wife employs to keep her establishment in order, milk them! You go to the hotel and rub that man into condition. Damn the cows!"

Obviously, young Duncan's performance of that stormy night had awakened Captain Hallam to enthusiasm. He was not much given to enthusiasms, but this one was thoroughly genuine.

"Yes, by George!" he said between his clenched teeth, "I'll multiply that fellow's salary by three and let the office people wonder! Perhaps it will give them a hint. No, it won't. Or at least they won't take the hint. But anyhow, I'll do it, if only for what the newspapers call 'dramatic effect.'"

Entering the office, where, at this hour, the clerks were assembling, Captain Hallam said, in his figurative fashion:

"That fellow Duncan has got more cogs in his gearing wheels than all the rest of you put together. You call him a freak; you call him eccentric, because he isn't like you. Now let me tell you that that's a sort of eccentricity that you'll do well to cultivate. The less you are like yourselves and the more you're like him, the better it will be for you. He thinks. You don't. He does all he can. You do as little as you can. He shall have his reward. He shall have a salary three times that of the best man in the office. And more than that, he shall have the right to com-

mand here. Whatever orders he gives shall be obeyed, just as if they were my own. He is your model to imitate, so far as you can. But most of you can't. Most of you care only to get through a day's work for a day's wages. You have no loyalty, no concern for the business. Not a man jack of you thought of the storm last night as a circumstance that imperiled human life and my property. He did. You lay still in your beds listening to the rain on the roof, and sinking into sweet slumbers to the tune of its pattering. He was up and out, and risking his life to meet the emergency. Can't you see that that makes all the difference between a successful man and an unsuccessful one? Can't you understand that—oh, pshaw! What's the use of talking to stumps?"

That was the very longest speech that Captain Will Hallam had ever made in his life. It was not without effect. It did not inspire any of the clerks to fresh endeavor, or to a more conscientious service. But it made every one of them an implacable enemy of Guilford Duncan, and inflamed every one of them with an insatiable desire to injure him whenever occasion might offer.

Thus, by his night's heroic endeavor, Guilford Duncan had succeeded not only in making an enemy of Captain Kennedy, but in making himself *anathema maranatha* in the Hallam office besides.

He was taking a bath, however, at that time, and not thinking of these matters.

X

ALLIANCE, OFFENSIVE AND DEFENSIVE

HOW did you come to do that?" That was the first question Captain Hallam fired at Duncan after the hotel waiter had quitted the room to bring a further supply of coffee and broiled bacon.

"Why, it's simple enough," answered Duncan, with a touch of embarrassment in his tone. "You see, I was up there yesterday gauging coal. I knew the barges were anchored in a dangerous position, and so when the storm broke, there wasn't anything else to do but get into my clothes and send the tug up there to the rescue."

"But it wasn't your business to look after the coal up in the bend?"

Duncan slowly drank three sips of coffee before answering that eagerly questioning remark. Then he leant forward and said, slowly and with emphasis:

"I conceive it to be my business, and my duty as well as my pleasure, to do all that I can to promote the interets of the man who employs me."

"But that was a risky thing to do. You took your life in your hands, you know?"

"I suppose I did, but that's a small matter. There were twenty other lives in danger. And what is one man's life when there is a duty to be done? We've all got to die sometime."

Captain Hallam did not utter the thought that was in him. That thought was:

"Well, of all the queer men I have ever had to deal with, you are certainly the queerest! Still, I think I understand you, and that's queerer still."

Instead of speaking he sipped his coffee. Then he rose and "tickled the denunciator." That was his phrase for ringing for a servant.

"Put some more wood on the fire," he commanded when the servant came.

"I've put it all on, a'ready," answered the man.

"Well, bring some more."

"It'll be extry charge, sir."

"Never mind that," said Captain Hallam. "Do as you are told, and when the thing is over I'll issue a loan, raise some money, and pay the bill. You know who I am, don't you?"

"No, sir. You see, I've just come to Cairo."

"Very well, then. Go to the office of the hotel and tell the people there that Captain Will Hallam is ordering more wood than you think he can pay for. They'll tell you what to do. In the meantime, here's a quarter for you."

This by-play with the serving man relieved Captain Hallam of a sense of embarrassment which he felt in approaching the next thing he had in mind.

"What do you want, Duncan, for last night's work?"

Duncan looked at his companion for half a minute before answering. Then he said:

"I want that tug captain of yours discharged."

"Why?"

"Because he's a coward and an utterly unfit man. Human life may depend upon his courage at any moment, and he has no courage."

"Is that *all* you want?"

"Yes. That's all."

"Why don't you demand an increase in your salary? Anybody else would. But, perhaps you don't care for a bigger salary? You're a queer sort, you know."

"Oh, yes; I care very much for an increase," answered Duncan.

"Then why didn't you seize upon the opportunity to ask for it?"

"Must I tell you, frankly?"

"I wish you would. It might help me to understand you."

"Well, it is simple enough. You gave me employment when I was desperately in need of it. I should be an ingrate if I did not consider your interests in all that I do. I think I ought to have a larger salary,

than you are now paying me. I think I earn it, and it has been my purpose to ask for it when the proper time should come."

"Then why haven't you been in a hurry to ask for it now? There couldn't be a better time."

"Pardon me, but I cannot agree with you. It so happens that just at this moment I have several very important matters of yours in my charge. You have entrusted them to me, and they have come so exclusively under my control that nobody else—not even you—could conduct them to a successful issue so well as I can. Under such circumstances, of course, I cannot make any personal demand upon you, without indecency. To do so would be to take advantage of your necessities. It would amount to a threat that, if you refused my demands, I would abandon these enterprises and leave you to get out of all their difficulties as best you could. Don't you see, Captain Hallam, that under such circumstances, I simply could not make a demand upon you for more salary, or for anything else of personal advantage to myself?"

"No, I don't see it at all. And yet, somehow, I seem to understand you. If I were in your place I'd regard these circumstances as trump cards, and I'd lead them for all they are worth. So would any other man in the Mississippi Valley—or anywhere else, I think."

"That may perhaps be so, and I suppose I am

‘queer,’ as you say. But to me it would seem a despicable thing to take advantage of the fact that you need me in these affairs of yours. You have bidden me be frank. I will be so. When I came to Cairo I sought work of the hard, physical kind, at the small wages that such work commands. You quickly gave me better work and larger pay than I had expected to earn for months to come. Little by little you have advanced me in your regard until now I seem to enjoy your confidence. When you first brought me into contact with the big men of affairs—more or less big—I was oppressed with an exaggerated sense of their greatness. Presently, I discovered that while you are always deferential toward them, you are distinctly their superior in intellect and in your grasp of affairs. You allow them to think that they are your masters, while in fact you never fail to have your way, and to compel them and the many millions of other people’s money whose use they control, to your own purposes.”

At this point Hallam uttered a low chuckle.

“A little later I discovered another fact,” continued Duncan. “It slowly dawned upon my mind that you put me forward in your conferences with them, because you valued my suggestions and my initiative more than you did theirs. Thinking of that I came at last to the conclusion that I must, in fact, be superior to these men in those qualities that originate, execute, achieve. Otherwise, with your

genius for affairs, you would have suppressed me and listened to them."

Again Hallam chuckled.

"Then another thought occurred to me. The only reason why they can execute plans that I conceive, while I cannot, is that they have considerable money of their own and command of much greater sums not their own, while I have neither. They have the tools and the materials. I have neither. The clumsiest mechanic, who has tools and materials to work with, can do things that the most skillful mechanic who has neither tools nor materials, cannot do.

"I have decided, therefore, to possess myself of tools and materials, in order that I may make myself a master workman, and do my part in the great nation-building enterprises of the time and country."

"Would you mind explaining what you mean by that?" interrupted Hallam, whose eagerness in listening had caused him to let his second cup of coffee grow cold.

Duncan arose, without answering, crossed the room, pressed the button, and then said:

"It is a subject that I very much wish to talk with you about. But your coffee is cold. When you get a fresh cup, I'll explain."

He said no more till the waiter came, served the coffee and left the room. Then he began:

"People who live all their lives in the mountains have no adequate conception or perception of the grandeur of the scenery that surrounds them. We never any of us fully understand the things against which we 'rub our eyes,' as a witty Frenchman has put it. It is for that reason, perhaps, that what is going on here in the West does not impress you in the same way in which it impresses me. You men of affairs are just now beginning to do the very greatest work of nation building that has ever been done since time began. But you are so close to your work that you do not appreciate its colossal proportions. You have no perspective. In that I have the advantage of you. Coming, as I do, out of the dead past, contemplating the present as I do, and looking to the future as I must, I see the grandeur to which your detailed work is tending, with a clearness of vision impossible to you because of your nearness to it. May I go on and set forth the whole of my thought?"

"Yes, certainly. I want to hear. Go on!"

"Well, then, let me explain and illustrate. A little while ago, in going over your accounts, I discovered that the cotton and grain you shipped from Cairo to New York must be five times transferred from one car to another. That entailed enormous and needless expense in addition to the delay. A few weeks ago I suggested to a conference of railroad nabobs at your house that you should organize a line of through freight cars, which should be loaded at Cairo,

St. Louis, Chicago, or anywhere else in the West, and hauled through to New York, Boston, or anywhere else in the East, without breaking bulk. The saving of expense was so obvious that you put a hundred thousand dollars into the line and the railroad magnates made specially good terms for the hauling of the car. You expect and will get dividends from your investment. The railroad men see profit for their companies in the operation of the line. That is all that you and they foresee of advantage. In my view that is the very smallest part of the matter."

"How do you mean?"

"Why, taking cotton as a basis of reckoning, this through-line system of transportation, owned independently of the railroads, will make an important saving in the cost of raw materials to the owners of New England mills. They will run more spindles and set more looms agoing than they would have done without the through line's cheapening of raw material. They will pay better wages and reap larger profits. They will produce more goods, and they will sell them at a smaller price. The farmer in the West will pay less for his cotton goods and get more for his grain because of the through line's cheapening of transportation. He and his wife and his children will dress better at less cost than they otherwise could do. Bear in mind that the line's cars will carry other things than cotton. The people of the

East will get their breadstuffs and their bacon and their beef far cheaper because of its existence than they otherwise could.

“That is one step in advance, and it is only one. The success of this line is now assured. A dozen or a score of other through freight lines will be organized and operated in competition with it. The present line’s rate of one and a half cents per ton per mile will presently be cut down by competition to half a cent per ton per mile, or even less. I shall not be surprised if, with the improvement of railroads and with their closer co-operation the freight rate shall ultimately be reduced even to one-fifth or one-tenth of a cent per ton per mile.

“Now, again. A little while ago you were in Washington. You found it necessary to execute certain papers and to file them in Chicot County, Arkansas, before a certain fixed date. You ordered me by telegraph to prepare the papers and bring them to you in Washington in the speediest way possible, in order that I might carry them, within the time limit, to their destination. I started for Washington within five minutes, by the quickest possible route, preparing the papers on the train. I had to change cars five times between Cairo and Washington, and seven times more between Washington and Memphis. All that will presently be changed. In our conference the other day with the railroad men, I suggested something to the car builder, George M. Pullman, which

will some day bear fruit. At present every railroad runs its own sleeping cars and runs them at a loss. Some of them have quit running them because they lost money. The trouble is that the passenger must get up in the middle of the night and transfer from one sleeping car to another. Therefore he takes no sleeping car. I have suggested to the car builder, Pullman, that he shall take the sleeping car service into his own hands and run his cars through from every western to every eastern city without change, he paying the railroads for hauling his cars and he collecting the revenue that men will be willing to pay for the comfort of through transportation.

“Now, all this is merely a beginning. The railroads of this country, together with the new ones now building, will presently be consolidated into great systems. Transportation, both as to freight and as to passengers, is now done at retail, and the cost is enormous. It will, after a while, be done at wholesale, and at a proportionate reduction in cost.

“Now the thought that is in my mind is this: We have got to build this great nation anew upon lines marked out by the events of the last few years. The war has been costly—enormously costly. It has saddled the country with a debt of about three billions of dollars, besides the incalculable waste. But it has awakened a great national self consciousness which will speedily pay off the debt, and, incidentally, develop the resources of the country in a

way never dreamed of before. Those resources, so far as they are undeveloped, or only partially developed, lie mainly in the West and South. It is our duty to develop them.

“The government is building a railroad to the Pacific coast. That, when it is done, will annex a vast and singularly fruitful country to the Union. The fertility of the soil there, and the favorable climatic conditions, promise results that must presently astonish mankind. But in the meanwhile it is our part of the nation-building work to develop the resources of what we now call the West. Minnesota, in its eastern part, is already producing wheat in an abundance that discourages all eastern farmers and sets them to the culture of small fruits and to truck gardening for the supply of the great cities there. There is great gain even in that. Presently the Minnesota wheat farmers will extend their limitless fields into the Dakotah country as soon as railroads are built there—and a new era of development will begin.”

“Why do you not include the South in your reckoning?” asked Hallam.

“I do. Under the new conditions the South will produce more cotton than it ever did, and its coal and iron resources will be enormously developed. But the South is, for the present, handicapped by disturbed conditions and a disorganized labor system. It will be long before that region shall take its full

share in national development—in what I call ‘nation building.’

“Pardon me for wandering so far afield. I have meant only to show you what I regard as the true character of the work that you and your associates are doing. Now, I wish and intend to do my share in that work. To that end, I must have money of my own, and that control of other people’s money which comes only to men who have money of their own. I don’t care a fig for money for its own sake. I want it as a tool with which I may do my work.”

“I think I understand you,” answered Hallam, after a few minutes’ reflection. “You shall have the tools. You have already put away two-thirds of your salary from month to month. I have to-day multiplied that salary by three. You’ll soon have ‘grub stakes’ for any enterprise you may choose to enter upon. But that isn’t all. If it were, it would mean that I am to lose you presently. I don’t mean to do that. You are too good a man for a clerk. I propose to make of you a partner in all my outside enterprises. I must go now. I’ve five people to meet at ten o’clock. Come to me after that hour, if you’re sufficiently rested, and we’ll talk business.”

“Oh, I’m sufficiently rested already. I’ll join you at ten or a little later, as I suppose you won’t be free till then.”

Captain Will Hallam rose, grasped the hand of his companion, and, after a look into his eyes, said:

"You're the right sort. You have vim, force, pathos, and energy. You and I, working together, will salivate things in a way that will make Calomel ashamed of itself."

"But how about Kennedy and his discharge?" asked Duncan.

"Oh, that's settled. I've sent him his quittance papers, and he's your enemy for all time. You can stand that."

"Yes, so long as you are my friend."

XI

THE WAYS OF GUILFORD DUNCAN

DURING all this time Guilford Duncan had been taking his meals at the little boarding house of Mrs. Deming. The other boarders—a dozen in all, perhaps—did not interest him at first, and for a time he took his meals in silence, except for courteous “good-mornings” and “good-evenings.” His table companions were mainly young clerks of various grades, with whose ideas and aspirations young Duncan was very slightly in sympathy.

After a time, however, he decided that it was his duty to cultivate acquaintance with these table companions, in whom he recognized private soldiers in the great army of work—the men upon whom the commanders of all degrees must rely for the execution of their plans.

Accordingly, Duncan began to take an active part in the conversations going on about him, and little by little he injected so much of interest into them that whenever he spoke he was listened to with special attention. Without assuming superiority of any kind, he came to be recognized as in fact superior. He

came to be a sort of Autocrat of the Breakfast Table, directing the conversations there into new channels and better ones.

It was his practice to buy and read all the magazines as they appeared, including the particularly interesting eclectic periodicals of that time, in which the best European thought was fairly represented.

His reading furnished him many interesting themes for table talk, and presently the brightest ones among his companions there began to question him further concerning the subjects he thus mentioned. After a little while some of them occasionally borrowed reading matter of him, by way of still further satisfying their interest in the matters of which he talked at table.

A little later still, these brighter young men, one by one, began to visit Duncan's room in the evenings. In the free and easy fashion of that time and region, he made them welcome without permitting their coming or going to disturb his own evening occupations in any serious way. His room was very large, well warmed, and abundantly lighted, for he had almost a passion for light. There was always a litter of new magazines, weekly periodicals, and the like on the big table in the centre of the room, and there were always piles of older ones in the big closet. Still further there was a stand of bookshelves which was beginning to be crowded with books bought one by one as they came out, or as Duncan felt the need of

them. Literature was the young man's only extravagance, and that was not a very expensive one.

"Welcome! Help yourself! Read what you like and you won't disturb me." That was the spirit of his greeting to all these his friends whenever they entered his door, and it was not long before the room of the young Virginian became a center of good influence among the young men of the town.

How greatly such an influence was needed the bank officers and other "solid" men of the city well knew and strongly felt. Few of them ever thought of reading anything themselves except the commercial columns of the newspapers, but they had reasons of their own for recognizing the good work Guilford Duncan was quietly doing, by cultivating the reading habit among their clerks.

Cairo was an ill-organized community at that time. The great majority of its people were "newcomers," from all quarters of the country, who had as yet scarcely learned to know each other. War operations had filled the town for several years past with shifting crowds of adventurers of all sorts, who found in disturbed conditions their opportunity to live by prey. There were gambling houses and other evil resorts in dangerous numbers, where soldiers and discharged soldiers on their way through the place were tempted to their ruin by every lure of vice and every ease of opportunity to go astray.

The solid men deplored these conditions, but were

as yet powerless to better them. After the rush of discharged soldiers through the town ceased, the evil influences began to operate more directly upon the clerks and other young men of the city itself. Some who had begun life there with every prospect of worthy careers had sunk into degradation through vicious indulgence. Others who still managed to hold their places in business and to do their work tolerably were manifestly falling into habits that darkened their futures. In two or three instances young men of good bringing up, who had earned enviable reputations for diligence and good conduct, were lured into the gambling dens, robbed there, and at last were tempted to defalcations and even sheer robberies of the employers who trusted them. In one conspicuous case a youth who had won special regard among the better people by the tender care he was taking of his mother, and by diligence and faithfulness in his work, fell a victim to the passion of gambling, robbed money packages that passed through his hands as a cashier in an express office, was caught, convicted, and sentenced to prison as a common felon, to the saddening of all the town.

Under such circumstances even the least cultivated of the hard-headed business men could not fail to regard with special pleasure the silent work that Duncan was doing for the salvation of at least a considerable group of young men who might otherwise have fallen victims to the evil conditions that beset them.

Apart from his association with the young men who frequented his room, Duncan had no social life at all. He never visited at any house, except that Captain Hallam frequently had him to a meal over which the two might "talk business," or where he might meet and help entertain prominent men of affairs from other cities, whose visits were inspired by commercial purposes far more than by considerations of a social nature.

It created some little astonishment, therefore, when one day at the boarding house table, Duncan said to those about him:

"I hear that you fellows are organizing some sort of club for social purposes. Why haven't you given me a chance to join?"

"We didn't think you would care for such things. You never go out, you know, and——"

"What is the purpose of your organization, if you don't mind my asking?"

"Oh, certainly not. We're simply making up a little group, which we call 'The Coterie,' to have a few dancing parties and amateur concerts, and the like, in the big hotel dining room, during the winter. We've a notion that the young people of Cairo ought to know each other better. Our idea is to promote social intercourse and so we're all chipping in to pay the cost, which won't be much."

"Well, may I chip in with the rest?"

Seeing glad assent in every countenance, he held

out his hand for the subscription paper, and put down his name for just double the largest subscription on it. Then passing it back he said:

"I think I may be able to secure some support for so good an undertaking, from the business men of the city and from others—the lawyers, doctors, and the like. Your entertainments certainly ought to have the benefit of their countenance. At any rate, I'll see what I can do. I don't know that I shall myself be able to attend the dances and the like—in fact, I'm sure I shall not—but I'll do what I can to help the cause along."

He did what he could, and what he could was much. The solid men, when he brought the subject to their attention, felt that this was an extension of that work of Duncan's for the betterment of the town, which they so heartily approved. They subscribed freely to the expense, and better still, they lent personal countenance to the entertainments.

Guilford Duncan also attended one of the entertainments, though it had been his fixed purpose not to do so. The reason was that Guilford Duncan was altogether human and a full-blooded young man. From the time of his arrival at Cairo until now, he had not had any association with women. When such association came to him he accepted it as a boon, without relaxing, in any degree, his devotion to affairs.

It was the old story, related in a thousand forms,

but always with the same purport, since ever the foundations of the world were laid.

“Male and female created he them.” “And God saw that it was good.”

All of human history is comprehended in those two sentences quoted from the earliest history of mankind.

XII

BARBARA VERNE

THE person who had originated and who conducted Mrs. Deming's boarding house—famous for its fare—was, in fact, not Mrs. Deming at all. That good lady would pretty certainly have scored a failure if she had tried actively to manage such an establishment. She had never in her life known necessity for work of any kind, or acquired the least skill in its doing. She had been bred in luxury and had never known any other way of living until a few months before Guilford Duncan went to take his meals at what was known as her "table."

She had lived in a spacious and sumptuously furnished suburban house near an eastern city, until two years or so before the time of this story.

When Barbara Verne, her only sister's child, was born and orphaned within a single day, and under peculiarly saddening circumstances, the aunt had adopted her quite as a matter of course.

No sooner had Barbara ceased to be an infant in arms than she began to manifest strong and peculiar traits of character. Even as a little child she was wondered at as "so queer—so old fashioned, don't you know?"

She had a healthy child's love for her dolls, and though the persons around her had not enough clearness of vision to see that she was fruitfully and creatively imaginative in her peculiar way, her dolls' nursery was full of wonderful stories, known only to herself and the dolls. Every doll there had a personality, a history, and a character of its own. Barbara was the intimate of all of them—the confidential friend and companion, who listened to their imagined recitals of griefs and joys with a sympathetic soul, counseled them in a prematurely old way, chided them gently but firmly for their mistakes, commended good conduct whenever she discovered it in them, and almost mercilessly rebuked such shortcomings as common sense should have spared them. For common sense was Barbara's dominant characteristic.

She never told their stories to anybody. That, she felt, would have been to betray their confidence shamefully. It was only by eavesdropping on the part of her nursery maid, and by casual overhearings of her talk with her dolls that their life stories became known to anybody except herself.

And Barbara quickly put an end to the eavesdropping when she discovered it. She had a French nursery governess, Mathilde, whose double function it was to look after the child and to teach her French by talking to her only in that tongue. The maid, in fact, made the child teach her English, by talking with her chiefly in that language.

That, however, was an offense the child did not consider. She did not greatly value instruction in French—"English is so much better," she used to say to her aunt. "And besides, nobody ever talks in French. So why should we bother about it? Of course, I like to have La Fontaine's Fables read to me, and I like to read them to my dolls, because the dolls always enjoy them."

"How do you know that, Barbara?"

"Why, because they never interrupt. When I tell them 'make up' stories of my own, they often interrupt me. They 'want to know,' and sometimes I can't tell them. But with La Fontaine's stories it is never so. Still I don't think French is of much consequence."

That was the ill-informed and immature judgment of a child of seven or eight years. Perhaps the other judgment with which that same child coupled it in the lectures she sometimes gave her French nursery governess was sounder.

"Mathilde, you are an eavesdropper," she solemnly said to the girl one night. "You hide behind the door and listen while Phillida tells me about the way Corydon treats her. And you listen while I tell Phillida not to be foolish, and while I talk to Corydon about his behavior. I shouldn't mind that so much, Mathilde, if you didn't laugh at the dolls and their troubles. I don't like that."

But, notwithstanding the child's imaginative gift,

she was intensely practical, in a quick-witted way that often astonished those about her. She had an eager desire to learn domestic arts, and her peculiar conscientiousness in the doing of whatever she undertook to do, usually resulted in a skill superior to that of her teachers.

She loved to haunt the kitchen, where her courtesy won even the cantankerous cook for a friend, and from her the girl learned so much of her art that the cook could teach her no more. In the laundry the good-natured Irish woman who presided over that department of household economy gave her always so warm a welcome that the child came to think of the faithful woman as one of her choicest friends. Working with her over a little ironing board, Barbara quickly became expert in all the finer and more delicate operation of her art, or as the laundress herself said:

“Shure, the blissed choild puts the raal Oirish accint into the doin’ up of a pretty frock.”

When she grew a little older, Barbara’s French nursery governess left her, and from that hour, almost without knowing it, the child took her education largely into her own hands, and her aunt stood too much in awe of her almost preternatural resoluteness, to interfere in any serious way. She provided masters for the child, but it was the girl herself and not the masters who decided what she should learn.

In that early time it was not generally thought

necessary, or even desirable, to send girls away from home to study in colleges in company with boys—to learn Latin, Greek, mathematics, and basketball—to read the indecencies of classic literature—and to mould themselves into an unlovely similitude to men. But there were frivolities in the education of women then which were almost as conspicuous as are the masculinities that have since taken their place.

In Barbara's case neither of these influences was felt. Without quite knowing what her own thought was, the girl early made up her mind that she would learn thoroughly all things that a woman must practice in life, that she would make herself fit to do a woman's part in the world without any pretense whatever.

She was set at one time to learn the piano, as in that day every girl was, to the saddening of human existence and the torturing of human nerves. After taking a few lessons Barbara was shrewd enough to discover that she had no musical gifts worth cultivating. She therefore promptly requested her aunt to dismiss her music master.

"Oh, but you must learn to play, you know, dear."

"Why must I, auntie?"

"Oh, well, every girl must, you know."

"But why, auntie?" persisted the little female Socrates.

"Why, it's a necessary part of every girl's education, you know."

"Oh, I know they all do it," answered the girl, "but most of them would do better to leave it alone. You often say that it tortures you to hear girls 'pound the piano' when they want to show off. Now, I haven't the gift for music, and I don't want to show off. Why should I learn to 'pound the piano' and make other people miserable?"

So the argument went on, and it ended at last, as it was predestined to end, in the abandonment of the piano lessons, leaving Barbara to grow up in complete ignorance of an art which, in that half-barbaric time, was deemed a necessary "accomplishment" of every young woman who had fingers, whether she had any perception of music or not.

For the rest, Barbara educated herself upon lines which she deemed womanly. There was no art of kitchen or laundry or sewing room in which, as she grew older, she did not make herself the superior of the highly paid servitors whose skill her aunt employed to perform such functions. For explanation she said only:

"I am to be a woman. I must know how to do all womanly things. If I don't know all that better than the servants do, I must always be dependent upon servants. I think that would be humiliating."

In the same spirit she took up such school studies as she deemed proper to her womanhood and only such. But she gave to each a degree of conscience that always surprised her teachers. She had not the gift of

learning easily, but her devotion was such that she learned thoroughly in spite of all the difficulties. She early conceived the notion that she must know her own language well—how to spell it, how to pronounce it, and, still more, how to use it simply, honestly, and effectively in the expression of her thought. Her over-mastering devotion to truth would not let her rest content with any loose or inaccurate expression. "No," she would say, "that isn't the word I want. It doesn't say just what I mean," and she would never be satisfied until she found the word she did want.

The handwriting to which she schooled herself was in like manner scrupulously truthful. The writing masters of that time cared far more for ornateness than for verity, or even legibility. They laboriously taught their pupils to make "hair" lines for upstrokes and heavily "shaded" ones for down. They decorated their capital letters with meaningless flourishes, and they did many other things equally useless and unworthy.

Barbara would have nothing to do with such insincerities. She would not even try to learn them. She studied the essential form of each letter, and, discarding everything else, she wrote, as she herself said, "so that other people might read easily." The result was a dainty little round-lettered text, which had truth for its basis and uncompromising sincerity for its inspiration.

Arithmetic gave her a good deal of trouble. Had

the mastery of that science been an "accomplishment," she would have put it aside as one for which she had no gift, as she had done with music. But she realized that one must acquire a certain facility in calculation, and she did all the work necessary to acquire that facility. She puckered her pretty forehead over the "sums" that she had to do, and she often, all her life, employed roundabout methods in doing them. But in the end she got the "answers" right, and that was all that the little truth worshiper cared for in the case.

She early became fond of reading such books as appealed to her. She would never consent to believe that she *ought* to read books that did not find a response in her mind, merely on the ground that their reading was deemed a proper part of every young person's education.

"All that sort of thing is 'show off,'" she used to say. "It is a false pretense;" and she scorned all false pretenses.

Yet she was by no means an idly self-indulgent reader. She diligently mastered some books that did not particularly interest her, because she believed them to contain information or instruction or counsel that might benefit her.

When she was only a dozen years old or so, the little woman took upon herself the duties of housekeeper in her aunt's mansion, and kept order there in a way that won something like local fame for herself. It

was not art, or intuition, or rule that inspired her. It was temperament.

Absolute cleanliness was to her a religion, and the servant who fell in the remotest way short of that was quickly made to think of herself as an unregenerate sinner. Absolute neatness was another requirement which the budding little woman insisted upon with relentless persistence. Then again it seemed to her that there was no possible excuse for any cooking short of the best.

"Why should a beefsteak be scorched?" she would ask protestingly. "It is only a question of attention and honesty. Why should the aroma be boiled out of a pot of coffee? Again, it is only a matter of attention and honesty." That was her attitude always, and the servant who hoped to please her must ceaselessly recognize it.

Sometimes her aunt would plead for a little lenity in these matters, but the girl would grant none. "The servants are employed to do things right. Why should I let them do things wrong? They profess to have skill in such work. Surely, they ought to do it as well as I can, who have no skill. And besides, it wouldn't be good for them to let them off with less than the best. They would degenerate. They have their living to make by work, and the better work they do the better work they can do."

A few years later the aunt's husband met with misfortune and went to the West. Presently he died,

and Barbara's aunt was widowed and impoverished at one and the same time.

Then it was that Barbara rose in the strength of her practical wisdom, and met the emergency with all of character that she had built up. Her aunt was helpless, so Barbara took matters into her own hands. She was nearly twenty years old then, and her capacities as a housekeeper had ripened through use until she felt modestly confident of herself. "Besides," she argued, "there is nobody else to do things if I don't."

She persuaded her aunt to take a little house with a big sunny dining room, and there she offered to the young bachelors of the town—in her aunt's name—better meals than they could get at the pretentious hotel, and she charged them scarcely more than half the hotel rate.

One by one the best of the young men in the town were drawn to Barbara's table until the dining room was filled. After that anyone who wished to join the circle must put his name upon a waiting list, and bide his time till there should be a vacancy. For Barbara held that it would be unjust to crowd present boarders in order to take new ones, and she hated all injustice. The waiting list was always long, for the fame of Barbara's table was great.

When her friends suggested an increase in her charges, she promptly said them nay. "I'm charging enough," she answered. "The gentlemen

pay us enough to keep auntie and me comfortable. They have to work hard for their money, and it would be very mean to charge them more, merely because they'll pay it rather than get their meals anywhere else."

"Perhaps so," answered Captain Will Hallam, who had pressed this advice upon the girl. "But it's always good business, you know, to get what you can. A thing is worth what it will sell for, and your good dinners, Miss Barbara, would sell for a good deal more than you are charging for them."

But Barbara would not listen to the wisdom of "business." Hers was the wisdom of a white soul, and it controlled her absolutely.

And it really was her own skill that made her table famous. She hired a cook, of course, after her little business became prosperous, and sometimes for a brief while she trusted to the cook's skill. Then her conscience beset her because the breakfasts and dinners and suppers were not prepared in that perfection which alone could satisfy this conscientious little woman's soul. "You see, it isn't honest, aunty," she would say in explanation whenever she returned to the kitchen and gave personal attention to every detail. "We are charging these young gentlemen for their meals, and it seems to me dishonest if we give them less than the best that we can. They come to us because they have heard that we serve the best meals that can be had in Cairo. How mean and wrong it

would be for us to trade upon that reputation and give them meals of an inferior quality! I simply can't get a cook who will do things at their best, and so I must do most of the cooking myself, and then I'll know it is well done."

She hired a "neat-handed Phyllis," in a cambric gown—which Barbara insisted must be fresh and clean every day—to wait upon the table. She hired a handy negro boy to wash dishes, scrub, and prepare vegetables under her own direction. She did all the more important part of the cooking herself, and the negro boy, Bob, simply worshiped the girl whom he always addressed as "Little Missie."

XIII

A BATTLE AND AN ACQUAINTANCE

THERE were boys in Cairo, of course, and equally of course some of them were bad. The bad ones used to do things to annoy Robert's "Little Missie." Robert proceeded to thrash them upon every proper occasion, and he did it with a thoroughness that left nothing to be desired thereafter. When Robert had thrashed a boy, that boy went to bed for repairs. And he was apt to be reticent as to where and how he had received his bruises. That was because Robert always ended a fist encounter with a warning.

"Ef you don't want a double dose o' dis here you'll prehaps obtain f'um mentionin' de name o' de culled gentleman wot gib it ter you."

And the victim usually "obtained." If he didn't it was presently the worse for him.

Robert had been born in the South. He had lived there till his fourteenth year. He had there imbibed certain doctrines of pugnacious chivalry. There had been bred in his bone the conviction that it was every

strong man's duty to protect every woman, and to punish any disrespect shown to her.

In Robert's view there was only one gentlewoman in Cairo—his "Little Missie"—and it seemed to him as clearly a matter of duty to protect her against annoyance as it was to scrub the kitchen floor or to wash the dishes.

It was through one of Robert's battles that Guilford Duncan became acquainted with his hostess, Barbara Verne. That young woman very rarely appeared in the dining room, and so the young Virginian had scarcely more than met her, when one morning on his way to breakfast he came upon a battle between Robert—"free man of color," as he loved to call himself—and three Cairo boys who had waylaid him in order to avenge the punishment he had given a few days before to one of them who had playfully hurled half a brick through Barbara's kitchen window.

When Duncan came upon the battlefield, Robert was backed up against a dead wall. Two of his adversaries had gone to grass, and the third was hesitating to prosecute the attack alone. Seeing his hesitation, Bob—great strategist that he was—instantly decided to convert his successful defense into a successful offense, without delay. Quitting his defensive position against the wall, he rushed upon his remaining adversary, who promptly retreated without waiting to reckon up the casualties.

Then Bob jumped upon his other and slowly rising

antagonists, knocked them down again and hurriedly exacted of each a "wish-I-may-die" promise to let "Little Missie" alone from that day forth.

"Good for you, Bob!" exclaimed young Duncan. "But we'll make that promise more binding. Help me and I'll take these young ruffians before Judge Gross and compel them to give bonds for good behavior."

It didn't take long to arraign the culprits, prove that they had thrown a brickbat through Barbara's window, and secure an order of the court requiring them to give considerable bonds for good behavior in future.

This brought their parents into court and subjected them to a good deal of annoyance and trouble. They had to give bonds, and more troublesome still, they had to control their boys. Then again the newspapers published the facts.

In this way Guilford Duncan multiplied his enemies in Cairo. But he had a deep-seated conviction that it is worth a man's while to make enemies by doing right. In this matter he had done only right. He had invoked the law for the protection of a woman, and he had completely accomplished his purpose. He cared nothing for the revilings that ensued, but Ober, the man of brains and character who edited the principal newspaper of the town, took the matter up and made much of it.

"This town is barbaric," he wrote in his editorial columns. "It owes sincere thanks to Mr. Guilford

Duncan for teaching it that law is supreme, that it is to the law we should appeal in every case of wrong doing. The parents of the young hoodlums who have been bound over to keep the peace have long needed this lesson. This newspaper rejoices that the lesson has been given in so emphatic and conspicuous a manner. It congratulates its young fellow citizen, Mr. Duncan, upon the quality of his citizenship, and upon the results of its activity."

Within an hour after that editorial appeared, three columns of advertisements were angrily withdrawn from Ober's newspaper.

Within the next hour Captain Will Hallam quietly sent in nineteen columns of advertisements, and wrote to Ober: "Stand by your guns and I'll stand by you. If the damned fools think they can squelch you or Duncan in such a case as this, we'll teach them better. Spread my advertisements all over the paper and send bills to me. Keep it up. We'll make Cairo a better town to live in, or we'll know why. The thing to do now is to make a systematic campaign against abuses. Do it with all your might, and I'll stand by you.

"I'll get Duncan to help you. He's a queer fellow, but he knows how to use vitriol instead of ink, and it's vitriol we need just now."

In the meanwhile the entire talk of the little city was of Duncan's activity in haling the hoodlum sons of highly "respectable" parents before a magistrate, as a consequence of their battle with a "nigger." On

that subject tongues wagged busily, pro and con. The friends of the aggrieved parents who had been forced to give bonds for the good behavior of their ill-regulated offspring, indignantly made a "race issue" of a matter which had nothing whatever to do with race prejudice.

They could not understand how a southerner and an ex-Confederate soldier could thus have taken the part of a "nigger" against "respectable white boys." Others who were clamorous for the "rights of the negro," rejoiced in Duncan as a convert to their doctrine.

Both were wrong, of course. Neither in the remotest way recognized the real impulses of his act, namely, the impulse to protect a woman and the impulse of a law-loving citizen to insist upon the equal enforcement of the law, for the sake of good order in the community. But Duncan concerned himself with none of these things. He had done his simple duty as a man and as a citizen, and he had no care whatever for consequences.

And yet the consequences were such as vitally affected his entire career in more ways than one. His performance brought him, for one thing, into close acquaintance with a certain young woman whom he had scarcely known before, and whose destiny it was to influence the entire future course of his life.

It was Duncan's habit to sit long and smoke over his final cup of coffee at the evening meal. The

other table boarders were accustomed to hurry away as soon as they had swallowed their supper, leaving him in sole possession of the dining room.

On the evening of the day on which the events already related occurred, he sat as usual, smoking, sipping his coffee, and reading Ober's evening newspaper. Presently Barbara Verne entered, and with a manner in which extreme shyness was mingled with a resolute determination to do the duty that lay before her, approached young Duncan and held out her hand. As he rose deferentially to greet her, taking her proffered hand in his, the girl said:

"I've come to thank you, Mr. Duncan. It was very kind of you—to protect Robert, you know—and me. I'm Barbara Verne. Thank you, ever so much."

As she made her little speech the brave but timid girl looked him in the eyes with the embarrassed front of a child set to do a duty, mingled with the calm composure of a woman who knows and cherishes the dignity of her womanhood.

Duncan protested that no thanks were due him for doing his simple duty, and, after a word or two more, the girl quitted the room, while Duncan, gallantly bowing, held the door open for her.

The little interview lasted for less than two minutes, and not an unnecessary word was spoken on either side. Yet it seemed to Duncan an event of consequence, as indeed, it proved to be.

Something in the girl's voice, or manner, or some-

thing in her eyes, or something in her grace of movement, her bearing, her mingled simplicity and dignity—or something in all these combined—had mightily impressed him. He had seen little of women in any intimate way, and while he honored womanhood and deferred to it, as every sound-souled man must, he had thought himself quite indifferent to women in their individual personality. But somehow he could not feel so with Barbara Verne, and later in the evening he scourged himself for his folly in continuing to think of her to the interruption of the reading he had set himself to do.

“What’s the matter with me?” he asked himself almost with irritation, as at last he laid down the volume of Herbert Spencer’s *Social Statics*, over which he had been laboring in vain. “I can’t read a single paragraph with understanding. I can’t keep my attention upon the lines as I read them. I must be tired out—though I don’t know what has tired me. Fortunately I’ve no visitors to-night. They have all gone to hear the Swiss Bell Ringers at the Athenæum. I wonder if anybody took Barbara Verne?”

Thus his thought came back again to the girl and he was annoyed with himself for having permitted that.

“I do not know the girl at all,” he reflected. “Except to bow a distant ‘good-morning’ or ‘good-evening’ at infrequent intervals, I never spoke to her until

this evening, and then the interview was one of purely formal courtesy. And yet here I am thinking about her so persistently that even Herbert Spencer cannot win my attention."

Then he sat for a time trying to think of something else, or trying, with renewed resolution, to concentrate his attention upon his book.

The effort was a dismal failure. Barbara Verne's eyes gazed softly at him out of the page, her gentle voice echoed in his ears, and the simple, straightforward words of thanks that she had spoken thrust out of his mind the words of the great philosopher, as the youth endeavored to read them.

He was sitting, in his dressing gown, with his slippered feet resting upon a stool. In the large grate a mass of Pittsburg coal blazed and flickered restfully. At his elbow softly burned a shaded student lamp, on a table covered with a scarlet and black cloth, and littered with books. The curtains—inexpensive, but heavy—were closely drawn to shut out every suggestion of the wintry night outside.

"Confound it," muttered the young man aloud, as he again threw down the book, this time without marking his place; "if I weren't so supremely comfortable here, I'd get myself into my clothes again and go out to fight the night for a while. That would be the right thing to do, but I'm too self-indulgent to do it. Wonder if Barbara Verne ever shirked a duty for the sake of comfort?"

Thus he began again to think of the girl.

"She's a new type to me," he thought, as he gazed into the fire. "She seems almost a child, and yet altogether a woman. Wonder what her life has been. I fancy she felt, when she came in to thank me, like a child who has been naughty and is required to make a proper apology. There was certainly a suggestion of that sort of thing in her manner, just at first. Then the strong woman in her mastered the child, and she carried out her determination resolutely. It is very charming, that combination of shy child-likeness, with the self-control of a strong woman."

At this point Guilford Duncan impatiently kicked over his footrest, rose to his feet and began dressing for the out of doors. "What an idiot I am!" he thought. "Here I am presuming to analyze the moods and motives of a young woman of whose life and character I know nothing whatever, and with whom I have exchanged not more than a dozen or twenty sentences in all my life. You need a drenching in the storm, Guilford Duncan, and you shall have it, in the interest of your sanity."

Donning his boots and overcoat, and pulling his slouch hat well down over his eyes and ears, the young man strode out into the storm.

When he came back at midnight, drenched and chilled, his fire had burned itself out. After he had rubbed his damp skin into a healthful glow, he extinguished the lamp and crawled into bed.

In spite of all, however, Guilford Duncan was still thinking of Barbara Verne, when, at last, he sank to sleep. His final thought of her took the form of a resolution:

“I will call upon her, and become really acquainted with her. That will cure me of this strange and utterly absurd fascination. Of course the girl must be commonplace in the main, and when I come to realize that, the glamour will fade away.”

XIV

A SOCIAL ADVANCE

GUILFORD DUNCAN carried out his purpose, as he thought, with a good deal of tact. He began by calling, not upon Barbara, but upon three or four other young women—a thing he had never done before. He thought in this way to make his call upon Barbara, when it should come, an inconspicuous event. To his surprise, his entrance thus into society created something of a flutter among the women-folk, especially the married women who had marriageable daughters, or who were matchmakingly interested in other young women, not their daughters.

For Guilford Duncan, the moment he was thought of as a social factor, and a matrimonial possibility, was seen to be the “best catch” in the little city, the most desirable young man in the town. He was young and distinctly handsome. He was a man of education, culture, and superior intelligence. His manners were easy, polished, and very winning. Especially he treated women with a certain chiv-

alric deference, that pleased them even more than they knew. Captain Will Hallam's wife, who was the social leader of the city, said to him one day:

"You must be careful what you do in the way of paying attention to young women. A very little attention on your part is apt to mean a great deal to a girl—and still more to her mamma."

"But why should it?" asked Duncan, in unfeigned astonishment. "Why should ordinary social courtesy on my part mean more than the same thing means in the case of any other young man?"

"I don't know that I can tell you," she answered. "At least, I don't know that I can make you understand."

"I sincerely wish you would try. I certainly do not want to——" He hesitated, and did not complete the sentence.

"Oh, I know all that. I know what you mean, because it is what I mean. I tell you that if you pay more than just a little, and a very casual, attention to any girl, the girl, and, worse still, all her elderly female relatives, are likely to misconstrue your motives. You are in serious danger of breaking some tender hearts, and winning for yourself the reputation of being that most detestable thing—a male flirt."

"But really, Mrs. Hallam," interrupted the perplexed young man, "I don't understand——"

"Of course you don't, and of course I'm glad you

don't. You'd be a detestably conceited popinjay if you did. But I do, and in a strictly limited way I'm going to explain it to you for your own good, and as a warning. I can't explain it fully without treason to my own sex. But I'll tell you this much: you have a singularly pleasing, soothing, caressing, and most winning manner with women—all women. You are respectful—no, that isn't the word. You are courteously gentle and deferential, and solicitous to give pleasure. Anyhow, you please women. Then, again, you have made yourself the most conspicuous young man in Cairo, and everybody counts upon your success as certain. There, I'm not going to explain further; I only warn you."

"But, Mrs. Hallam, I have not called more than twice upon any one girl, and——"

"Well, don't. That's all I've got to say."

Duncan went away puzzled. He had intended to be very shrewd and circumspect in this matter. He had intended, by calling once or twice upon each of several young women, to deprive the calls he intended to make upon Barbara of any look of significance, and now, before he had even begun to cultivate acquaintance with Barbara, he found his small preparatory callings the subject of curiosity and gossip.

He was resolved not to be balked of his purpose, however. He saw no reason to permit that. He would go that very evening to see Barbara, and he

would repeat the visit from time to time, until a fuller acquaintance with the girl should cure him of his fascination. Acquaintance must do that, he was persuaded.

He carried out his part of the program resolutely. If the results were not precisely what he expected, and intended, the fault was not his own.

Barbara Verne was not accustomed to receive visits from young men. She was almost too young, for one thing, or, at least, she had been almost too young until about this time. Moreover, her life was unusually secluded. She devoted all her time to her exacting household duties. Except that she attended church once each Sunday, she was never seen in any public place, or anywhere else, outside of her aunt's house, or the house of her single friend—Mrs. Richards—a retiring matron, who neither received company nor went out anywhere. These two—the young girl and the middle-aged matron—were somewhat more than intimate in their affection, but apart from this one friend, Barbara visited nobody. The young women of the town did not think of her, therefore, as one of themselves at all. They regarded her rather as a child than as a young woman, though if they had troubled to think about the matter, they would have remembered that she was as old as some of themselves.

When Guilford Duncan made his first call upon

Barbara, therefore, that young person was very greatly astonished, but she was in no way embarrassed. It was her nature to meet all circumstances and all events frankly, and to do with conscientious faithfulness whatsoever she conceived to be her duty. So when Guilford Duncan called upon her, she promptly put away her surprise, and entered the little parlor to greet him.

She did not keep him waiting, and he specially liked that. He was apt to be impatient of waiting. She did not think it necessary to change her gown. It was her habit to dress with exceeding simplicity and extreme neatness. She could not afford anything pretentious in dress, and she would make no false pretense. Besides, she owned no better gown than the one of French calico, which she was already wearing.

So, without a minute's wait, Barbara walked into the parlor and greeted her visitor, not without some lingering trace of surprise at the honor done her, but with no touch of foolish embarrassment in her manner. Barbara was simply her own sweet, natural self, and when Duncan went away, after his call, the glamour of her personality was more strongly upon him than ever.

"She, at least," he thought as he walked toward the levee, "will not misconstrue my call, as Mrs. Hal-lam suggests. She is too womanly, too sincere, too genuine for that. I shall call again very soon,

though, now that I think of it, she forgot to ask me to do so. Never mind. I'll manufacture some excuse—oh, by Jove, I have it! 'The Coterie' is to give a fancy dress dance a week from to-night. I'll invite her to go. I wonder if she will accept. I hope so, but even if she doesn't, the invitation will give me ample excuse for calling. I'll do it to-morrow evening. I suppose women need a little time to get ready for such functions. Anyhow, I'll call on her to-morrow evening and invite her. I wonder if anybody else has anticipated me in that? No, I'll wager not. I never heard of her going out, or even of anybody calling upon her. Still," he reflected, as he mounted to his room and lighted his lamp and his fire, "that sort of thing might happen." Then, after a pause: "I reckon I'd better send her a note to prepare her. I'll write it to-night, and leave it at breakfast in the morning. She never quits the kitchen regions while breakfast is on. I wonder if she's as neat, and trim, and pretty when she's making coffee, or doing whatever it is that they do to ham, as she always is when she visits other parts of the house?"

Turning, he locked his door. That was a very unusual proceeding on his part, as it was well understood that his "latchstring was always out" of an evening, and the young men, who were in the habit of reading in his room, were accustomed to open and enter at will, without the formality of knocking.

A moment later, some one confidently turned the

door-knob. Instantly Duncan realized the situation and came to his senses. He abandoned his purpose of writing to Barbara, as an absurdity, and promptly unlocked the door to the visitor, making some sort of excuse for his forgetfulness in having fastened it.

When he called upon Barbara the next evening, and asked her to attend the dance under his escort, her astonishment was manifest, in spite of her best endeavors to conceal it. She had never before been invited to such a function, and she had not dreamed of this. That, however, was not her greatest occasion for surprise. In her modesty she had never thought of herself as in any way the fellow or equal of the other girls in town, who were eagerly invited to attend everything in the way of entertainments. If any other young man in town had asked her to be his partner on this occasion, she would have regarded the occurrence as a surprising one; to be asked by Guilford Duncan was more astonishing than all. She knew the high place he had won for himself in Cairo. She knew that he was everywhere regarded as altogether the superior of all the other young men intellectually, morally, socially, and in all other ways. She regarded him as an aristocrat among men, a man who had always held aloof from the society around him, as if it were quite unworthy of his attention. She had woman's instinct enough, too, to know how greatly honored any other girl in the city would feel if asked by him to any function. The

fact that he had asked her instead of some other, puzzled her almost to bewilderment.

At first she gave him no answer. She was obviously thinking, and Duncan let her think on. He thought she looked exceedingly pretty while thinking. He observed a slight puckering of her forehead at the time, which seemed to him to add interest to her face. After a little she said:

"Thank you, Mr. Duncan, for your invitation. I am more pleased with it than I can say. But I think I must ask you to excuse me. I think I can't possibly go to the dance."

"May I ask why not? Do you not care for dancing and society?"

"Oh, I care very much—or, rather," she added, with scrupulous fidelity to truth—"I should care very much to attend this party—I should enjoy it more than anything, but——"

"Will you think me impertinent," Duncan asked, when she thus stopped in the middle of her sentence, "will you think me impertinent if I ask you what comes after that word 'but?'"

"Oh, I think you mustn't ask me that. At least, I think I mustn't answer you."

"Very well," replied the young man, pleased with the girl's manner, in spite of his disappointment over her hesitation. "May I make a suggestion? If you had simply said 'no' to my invitation, of course I should not think of urging it upon you. But what

you have said shows me that you would welcome it, if there were not something in the way. Perhaps you can overcome the difficulty. Will you not try? Will you not take a little time to think, and perhaps to consult with your friends?"

"I should like to, but that would be unfair to you. It might deprive you of an opportunity to ask someone else."

"I shall ask no one else. I shall not attend the affair at all, unless I am privileged to escort you. If I may, I will call to-morrow evening, and every evening, until you can give me your decision."

There was a certain masterfulness in his manner and utterance, which seemed to leave no chance for further discussion. So Barbara simply said:

"Very well. I'll be ready to answer you to-morrow evening. I suppose I am ready now, but you wish me to wait, and it shall be so."

Duncan hurriedly took his leave. Perhaps he feared that if he stayed longer, the girl might make her "no" a final one. Otherwise he hoped for a better outcome.

When he had gone, poor little Bab sat for a time in bewilderment. She still could not understand why such a man as Guilford Duncan—whom everybody regarded as the "coming man" in Cairo—should have chosen her, instead of some other, as the recipient of his invitation. She could not still a certain fluttering

about her heart. She was full of joy, and yet she was sorely grieved that she must put aside what seemed to her a supreme opportunity to be happy for a time.

It was always her way, when any emotion pleased or troubled her, to go to her friend, Mrs. Richards, for strength and soothing. So, now she suddenly sprang up, put on her hat and wraps, and hurried to her one friend's home. The distance was so small that she needed no escort, particularly as Robert, who happened to be at the gate, could see her throughout the little journey. And she knew that the faithful negro boy would wait there until her return.

"You are all in a flurry, child," said her friend, for greeting. "What is it about? Do you come to me for advice, or sympathy, or consolation?"

For Mrs. Richards knew of Duncan's visit, and with a shrewd woman's wit she guessed that Barbara's disturbance of mind was in some way connected with that event.

"No," answered the girl. "I didn't come to consult you—at least I think I didn't—it is only that something has happened, and I want to tell you about it."

"Very well, dear. Go on."

"Oh, it's nothing very important. I don't know why I feel about it as I do, but——"

"Perhaps if you tell me what it is, I may help you to solve your riddles. What is it?"

"Why, only that Mr. Guilford Duncan has asked me to go with him to the party next week."

"Well, go on. I see nothing strange in that."

"Why—don't you understand, it is *Mr. Duncan*, and he has asked *me*."

"I see nothing yet to wonder at," calmly replied her friend. "Indeed, it seems to be quite natural. I have understood Mr. Duncan to be a gentleman of uncommonly good taste. If he has made up his mind to attend the dance, why shouldn't he choose for his partner, the best, the dearest, and most charming girl in the city? Of course you are going?"

"Why, no, of course I can't. I told him so, but he urged me to postpone a final decision till to-morrow evening. I thought that would be useless, and that the delay might make him miss a chance to engage some other girl; but he insisted that he wasn't going at all unless I would go with him, so just because he seemed to wish it, I promised to wait till to-morrow evening before saying a final 'no.' Somehow you simply have to do what Mr. Duncan wants you to do, you know."

"Mr. Guilford Duncan is rising rapidly in my estimation," answered Barbara's friend. "I have understood that he is a man of good sense and good taste. Obviously he deserves that high repute. Your 'no' must be 'yes,' Bab."

"Oh, but that's impossible!"

"I don't see it."

“Why, you *know* I can’t afford a gown.”

“I still don’t see it. It’s to be a fancy dress affair, I believe?”

“Yes, of course.”

“Then you can go in any character you like. You’ve your drab-gray dress, and it’s as fresh as new. I’ll go over to your house and alter it for you. Then with a white cape of Bishop’s lawn, and a white cap and apron, we’ll make you into the most charming little Quaker maiden imaginable. The character will just suit you, because you suit it. That matter is settled. Go home now and go to bed, and you mustn’t dream of anything but ‘yes.’”

So the good woman fended off thanks, and sent the happy girl home with an enhanced sense of the value of friendship.

XV

THE COMING OUT OF BARBARA

THERE was a flutter throughout the ball-room when Guilford Duncan, in the costume of Hamlet, ushered in Barbara Verne, in her Quaker-maid's dress. The impulses behind the flutter were various, but surprise was the dominant one.

Nobody had expected the reserved young Virginian to attend the function. Nobody had dreamed of seeing Barbara Verne there. Still more certainly, nobody had expected Duncan to escort "the daughter of his landlady," as one of the chattering mammas spitefully called Barbara.

"Upon my word, the girl is pretty, when she's made up that way," said another.

"She is more than pretty," quietly interposed Mrs. Will Hallam; "she is the most beautiful girl in the room. And she is far less 'made up' than any of the rest. Her costume is simplicity itself. I'm glad the dear girl is here."

The gracious lady presently beckoned to Duncan, who promptly responded. Then taking some pains

that those about her should hear every word, she said:

“Thank you, Duncan, for bringing Barbara, and my sincerest congratulations on your good taste. I was just saying, when I caught your eye, that she is the most beautiful girl in the room, and certainly she is the most charming. You must bring her to me for a greeting and congratulations, when the first set is over. There goes the music, now. Don’t stop to answer me.”

Mrs. Hallam’s little speech, and the marked favor she showed to Barbara throughout the evening, rather stimulated, than checked, the malicious chatter of the half dozen women who were disposed, on behalf of their daughters, to feel jealous of Bab. But they were at pains that Mrs. Hallam should not hear them. For that lady was conspicuously the social queen of the city and, gracious as she was, she had a certain clever way of making even her politest speeches sting like a whip-lash when she was moved to rebuke petty meanness of spirit.

“What on earth can young Duncan mean?” asked one of them when the group had placed distance between themselves and Mrs. Hallam, “by bringing that girl here? She isn’t in society at all.”

“I should say not. And Duncan is such an aristocrat, too.”

“Perhaps that’s it. Maybe he has done this by way of showing his contempt for Cairo society.”

"Oh, no," answered another. "He's simply amusing himself, like the male flirt that he is. He has paid marked attention to half a dozen lovely girls in succession, and now he brings Barbara Verne here just to show them how completely he has dropped them."

In the mean while Duncan was behaving with the utmost discretion. After the first set was over, he danced with one after another of the young women upon whom he had lavished so much of "marked attention" as may be implied from one, or at most two, formal calls upon each.

But this circumspection did not stop the chatter.

"Wonder if Mrs. Hallam means to take the girl up? It would be just like her to do that, she's so fond of Duncan, you know; if she does——"

"Pardon me, but unless Mrs. Hallam has placed her character in your hands for dissection, ladies, I must ask you not to discuss it further."

That utterance came from Captain Will Hallam, who happened to be standing by the wall, very near the woman who had last spoken. It was like a thunderbolt in its effect, for there was not one of the gossips whose husband's prosperity was not in some more or less direct way in Will Hallam's hands.

Instantly he turned and walked away to where Barbara shyly sat in a corner, while half a dozen young men stood and talked with her. For whatever the matrons might think, the young men all

seemed eager for Barbara's favor, and were making of her the belle of the evening by their attentions.

To the astonishment of all of them, Hallam asked Barbara for her dancing card. Nobody had ever heard of the great man of business dancing. He was middle-aged, absorbed in affairs, and positively contemptuous of all frivolities. He had come to the party only to bring his wife. He had quickly gone away again, and he had now returned only to escort Mrs. Hallam home. Nevertheless, he asked Barbara for her card and, finding it full, he turned to Duncan, saying:

"I see that the next set is yours, Duncan. Won't you give it up to me, if Miss Barbara permits?"

Half a minute later the music began again and, to the astonishment of the whole company, Captain Will Hallam led out the demure little Quakeress, and managed to walk through a cotillion with her, without once treading on her toes.

That was Captain Will Hallam's way of emphasizing his displeasure with the gossips, and marking his appreciation of Barbara. It was so effective as to set the whole feminine part of the community talking for a week to come. But of this the secluded girl heard not a word. The only change the events of the evening made in the quiet routine of her life was that all the best young men in the town became frequent callers upon her, and that thereafter she was sure to receive more than one invitation to every con-

cert, dance, or other entertainment, as soon as its occurrence was announced.

But enough of the gossip reached Guilford Duncan's ears to induce angry resentment and self-assertion on his part.

"I told you how it would be, Duncan," said Mrs. Will Hallam to him not long afterwards. "But I'm glad you did it. It was the manly, as well as the kindly thing to do."

"Thank you," the young man answered. "I mean to do more of the same sort."

He did not explain. Mrs. Hallam was in need of no explanation.

XVI

A NEW ENEMY

IT was about this time that Guilford Duncan managed to make a new enemy, and one more powerful to work him harm, upon occasion, than all the rest whom he had offended.

Napoleon Tandy, president of the X National Bank,—whose name had been first popularly shortened to “Nap Tandy” and afterwards extended again into “Napper Tandy,”—was the only man in Cairo who had enough of financial strength or of creative business capacity to be reckoned a rival of Captain Will Hallam, or his competitor in commercial enterprises.

He had several times tried conclusions with Hallam in such affairs, but always with results distinctly unsatisfactory to himself. Or, as Hallam one day explained to Duncan, “He has got a good deal of education at my hands, and he has paid his tuition fees.”

Tandy was not yet past middle age, but he was always called “Old Napper Tandy,” chiefly because

of certain objectionable traits of character that he possessed. He was reputed to be the "meanest man in Southern Illinois." He was certainly the hardest in driving a bargain, the most merciless in its enforcement. He was cordially hated and very greatly feared. Cold, self-possessed, shrewd, and utterly selfish, his attitude toward his fellow men, and toward himself, was altogether different from that of his greater competitor, Hallam. He felt none of Hallam's "sporting interest," as Duncan called it, in playing the game of commerce and finance. He was quick to see opportunities, and somewhat bold in seizing upon them, but no thought of popular or public benefit to accrue from his enterprises ever found lodgment in his mind. He had put a large sum of money into the Through Line of freight cars, but he had done so with an eye single to his own advantage, with no thought of anything but dividends. He had contemptuously called Duncan "a rainbow chaser," because that young man had spoken with some enthusiasm of the benefits which the cheapening of freight rates must bring to the people East and West.

"Well, he has a mighty good knack of catching his rainbows, anyhow," answered Hallam; "and you'd better not let the idea get away with you that he isn't a force to be reckoned with. He's young yet, and very new to business, but you remember it was he who first suggested the Through Line, and worked it out."

In brief, Napper Tandy was a very greedy money-getter, and nothing else. He hated Hallam with all that he had of heart, because Hallam was his superior in the conduct of affairs, and because Hallam had so badly beaten him in every case of competitive effort, and perhaps because of some other things.

On his part, Will Hallam, without hating, cordially detested the man whom he had thus beaten and made afraid.

Nevertheless, these two never quarreled. Each of them was too worldly wise to make an open breach with one whose co-operation in great affairs he might at any time need.

"I never quarrel with a man," said Hallam to Duncan, by way of explaining the situation. "I never quarrel with a man till he is in the poor-house. So long as he's at large I may need him any day. It doesn't pay for a man to cut off his own fingers."

So between these two there was always an outward semblance of peace, even when war was on between them, and it frequently happened that they were closely associated in enterprises too large for either to conduct so well alone.

On the night of the ball, Hallam took Duncan aside and said to him:

"I wish you'd take the seven o'clock train this morning and go up to the mines for a few days. Everything there seems to be at sixes and sevens. I can't make head or tail out of it all. All I know is

that the confounded mine is losing a good many thousands of my dollars every month. I want you to go up and make a thorough investigation. If you can't find a way out I'll shut up the hole in the ground and quit."

Captain Hallam knew, of course, that Duncan could not get much sleep that night, but he had long ago learned that Guilford Duncan utterly disregarded personal comfort whenever duty called, and so he had no hesitation in thus ordering his young lieutenant to take an early morning train on the heels of a night of dancing.

"Perhaps you'd better go up there with me," suggested Duncan.

"No, that would embarrass matters. I've been up several times, and I want you to bring a fresh mind to bear upon the trouble. I'll telegraph the people there to put everything at your command. I want you to study the situation and make up your mind, just as if the whole thing belonged to you. Part of it does, you know, and more of it shall, if you find a way out. If the thing can be made to go, I'll give you ten more of the hundred shares, in addition to the five you already own. Good-night, and good-bye till you're ready to report."

Captain Will Hallam had recently bought this coal mine on a little branch railroad in the interior of Illinois. He had not wanted to buy it, but had done so by way of saving a debt. The mine had been

badly constructed at the beginning, and latterly it had been a good deal neglected. There were other difficulties, as Duncan soon discovered, and the coal resources of the property had never been half developed. In recognition of his services in examining titles and other matters connected with the purchase, Hallam had given the young man five per cent. of the company's stock. He was thus, for the first time, working in part for himself, when he was sent to study the situation.

Quietly, but insistently, in face of the surly opposition of the superintendent, who was also styled chief engineer, Duncan looked into things. It was true, as the superintendent sullenly said, that this young man knew nothing of coal mining; but it was also true, as Duncan answered, that he knew how to learn.

And he did learn. He learned so much that after three or four days, he sent a telegram to Captain Will Hallam, saying:

Give me a perfectly free hand here or call me home. I must have all the authority you possess or I can be of no use. Answer by telegraph.

For response, Will Hallam telegraphed:

Consider yourself the whole thing. I give you complete and absolute authority. Hire or discharge men at will. Order all improvements you think best. Draw on the bank here for any sum you need. Only make the thing go if you can.

Telegraphing was much more expensive in those

days—forty years ago—than it is now. And yet in neither of these dispatches was there any seeming effort to spare words. That was Captain Will Hal-lam's rule and practice. His frequent instruction to all his subordinates ran somewhat in this wise:

“Never save a word in telegraphing at the risk of being misunderstood. Mistakes are the most costly luxuries that a man can indulge in. Never forget that we live in the Nineteenth Century.”

In that spirit Captain Will sent a dozen other telegrams that day, addressed to all the different men at the mines who had even the mallest pretension to authority. In each of them he said:

Guilford Duncan represents me fully and absolutely. His authority is unlimited. Obey him or quit. Obey him with all good will. Help him if you can, and in every way you can. There must be no interference, no kicking, no withholding of information. These are orders.

Thus armed, Duncan set to work in earnest.

“Why isn't your output of coal larger than it is?” he asked of Davidson, the superintendent.

“I can't make it larger under the circumstances.”

“What are the circumstances? What difficulties are there in the way? You have miners enough, surely.”

“Well, for one thing, the mine is badly ventilated. Many of the best galleries are filled with choke-damp, and must be kept closed.”

“Why don't you improve the ventilation? As

an engineer you ought to know how to do that much."

"It isn't feasible, as you would know, Mr. Duncan, if you knew anything about mining."

"Oh, never mind my ignorance. It is your knowledge that I'm concerned about just now. Do I understand you to say that a mine lying only seventy-five feet or so below the surface cannot be ventilated?"

"I suppose it might be if the business could afford the expense."

"The business can and will afford any expense that may be necessary to make it pay. If you know enough of engineering to devise a practicable plan for ventilating the mine, I'll furnish you all the money you need to carry it out."

He had it in mind to add: "If you don't know enough for that, I'll find a more competent engineer," but he kept his temper and refrained.

"Twouldn't be of any use," answered Davidson, after a moment. "We're producing more coal now than we can market."

"How is that? I don't understand. Your order book—which I looked over to-day—shows orders a full month ahead of shipments, besides many canceled orders, countermanded because not filled promptly enough to satisfy the customers. You're superintendent as well as engineer. I wish you'd try to clear up this puzzle."

"Oh, it's simple enough. The railroad people won't furnish us cars enough. I could ship a hundred carloads to-morrow if I had the cars, but I haven't got 'em, and I can't get 'em."

"Do you mean that you are offering coal as freight to this railroad, and the road is refusing it?"

"Yes, that's about it. I've asked for cars and can't get 'em, except a few each day."

"Do the other mines along this little branch railroad have the same trouble?"

"There is only one other mine on this line."

"Well, does it encounter the same difficulty in marketing its coal?"

"No—at least not to so great an extent. You see somebody there is standing in with the railroad people. I suppose they've had a little block of stock given to them—the railroad people, I mean. So the Quentin mines get all the cars they want, and we get only their leavings."

"Well, now, Mr. Davidson, I give you this order: Set to work at once and bring out every ton of coal you've got ready in the mine. There'll be cars here to haul it when you get it ready. Good-night, Mr. Davidson. I'll talk with you another time about the other matters. I have a good deal to do to-night, so I can't talk further with you now."

Davidson went out after a grudging "good-night." Duncan did not yet know or suspect, though he was presently to find out, that to Davidson, also, the pro-

prietors of the rival mine were paying a little tribute, as a reward for silence and for making trouble.

Duncan sat for an hour writing letters. The type-writing machine had not been invented at that time, and even if it had been Duncan would have preferred to write these letters himself.

One of them was addressed to the General Freight Agent of the little railroad on which the mine was situated. It read as follows:

Within six days I shall have one hundred car loads of coal at the mouth of this mine, ready for shipment upon orders. After that time I shall have about sixty car loads ready for shipment each day. Please see to it that an adequate supply of cars to move this freight are side-tracked here on time.

Duncan signed that letter with all needed circum-spection. The signature read:

For the Redwood Coal and Iron Company; Guilford Duncan, Manager and Attorney at Law and in Fact for the Company.

That subscription was intended as an intimation.

When on the next afternoon the General Freight Agent, who had several times met Duncan at Captain Hallam's house, read the letter, his attention was at once attracted—precisely as Guilford Duncan had intended that it should be, by the elaborate formality of the signature.

"So Hallam's got that smart young man of his at work, has he?" the Freight Agent muttered. "Well,

we'll see what we can do with him." But he deliberately waited till nine o'clock that night before responding. Then opening the telegraph key at his elbow, he called Duncan, and Duncan, who had learned telegraphing, as he had learned many other things, as a part of his equipment for work, promptly went to his key and answered the call. The General Freight Agent spelled out this message:

"Simply impossible to furnish cars you ask. Haven't got them."

Duncan responded:

"The Quentin mine gets all cars needed. We demand our share and I shall insist upon the demand."

The reply came:

"I tell you we can't do it. I'll run down to your place to-morrow or next day and explain."

"Don't want explanations," answered Duncan. "I want the cars."

"But we simply can't furnish them."

"But you simply must."

"What if I refuse?"

"Then I'll adopt other measures. But you won't refuse."

"Why not?"

"Because I know too much," answered Duncan. "I shall send to you by special messenger, on the train that will pass here within an hour, a letter making a formal tender of the freight. I make that tender by telegraph now, and you may as well accept it in that

way. Your road is a chartered common carrier. Your lawyers will advise you that you cannot refuse freight formally tendered to you for carriage, unless you can show an actual inability; in that case you must show that you are doing your best by all shippers alike; that you are treating them with an equal hand. You perfectly well know you are not doing that. You know you have cars in plenty. You know you are deliberately discriminating against this mine, and in favor of its rival. I make formal demand, on behalf of the company I represent, for all cars needed for the shipment of this freight. If they are not forthcoming, as you say they will not be, I give notice that I will dump the coal by the side of your loading side-track and leave it there at your risk. Good-night." And Duncan shut off the telegraph instrument and devoted himself to the preparation of his letter of demand.

It should be explained that the young man was not "making a bluff"—in the figurative phrase of that time and country—when he telegraphed in this way to the General Freight Agent. He had his facts well in hand. As soon as Davidson's intimation had come to him to the effect that the railroad officials were "standing in" with the proprietors of the Quentin mine, he had telegraphed for Joe Arnold to come to him by a train that would arrive at midnight. Joe Arnold was a detective of rare gifts and, incidentally, a reporter on a Chicago newspaper. Captain Will

Hallam often had occasion to employ Joe, and thus Duncan had come into acquaintance with the young man's peculiar abilities for finding out things. Joe Arnold had an innocent, incurious, almost stupid countenance that suggested a chronic desire for sleep rather than any more alert characteristic. He had a dull, uninterested way of asking questions which suggested the impulse of a vacuous mind to "keep the talk going," rather than any desire to secure the information asked for. Indeed, when he asked a question and it was not promptly answered, he always hastened to say:

"Oh, it's of no consequence, and it's none of my business."

But before he quitted the presence of the man to whom the question had been put, Joe Arnold usually had his answer.

To this man, when he came by the midnight train, Duncan said:

"I must know who are the stockholders in the Quentin mine—both those of record and those whose names do not appear on the stock books. If possible I must know also what each stockholder actually paid for his shares. You must hurry. I must have this information by noon to-morrow. You'll need to use money perhaps. Here's stake for expenses. Come back on the noon train to-morrow."

And Joe Arnold came back, bringing with him quite all the information that Guilford Duncan wanted, and

considerably more. For he brought with him transcripts of all the correspondence that had passed between the railroad people and the mine proprietors, including a dispatch which the General Freight Agent had sent a little after midnight that morning to Napoleon Tandy, saying:

Hallam has got that sharp young fellow Duncan at work and, as you are aware, he knows his business and his rights. I'm afraid he'll make a formal proffer of freight and a demand for cars. I wish you could come here, but of course you can't so long as you wish your stockholdings in that mine down there and your relations with us to be kept secret. Please telegraph any instructions you may wish.

That dispatch, of course, had been sent not from the mines, but from the General Freight Agent's office in another town. But there were always men in those days who were deeply interested to learn what was going on among the masters of finance, and one of these over-curious ones was a certain telegraph operator. It was his practice to take off the wires whatever dispatches there might be passing between Napper Tandy and the railroad people.

Thus it came about that Joe Arnold brought to Guilford Duncan a mass of accurate and detailed information which enabled him to take the high hand in his telegraphic controversy with the General Freight Agent, when that person, late in the evening, called him up on the wire in answer to his letter, received the night before. Thus was Duncan armed,

cap-a-pie, for the telegraphic controversy. 'And thus it came about that during the next six days there were a hundred cars shunted to Redwood side-tracks, where they were rapidly loaded with the coal output of the Redwood mine.

XVII

AN OLD FRIEND

FROM that hour forth the Redwood mine became a paying property and, as Guilford Duncan liked to think, one which was contributing its share to the public benefit and the welfare of the people.

But Duncan's work there had only begun. Having solved the problem of shipping coal as fast as the miners could dig it, he gave his attention next to the equally pressing problem of increasing output. In the solution of that a great help unexpectedly came to him.

He was sitting late one night over the books and correspondence, when, near midnight, a miner sought speech with him.

He bade the man enter and, without looking up from the papers he was studying, asked him to take a seat. Still without taking his eyes from the papers, he presently asked of the man, who had not accepted the invitation to sit:

"Well, sir, what can I do for you?"

"Nothing," answered the man. "I came to serve you, not to ask service."

The voice seemed familiar to Duncan—almost startlingly familiar. He instantly looked up and exclaimed:

"Why, it's Dick Temple!"

"Yes," answered the other. "You and I quarreled very bitterly once. The quarrel was a very foolish one—on my side."

"And on mine, too!" responded Duncan, grasping his former enemy's hand. "Let us forget it, and be friends."

"With all my heart. It was in that spirit that I came hither to-night—I want to render you a service."

Meanwhile Duncan had almost forced the miner into a chair.

"Tell me," he said, "how is it that you——"

"That I'm a miner? You think of me as an educated engineer, eh? Well, that's a long story and not at all so sad a one as you might suppose. I'll tell you all about it at another time. But it can wait, while there are some other things that should be said now—things that vitally affect the affairs you have in charge."

"It is very good of you to come to me with suggestions, and they will be very welcome, I assure you, and very helpful, I've no doubt. For I have faith in your skill as an engineer."

"My skill still remains to be proved," answered the other with the merest touch of sadness in his utterance. "But, at any rate, I've had the very best engineering education that the schools can give. Never mind that—and never mind me. I didn't come here to talk of myself. I want to talk to you about this mine."

"Good. That is what I am here for. Go on."

"Well, everything here is wrong. With your readiness of perception you must have seen that for yourself. With the general management I have nothing to do. I'm only one of the miners. But there is a problem of ventilation here that ought to be solved, and I have come simply to offer a solution, in the interest of the company that pays my wages and still more in the interest of the miners. Two of them were killed by choke-damp a little while ago, four of them are now ill from the same cause, while all of them are earning less than they should because the best and most easily accessible headings are closed."

"Is there any very serious difficulty involved in the problem of ventilating the mine?"

"None whatever—at least no engineering difficulty."

"Just what do you mean?"

"I prefer not to say."

"Perhaps I can guess," said Duncan. "I have myself discovered a very serious difficulty in the per-

sonal equation of Mr. Davidson. He does not want to ventilate the mine—he has his own reasons, of course. That difficulty shall no longer stand in the way. I shall eliminate it at once. Go on, please, and tell me of the engineering problem.”

“It scarcely amounts to a problem. The mine lies only about seventy-five feet below the surface. At its extreme extension the depth is considerably less, because of a surface depression there. What I suggest is this: Dig a shaft at the extreme end, thus making a second opening, and pass air freely through the mine from the one opening to the other. The cost will be a mere trifle.”

“But will the air pass through in that way?”

“Not without help. But we can easily give it help.”

“How? Go on. Explain your plan fully.”

“Well, we have here three or four of those big fans that the government had made for the purpose of ventilating the engine rooms and stoke holes of its ironclads. They utterly failed and were sold as junk. Captain Hallam bought a lot of them at the price of scrap iron, and sent them out here. Davidson tried one of them and reported utter failure as a result. The failure was natural enough, both in the case of the ironclads and in that of the mine.”

“How so?”

“Why, in both cases an attempt was made to force air down into spaces already filled with an atmosphere

denser than that above. That was absurdly impossible, as any engineer not an idiot should have known."

"And yet you think you can use these fans successfully in ventilating the mine?"

"I do not think—I know. If Mr. Davidson will permit me to explain——"

"Never mind Davidson. If this experiment is to be tried you shall yourself be the man to try it. Go on, please."

"But, Duncan, I simply mustn't be known in the matter at all."

"Why not?"

"I have a wife to care for. I can't afford to be discharged. Besides, the miners like me and they think they have grievances against Davidson. If he were to discharge me—as he certainly would if I were to appear in this matter—the whole force would go on strike, no matter how earnestly I might plead with them not to do so. I don't want that to happen. It would be an ill return to the company that gave me wages when it was a question of wages or starvation with me. Worse still, it would mean poverty and suffering to all the miners and all their helpless wives and children. No, Duncan, I must not be known in this matter, or have anything to do with the execution of the plans I suggest. I want you to treat them as your own; suggest them to Davidson, and persuade him to carry them out. In that way all of good and nothing of harm will be done."

"Why, then, haven't you suggested your plans to Davidson?"

"I have, and he has scornfully rejected them. Coming from you he may treat them with a greater respect."

"Now, before we go any further, Dick—for I like to call you by the old nickname that alone I knew before our foolish quarrel came to separate us—before we go any further, let me explain to you that I am absolute master here. My word is law, to Mr. Davidson as completely and as absolutely as to the old fellow who scrubs out this office—or doesn't scrub it, for it's inexcusably dirty. Davidson can no more discharge you than he can discharge me. I don't know yet what I shall do with Davidson. But at any rate he has no longer the power to discharge you, so you need have no fear in that direction. Go on, now, and tell me how you purpose to ventilate the mine. I'm mightily interested."

"Thank you," said Temple. "My plan is perfectly simple. You can't force air down into a mine with any pump that was ever invented, or any pump that ever will be devised by human ingenuity. But you can easily and certainly draw air out of a mine. And when there are two openings to the mine—one at either end—if you draw air out at one end fresh air will of itself rush in at the other end to take its place. My plan is to sink a shaft at the farther end of the mine, and to build an air-tight box at the surface

opening, completely closing it, except for an out-flow pipe. Then I shall put one of the big ironclad fans into that box *upside down*. When it is set spinning it will suck air out of the mine, and fresh air will rush in at the main shaft to take the place of the air removed."

Duncan was intensely interested. Very eagerly he bent forward as he asked:

"You are confident of success in this?"

"More than confident. I'm sure."

"Quite sure?"

"More than quite sure; I'm absolutely certain. I've tried it."

"Tried it? How?"

"I've reconstructed the mine in miniature. I've made a little fan whose suction capacity is in exact proportion to that of the big fan which I propose to use in the mine. I have fully experimented, and I tell you now, Guilford Duncan, that if you permit me to carry out the plan, I'll create a breeze in that mine which will compel you to hold on to your hat whenever you go into the galleries."

Duncan rarely showed excitement. When he did so, it was in ways peculiar to himself. At this point he rose to his feet, and with an unusually slow and careful enunciation, said:

"Go to work at this job early to-morrow morning, Dick—or this morning, rather, for it is now one o'clock. Your wife is Mary, of course?"

There was a choking sound in Duncan's voice as he uttered the words.

"Yes, of course," answered the other, instinctively grasping Duncan's hand and pressing it in warm sympathy.

"Will you bear her a message from me?"

"Yes, any message you are moved to send."

"Tell her that Guilford Duncan has appointed you sole engineer of these mines, with full salary, and that if you succeed in the task you have undertaken, a far better salary awaits you."

Temple hesitated a moment and at last resumed his seat before answering. Then he said:

"This is very generous of you. I will go to her now, and deliver your message. She will be very glad. She was in doubt as to how you would receive me. But may I come back? Late as it is, I have a good deal more to say to you—about the mine, of course. You and I used often to talk all night, in the old days, long ago, before—well before we quarreled."

"Go!" answered Duncan with emotion. "Go! Tell Mary what I have said. Then come back. One night's sleep, more or less, doesn't matter much to healthy men like you and me."

XVIII

DICK TEMPLE'S PLANS

WHEN Richard Temple returned to the office of the mining company, his always cheerful face was rippling with a certain look of gladness that told its own story of love and devotion. Had he not borne good tidings to Mary? Had he not, for the first time in months, been able to stand before her in another character than that of a working miner, and to offer her some better promise of the future than she had known before?

Not that Mary ever thought of her position as one unworthy of her womanhood, not that she had ever in her innermost heart allowed herself to lament the poverty she shared with him, or to reproach him with the obscurity into which her life with him had brought her. Richard Temple knew perfectly that no shadow of disloyalty had ever fallen upon Mary Temple's soul. He knew her for a wife of perfect type who, having married him "for better or for worse," had only rejoicing in her loving heart that she had been able to accept the "worse" when it came, to make the

“better” of it, and to help him with her devotion at a time when he had most sorely needed help.

He knew that his Mary was not only content, but happy in the miner's hut which had been her only home since her marriage, and which, with loving hands, she had glorified into something better to the soul than any palace is where love is not.

O, good women! All of you! How shall men celebrate enough your devotion, your helpfulness, your loyalty, and your love? How shall men ever repay the debt they owe to wifedom and motherhood? How shall civilization itself sufficiently honor the womanhood that alone has made it possible?

But while Richard Temple knew that there was never a murmur at her lot in Mary's heart any more than there was complaining upon her lips, he knew also how earnestly she longed for a better place in the world for him, how intensely ambitious she was that he should find fit opportunity and make the most of it in the way of winning that recognition at the hands of men which her loving soul knew to be his right and his due.

It was with gladness, therefore, that he had gone to her after midnight with his news. It was with joy that he had wakened her out of her sleep and told her of the good that had come to him.

She wept as she sat there on the side of her bed and listened while the moonlight, sifting through the vines that she had trained up over the window of the

miner's hut, cast a soft fleecy veil over her person, in which Temple thought an angel might rejoice. But her tears were not born of sorrow. They were tears of exceeding joy, and if a drop or two slipped in sympathy from the strong man's eyes and trickled down his cheeks, he had no cause to be ashamed.

When he re-entered the company's office, Temple stood for a moment, unable to control the emotion he had brought away from Mary's bedside. When at last he regained mastery of himself, he took Duncan's hand and, pressing it warmly, delivered Mary's message:

"Mary bids me say, God bless you, Guilford Duncan. She bids me say that two weeks ago to-night a son was born to us; that he has been nameless hitherto; but that to-night, before I left, she took him from his cradle and named him Guilford Duncan Temple."

It is very hard for two American men to meet an emotional situation with propriety. They cannot embrace each other as women, and Frenchmen, and Germans do, and weep; a handclasp is all of demonstration that they permit themselves. For the rest, they are under bond to propriety to maintain as commonplace and as unruffled a front as stoicism can command. So, after Guilford Duncan had choked out the words: "Thank you, old fellow, and thank Mary," he turned to the table, pushed forward the pipes and tobacco, and said:

"Let's have a smoke."

"Now tell me the rest of it," said Duncan, after the pipes were set going. "About the mine, I mean."

"Well, it all seems simple. There are two hundred and seventy blind mules in the mine——"

"Blind? What do you mean?"

"Blind; yes. Not one of them has seen the light of day since he entered the mine, and some of them have been there for more than a dozen years. Living always in the dark, they have lost the power to see."

"Go on. What were you going to say?"

"Why, that those mules represent an investment of twenty or twenty-five thousand dollars, all absolutely needless. Their use involves also a wholly unnecessary expense for stablemen, feed, and general care, while the yearly deaths among them add heavily to the profit and loss account, on the loss side. Not one of those mules is needed in the mine. The work they do can be better done at one-tenth the cost—yes, it can be done at no cost at all; while if the mules are brought out and sold, they will bring from twenty to twenty-five thousand dollars."

"Go on. Explain. What do the mules do, and how is their work to be done without them?"

"They do just two things; they haul coal to the bottom of the inclined shaft, where it must be reloaded—at wholly unnecessary expense—in order to be hauled by machinery up the incline to the surface. Half the

time they are employed in hauling water. The mine, you must understand, declines from the foot of the shaft to the end of the main heading. The very lowest level of all is there, where I propose to put in a ventilating shaft, with a fan; all the water flows to that point, flooding it. Under the antediluvian methods in use in this mine, all this water must be pumped into leaky cars and hauled by mules to the bottom of the the sloping shaft, whence it is drawn up by the engine, spilling half of it before it reaches the surface. Now, when I sink that ventilating shaft out there on the prairie, I must have an engine to turn the fan. Very well, I've got it. Among the junk that Captain Hallam bought when the war ended and the river navy went out of commission, there are parts of many little steam engines. I've busied myself at night in measuring these and fitting part of one to parts of another. The result is that I have made an engine out of this rubbish, which will not only drive the ventilating fan, but will also pump all the water out of the mine."

"But will not the mules be needed for hauling coal to the bottom of the shaft?"

"Not at all, if you are willing to spend a little money in an improvement—say a fourth or a third of what the mules will bring in the market—or considerably less than it costs to feed and curry them for a year."

"What is the nature of the improvement?"

"Why, simply an extension to every part of the mine of the cable system by which the engine now hauls the coal and water up the slope."

"But where are we to get power?"

"By using what we already have. Our great engine is a double one. We are using only one of its cylinders. We have only to connect the other in order to have all the power we need."

"But what about steam?"

"That's easy to make. We have several unused boilers, and as we burn nothing under our boilers but culm—the finely slaked coal for which there isn't a market, even at a tenth of a cent a ton—it will cost us absolutely not one cent to make all the steam we need."

"You seem to have thought it all out."

"I have done more than that. I have *worked* it all out. I must work all day in a heading, of course, in order to make bread and butter. I have worked at night over these problems."

"And you are sure you've got the right answers?"

"Greatly more than sure—absolutely certain!"

"Very well. You are now chief engineer, or anything else you please, at a chief engineer's salary. You are to go to work at once digging the new ventilating and pumping shaft. You are to proceed at once to install your other improvements, and, when you report to me that there is no longer any use for the mules in the mine, I'll bring them all out and

sell them. I'll look to the payments incidental to your work. My mission here is to make this mine a paying property. To that end, you are to bear in mind, I have an entirely free hand, and all the money needed is at my command. Now let that finish business for to-night. I want you to spend the rest of the dark hours in telling me your story and Mary's. I want to know all that has happened to both of you since—well, since she told me she loved you and not—me. You don't mind sitting up for the rest of the night?"

"Certainly not. I've sat up with you on far smaller provocation."

"But how about Mary?"

"She will sleep, or, if she doesn't—and I suppose she won't—she is entirely happy. She will be glad to have me spend the night with you."

"Very well, then. Tell me the story of what has happened to you and Mary since the day when we quarreled like a pair of idiots, and—like men of sense—decided not to fight. I want to hear it all."

"I'll tell it all," said the other. And he did.

XIX

DICK TEMPLE'S STORY

THIS is the story that Richard Temple told to his friend in the small hours of that night's morning. Let us dispense with quotation marks to cover it.

You know what my education was. My uncle, whose heir I was supposed to be, spared no expense to equip me for my life's work. He sent me to the best schools in the North, and afterwards to the best schools in Europe. Just at the beginning of the war, and because of it, I returned to Virginia. I secured a commission in the engineer corps, but I soon resigned it, because at the beginning of the war there was no earnest work for the engineer corps to do, and I foolishly thought there never would be. I enlisted as a private in the artillery, and before the end of the war I was a captain.

A few months before the war ended, I married Mary. You, of course, understand. Mary was the daughter of an ancient and honorable house, but she was living as a dependent in the family of a very

remote relative—so remote that the kinship was rather mythical than real.

At that time I owned, or was supposed to own, my ancestral plantation, Robinet. My uncle at his death had left it to me.

As a man abundantly able to provide for a wife, I asked Mary to marry me, and to become the mistress of Robinet.

We were married about the time Fort Harrison fell into the enemy's hands. I remember that I had to delay the wedding in order to bombard Fort Harrison with my mortars, in preparation for the infantry assault, which it was hoped might recover the works.

When that affair was over, and our lines were reconstructed, I got leave of absence, and Mary and I were married.

I was foolish enough to believe, even in the autumn and winter of 1864, that we of the South were certain to win the war. As I look back now and consider the conditions then existing, I wonder at my own stupidity in not seeing what the end must be. However, that would have made no difference in any case. I must take Mary out of her condition of dependence, by marrying her, and I did so.

When the end came, I went home for a little while. My uncle had died in hopeless despondency. His estate, when I inherited it, was buried in debt, and with the negroes no longer mine, the creditors clearly saw that I could never pay out. They descended

upon me in a swarm. There was nothing for me to do but make complete surrender of my possessions to them. These were sufficient to pay about forty cents on the dollar of the hereditary debt.

As soon as disaster thus came upon me, I set out to find employment in my profession, promising myself that I should soon be able to pay all the debts of which I had been acquitted as a bankrupt.

I knew that I had as much of skill in my profession as a young man with little practical experience could have. I saw that there must be a world of work done by way of developing the resources of the country after four years of paralyzing war. I thought there was pressing need of my services and my skill, and I confidently counted upon quickly achieving place and pay for myself.

I didn't know the ways of men then, but I soon found them out. Wherever there seemed to be an opening for me, I found that Somebody's son got the place, because Somebody could influence its bestowal.

Once I did get employment. There was a little stretch of railroad to be built, by way of connecting one line with others. I applied for the place of engineer, and was promptly informed that John Harbin had already been appointed to it. You know John. You know what a blockhead he is. I was graduated in the same class with him—he simply cheating his way through. When I heard of his appointment, I was dumbfounded. I knew that he

simply could not do the work. He could not calculate a curvature to save his life. As for the more difficult operations of engineering, he was as helpless as a child.

I was curious to learn how he intended to get through with his task. I soon found out. He sent for me and asked me to become his "assistant." The pay he offered was barely sufficient to keep me alive. In brief, the arrangement was that I should do the work while he drew the pay and got the credit. That was because John Harbin's father was president of the railroad that was making the extension, and John Harbin's father had no purpose to let any good thing go out of the family.

I was rapidly getting my education in the ways of the world, and I was paying a high price for it. For a few months I did the work of a competent engineer on a salary that paid me less than a laborer's wage. Finally I resigned in disgust and set out to find something better. I tramped across country to every mine I could hear of—for in my studies I had specialized in mining—but nowhere could I secure employment. There was always some man with influence, where I had none, and always the man with the influence got the place.

At last I tramped my way out here. I had made up my mind to ask no longer for employment as an engineer. I applied to Davidson for a miner's place only. At first he refused, after looking at my hands

and satisfying himself that I had had no experience in practical mining. But, as they pay miners here only by output—a certain price per ton for the coal a miner gets out—I persuaded him at last to let me go into a heading with a pick and a shovel, and a package of blasting powder.

Then I wrote to Mary, telling her of my situation, and charging her that she must from that day forth pay the cost of her living out of such money as I could send her. In order that I might send her enough—for I was determined that she should not be in any remotest way a dependent—I instantly cut off all my personal expenses. I had my soldier blanket, and my overalls. I needed no other clothes, for in the mine I always go barefoot. I was well used to sleeping out of doors, so I slept on the ground under the coal chutes. I took the job of cooking for a gang of bachelor miners, who gave me my board for my services.

In that way I planned to send all of my wages to Mary. But I didn't really know Mary. I thought of her always as a tenderly nurtured girl, who must be shielded at all hazards against hardship of every kind; and I meant so to shield her. But presently she revealed herself in another character. You know how it was in the army. The gentlemen soldiers, the men of good breeding, the men who had lived in luxury from childhood, with servants to anticipate every need, real or fancied, were the readiest to meet

hardship, and to do hard work. You and I have seen such men drudging, willingly and cheerfully, in the half-frozen mud of the trenches, while other men, who had never known anything better than a log cabin for a home, bacon and greens for dinner, and a bed of straw to sleep upon, were almost in mutiny because of the hardships they must endure as soldiers.

It is true that "Blood will tell," and it is as true with women as with men. Blood asserted itself in Mary's case. Her answer was prompt to my letter telling her I had taken work as a miner. She utterly repudiated the thought that she was to go on living in idleness, while I should go on toiling to furnish her the means of living so. I shall never forget her words:

"I am coming to you quickly, Richard, to convert your miner's cabin into a home. Where the husband is, the wife should be with all she knows of helpfulness and cheer."

And she came. From that hour to this I have known what the word "home" means, far better than I ever did in my life before. We have two rooms—she built one of them, a little lean-to, with her own hands. And her presence glorifies both of them.

"I am very glad, Dick."

That was all that Duncan could say. It was all there was need for him to say.

XX

IN THE SUMMER TIME

SIX months came and went before Duncan's work at the mine was done. Then, in mid-July, he returned to Cairo and gave an account of his stewardship. With Temple in control as superintendent and engineer, the mine had become a richly paying property, and with Temple there, there was no further need for Duncan's presence.

During that half year, Duncan had lived chiefly with the Temples in the superintendent's house, which Mary Temple had quickly converted from a barn-like structure, standing alone upon the face of the bald prairie, into a home in the midst of a garden of flowers.

During his long stay at the mine, Duncan had made frequent visits to Cairo. These were brief in duration, usually covering a Sunday, but each visit gave Guilford Duncan two opportunities that he desired. He could sit late on Saturday evening, discussing his plans with Captain Will Hallam, and on Sunday he had opportunity to become more and more closely acquainted with Barbara.

He made no formal calls upon her, and none were necessary. He simply adopted the plan of remaining after the one o'clock Sunday dinner and, little by little, Barbara came to feel that he expected her to join him in the little parlor, after his cigar was finished. He seemed to like the quiet conversations with her, while she regarded the opportunity to talk with a man so superior in education, culture, and intellect, to any other that she had known, as a privilege to be prized.

Their attitude toward each other at this time was peculiar. They were good friends, fond of each other's society, and seemingly, at least, they were nothing more. The fascination that Duncan had from the first felt in Barbara's presence was still upon him, but he accepted it more calmly now, and it soothed his natural restlessness, where at first it had excited it.

To Barbara, Guilford Duncan's attitude seemed a gracious condescension, which she did not dream that she deserved. She sometimes wondered that this young man of rare quality, who was sure of a welcome wherever he might go, should be content to sit with her throughout the Sunday afternoons, instead of seeking company better fit to entertain him. There were young women in Cairo who had been much more conventionally educated than she—young women who had mingled in society in Chicago, and in eastern cities. A few of them had even traveled in Europe—

a thing very rare among Americans, and especially among Western Americans in the sixties. These young women knew all about operas and theaters. They had heard great musicians play and great singers sing. They had seen all the notable actors. They read the current literature of the time—the lighter part of it at least—and above all, they were mistresses of the “patter,” which passes for brilliancy and sometimes even for wit in fashionable life.

Guilford Duncan visited none of these, and Barbara could not understand.

“He is too tired, I suppose,” was her reflection, “when he runs down to Cairo for a Sunday rest. He doesn’t want to see anybody or talk to anybody. I can easily understand that. So he just sits here instead of going out.”

Barbara’s explanation was obviously defective at one point. If Duncan did not care to see people, if he was too weary for conversation, how came it about that he stayed and talked gently, but constantly, with her, instead of going to the rooms he had fitted up for himself since prosperity had come to him? She had heard much of those rooms, of the multitude of books that he had put into them, of the bric-a-brac with which he had rendered them homelike and beautiful. They were in fact very simple rooms, inexpensively furnished. But Duncan had devoted a good deal of attention and an unfailing good taste to their furnishing and adornment, and thus, by the expenditure

of a very little money he had managed to create a bachelor apartment which was the talk of the town.

"He is alone when he goes there," the girl explained to herself, when at last this question arose in her mind. "And I suppose he feels lonely. But why doesn't he go somewhere, instead of just sitting here in our little parlor or out in the porch?"

It was a riddle that she could not read, and for the present, at least, Duncan would not offer her any help in solving it. He knew now that Barbara Verne was the woman he loved—the only woman in all the world who could be to him what a wife must be to a man of his temperament, if two souls are to be satisfied.

But he saw clearly that Barbara Verne had no thought of that kind in her mind—or, at least, no such conscious thought. She was accustomed to think of herself as a very commonplace young woman, not at all the equal of this very superior man, to whom everybody in Cairo paid a marked deference. He understood Barbara as she did not at all understand herself. He had looked upon her white soul and bowed his head in worship of its purity, its nobility, its utter truthfulness. He knew the qualities of a mind that had no just self-appreciation. He felt, rather than knew, that no thought of his loving her—otherwise than as an elder brother might love a little sister—had ever crossed her consciousness. He felt

that the abrupt suggestion of that thought would only shock and distress her.

"I'll find a way of making others suggest it, after a while," he resolved. "In the meanwhile——" He didn't finish the sentence, even in his own mind. But what he did in that "meanwhile" was to see as much as possible of Barbara, to talk with her impersonally, gently, and interestingly, to win her perfect trust and confidence, and, so far as possible, to make his presence a necessary thing to her. He paid her no public attention of any kind. But he paid no public or private attention to any other young woman. It was well understood that for a time he was living at the mine and coming to Cairo only for brief visits of a business character, at infrequent intervals. His neglect of society, therefore, seemed in need of no explanation, while his unostentatious intimacy with Barbara attracted no attention. The only person who ever spoke to him about it was Mrs. Will Hallam.

"You are going to marry Barbara Verne, of course?" she half said, half asked one day.

"If I can, yes," he answered.

"I'm very glad of that," and she said no more.

On his final return to Cairo, however, Duncan found himself expected in what is called society. Society was destined to disappointment, for Duncan went nowhere—except that he usually sat for some hours every Sunday afternoon in the vine-clad porch of the house in which he took his meals. Barbara's

aunt often sat there with him. Barbara always did so, in answer to what seemed to be his wish. He made no calls. He declined all invitations to the little excursions on the river, which constituted the chief social activities of the summer time. He gave it out that he was too busily engaged with affairs to have time for anything else, and that explanation seemed for a time to satisfy public curiosity.

And that explanation was true. Guilford Duncan had begun to take upon himself the duties of a leader—in an important way—in the work of up-building which at that time was engaging the attention of all men of affairs. He had accumulated some money, partly by saving, but more by the profits of his little investments, and by being “let in on the ground floor” of many large enterprises, in the conception and conduct of which his abilities were properly appreciated by the capitalists who undertook them.

Except as a legal adviser, he was no longer a man employed by other men now. His relations with Will Hallam were closer than ever, but they were no longer those of secretary, or clerk, or employee in any other capacity. In many enterprises he was Hallam’s partner. In all, he was his legal adviser, besides being employed in a like capacity by one or two railroad companies and the like. He had offices of his own, and while he was still not at all rich, or a man who was reckoned a capitalist, he was everywhere

recognized as a young man of power and influence, whose brains had brought him into close association with the greater men of affairs, not only in Cairo, but in all parts of the country, and especially in New York. For that great city had by this time made itself completely the financial capital of the country, and its controlling hand was felt in every enterprise of large moment throughout the land.

XXI

AN INTERVIEW WITH NAPPER TANDY

FOR more than a year now Guilford Duncan had been diligently studying those processes of upbuilding which were so rapidly converting the West into an empire of extraordinary wealth and power. He had made many suggestions that had commended themselves for immediate execution, together with some that must wait for years to come. He had condemned some projects that seemed hopeful to others, and he had induced modifications in many.

All these things had been done mainly in his letters and reports to Captain Will Hallam, but the substance of those letters and reports had been promptly laid before others, especially before those great financiers of the East, upon whom all enterprises of moment throughout the country depended for the means of their accomplishment. In that way Guilford Duncan had become known to the "master builders" as he called these men, and had won a goodly share of their confidence. He was regarded as a young man of unusual gifts in the way of constructive enterprise—a trifle overbold, some thought, overconfident, even visionary, but, in the main, sound in his calcu-

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lations, as results had shown when his plans were adopted. On the other hand, some projectors, whose enterprises he had discouraged as unsound or premature, complained that so far from being a visionary, he was in fact a pessimist, a discouraging force that stood in the way of that "development of the country" from which they hoped for personal gain of one kind or another. There were little towns that aspired to become larger towns, and stretches of undeveloped country in which Guilford Duncan was regarded as an arch enemy of progress—almost as a public enemy. The reason for this was the fact that he had advised against the construction of railroads, from which the little towns concerned, and the stretches of thinly peopled country between, had hoped to benefit, and his advice had been accepted as sound by the financiers to whom the projectors looked for the means of securing what they wanted.

Napper Tandy was Guilford Duncan's enemy from the hour in which Duncan had forced that little branch railroad in the coal regions to haul Hallam's coal on equal terms with his own. But Tandy had said nothing whatever about that. He never published his enmities till the time came. About the time of Duncan's return to Cairo, he added another to his offenses against Tandy, in a way to intensify that malignant person's hostility.

Tandy was scheming to secure a costly extension of this branch railroad through a sparsely settled

and thin-soiled region, in a way that would greatly enrich himself, because of his vast property holdings there. He had well-nigh persuaded a group of capitalists to undertake the extension when, acting cautiously as financiers must, they decided to ask Duncan to study the situation and make a report upon the project. He had already studied the question thoroughly during his stay at the mines, and was convinced that nothing but loss could come of the attempt. The region through which the line must run was too poor in agricultural and other resources to afford even a hope of a paying traffic. The line itself must be a costly one because of certain topographical features, and finally another and shorter line, closely paralleling this proposed extension, but running through a much richer country, was already in course of construction.

Tandy knew all these things quite as well as Guilford Duncan did. But Tandy also knew many methods in business with which Duncan was not familiar.

As soon as he was notified by the capitalists with whom he was negotiating that they had employed Duncan to examine and report, and that their final decision would be largely influenced by his judgment, Tandy, with special politeness, wrote to Duncan, asking him to call at his house that evening "for a little consultation on business affairs that may interest both of us."

Duncan well knew that he had offended Tandy in

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the matter of the coal cars, but as Tandy had made no sign, he could see no possible reason for refusing this request for a business consultation. Moreover, Guilford Duncan felt himself under a double responsibility. He felt that he must not only guard and promote the interests of those who had employed him to study this question, but that he was also under obligations to consider carefully the interests involved on the other side. His function, he felt, was essentially a judicial one. He knew one side of the case. It was his duty to hear the other, and Tandy was the spokesman of that other.

Duncan's reception at Tandy's house was most gracious. The gentlewomen of the family were present to greet him, and Mrs. Tandy said, in welcoming him:

"Sometimes I feel like hating business—it so dreadfully occupies you men. But just now I am in love with business because it brings you to us in our home. We have never before had the honor of even a call from you, Mr. Duncan."

"I have given little attention to social duties, Mrs. Tandy," Duncan began apologetically. "I have done next to no calling. You see——"

"Oh, yes, I know how it is. Mr. Tandy says you are the most 'earnest' young man in Cairo, and of course we poor women folk understand that you are too much engaged with what Mr. Tandy calls 'affairs,' to give any time to us. But I am glad to greet you now, and to welcome you to our home.

Perhaps, some day, when you and Mr. Tandy and— and Captain Hallam—have got all the things done that you want done, you will have more time for social duties. Mr. Tandy tells me you have achieved a remarkable success. He says you will soon be reckoned a rich man, and that you are already a man of very great influence. Now, I shouldn't say these things if I had any daughters to marry off. As I haven't any daughters, of course I am privileged. But I seriously want to say that you have won Mr. Tandy's regard in so great a degree that he is planning to make you his partner and associate in all his enterprises. He says you are to become one of our 'great men of affairs,' and that he means to have you 'with him' in all his undertakings for the development of our splendid western country."

When the voluble woman ceased, Guilford Duncan wondered whence she had got her speech.

"Tandy could never have composed it," he was sure. "She must have done it herself. But, of course, Tandy gave her the 'points.' She is a very clever woman. I remember it was she who invited Barbara as a guest of honor at some sort of a function three days after Barbara appeared at the fancy dress ball. She had never noticed her before. That woman is of a superior kind—in her way. I can't imagine a wife better 'fit' for a man like Tandy. All the same I don't mean to let her 'take up' Barbara. She's far too 'smart.' She isn't Barbara's sort."

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"Now, I've ordered coffee and cigars for you gentlemen," said Mrs. Tandy, as she arose to leave. "Of course you want to 'talk business,' and when business is on the tapis we women folk must retire to our rooms. Business is our greatest rival and enemy, Mr. Duncan. On this occasion I not only take myself out of the way, but I have bidden my two sisters remain in the dining room until you two gentlemen shall have finished your talk. After that—perhaps ten o'clock will suit you—you are to come into the dining room, if you are gracious enough, and have a little supper."

Duncan bowed, in implication of a promise, which he was not destined to fulfill.

When the gracious gentlewoman had left the room, Napper Tandy came at once to the subject in hand.

"I'm more than glad, Duncan," he lyingly said, "that these financial people have asked you to examine and report upon this scheme of extension. You are so heartily in sympathy with every enterprise that looks to the development of our western country, and your intelligence is so superbly well informed that of course a project like this appeals to you."

"It does not appeal to me at all, Mr. Tandy," answered Duncan with a frankness that was the more brutal because it was his first word after Mrs. Tandy's flattering appeal.

"I do not think well of the extension. It——"

"Pardon me for interrupting," interposed Tandy, in fear that Duncan might commit himself beyond

recall against the scheme. "Pardon me for interrupting, but you must see that the Redwood mines, in which, I understand, you own fifteen per cent.——"

"I own twenty-five per cent., for I have put my savings into that enterprise," answered Duncan.

"Well, so much the better. You must see that the Redwood mines, in which you own twenty-five per cent., will benefit as much as the Quentin mines do, by this extension of the railroad. It will give us two markets for our coal instead of one. We can play one market against the other, you see, and——"

"That isn't the question that I am employed and paid to answer," interrupted Duncan. "You have other and vastly greater interests than those of the mines, that would be served by the extension of the railroad. But the financiers who are asked to put their money into this project will be in nowise benefited, either by the increased earnings of your coal mine and ours, or by the development of your other and far greater interests that are dependent upon this extension. So when they employ me to report upon the project, I am not free to consider any of these things. I must consider only their interests. I must ask myself whether or not it will 'pay' them to undertake this extension. I *know* that it will not. I *know* that the extended line cannot, within a generation to come, pay even operating expenses, to say nothing of interest on the cost of construction. I am bound to set forth those facts in my report. They pay me

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to tell them what the facts are. Of course, I shall tell them truly. Otherwise I should not be an honest man. I should be a swindler, taking their money as pay for deceiving them and inducing them to undertake a losing enterprise."

"Now wait a while, Duncan. Listen to me. Your worst fault, and, in business, your worst handicap, is a tendency to go off at half-cock. You've learned a lot about business since you came to the West, but you still have your old Southern notions, and they embarrass you. Let me explain. I'm a business man, pure and simple. I haven't any ideas, or prejudices, or foolishnesses of any kind. Neither have those fellows in New York who have employed you to report on this scheme. They are playing the game, to win or lose as the case may be. Generally, they win, but now and then, in a little matter like this, they lose. Of course, they don't mind. They take their losses and their winnings together, and if the total result is on the right side they don't bother about the times they have put their money on the wrong card. It's all a gamble with them, you know."

"Is it? Then why do they pay me a large fee to find out the facts and report?"

"Oh, well——"

"Hear me out," interrupted Duncan. "These gentlemen have asked me for an opinion, and they are paying me for it. Of course I must, as an honest man, give them an honest judgment."

"Oh, that's all right. But you might be mistaken, you know. You've formed a judgment after a brief trip through the country. That country seems poverty stricken just now, but that's because it hasn't enjoyed the stimulating influence of a railroad. It is a better country than you think, as I can convince you, if you'll let me take you through it in a carriage. We can start at once—to-morrow morning—run out to the mines by rail, and there take a carriage and drive through the country. I've ordered the carriage, with abundant supplies, from Chicago. I want to show you the resources of the country. I'll convince you, before we get back, that the country will build up as soon as the railroad penetrates it, and that there will be an abundant traffic for the road."

"Pardon me," answered Duncan. "I've already been through that region. I've questioned every farmer as to his crops. I've questioned every merchant in every village as to his possible shipments by the railroad, and as to the amount of goods he hopes to sell if the railroad is built. Their replies are hopelessly discouraging. Taking their outside estimates as certain, there cannot be enough traffic over such a line for twenty years to come, to pay operating expenses. In the meantime the men whom you are asking to build the road must lose not only the interest on their investment, but the investment itself. I know all the facts that bear upon the case."

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"All but one," answered Tandy.

"What is that one?"

"That a favorable report from you means a check, right now and here, to-night, payable to 'Bearer,' for ten thousand dollars. My check is supposed to be good for all it calls for. You can have it now and it will be cashed to-morrow morning. Here it is. Payable to bearer as it is, you needn't endorse it, and you need not be known in the matter in any way. I'm talking 'business' now."

Duncan scanned the face of his interlocutor for an instant. Then he rose from his seat, and with utterance choked by emotion managed to say:

"I quite understand. You would bribe me with that check. You would hire me to betray the confidence of the men who are paying me a very much smaller sum than ten thousand dollars. You propose to buy my integrity, my honor, my soul. Very well. My integrity, my honor, and my soul are not for sale at any price. I shall make an honest report in this matter. Good-night, sir! Perhaps you will make my excuses to the ladies for not joining them at supper as I promised to do. As for the rest, you may explain to them that I am not such a scoundrel as you hoped I might be."

And with that Guilford Duncan stalked out of the house, helping himself to his hat as he passed the rack in the entry way.

XXII

UNDER THE HONEYSUCKLES

IF Guilford Duncan had been a little more worldly wise than he was, he would have gone at once to Captain Will Hallam. He would have told that shrewdest of shrewd men of the world all that had passed between himself and Tandy, and he would have asked Will Hallam's advice as to what course to pursue.

Instead of that Guilford Duncan went at once to Barbara. He felt a need of sympathy rather than a need of advice, and he had learned to look to Barbara, above all other people in the world, for sympathy.

He was still a good deal disturbed in his emotions when Barbara greeted him in the little porch, and it was a rather confused account that he gave her of what had happened.

"I don't quite understand," said Barbara at last. "Perhaps if you have a cup of tea you can make the matter clearer," and without waiting for assent or dissent, she glided out to the kitchen, whence she presently returned bearing a fragrant cup of Oolong.

"Now," she said, after he had sipped the tea, "tell me again just what has happened. You were too

much excited, when you told me before, to tell me clearly."

"Well, it amounts to this," answered Duncan. "That scoundrel Tandy——"

"Stop!" said Barbara, in an authoritative tone. "Never mind Tandy's character. If you go off on that you'll never make me understand."

In spite of his agitation, Duncan laughed. "How you do order me about!"

"Oh, pardon me!" exclaimed the girl in manifest alarm. "I didn't mean to do that. I would never think of doing such a thing. I only meant——"

"My dear Miss Barbara, I fully understand. I need ordering about to-night, and I heartily wish you would take me in hand."

"Oh, but I could never presume to do that!"

"I don't see why," answered Duncan. "You are my good angel, and it is the business of my good angel to regulate me and make me behave as I should."

"But, Mr. Duncan——"

"But, Barbara"—it was the first time he had ever addressed her by her given name and without the "Miss"—"you know I love you—or you ought to know it. You know I want you to be my wife. Say that you will, and then I shall be free to tell you all my troubles and to take your advice in all of them. Say that you love me, Barbara! Say that you will marry me!"

All this was in contravention of Guilford Duncan's carefully laid plans, as a declaration of love is apt to be, so long as women are fascinating and men are human. He had intended to put the thought of his love for Barbara into her unsuspecting mind by ingenious "trick and device." It had been his plan presently to escort her to church, to the concerts that now and then held forth at the Athenæum, to Mrs. Hallam's for a game of croquet, to Mrs. Galagher's for the little dances that that gracious gentlewoman gave now and then, even in the heat of a southern Illinois summer. He had even chartered a steamboat, and planned to give a picnic in the Kentucky woodlands below Cairo, to which he should escort Barbara. He had thought in these ways to set the tongues of all the gossips wagging, and thus to force upon Barbara the thought of his love for her.

All was now spoiled, as he thought, when he so precipitately declared his love there in the vine-clad porch.

Barbara was obviously surprised. Duncan could not quite make out whether she was shocked or not, whether his declaration of love pleased or distressed her.

For she made no answer whatever. Instead she nervously plucked honeysuckles and still more nervously let them fall from her hands.

Duncan was standing now, and in torture lest he had spoiled all by his precipitancy. He waited, as

patiently as he could, for the girl's answer, but it came not. Her silence seemed ominous to him. It seemed to mean that she was shocked and offended by a declaration of love, for which he had not in any wise prepared her.

But Duncan was a man of action. It was not his habit to accept defeat without challenging it and demanding its reasons. So presently he advanced, passed his arm around Barbara's waist, and gently caressed her forehead, as a father or an older brother might have done.

She accepted the caress in that spirit, seemingly, and then she turned toward the hall door, saying:

"Good-night!"

But Duncan was not to be so baffled. He had blundered upon a declaration of love—as most men do who really love—and he did not intend to go away without his answer.

"Don't say 'good-night' yet," he pleaded, again passing his arm around her waist. "Tell me first, is it yes or no? Will you be my wife?"

The girl turned and faced him. There was that in her eyes which he had never seen there before, and which he could not interpret. At last her lips parted, and she said:

"I cannot tell, yet. You must wait."

And with that she slipped through the door, leaving him no recourse but to take his leave without other formality than the closing of the front gate.

XXIII

CAPTAIN WILL HALLAM IN THE GAME

THE next morning, very early, Guilford Duncan's negro servant—for he kept one now—brought him a note from Barbara. It read in this wise:

I wish you would take your meals at the hotel for a few days, or a week or two—till you hear from me again.

There was no address written at top of the sheet, and no signature at the bottom. There was nothing that could afford even a ground for conjectural explanation. There was nothing that could call for a reply—perhaps there was nothing that could warrant a reply or excuse its impertinence. Nevertheless Guilford Duncan sent, by the hands of his negro servitor, an answer to the strange note. In it he wrote:

I have told you of my love. I tell you that again, with all of emphasis that I can give to the telling. I have asked you to be my wife. I ask it again with all of earnestness and sincerity, with all of supplication, that I can put into the asking.

Oh, Barbara, you can never know or dream or remotely imagine how much these things mean to me and to my life.

I shall take my meals at the hotel—or not at all—until you bid me come to you for my answer.

Then, with resolute and self-controlled mind, Guilford Duncan set himself to work. He prepared his report upon the proposed railroad extension, condemning it and giving adequate reasons for his condemnation.

He was still indignant that Napper Tandy should have offered him a bribe, and in the first draft of his report he had made a statement of that fact as an additional reason for his adverse judgment. But upon reflection he rewrote the report, omitting all mention of the bribe offer. Then he wrote to Tandy—a grievous mistake—telling him that he had sent in an adverse report, and that he had omitted to mention Tandy's offer in it.

This gave Tandy the opportunity he wanted and Guilford Duncan was not long in discovering the fact. A week later Captain Will Hallam said to him:

"So you've been quarreling with Napper Tandy?"

"Yes," answered Duncan. "He offered to bribe me to make a false report in the railroad extension matter."

"Why didn't you tell me about it?"

"Oh, I didn't want to bother you with a whining. I rejected the bribe, of course, and told him what I thought of him, and that seemed to me enough."

"Well, it wasn't. You ought to have told me. Then we could have made him put his offer into writing, or make it in my presence. As it is, he's got you where the hair is uncommonly short."

"How do you mean?"

"Why, he has written to the financiers, telling them that as soon as they employed you, you went to him and demanded a payment of ten thousand dollars as an inducement to you to make a favorable report; that he refused, and that consequently your report was adverse. They will refuse to build the railroad, but they have written to ask me as to your integrity."

"The infernal scoundrel! How——"

"It doesn't pay to call him names. We must think out a way to meet this thing."

"I'll horsewhip him on the street!" exclaimed Duncan.

"No, don't! That would only advertise the matter and do no good. A man of your physique has no occasion for fear in horsewhipping a man like Napper Tandy, and can show no courage by doing it. The only result would be that people would say there must be something in his accusation, else you wouldn't be so mad about it. You have made a good many enemies, you know, and they will take pleasure in repeating Tandy's accusations. Really, Duncan, you ought to have been more discreet. You ought to have taken a witness with you, when you went to his house for

consultation. As it is, the financiers have so far believed in you as to reject his scheme on your report, and in face of his accusation, but he'll do you a mighty lot of damage in Cairo and elsewhere. I don't know what to do."

"I do," answered Guilford Duncan resolutely. "A year ago you and Ober wanted to make me mayor of this town. I explained to you that I was ineligible then, not having been long enough a resident of the State. I am eligible now, and I shall announce myself to-day as a candidate."

"What good will that do?"

"It will give the people of the city a chance to pass upon my integrity—to say by their ballots what they think of me; and, incidentally, it may give me an opportunity to say what I think and know of Napper Tandy."

"I don't know so well about that. You see, people don't always express their opinions by their votes. They let their politics and their prejudices have a say, and you know you have made a good many enemies. Then again, what good will it do you to tell the public what you think of Tandy? That won't convince a living soul who isn't convinced already. The rest will say that you are naturally very angry with the man who found you out—the man from whom you unsuccessfully tried to extort a bribe. You see there were no witnesses present when your interview with Tandy occurred. That was a capital mistake on your

part. Then, too, you went to his house for this business, and people will say that that, too, looks bad. You have destroyed the invitation he sent you, and so you have nothing to show that you didn't go to his house, as he says you did, without invitation, in order to extort a bribe. It's a bad mix-up, but for you to go into politics would only make it worse. We must find another way out. Keep perfectly still, and leave the matter to me. I'll plan something." Then suddenly a thought flashed into Captain Will Hallam's mind.

"By Jove! I've got it, I believe. Go down to our bank and ask the cashier, Mr. Stafford, how many shares we can control in the X National—Tandy's bank; he's president, you know."

Without at all understanding Captain Hallam's purpose, Duncan went upon this mission, returning presently with the information that in one way and another the Hallam bank controlled forty-eight shares of the X National's stock—or three shares less than a majority of the whole. He brought also the message from Stafford that as Tandy himself controlled the remaining fifty-two shares it would probably be impossible at present to buy any more.

"I don't know so well about that," said Hallam reflectively. "I've managed in my time to get a good many impossible things done. I'm not a very firm believer in the impossible." Then suddenly he turned to Duncan and fired a question at him:

"Have you a friend anywhere whom you can trust—one not known in Cairo?"

"Yes, one."

"You are sure you can trust him?"

"Yes, absolutely."

"You wouldn't hesitate to put a pile of money into his hands without a scrap of paper to show that the money was yours, not his?"

"I would trust him as absolutely as I would trust you, or you me."

"All right, who is he?"

"Dick Temple—the mining engineer and superintendent."

"Telegraph him at once. Ask him to come down on the evening train. Tell him to say nothing about knowing you or me, but to come to your rooms this evening. I'll see him there."

Duncan took up a pad of telegraph blanks and a pencil. He had scarcely begun to write when Hallam stopped him.

"Never do that," he exclaimed. "Never write a message on a pad, especially with a pencil."

"But why not?"

"See!" answered Hallam, tearing off the blank on which Duncan had begun to write, and directing attention to the blank that lay beneath. "The impression made by the pencil on the under sheet is as legible as the writing above. It would be awkward if Tandy should pick up that pad and find out what

you had telegraphed. Always tear the top blank off the pad and lay it on the desk before you write on it."

"Thank you! That's another of your wise precepts. I wonder I didn't think of it before."

"Oh, hardly anybody ever does think of such things, but they make trouble."

That night Hallam, Duncan, and Temple met in Duncan's rooms. Hallam promptly took possession by requesting Duncan to "go away somewhere, while I explain matters to Temple."

When Duncan had taken his leave Hallam plunged at once into the heart of things.

"Duncan tells me you're his friend—one who will stand by him?"

"I am all that, you may be sure, Captain Hallam."

"Very good. Now is the time to show yourself such. Duncan has got himself into something worse than a hole, and his whole career, to say nothing of his honorable reputation, is in danger. You and I can save him."

"Would you mind telling me the exact situation? Not that I need to know it in order to do anything you think would be helpful, but if I fully understand the matter, I shall know better what to do in any little emergency that may come about."

"Of course, of course. It's simply this way. Duncan is so straight himself that it never occurs to

him that other people are different. There are some things so utterly mean that he simply can't imagine any man capable of doing them. So he doesn't take necessary precautions. It was all right for him to offend Napper Tandy by doing his own best up there at the mines. But he ought to have known enough of human nature not to put himself in old Napper's power when he felt bound to offend him worse than ever."

Then Captain Will told in detail the story of the visit to Tandy, the bribe offer, the adverse report, and the way in which Tandy had made the whole affair appear to have been an effort on Duncan's part to extort a bribe and betray those who had employed him. Temple readily grasped the situation.

"The worst of it is," he said, "Duncan can't even sue the old scoundrel for libel without making matters worse. Tandy would stick to his story, and as there were no witnesses that story would seem probable to people who don't know Duncan. What are we to do, Captain Hallam?"

"Well, it all depends upon your shrewdness and circumspection. Tandy is president of the X National Bank, you know. That's his club to fight me with. So, little by little, I've bought in there—through other people, you understand—so that now Stafford and I own forty-eight of the bank's hundred shares of stock, though on the books our names do not appear at all. Tandy owns the other fifty-two

shares, I suppose, or at least he controls them. Indeed, whenever a stockholder's meeting occurs he votes practically all the stock, for it has been my policy to hide my hand by having the men who hold stock for me, give him their proxies as a blind.

"Now, what I propose is, that you shall manage somehow to get hold of a little block of the stock—three shares will be enough to give me the majority, but I'd rather make it four or five shares. If we can get the stock I'll surprise Tandy out of a year's growth by going into the stockholders' meeting, which occurs about ten days from now, and proceeding to elect a board of directors for the bank. I'll select the men I want for directors, and the board will at once make Guilford Duncan president of the bank, leaving old Napper a good deal of leisure in which to enjoy life. He'll need it all to convince anybody that there's anything shady in Guilford Duncan's character after it is known that Will Hallam has made him president of a bank."

Hallam chuckled audibly. He was enjoying the game, as he always did.

"Indeed, he will. But everything, as I understand it, depends upon my ability to secure the necessary shares of stock?"

"Yes, it all hangs on that, and it will be a ticklish job. Tandy is as wily as any old fox. You're sure he doesn't know you?"

"Neither by sight nor by name."

"You're sure nobody in his bank knows you and your relations with me?"

"Yes, I am certain. I was never in this town before, and as for my relations with you, why they have existed for so brief a time, at such a distance from Cairo, and are so obscure in themselves, that I think nobody knows them. Besides, you might discharge me, you know, if that should become necessary."

"We won't consider that as even possible. Now, as to ways and means. You see I depend upon you alone, and of course you must have a free hand. You mustn't consult me, or Stafford, or Duncan, or anybody else. You are to act on your own judgment, furnish your own supply of sagacity, and get that stock in your own way."

"I'll do it, even if I have to resign from your service and hunt another job. But I must have some money."

"Of course. How much?"

"Well, the stock will cost a trifle over par, I suppose—somewhat more than a thousand dollars a share. I should be prepared to buy a block of ten shares. You see, I might find a block of that kind which the owner would sell 'all or none.' I should have, say, eleven or twelve thousand dollars at instant command."

"All right. I'll have Stafford open an account with you in our bank to-morrow morning, with a

credit balance of twelve thousand, and you can check——”

“Pardon me, but if I offer checks on your bank Tandy will suspect our alliance.”

“That is true. You must have the greenbacks themselves. I’ll send for Stafford now and have him give you the money in large bills to-night.”

“Pardon me,” answered Temple, “but if I go to him with so great a sum in actual——”

“Yes, I see. That would certainly arouse suspicion. What have you in mind?”

“Why, you or your bank must have banks in correspondence with you, banks in Chicago, or better still, New York?”

“Yes, of course.”

“Can you not telegraph to one of them and arrange to have them say in response to a dispatch of inquiry from Tandy’s bank, that my credit with them is good for twelve thousand dollars, and that if I wish to make use of some money in Cairo, they will pay my drafts up to that amount?”

“That’s it. That will be the best plan in every way. You’ll need identification, and I’ll arrange that. You’re stopping at the hotel, of course?”

“Yes.”

“Very well. I’ll call by there on my way home, and tell the proprietor, Jewett, to go to the bank and identify you whenever called upon.”

“Will he not talk?”

"No. I'll tell him not to, and—well, you know, I'm just now arranging a heavy loan for him. He is paying off the remaining purchase money for the hotel in installments. That's all, I think. I'll send the Fourth National Bank of New York a night message. It will be delivered before banking hours tomorrow morning, but for fear of slips, you'd better wait till noon before giving that bank as your reference. Good-night. Remember that everything depends on you—including Guilford Duncan's reputation for integrity."

Temple sat for half an hour thinking and planning. He was determined to make no mistakes that might imperil success. To that end he was trying to imagine, in advance, every difficulty and every emergency that might arise. At last he rose, took his hat, turned the lamp out, and left the room.

"This is the very toughest bit of engineering," he reflected, "that ever I undertook. Well, so much the greater the credit if I succeed. But I don't care for the credit. I care only for Guilford Duncan in this case."

XXIV

BARBARA'S ANSWER

WHEN Duncan left his room on the evening of Temple's conference with Will Hallam, he passed down the stairs and into the Hallam offices, where he still had a little working den of his own, for use when he did not care to see the people who sought him at his law office.

As he entered he found a little note upon his desk, and he recognized Barbara's small round hand in the superscription. Opening the envelope eagerly he read the few lines within:

- You may come for your answer whenever it is convenient—any evening, I mean, for I am at leisure only in the evenings. There is a great deal for me to tell you, and it is going to be very hard for me to tell it. But it is my duty, and I must do it, of course. I'm afraid it won't be a pleasant evening for either of us.

There was no address, but Duncan observed with pleasure, as a hopeful sign, that the little missive was signed "Barbara."

"She wouldn't have signed it in that informal way,

with only her first name, if she meant to break off the acquaintance," he argued with himself. And yet the substance of the note was discouraging in the extreme, so that Guilford Duncan was a very apprehensive and unhappy man as he hurried to Barbara's home. He still held her note crushed in his hand as he entered the house, and he read it over twice while waiting for her to appear. For this time—the first in his acquaintance with her—Barbara kept him waiting. She had not meant to do that, but found it necessary because of her own agitation in anticipation of the grievous task that was hers to do. She must resolutely bring herself under control, she felt, before meeting this crisis. She even tried in vain to "think out" the first sentences that she must speak. Finding this impossible she gave it up at last, and with all of composure that she could command, she entered the parlor and stood face to face with Guilford Duncan.

She could say no word as he stood looking eagerly into her eyes, as if questioning them. He, too, was silent for perhaps a minute, when at last, realizing the girl's distressing agitation, he gently took her hand, saying in his soft, winning voice:

"You are not well. You must sit down."

"Oh, it isn't that," she answered, as she seated herself bolt upright upon the least easy chair in the room. "It is what I must tell you."

"What is it? I am waiting anxiously to hear."

"You must be very patient then," she answered with difficulty. "It is hard to say, and I don't know where to begin. Oh, yes, I know now. I must begin where we left off when—well, that other time."

Duncan saw that she needed assistance, and he gave it by speaking soothingly to her, saying:

"You are to begin wherever you find it easiest to begin, and you are to tell me nothing that it distresses you to tell."

"Oh, but all of it distresses me, and I must tell it—all of it."

Again Duncan spoke soothingly, and presently the girl began again.

"Well, first, I can never—I mean I mustn't—I mustn't say 'yes' to the questions you asked me that other time."

"You mean when I asked if you would be my wife?"

"Yes. That's it. Thank you very much. That's the first thing I am to tell you."

"Who bade you tell me that?"

"Oh, nobody—or rather—I mean nobody told me I mustn't say 'yes,' but after I had made up my mind that I mustn't, then auntie said I was bound to tell you about it all. I wanted to write it, but she said that wouldn't be fair, and that I must tell you myself."

"But why did you make up your mind that you mustn't say 'yes'? Can you not love me, Barbara?"

"Oh, yes—I mean no—or rather—I mustn't."

"But if you can, why is it that you mustn't?"

That question at last gave Barbara courage to speak. It seemed to nerve her for the ordeal, and, at the same time, to point a way for the telling.

"Why, I mustn't love you, Mr. Duncan, because I cannot marry you. You see, that would be very wrong. When you—well, when you asked me those questions, it startled me, and I didn't know what to say, but after you had gone away that night I saw clearly that I mustn't think of such a thing. It would be so unfair to you."

"But how would it be unfair? It would be doing the one thing in the world that I want you to do. It would be giving me the one woman in the world whom I want for my wife, the only woman I shall ever think of marrying."

"But you mustn't think of that any more. You see, Mr. Duncan, I am not fit to be your wife. I should be a terrible drag upon you. You are already a man of prominence and everybody says you are soon to become a man of great distinction. You must have a wife worthy of such a man, a wife who can help him and do him credit in society. Now you know I could never become that sort of woman. I am only an obscure girl. I don't know how. I can not talk brilliantly. I couldn't impress people as your wife must. I am not even educated in any regular way. I've just grown up in my own fashion

—in the shade as it were—and the strong sunlight would only emphasize my insignificance.”

Duncan tried to interrupt, but she quickly cut him short.

“Let me go on, please. You are very generous, and you want to persuade me that I undervalue myself. You would convince me, if you could, that I am a great deal worthier than I think myself. I know better. You are very modest, and you would like to make me believe that you will never be a much more distinguished man than you are already, but again I know better. Probably you wouldn’t become much more than you are, if you were to marry me, but that is because I should be a clog upon your life.”

“Will you let me say one word at this point, Barbara?” broke in Duncan, in spite of her effort to prevent.

“You are wronging yourself and you are wronging me. As God lives I tell you there is no woman in the world so fit to be my wife as you are. My only wish is that I were worthy to have such a wife! I intend, of course, to achieve all that I can—to make the best use I can of such faculties as I possess, but nothing imaginable could so greatly help me to do that as the inspiration of your love, and the stimulus of knowing that you were to be always by my side, to share in all the good that might come to me, to cheer me in disappointment, to help me endure, and above all, to

strengthen me for my work in the world by your wise and loving counsel. For you are a very wise woman, Barbara, though you do not know it. You look things squarely in the face. You think soundly because you think with absolute and fearless sincerity. You are shy and timid, and self-distrustful. Thank God, you will never grow completely out of that, as so many women do. Your modesty will always remain a crown of glory to your character. But as you grow older, retaining your instinctive impulse to do well every duty that may lie before you, you will acquire enough of self-confidence to equip you for all emergencies. You are very young yet—even younger in feeling than in years. You will grow with every year into a more perfect womanhood.”

An occasional tear was by this time trickling down the girl's cheeks. How could it be otherwise when the man she loved and honored above all others was so tenderly saying such things of her, and to her, with a sincerity too greatly passionate to be open to any doubt? How could it be otherwise when she knew that she must put aside the love of this man, her hero—the only love, as she knew in her inmost soul, that she could ever think of with rejoicing so long as she should live?

She would have interrupted the passionate pleading if her voice had been under control. As it was she sat silent, while he went on.

“I have spoken of my ambitions first, and of your

capacity to help them, not because such things are first in my estimation, but because you have treated them as worthy of being put first. There are much higher things to be thought of. What a man *achieves* is of far less consequence than what a man *is*. That which I ask of you is to help me *be* the best that I am capable of being, and for you to *be* it with me. I want to make the most, the best, the happiest life for you that is possible. If I am permitted to do that, with you to help me do it, it will be an achievement of far greater benefit to the world than any possible external success can be. The home is immeasurably more important, as a factor in human life, and in national life, than the mart, or the senate, or the pulpit, or any other influence can be. It is in happy homes that the saving virtues of humanity are born and nourished. From such homes, more than from all the pulpits, and all the institutions of learning, there flows an influence for good that sweetens all life, preserves morality, and keeps us human beings fit to live. Oh, Barbara, you will never know how longingly I dream of such a home with you at its head! You cannot know how absolutely the worthiness of my life depends upon such a linking of it with yours."

The girl had completely given way to her emotions now, but with that resolute self-mastery which was a dominant note in her nature, she presently controlled herself. The picture that his words had created in her imagination was alluring in the extreme.

But she was strong enough to put the dream of happiness aside.

"You do not know all," she said. "You have not heard all I have to tell you. You haven't heard the most important part of it. I have only told you what I thought on that evening when—when you asked—questions. I still think that ought to settle the matter, but you seem to think—perhaps you might have convinced me, or at least—oh, you don't know! There are other reasons—stronger reasons, reasons that nothing can remove."

"Tell me of them. I can imagine no reason whatever that could satisfy me."

"It is very hard to tell. You know I never knew my parents. Both my mother and my father died on the day I was born. I seem to know my mother, because auntie loved her so much, and has talked to me so much about her all my life. But she never talked to me much about my father. His family was a good one—his father having been a banker, with some reputation as an artist also, and my father was his partner in business. But that is all I know of my father—no, that isn't what I meant to say. I meant to say that that is all my aunt ever told me about him, and all I knew until the night when you asked me—questions. After you went away that evening, I went to my room and thought the matter out. I have already told you what conclusions I reached. When I had decided, I went to auntie's room and sat on the side

of her bed and told her everything. She cried very bitterly—I didn't understand why at first. After a while she said she didn't at all agree with me in my conclusions, and added:

“‘If the things you mention were all, Bab, I should tell you to stop thinking of them, and let Mr. Duncan judge for himself. But there is something else, Bab—something very dreadful. I never intended to tell you of it, but now I must. You would find it out very soon, for Tandy's wife knows it, and if she heard that there was anything between you and Mr. Duncan, she would make haste to talk of it—particularly after what has happened between Tandy and Mr. Duncan. Then you would never forgive me for not telling you.’

“She went on then, and told me what I must tell you. She told me, Mr. Duncan, that I am the daughter of a Thief!”

The girl paused, unable to go on. Duncan saw that she was suffering acutely, and he determined to spare her.

“You must stop now, Barbara,” he said in a caressing tone. “You are overwrought. I will hear the rest another time—when you feel stronger and send for me. I am going to say good-night now, so that you may rest. But before I go I want to say that nothing you have told me can make the least difference in my feelings, or my desires, or my purposes. You *are* what you *are*. Nothing else mat-

ters. When you feel strong enough, I will come again and persuade you to be my wife. Good-night!"

As she stood facing him, with unutterable distress in every line of her face, he leaned forward impulsively, but with extreme gentleness, and reverently kissed her.

XXV

TEMPLE AND TANDY

ON the morning after his consultation with Captain Will Hallam, Richard Temple had his first interview with Tandy. Jewett, the hotel proprietor, walked with him to the X National Bank, took him into the bank parlor, and introduced him to the president, intimating that he would probably wish to do some business with the bank, and assuring Tandy that the young man was "as square as they make 'em."

Tandy welcomed the visitor cordially, and when Jewett had bowed himself out, Temple opened negotiations, very cautiously and with every seeming of indecision, as to what he might ultimately decide to do.

"I have a little money, Mr. Tandy, that I may want to invest. I'm rather a stranger in Cairo. I wonder if you, as a banker, would mind advising me. Of course, if I make any investments, I shall do so through your bank."

"It is my business to advise investors, Mr. Temple,

and in your case it is also a pleasure, if I may be permitted to say so. What are your ideas—in a general way, I mean?”

“It would be somewhat difficult for me to——”

“Oh, I quite understand. You haven’t yet made up your mind. You want to look about you, eh? Well, that’s right. There’s more harm done by haste in making investments than by anything else. There are lots of ‘cats and dogs’ on the market. Of course they’re a good buy sometimes, if a man wants to take long chances for the sake of big profits, and if he is in a position to watch the market. But it’s awfully risky. Still——”

Tandy hesitated and did not complete his sentence for a time. He was wondering just “how much of a sucker” this young man might be. Tandy himself held some small blocks of securities which might very properly be reckoned in the feline and canine class. He wondered if it might not be possible to “work off” some of these, in company with some better stocks, on this young man. He was closely scrutinizing Temple’s visage, trying to “size him up.” After seeming to meditate for a brief space, he resumed:

“It is risky, of course. Still, if a man is in position to watch the market closely, and sell out at the proper time, it sometimes turns out well to buy a few inferior stocks, when buying a lot of better ones. I’ve known it to happen that a lucky turn in the

market enabled a man to sell out his inferior stocks at a profit big enough to pay for the good ones. You see the inferior stocks can be bought for so little on a dull market, such as we have at present, that there can't be a very great risk in buying them in moderate quantities, while buying better securities in the main. And there's always a chance of a lucky turn in the market, and with it a chance of great profits."

Temple did not interrupt the flow of Tandy's financial exposition. He had three reasons—all of them good—for wishing Tandy to talk on. In the first place he was waiting for noonday, before mentioning his credit in the Fourth National Bank of New York. In the second place it was his "cue" to sit reverently at the feet of this great financier, and to make as little display as possible of his own sagacity. Finally, he was studying Tandy—"sizing him up"—finding out, for future use, all that he needed to know about the man with whom he had to deal. This was the result of the "sizing up," as it formulated itself in what might be called a "first draft," in Temple's mind:

"He's a smooth, plausible, conscienceless scoundrel;

"He's so far filled with self-conceit that it sometimes blinds him;

"He would gladly swindle me out of my eyes, if he could do so without being caught; but if he can't swindle me, he will be glad to do business with me 'on the square,' as he would put it."

But Temple wanted to complete and revise and, if necessary, correct this first draft of his "sizing up," and so he wanted Tandy to go on talking.

"I am not much disposed to speculate in doubtful securities," he said. "I can't afford it, for one thing, and, of course, I am not in position to watch the market, as you say. What I would like is to put a few thousands into some good, safe, dividend-paying security. Of course——"

"You're right, of course. Still, if you choose to take some small risk, I could watch the market for you. I often do that for customers of the bank. I'm naturally in a position to know what's going on. By the way, how much money have you to invest?"

"I have twelve thousand dollars in New York——"

"Where the interest rates are small," interrupted Tandy. "You want to bring it West, where it will earn more. I understand. You're right in that. The West is the place for men and money to do the best they can for themselves. This part of the country is growing like Jack's beanstalk. You must have noticed it."

"I certainly have. Indeed, I suppose that never before in all history did any region grow so fast or so solidly."

"There! You've hit the nail on the head," said Tandy. "Solidly! And that accounts for many things. The conservative people of the East never saw anything like it, and they can't quite believe it.

They don't realize the wonderful soundness of things out here. They have learned to think that high interest means poor security. In the East, where there is plenty of money and very little development going on, it does. But here in the West the case is different. Here, interest is high and dividends large, simply because the country is growing so rapidly, and developing its resources so wonderfully fast. Let me illustrate. My friend, Captain Hallam, recently bought a mine up the State. It hadn't been properly developed, so he bought it at a low price and capitalized it at cost, adding a trifle for improvements. That mine is now paying twenty per cent. dividends on its stock, in addition to a large expenditure every month for improvements. Then, again, Captain Hallam is selling off the farms on the surface at a price that will presently pay the whole first cost of the mine. When that is done, the mine will stand him in just nothing at all, and all the dividends the stockholders get will be just like so much money found—picked up from the prairie grass, I might say. Is there any danger in that sort of thing? Is a share of that stock a doubtful security to the man who has already got back the entire purchase price? True, it pays twenty per cent. dividends on its face, and that scares the conservative galoots in New York. That's just because they have got it ground into their minds that high interest always means poor security. But, come. I want to take you for a drive around

Cairo, to show you what we are doing here and what we are planning to do. I think when you see it you'll know for yourself where to put your money. Can you go with me for a drive?"

"Very gladly. But first, I want to arrange to bring to Cairo what money I have. I may not want to invest it all here, but it will be handy to have it here. I should like to put it into your bank as a deposit. But I must draw on New York for it, and get you to take my draft. Won't you direct your cashier to telegraph the Fourth National Bank of New York, asking for what amount my drafts on that institution will be honored? Then, when we get back from our drive, I'll draw for the money and place it on deposit with your bank, where I can put my hands upon it when necessary."

The telegram was sent, and then Tandy took Temple in his carriage—one of the best in Cairo at that time—and showed him all there was of resource in the town, lecturing, meanwhile, on the prospects of Cairo as a future great commercial and manufacturing center. He showed him all there was to be shown, and then said to him:

"Now, I'm an apostle of Western development, but still more I'm an apostle of the development of Cairo. I'm a bull on the country, and a bull on this city. There is much to be done, and it will require the investment of a great deal of money. But the investments will pay as nothing else promises to do. We

must have grain elevators, and mills, and all the rest of it. We've two big flour mills already, and there will be two or three more within a year. They must have barrels by thousands and tens of thousands. Now a man of your intelligence must see that empty barrels, being bulky, are costly things to transport over long distances, while the mills must buy them at the lowest possible price. Otherwise they can't sell flour in competition with the mills of other cities. So the necessity of having a big barrel factory here is obvious, and so is the profit. I am just forming a company for that purpose. We have abundant timber right at hand, just across the two rivers, in Missouri and Kentucky. We can make barrels at less cost than they can be had for in any other city, while we have a local market that will be unfailing. The company is capitalized at twenty-five thousand dollars, and a good part of it is already subscribed."

He did not say that none of it had been paid for yet, and that he was unsuccessfully trying to find buyers for it.

"It's a sure thing. The profits will be large from the beginning, and the stock, as soon as the factory is in operation, will jump up fifty per cent. at least. If you want a thousand or so of it, I'll let you in on the ground floor. Otherwise, I'll take it myself."

"That impresses me very favorably," answered Temple truthfully. "It is an enterprise based upon

sound principles—one that offers a supply in direct answer to a demand. I shall probably decide to take a little of that stock, if I can get some other securities to go with it. But for a part of the money I have to invest, I must get stock in some already established and assured business—I should especially like bank stock, either in your bank or Captain Hallam's. You see——”

“Oh, yes, I see. You want a nest-egg that will certainly hatch out a chicken. I'll find it for you. Let's leave that till to-morrow. Anyhow, I'm an advocate of local investments. I'm putting every spare dollar I've got into them, and I always advise investors to go into them. We're planning—Hallam and I—to set up a gas plant here. The city needs it, and it'll pay from the word go. I'll tell you about that to-morrow. You see, I want you to know just what we're doing and planning, and then we'll find the best places for you to put your money into. It's getting late now, so we'll drive back to the bank. I told the cashier to wait for us, though of course it's after banking hours.”

On their return to the bank each of these men felt that he had “put in a good day's work.” Tandy was sure that by letting the young man have a few shares in firmly established enterprises, he could “rope him in,” as he phrased it in his mind, for the purchase of some more doubtful things. Temple, in his turn, was convinced that by buying into some of Tandy's

more speculative enterprises, he could ultimately secure the shares he had been set to buy in the X National.

The telegraphic reply from the New York Bank had been received and was altogether satisfactory. So, late as it was, Temple drew on New York for twelve thousand dollars, and with the draft, opened a deposit account for that amount in Tandy's bank.

Then he went to his hotel. His first impulse was to send a message to Captain Will Hallam, asking whether he might take the barrel-factory stock, and perhaps some other things of like kind, in aid of success in his mission, but upon reflection he decided to act upon his own judgment, without consultation or advice. Hallam had given him a free hand, leaving him to work out the problem in his own way. Any communication between him and Hallam, or between him and Duncan, would involve something of risk. So he sat alone in his hotel room, thinking and planning.

He did not know or dream how anxious Tandy was to draw him into some of his schemes. He did not know that both the barrel factory and the gas enterprise had recently become veritable white elephants on Tandy's hands. He did not know that Tandy—in his eagerness to overreach Hallam—had “stretched himself out like a string,” as Hallam picturesquely put it—by investing more money in these two companies, and several others, than he could just then

spare. Especially, he did not know that Hallam had himself completely organized and capitalized both a gas company and a barrel company, and that Tandy's two companies represented an unsuccessful attempt to rival enterprises into which Hallam had "breathed the breath of life."

He was surprised, therefore, when a bell boy brought him Tandy's card, as he sat there in his lonely hotel room, planning the morrow's campaign.

"I thought you might be lonely," said the banker, as he was ushered into the room, "seeing that you're a stranger in town. So I have dropped in for a chat."

The "chat" very quickly fell into financial channels, and it did not proceed far before shrewd Richard Temple discovered some things of advantage to himself. Among the things discovered was the fact that Tandy was somewhat over anxious to hasten the business in hand. Apparently he feared that Temple might fall in with other advisers. He seemed anxious to arrive at conclusions in a hurry, Temple thought, and the thought served at once to put him on his guard and to give him his opportunity. He listened with every indication of interest to all that Tandy had to say concerning the two still unlaunched enterprises—the barrel factory and the gas company. He asked interested questions concerning them, and ventured the suggestion that the proposed capitalization of the gas company was too small to admit of the best results.

"As an engineer," he said, "I know something of the cost of digging trenches and laying mains, and it seems to me that in order to equip itself for business this company will need a good deal more money than you plan to put into it as capital stock."

"I see your point," Tandy answered quickly, "and in any ordinary case it would be sound enough, though of course a company of that kind doesn't depend upon its subscribed capital alone, or even chiefly for its working capital. It is the practice in establishing such companies to issue and sell bonds enough to cover the cost of the plant, or very nearly that. The profits are so certain and so great that the bonds—even at so low a figure as five per cent. interest—go off like hot cakes. But that isn't all. Here in Cairo we shall hardly have to bond the company at all. You see we shall have almost no engineering work to do. In other cities a gas company must dig deep trenches—often through solid rock—in which to lay its mains. Here in Cairo we shall have no digging at all to do. You observed, as we drove to-day, that the city is built upon a tongue of very low-lying ground. A levee, forty-five feet high, has been built around it, and contractors are now busily filling in the streets so as to raise them nearly, though not quite, to the grade of the levee. Every street is a long embankment. Now, when we come to lay our mains, we shall put them along the sides of these embankments, with no cost at all for digging."

So Tandy went on for an hour. At the end of that time Temple felt himself sufficiently sure of his ground to venture a little further:

"I am inclined to think," he said, "that I shall want to take at least a little of the barrel-factory stock to-morrow, and possibly I may subscribe for some of the gas stock also; of that I am not yet sure. But before I take either, I must invest four or five thousand dollars in something absolutely secure. I have been going over the latest reports of your bank, and the other one—Hallam's—and they have impressed me with the conviction that the very best and safest investment a man of small means, like myself, can make in this town, is in bank stock. This city is a point at which so many lines of travel and traffic converge, that the exchange business itself must be sufficient to pay a bank's expenses. In fact it pays more, as the reports show. And then there is the larger business—lending money on sound enterprises, financing industrial companies, and especially advancing money on bills of lading for goods in transit. In view of all this it surprises me to learn that the stock in the two banks here stands only a trifle above par."

"Oh, that's because of two things. People here have got it into their heads that anything less than ten or twelve per cent., as a return for money invested, is ridiculously small. So they don't want bank stocks. On the other hand, the eastern capitalists have got it into their heads that anything which pays more

than four or five per cent. must be risky, and so they don't set up banks here, as they surely would do but for their foolish timidity. The prospect of a big return for their money simply scares them out of their seven senses. So Hallam's bank and mine have a monopoly of as pretty a business as you'll find in a day's walk. Why, when the rush was on last winter, and twenty steamboats a day were leaving Cairo with full cargoes—to say nothing of great fleets of grain barges—Hallam and I both went to New York with our pockets full of government bonds, and borrowed money on them for sixty or ninety days. We paid six per cent. per annum for the money, and got from one-half to one per cent. a day on most of it by advancing on grain drafts, with bills of lading attached. It was as easy as falling off a log, and as safe as insuring pig-iron under water.”

“I have some notion of all that,” answered Temple, “and that's the sort of investment I'm looking for. I might take in some more speculative things, but I greatly want to invest a few thousand dollars in the stock of one or other of these two national banks. Could you find somebody willing to sell?”

Tandy had expected this, and had prepared himself for it. But he pretended to think for a moment before replying. Then he said:

“As to Hallam's bank, it's useless to try. Hallam and Stafford own the whole thing, except that they have put a share or two into the hands of members of

their own families, just by way of qualifying them to serve as directors, as the law requires. Neither one of them would sell a share for twice its market price. The same thing is true, in a general way at least, of our bank. The stock is so good a thing that nobody who has got any of it ever wants to part with it. But it has always been our policy to interest the people in the bank by letting them hold some of its stock. So a good deal of it is held in small lots around town, and now and then one of these is put into my hands for sale. I have four shares now to sell. It belongs to a tug captain who is down on his luck just now, and must sell. He wants more than the market price, but the bank has lent him money on it nearly up to its face value, and so I can do pretty much as I please with it. Ordinarily I should buy it myself, but I'm in so many things just now, and besides, I'd like to have you with us."

Tandy did not say that since he had seen Temple in the afternoon, he had taken in these four shares of stock for debt, at three per cent. below par, with the fixed purpose of selling them to Temple at three per cent. above par.

"How many shares did you say there are of it?" asked Temple.

"Four, if I remember right. I really oughtn't to let it slip through my fingers, but—well, I'll tell you what I'll do—if you care to subscribe for a few shares of the barrel company—say one or two thou-

sand dollars' worth—I'll let you have the bank stock at a hundred and three.

Temple was eager to close the bargain, but he resolutely repressed his eagerness. He asked a score of questions, as if in doubt, and at last he hesitatingly agreed to make the purchase. The details were to be arranged on the next day, and so Tandy took his leave, and Temple lay awake all night, as he had done on the night before.

At four o'clock the next afternoon Temple strolled into the Hallam office to report results. He threw the papers upon a desk and sank into a chair like one exhausted. He was in fact almost in a state of collapse. He had not been conscious of strain at any time during his negotiations. He had, indeed, rather enjoyed the playing of such a game of wits with so wily an adversary as Tandy was. But all the while his anxiety to succeed in what he had undertaken had kept his nerves so tense that his mind had known no rest. All the time he had been painfully conscious that the smallest slip on his part, the smallest indiscretion, the slightest mistake in look, or tone, or act, would bring failure as a consequence. And he had all the time been agonizingly conscious of the fact that no less a thing than Guilford Duncan's reputation was the stake he played for—that Guilford Duncan's entire future was in his hands. There were reasons more vital to him than his friendship for Duncan, for regarding success in this matter as an end

that must be achieved at all hazards, and at all costs. For years ago these two had quarreled as rivals in love, after being friends of the closest sort from infancy, and only Duncan's great generosity of mind had made forgiveness and reconciliation possible. Dick Temple knew that in the matter out of which the quarrel grew, he had grievously wronged his friend, and that knowledge had been to him a veritable thorn in the flesh, robbing even such happiness as had come to him of half its quality of joy. He had longed above all other things for an opportunity to make atonement, and that longing had been intensified since the meeting at the mine, by the generous treatment he had received at Duncan's hands. His Mary shared it in full measure, too, as she shared every worthy impulse of his soul. It had been a grief to the gently generous wife that the man she loved must live always under so distressing an obligation to the friend who had so magnanimously forgiven.

When this opportunity of repayment came to him, therefore, his first thought was of Mary. He wrote to her immediately after his first conference with Hal-lam, telling her of the matter in a way that filled her soul with gladness and fear—gladness that the opportunity was his at last, and sleepless fear lest he should be baffled and beaten. So when at last success was his, when he received from Tandy's hands the papers that secured his purpose, his first act was to telegraph to Mary the message:

Glory to God in the highest! I have paid my debt to Guilford Duncan.

It was five minutes later when he entered the Hallam offices and laid the papers before the head of the house, saying only:

"I've secured the stock." When he sank into the chair, Hallam was quick to see his condition.

"Go up to Duncan's rooms and go to bed," he urged. "You've not been sleeping."

Recovering himself quickly, Temple answered:

"No, I think I'd rather not. If you've no further use for me, I think I'll go home by the train that starts an hour hence. There'll be time enough between now and then for me to render you an account of money spent, and give you my check for the balance in Tandy's bank. I don't want to see Duncan just now."

Hallam understood. "Very well," he answered, as Temple turned to a desk. "You've saved Duncan, and there's nothing more for you to do here. But you must come back for the final grand tableau just a week hence. I'll leave this stock in your name till then, and you shall walk with me into the stockholders' meeting and help me salivate old Napper Tandy. We'll teach him not to play tricks."

Captain Hallam spoke no word of commendation for the way in which Temple had done his work. Words were unnecessary.

"I hope I made no mistake in subscribing for that

barrel company stock," said Temple as he passed the completed papers over to Hallam. "At any rate, I'd like to keep that myself, if I may, whether it ever proves to be worth anything or not. I've accumulated enough money to pay for it."

"Oh, as to that," answered Hallam lightly, "the stock will be good enough. I'll make it so by taking a majority interest in the company and consolidating it with my own. You see, we simply must do something for Old Napper Tandy."

XXVI

A PACT WITH BARBARA

THAT evening Guilford Duncan was summoned to Hallam's house for supper. With only Mrs. Hallam for auditor, Hallam wished to tell the young man all that had occurred, for Duncan had not been permitted to know aught of it, since Hallam had turned him out of his room, in order that the conference with Dick Temple might be a strictly private one.

Nor had Duncan seemed very greatly concerned to inquire. He had not expected Hallam and Temple to succeed in accomplishing anything, and at this time his fate was at crisis in another and, to him, a dearer way. His interview with Barbara had been held, as we know, at the precise time when Hallam and Temple were in consultation with regard to the matter of Tandy's accusation. In some degree, at least, the painful character of that interview with Barbara, and its unsatisfactory result, had dulled his mind to the other trouble. In view of Barbara's seemingly final rejection of his wooing, he was not sure that he greatly cared what might become of his

reputation, or his career. He was too strong a man in his moral character, however, to remain long in a state of such indifference, but for the time being he found it impossible to regard his future as a matter of much consequence, now that Barbara refused to share that future with him.

"There is still one more chance," he reflected, "one more interview with Barbara, one more hope that I may win her. If that fails, the other thing won't matter much. I'll horsewhip Tandy and then go away. No, I won't go away. I won't desert in the presence of the enemy. I won't—oh, I don't know what I will or won't do. All that must wait till I know my fate with Barbara."

This was on the morning after his evening with Barbara—the morning on which Temple first made acquaintance with Tandy. Duncan was sitting idly in his office, mechanically toying with a paper cutter. Presently he overturned the inkstand, spilling its contents over some legal papers that he had drawn upon the day before.

"That's fortunate!" he ejaculated, as with blotting pads he sought to save what he could of the documents. "It gives me something better to do than sit here idly mooning. Those papers must go off by the afternoon mail, and I must rewrite them first."

He set to work at once, and close application to the task for several hours brought him into a healthier condition of mind. When he had finished the task

and had taken the papers to the postoffice he realized that his state of mind had been a morbid one. He realized, too, that he must end the suspense as quickly as possible, in order that he might take up work and grow sound of soul again.

Returning to his office he sent a note to Barbara:

I shall go to see you to-night, unless you forbid. I must hear what more you have to tell me, and I must in my turn tell you something of myself. When that is done, I shall renew my efforts to win you to myself. Please send me word that I may come.

For answer, he got the single word "Come," written in the middle of a page, without address or signature. Thus it came about that while Temple was sitting in his hotel room, in negotiation with Tandy over a matter that involved Duncan's future more vitally than any other event had ever done, Duncan himself sat with Barbara, trying to adjust another matter which seemed to him of even greater consequence.

Barbara had her emotions in leash, now. Without hesitation, and with a bravely controlled utterance, she went at once to the marrow of the matter.

"I told you," she began, "that I am the daughter of a Thief. My father was trusted absolutely by my grandfather. He betrayed the trust. He made use of his authority as a member of the banking house, not only to wreck it in speculation, but also to rob all the people who had entrusted their money to it. I

don't understand such matters very well, but, at any rate, my father ruined the firm and robbed its customers. At a single stroke he reduced his father to poverty and forever disgraced his honorable name. When he found that the facts must become known at once, my father went home and blew his brains out. I was born that day, and my mother died of shock and grief within the hour. My poor grandfather lived for a month, without speaking a word to anybody. Then he quit living."

"It is a terribly sad story," said Duncan. "I should not have let you tell it, poor child."

"Oh, but I was obliged to tell you," she interrupted. "It was my duty. You see—well, you have been so good to me, and I am obliged to say 'no' to what you asked me before you knew this horrible thing. It wouldn't have been fair just to say 'no,' and not tell you of a thing that explains, a thing that must make you wish you hadn't asked me that."

"But it does not make me wish anything of the kind, Barbara. It makes me more eager than ever to win you, in order that I may devote my life to the loving task of making you forget the horror of this thing. Oh, Barbara! I never loved you half so madly as I love you know. And you love me. I know it, but you must say it. You love me, Barbara! Say it! Say it—now!"

The girl hesitated for no more than a moment, while her whole body quivered.

"God help me!" she said then, "I do love you! I love you too well to let you link your life with mine, to let you take upon yourself the shadow of my disgrace."

"But you have no disgrace. You are innocent. The fault is not yours that your father betrayed his trust a score of years ago—before you were born."

"Listen!" she interrupted with passionate determination. "If you were to marry me I should become the mother of your children. That would make them the grandchildren of a Thief."

The two were standing now.

"I want you to sit down while I answer you, Barbara," said Duncan, with almost unimaginable tenderness in his tone. "No, not in that straight-backed chair, for I want you to listen to all I have to say, and to be at ease while you listen. Sit here," pushing an easy chair forward, "sit here where you can see my face as I speak. I want you to see in my eyes the sincerity of my soul."

Barbara obeyed and listened.

"I was born and brought up," he said, "in a region where all the old traditions had full sway over the minds of men and women, enslaving them. During four years of war I learned much, but I unlearned far more. I learned to look facts in the face, and to accept them at their just value. I learned to judge of others and of their worth by what they are, not by what their fathers or grandfathers may have been.

I unlearned the false teaching of tradition that aught else than personal character and personal conduct goes to the making up of any human being's account with his fellow man. I had a true democracy forced upon me when I saw men of the humblest extraction winning high place for themselves, and being set to command men of the loftiest lineage—all because of personal character and fitness, and in spite of their lack of caste. No sane man can contemplate the character and career of Mr. Lincoln, for example, without finding in it an object lesson in democracy which should make a very laughing-stock of all the fables of aristocratic tradition. I tell you truly that I have put all those things behind me, as all Americans must who truly believe in the fundamental principles of our Republic. Every man must be accepted for what he is, not for what his father or his grandfather may have been. We read that lesson in the lives of such men as Ben Franklin, and Abraham Lincoln, and Grant, and a score of other notables. We read it even more clearly in everyday life. No banker extends credit to a worthless man on the ground that he was born to high social repute. No banker withholds credit from a man of integrity because his father was not to be trusted. All day, every day, men everywhere are acting upon a clear perception of the truth that each human being must be judged by what he *is*, and not by what some other person has been.

"Now I know you, Barbara, for what you *are*, and I love you for that alone. What your father may have done or been, twenty years ago, is to me a matter of entire indifference, except that the knowledge of it gives you pain and sorrow. It makes no difference to me; it in no way alters or lessens my love for you, and it never will. Knowing it all, I am more earnest than ever in my purpose to make you my wife if I can persuade you to that after I have told you something about myself that may very justly seem to you a real bar to my hopes."

"Go on, please," said the girl. "Tell me what you will, but I shall never believe anything ill of you. I *know* better."

"Thank you for saying that, dear," he responded with a tremor in his tone. "But unhappily others may believe it. If they do, then the career you have expected for me must be at an end at once. My reputation for integrity will be gone for good, and I must be content to surrender all my ambitions. That is why I must tell you of this ugly thing before again asking you to be my wife."

"Go on," she said again. "But I shall believe nothing bad of you, even though an angel should tell me."

"I told you the other night," he said, "that I had quarreled with Napper Tandy; that he had tried to tempt me with a money bribe to do an infamous thing. He now gives it out that it was I who pro-

posed the bribe; that I went to him with an offer to do that infamous thing for hire, and that he indignantly rejected the offer."

"He lies!" broke in the girl.

"Yes, he lies, of course," answered Duncan, "but I have no way of proving it. He and I were alone and in his house. There were no witnesses. How, then, am I ever to clear my name of so foul an accusation?"

"There is no need," answered the girl. "Nobody who knows you will ever believe the story. Captain Hallam would not think it worth asking a question about."

"No, Captain Hallam would not for a moment think of such a thing as even possible. But that is because he knows me as few other men do or ever will. But the accusation troubles him, because he knows that other people will believe it. He and Richard Temple are at this moment busy trying to find some way of clearing my name of the foul slander. They will do all that two loyal and sagacious friends can do to accomplish that purpose. But I cannot imagine any way in which they can succeed."

"What is it they are doing?"

"I do not know; they have refused to tell me. I only know that they can never succeed."

"Oh, you must not think that. You don't know what wonders Captain Hallam can work when he is in earnest. You must have hope and confidence.

Besides, nobody who knows you will ever believe such a story as that. Your enemies will pretend to believe it, and for a time the people who love to gossip will repeat it to each other. But you will live it down. Every act of your life will contradict the lie, and Tandy's reputation is not of a kind to lead sensible people to believe his falsehood when you have set the truth against it. You are depressed and despondent now. The mood is unworthy of you."

"Tell me what I should do."

"First of all you should act like the brave, strong man that you are. You should either take this slander by the throat and strangle it by publishing a simple, direct statement of the facts, or you should ignore it altogether, as a thing too absurd to need even a denial. Wait till you see what Captain Hallam and Mr. Temple succeed in doing, and then act as seems best. But in any case, you must be strong and courageous. No other mood belongs to such a man as you."

Duncan looked her full in the face for a space before speaking. Then he said:

"And yet you say you have no gift to help me—that if you were my wife you would be a drag upon me! Oh, Barbara, you cannot know how greatly I need the strength that the sympathy and counsel of such a woman as you are must give to the man who loves and wins her. You have in this hour rescued me from despondency; you have made me strong again;

you have shown me my duty, and inspired me with resolution to do it manfully."

"I am very glad," she answered.

"Then promise me that you will stand by my side always. Let me give you the right to help. Say that you will be my wife!"

His voice was full of tender pleading and for a moment the girl hesitated. Finally she said:

"I think I know how to answer now, but you mustn't interrupt. I feel as though I couldn't stand much this evening."

"I will not interrupt. I am too eager to hear."

"I think I have a plan—for you and me. I still think what I thought before—when I said 'no.' I still think you ought to have some better woman for your wife, some woman more nearly your equal, some woman who could help you to win a great place for yourself in the world and could herself fill the place of a great man's wife with dignity. You ought to marry a woman who knows, oh, ever so much that I shall never know—a woman that you need never be ashamed to introduce as your wife. No, don't interrupt!" she exclaimed, seeing that he was on the point of doing so. "I know what you would say, and that is the only thing that makes me doubt my own conviction about these matters. It seems to me a wonderful thing that such a man as you should care for such a woman as I am, but the fact that you do care for me almost makes me think sometimes that maybe

after all I misjudge myself, and that you are right. It seems so hard to believe you wrong. Now, I must be perfectly frank, because I know no other way of saying what I must. I have confessed that I love you. You compelled me to do that. If I were sure of my capacity to make you happy, not just for a little while, but throughout all your life, I would say 'yes' to the questions you have asked. But I mustn't make any mistake that might spoil your life, and so I must not say 'yes' just now, at least, and you will not let me say 'no.' I am still very young, as you know. You, too, are young enough to wait. So I think we'll leave both the 'yes' and the 'no' unsaid for a long time to come—for a year, perhaps—long enough, at any rate, for both of us to find out which of us is right. During that time we must be the very best of friends. You must tell me everything that concerns you, so that I may practice helping you, and find out whether I can really do it or not. If you find that I can't you shall be perfectly free to go away from me. If I find that I can't, then I'll say 'no' and stick to it."

Duncan was disposed to plead for better terms, but the little lady had fully made up her mind and would accept no modification of the treaty. Duncan had no choice but to accept an arrangement which, after all, had much of joy and still more of promise in it.

As they were on the point of parting, Barbara—

with something like a struggle—made an addition to the compact.

“If that slander sticks to you, Guilford, I’ll marry you at once and give it the lie.”

What could the warm-blooded young man do but kiss her with fervor?

“Surely you will forgive me,” he began in fear, lest he had offended.

“I don’t mind—for once. But you mustn’t do that again till—well, while we continue to be just friends.”

XXVII

MRS. HALLAM HEARS NEWS

AS Guilford Duncan sat late that night, recalling the events of the evening, he felt himself more and more nearly satisfied with the outcome of his wooing. It was true, of course, that Barbara had not promised to become his wife, as he had hoped that she might do, but at any rate she had confessed her love for him in a way that left nothing to conjecture. With such a woman, he reflected, love is never lightly given, and once given it can never be withdrawn.

Moreover, as he reflected upon the compact, he saw how certainly the close and intimate friendship for which it provided must daily and hourly draw the two lovers closer and closer together, making each of them more and more necessary to the other. In brief, there was so much that was satisfactory in the compact that he put aside all the rest as "not worth worrying over."

As he realized the extent of his success in his wooing he planned to perfect it in a hundred ways. He

resolved to make every possible opportunity for Barbara to help him, in order that she might learn how helpful she could be. He determined to acquaint her with all his affairs, in the utmost detail, in order that she might make herself more and more a part of his life. His first thought was that he would withhold from her knowledge everything that annoyed or distressed him, thus sparing her all that he could of pain, while telling her freely of every joyous thing. But he quickly saw how unfair that would be, and how unlike what such a woman would desire. He had begun to catch something of Barbara's own spirit, and to know that any reserves with her now would be a cruel wrong to her loving desire for a helpful share in his life.

"I will be as frank with her," he resolved, "as if she were already my wife. She shall share my sorrows as well as my joys. And what a comfort her sympathy will be!"

He slept little that night, yet on the morrow he went to his work with a buoyancy of spirit such as he had not known since that evening when he had first declared his love.

It was in this mood of elation and hopefulness that he went to the Hallams' an hour before the supper time. He did not yet know what Hallam and Temple had been trying to do, and of course he knew nothing of the success they had achieved. But in his present mood he was optimistic enough to hope for some good

result. He thought he might meet Temple at supper if his work, whatever it was, had been finished, and when he found that his friend was neither present nor expected, he satisfied himself with the reflection that the task Temple had undertaken was very probably one requiring a good deal more time than had elapsed since he began it. A little later he got more definite information.

"Temple isn't to be with us," he half said, half asked, after the greetings were over.

"No," answered Captain Will. "He has gone back to the mines. He is rather done up with the work and anxiety and loss of sleep. I tried to make him take possession of *your* rooms this afternoon, for a straight-away sleep, but he thought he'd rather go back to his wife till the tenth. He'll be here, however, in time to assist at the *grand finale*, as the show people call it."

"I'm afraid I don't understand," said Duncan with a look of inquiry.

"Why, there's to be a meeting of the stockholders of the X National on the tenth, you know."

"I didn't know. But what of it?"

"Why, only that your friend Temple wants to be there, when he and I march into the meeting controlling a majority interest and elect a board of directors for old Napper Tandy, leaving him completely out of it. Not a word about that, however, to anybody, till the time comes. We want to add to

the dramatic effect by making the thing a complete surprise."

If Captain Will Hallam had been a robust boy of ten, chewing upon a particularly toothsome morsel, he could not have shown a greater relish for what was in his mouth than he did for these sentences as he uttered them. His manner had all of active satisfaction in it that an eager card player manifests when he saves a doubtful game by throwing down a final and unsuspected trump at the end of a hand that has seemed to be lost.

But Duncan was still mystified, and in answer to his questions Captain Hallam explained.

"When you got yourself into trouble by monkeying with the accentuations of a buzz saw," he said, "I could see only one way out, and that was to put you into a position where even the disembodied spirit of Calumny itself could not pretend to believe old Napper Tandy's yarn. You know Tandy is fond of playing tricks, especially upon me, and as the president and controlling spirit of a rather strong bank, he has been able to give me a good deal of trouble now and then. A year ago Stafford and I decided that it might some day be handy for us to control a majority of the stock in Tandy's bank. There was a good deal of it lying about loose—that is to say, a number of people held little blocks of it, ranging from one share to five. All of these people were more or less under Tandy's influence, and all of them were

in the habit of giving him proxies to vote their stock or else themselves going into the stockholders' meeting and voting as he desired. Stafford and I quietly set about buying up this loose stock—through other people, of course, so that we shouldn't appear in the matter. We had got forty-eight per cent. of it, when you got yourself into trouble with Tandy. It occurred to me that if we could get three or four more shares and emphasize our confidence in you by making you president of Tandy's own bank, and turning him out to grass, he might see the point and stop his lies. I flatter myself that Stafford and I are pretty well known all over the West and among bankers in the East. We are not at all generally regarded as a pair of sublimated idiots—which same we should certainly be if we deliberately made a bank president out of a young man whose integrity was open to any possibility of suspicion. Now, don't be in a hurry!"—seeing that Duncan was eager to ask questions, or to express his appreciation of Captain Hallam's interest in himself—"don't be in a hurry and don't interrupt. Let me tell you the whole story. At first I didn't see any possible way in which to secure the three shares, without which I could do nothing. I took pains to have the stock register of the bank examined. I found that Tandy himself and the members of his immediate family owned forty-eight shares, and that four more belonged to Kennedy, the tug captain whom you discharged after calling him by a

picturesque variety of pet names. Of course it was of no use to approach Kennedy, even through an outsider, as he is in Tandy's employ now, and very deeply in Tandy's debt. I must explain that, as Stafford and I had bought stock through agents of our own, we had kept our hands concealed by leaving the several shares nominally in the hands of the men we had employed to buy them and instructing those men to go on voting the stock in whatever way Tandy wished. This made Tandy feel perfectly secure of his control of the bank. Even if he had sold out half his own interest he would have felt secure, seeing that all the floating stock was within his voting control. You see I'm a rather good-natured man, on the whole, and I never like to make a man feel uncomfortable unless I must. When your trouble arose I thought I saw that there was nothing for it but to make a strike for some of Tandy's own stock. I didn't much believe the thing could be done, but I've seen so many miracles worked in my time that I believe in them. You sent for Temple—and by the way, he's a fellow that's built from the ground up—and I set him at work. I told him what we wanted done and why, but I couldn't tell him how to do it, because I didn't know. I gave him a free hand, and left him to use his own wits. As they happened to be particularly good wits, he did the trick within less than two days. He managed to buy Kennedy's four shares, not from Kennedy, but from Tandy himself.

so that now when the stockholders' meeting comes, I'll march in, representing the two shares that I'm known to own, and Temple will be with me, holding proxies for all the rest of mine and Stafford's stock. We'll vote fifty-two against forty-eight. We'll name all the directors, and they will make you president at once. I'll put some shares in your hands to qualify you, but you ought actually to own at least ten shares in your own right. Have you got any money loose?"

Captain Hallam knew very well that Duncan had a sufficient deposit balance in the Hallam bank to cover the suggested purchase, but he wanted to forestall and prevent the expression of Duncan's thanks. Hence his question, and hence, also, the look he cast in Mrs. Hallam's direction, in obedience to which that gracious and sagacious gentlewoman broke at once and insistently into the conversation.

"Now, if you two men have quite finished with business," she said, "I want a small share of attention on my own part."

"Will you excuse me for a little while, Duncan," interrupted Captain Will, "while I give some orders at the stables and in the garden? I very nearly forgot them. Mrs. Hallam will entertain you in my absence, I'm sure."

As soon as the head of the house had made his escape through the door, Mrs. Hallam—whose friendship for Duncan had won all that is possible of privilege for itself—turned to him and asked:

"Why haven't you been taking Barbara to places? Why didn't you tell me to invite her here for supper to-night? You know I have had her here a dozen times, and you know how welcome she always is."

"Your last question is easily answered," he replied. "I did not think of asking you to invite her to supper this evening for the reason that Captain Will sent me word that he had business affairs to talk over with me."

Mrs. Hallam's face was wreathed in smiles.

"I wonder," she said, "if there ever was a young man clever enough to hold his own with a woman at word fence. And I wonder if there was ever one who didn't think he could."

"I confess," he said quickly, "that I'm not clever enough to know what you mean by those two wonderings of yours."

"Oh, yes you do. You deliberately tried to shy off my first question"—at this point she touched a bell—"by answering the second first, and then omitting to answer the first at all."

At this moment a servant appeared in answer to her ring.

"Send word to John," she commanded, "to bring the carriage at once—the open one with the bays. Now, Guilford Duncan, I have no time to talk with you except the ten minutes before the carriage comes. For I'm going to put on a hat and go after Barbara. Perhaps, between us, she and I can prevent you

two men from talking business at supper. Tell me——”

“But can Barbara come on so short a notice?”

“What sort of blunderer do you take me to be? I sent her a note two hours ago saying I should go after her, and she sent me for reply, a note saying she would be more than glad to come. But you mustn’t grow conceited over that. I didn’t tell her you were to be here, or that I meant to put you into the carriage to escort her home. It is quite possible that if I had told her that she would have declined the invitation. Now, answer my first question. Why haven’t you been taking Barbara to places—to church and all the rest of it?”

“Must I tell you the truth?”

“Yes, certainly. What would be the use of telling me anything else? I should know if your fibbed.”

“I really believe you would.”

“Why, of course I should. What are a woman’s wits for, anyhow?”

“The carriage is at the door,” said a servant, entering.

“Very well. Let it wait. Now, Guilford Duncan, go on and tell me.”

“Well, the fact is, that I have not been in a position to ask Barbara to accept my escort to public places.”

“Why not? Is it because of this Tandy affair?”

“No.”

"Then what? Go on, and don't make me pump the information out of you, as if you were a well or a leaky barge."

"The fact is," Duncan spoke very seriously now, "that a little while ago I was betrayed by own emotions into declaring my love for Barbara, much sooner than I had intended—before she was prepared to hear it."

"Oh, nonsense! As if a girl ever needed preparation for a declaration of that sort from—well, from the right sort of man. But go on, you know the carriage is waiting. Tell me. Has she accepted you?"

"No."

"Has she rejected you?"

"No."

Here Mrs. Duncan again rang the bell, and a servant appeared so promptly as to suggest that she had been listening just outside the door.

"Tell my maid to get into the carriage and go and fetch Miss Barbara Verne. Tell her to say that I am detained here, and am forced to send my maid in my stead."

The servant said, "Yes'm," and withdrew. Then Mrs. Duncan resumed her questioning with manifest eagerness, but with as much of seriousness as Duncan himself had shown. There was no touch of flippancy, or even of lightness in either her words or her tone. For Mrs. Will Hallam was a woman of deep and

tender feeling, a woman to whom all holy things were sacred.

“Tell me about it all, Guilford. I do not understand, and I must know. I need not tell you that my interest is not prompted by curiosity. I hold you as my brother, and I love Barbara. Tell me.”

And Duncan did. As he outlined the compact that Barbara had insisted upon, the smiles replaced solemn apprehension on Mrs. Hallam's face, as though she foresaw all she desired as the outcome of such an arrangement.

But all that she said was:

“I am greatly relieved.”

XXVIII

THE BIRTH OF A GREAT RAILROAD

UPON becoming president of a strong bank, and the close associate of Hallam and Stafford in all their undertakings, Guilford Duncan became at once a factor to be recognized and reckoned with in all enterprises with which he had to do. He had brains, character, and indomitable energy, and these had already won for him the respect of the men of affairs. Now that he had control of money also, his power and influence were multiplied many fold.

The time was one of expansion. The flood of irredeemable and heavily depreciated paper currency which had been issued under stress of war necessities, was producing the usual effect of inflation. It gave a false seeming of value to every purchasable thing. It caused rapid and great fluctuations in all markets. It lured men everywhere into speculation. It dangerously expanded credits and prompted men to undertake enterprises far beyond their means.

Very early in his career as a banker, Guilford Dun-

can discovered that half the merchants in Cairo were young men of little capital and small capacity, who ought to have remained salaried clerks. These had grown ambitious, set up for themselves, and were carrying large stocks of goods almost wholly upon credit. They were staggering under loads of debt on which they were paying ruinous rates of interest.

It was easy enough for him to protect his bank by gradually reducing its loans to such men as these, but the prudence thus exercised added to the number of his enemies. He cared little for that, so long as he knew his course to be right.

Looking further afield he saw that a like condition of things existed all over the West, and was the inspiration of much greater undertakings than those of the merchants and shopkeepers.

He used often to talk of these things with Hallam.

"You're quite right," said that sagacious financier. "The country has gone on a big financial drunk, and of course the headache will come when the spree is over. But it won't be over for a considerable time to come, and in the meanwhile the country is getting a good deal of benefit from it.

"Fortunately, it is taking a better course than such sprees usually do. Ordinarily the existence of an inflated, superabundant, and depreciated currency results in a wild orgy of stock gambling, grain gambling, cotton gambling, and all the rest of it. There

is no more of good in that—in fact, there is far more of harm in it to the country—than there would be if everybody went to betting at roulette or faro. It makes the lucky gamblers rich and the unlucky ones poor, but it produces nothing, even incidentally. This time the gambling is taking a more productive form. Instead of betting on market fluctuations, men are putting money into factories, mines, mills, and railroads—especially railroads. They are enormously overdoing the thing, but whenever they build a railroad, even unwisely, the railroad will remain as something to show for the money when the spree is over.”

“That is true enough,” said Duncan, “and of course all this railroad and other building is, incidentally, giving work and wages to great multitudes of men. But are we not paying too high a price for the good we get? We are building debts about forty per cent. faster than we are building railroads. Every mile of track is constructed with borrowed money, worth only about sixty cents on the dollar. Yet every dollar of these borrowings must some day be paid off in gold. And in the meantime the roads must pay a high interest rate on a dollar for every sixty cents’ worth of money borrowed. I do not see how the country can stand it.”

“It can’t, permanently, and you haven’t mentioned the worst feature of the matter.”

“What is that?”

“Why, in the craze for building railroads, men are projecting and building many lines that are not needed at all. In some cases two, or even three, parallel roads are being built through regions that can never support more than one. It is sheer waste, and of course it means collapse sooner or later. But there is another side to the matter. The country is growing enormously in wealth, and still more enormously in productive capacity. Nothing helps such growth like the multiplication and extension of railroads. They bring men near to their markets. They make farming profitable where before it would have been a waste of labor. They multiply farms and towns, swell the population, and in that way make a market for manufactures. If we could cut out the parallel lines and other foolishly projected roads, I firmly believe the growth of the country in consequence of railroad building would more than compensate for the extra cost entailed upon us by borrowing at a time of depreciation in the currency. But we can't prevent fool projectors from building foolishly, and some day the country's sound business must shoulder all that load of bad investments. When a boy eats green apples he is in for a colic, but he generally gets over the colic. It will be so with the country.”

Then the talk turned into a more practical channel.

“You feel sure, then,” asked Duncan, “that we are making no mistake and doing no harm in carrying

out our project of a railroad that shall bring Cairo closer to New York in the matter of railroad mileage?"

"Perfectly sure. That railroad is imperatively needed. It will develop a very rich agricultural region which has been practically shut off from the world. There is traffic enough for the road already within sight to make it pay. When it is built, it will compel a cheapening of freight rates to the advantage of the whole country."

"You are right, of course," answered Duncan reflectively. "I have gone over that subject very conscientiously. I am convinced that the road can carry the debt that must be incurred in building it, and that it will pay its way. If I had any serious doubt of that, I should have nothing to do with the thing."

"As it is," responded Hallam, "you've got the heavy end of the log to carry, so far as work is concerned. When are you going to begin your campaign?"

"Almost immediately. I've got everything in the bank into satisfactory shape now, and three days hence I shall begin a speaking tour in the interior counties. I'll make it even more a talking tour than a speaking one. For while a public speech, if it is persuasive enough, may influence many, it is the quieter talking to individuals and small groups that does most to win votes. I've already secured the

co-operation of all the country editors, but they need stirring up, and worse still they need somebody to tell them what to say and how to say it in their newspapers. Of course you and Stafford and Tandy will take care of Cairo and Alexander county."

This proposed railroad was one clearly destined to be of the utmost consequence to Cairo and to the region through which the line must run. The method by which it was planned to secure its construction, was the one then in general use throughout the West. It may be simply explained. Everybody concerned was asked to subscribe to what might properly have been called an inducement fund. The subscriptions were meant to be gifts made to secure the benefit of the railroad's construction. More important than these personal subscriptions, and vastly greater in amount, were the subscriptions of counties, cities, and towns. Under the law as it then existed each county, city, or town, if its people so voted, could "lend its credit" to an enterprise of this kind by issuing its own bonds. When a sufficient sum was raised in this way, an effort was made, usually in New York, to secure the forming of a construction company. The whole volume of the subscriptions was offered as an inducement to such a construction company to undertake the building of the road. Usually the construction company was to have in addition a considerable share of the stock of the road when completed. The city, county, and town subscriptions, of course, depended

upon the results of special elections held for that sole purpose.

In this case the personal subscriptions had been satisfactory, and there was no doubt that the two terminal cities, and the counties in which they lay, would vote the bonds asked of them. But there was grave doubt as to results in the rural counties, in each of which a special election was to be held a month or two later. It was Guilford Duncan's task to remove that doubt, to persuade the voters to favor the proposed subscriptions, and incidentally to secure rights of way, station sites, etc., by gift from the land owners.

During the next two months he toiled ceaselessly at this task, going to Cairo only once a week to keep in touch with his bank, and to pass the Sundays with Barbara.

Tandy also worked in the county towns, where he had a good deal of influence. He had been made president of the proposed railroad, and was supposed to be very earnestly interested in it. He was so—in his own way, and with purposes of his own.

Duncan's campaign was a tireless one, and it proved successful. When the elections occurred every county and every town voted in favor of the proposed subscription, but some of them did so by majorities so narrow as to show clearly how great the need of Duncan's work had been.

"Worse still," he said to Hallam, a few weeks

later, "the smallness of the majorities in two or three counties is a threat to us and a warning. The county authorities are putting all sorts of absurd provisions into their subscriptions, and they will give us trouble if our construction company fails in the smallest particular to meet these requirements."

"Just what are the conditions?"

"Oh, every sort of thing. In every county it is provided that we shall somewhere break ground for construction before the last of January—less than two months hence—or forfeit the subscription. That gives us too little time for organization, but we can meet that requirement by sending a gang of men at our own expense to do a day's work somewhere on the line. In two of the counties there is a peculiarly absurd provision. There are rival villages there, one in each county, and the authorities have stipulated that "a track shall be laid across the county line and a car shall pass over said track from one county to the other" before the fifteenth of March. Curiously enough, I learn that Tandy himself suggested that stipulation to the county authorities. I hear he is giving it out that he had to do so to save the election, but that's nonsense, just as the provision itself is. Such a requirement will greatly embarrass us in our negotiations with capitalists. For the line will not be fully surveyed by that time, and nobody can tell, till that is done, precisely where the road ought to cross that county line, or at what

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grade. I can't imagine what Tandy meant by getting such a provision inserted."

"Neither can I," answered Hallam; "but we'll find out some fine morning, and we must be prepared to meet whatever comes. He's up to some trick of course."

XXIX

A SCRAP OF PAPER

WHEN Duncan assumed control of the bank as its president, his first care was to acquaint himself minutely with its condition. In general he found its affairs in excellent shape, for Tandy was a skillful banker and, on the whole, a prudent one. There were many small loans to local shopkeepers which Duncan could not approve, and these he called in as they fell due, refusing to renew them. Beyond such matters he found nothing wrong till he came to examine the record of Tandy's own dealings with the bank.

There he found that in carrying on his multifarious enterprises, Tandy had been in the habit of borrowing and using the bank's funds in ways forbidden by the law of national banking. Had Tandy anticipated his own removal from control he would doubtless have set his account in order so that no complaint could be made. As it was, Duncan found that he was at that very time heavily in debt to the institution for borrowings made in evasion though

possibly not in direct violation of a law carefully framed for the protection of stockholders and depositors.

The matter troubled Duncan sorely, and acting upon the resolution he had formed with regard to his relations with Barbara, he told her of it.

"I really don't know what to do," he said in a troubled tone. "Of course the money is perfectly safe. Tandy is good for two or three times the amount. And I learn that it is a practice among bank officers sometimes to stretch their authority and borrow their own bank's funds in this way."

"You say the thing is a violation of the law?" asked Barbara, going straight to the marrow of the matter after her uniform fashion.

"In effect, yes. I am not sure that it could be called a positive violation of law—it is so well hedged about with little fictions and pretenses—but it is plainly an evasion, and one which might get the bank into trouble with the authorities at Washington."

"You mean that it is something which the law intends to forbid?"

"Yes. It is in violation of the spirit of the law."

"Then I don't see why you should have any doubt as to what you ought to do."

"It is only that under the circumstances, if I press Tandy and call in these loans, it might look like an unworthy indulgence in spite on my part."

"I think you have no right to consider that. You

have taken an oath to obey the law in the conduct of the bank, and——”

“How did you know that, Barbara?”

The girl flushed and hesitated. At last she said:

“I’ve been reading the national banking laws.”

“What in the world did you do that for?”

“Why, I’m to help, you know. So as soon as I heard you were to be president of the bank I asked Mrs. Hallam to get Captain Hallam to lend me the books.”

Duncan smiled and kept silence for a while.

“Was that wrong, or very foolish, Guilford? I can really understand the book.”

“Of course you can, and it was neither wrong nor very foolish in you to try. It was only very loyal and very loving. But there was no occasion for you to do anything of the sort.”

“But how can I help you if I don’t try my best to understand the things you are dealing with?”

“As I said before,” he answered tenderly, “it is very loyal and very loving of you to think in that way, and I thank you for it. But that isn’t what I have had in mind when we have talked of your helping me. I have never had a thought of burdening you with my affairs except to ask for your sympathy when things trouble me, and your counsel on all points of right and wrong, and all that. You see, you have two things that I need.”

“What are they?”

"A singularly clear insight into all matters of duty, and a conscience as white as snow. In this matter of Tandy's account, for example, you have helped me more than you imagine. You have seen my duty clearly, where I was in doubt about it, and you have prompted me to the resolute doing of it, regardless of my own feelings, or Tandy's, or of any other consideration whatever. Moreover, it is an immeasurable help to me simply to sit in your presence and feel that you want me to do right always. I think association with you would keep any man in the straight road. I *know* that your love would do so."

"I am very, very glad," the girl answered with misty eyes, "but I must help in practical ways, too—in all ways. So I must do my best to understand all the things that you have to manage."

"God bless you!"

That was all he said. It seemed to him quite all there was to say. But early the next morning he sent a courteous note to Tandy, calling his attention to the "irregularity" of his relations with the bank, and asking him to call at once to set the matter right.

After he had sent off the note he continued his examination of the details of the bank's affairs. He had gone over the books very carefully. He had examined the notes held for collection and the like. It remained only for him to make a personal inspection

of the cash and securities held by the bank, and that was his task this morning.

He had not gone far with it when he came upon a small three-cornered slip of paper, with a memorandum penciled upon it. It lay in the midst of a bundle of greenbacks.

Looking at it carefully, Duncan turned sharply upon the teller who had charge of the currency, and demanded:

"What does this mean? Why did you not bring that to my attention sooner?"

Before the teller could reply with an excuse or explanation, Tandy was announced as waiting in the bank parlor to see Mr. Duncan.

Duncan slipped the scrap of paper into his vest pocket, saying to the teller:

"Make a memorandum that I have possession of this."

Then he walked into the parlor.

There he received Tandy with cold dignity and marked reserve—more of coldness, more of dignity, and far more of reserve than he would have thought necessary if he had not found that scrap of paper.

Before seating himself, he called in one of the bookkeepers, saying:

"Mr. Leftwich, I desire you to remain with Mr. Tandy and me, during the whole of our interview."

"Surely that is unnecessary, Duncan," said Tandy

hastily. "I don't care to discuss my private affairs in the presence of a clerk."

"I have no intention to discuss your private affairs at all, Mr. Tandy," Duncan replied. "The matter concerning which I have asked you to call here, is not a private affair of yours or mine. It is a matter connected with the administration of the bank. Be seated, Mr. Leftwich."

"But I insist," said Tandy, with a good deal more of heat than he was accustomed to permit himself to show, "I insist upon a confidential interview."

"You cannot have it. I do not regard myself as upon confidential terms with you, nor do I think of you as a man with whom I desire to establish confidential relations."

"Do you mean to insult me in my own—in a bank that I founded, and in which I am still a large stockholder?"

"Perhaps you had better not press me to explain myself," answered Duncan with a calmness that emphasized his determination. "I might feel it necessary to mention some facts that otherwise there is no occasion for Mr. Leftwich to know."

"Oh, very well. I ought not to have expected courtesy at your hands."

"I think I must agree with you in that," answered Duncan. "In view of the circumstances—which, I may remind you, are of your own making—I really think you ought not to have expected courtesy at

my hands. Suppose we get down to business instead. What have you to suggest by way of arranging your affairs with the bank?"

"I don't know. I came here hoping and expecting that in view of all the circumstances you might be willing to let this matter of my loans from the bank rest between ourselves for a time."

Duncan was outwardly calm now, but inwardly he was in a towering rage, for Tandy's presence reminded him bitterly of the way in which the ex-banker had tried first to corrupt him and then to blast his reputation with a lie; and Tandy's manner clearly enough indicated that he had come to the bank in full expectation of warping him to his will in another matter involving his duty and his honor.

"How do you mean to 'let it rest'?" he asked, carefully controlling his voice.

"Oh, you understand, or you would if you knew anything of banking."

"I will trouble you to omit all discussion of my knowledge or my ignorance. Your account with this bank is at present in a shape forbidden by law. It must be adjusted at once. That is all that concerns me in the case. Please confine yourself to that."

Tandy became placative and apologetic.

"You must really pardon me, Mr. Duncan. This thing has knocked me out a good deal—it came upon me so suddenly and unexpectedly. I make my apologies if I have said anything to offend. But is there

nothing I can do to fix the thing up—so that the bank can carry it for me till I can turn around? You see these things are so customary in banks that it never occurred to me that you would insist upon the strict letter of the law.”

“I have taken an oath,” answered Duncan, “to obey and enforce the strict letter of the law in the administration of this bank’s affairs—just as you did when you were president here. I, at least, intend to respect my oath.”

“What do you require of me?”

“For one thing, that you shall put your account into a shape permitted by law and warranted by prudence. In doing that, you shall have all the help the bank can properly lend you.”

“Tell me your exact terms,” said Tandy, “and I will endeavor to comply with them.”

“You must comply with them, as they will be only such as it is my duty to insist upon.”

“What are they?”

“First of all, you must to-day deposit fifteen thousand dollars, in cash or securities, to make good that bit of paper,” said Duncan, holding up the three-cornered fragment of a letter sheet, on which there was written in Tandy’s hand:

Good for \$15,000—count this as cash. N. T., Pres’t.

“I found that in our cash assets only this morning, Mr. Tandy. Until it turned up I had cherished

the belief that your irregularities were only such as you say are customary with bank officers. I believe it is not customary, however, for the president of a bank to abstract fifteen thousand dollars of the bank's cash and substitute for it a mere pencil scribbling on a scrap of paper, signed with initials."

Tandy sat gazing vacantly at Duncan, with livid lips and contorted features. He had so long been accustomed to administer the bank's affairs as suited his personal convenience that he had quite forgotten this little transaction. Recovering himself, he said presently:

"That was an oversight on my part, Mr. Duncan. It was merely a matter of temporary convenience. You see, one evening after hours, I happened suddenly to need that amount in currency. I came here to the bank and got it, putting the mem. into the cash box in its stead, as there were none of the bank's officers or clerks here to take my check. Besides, I hadn't my check-book with me. I fully intended to arrange the matter before the bank opened the next morning, but somehow I forgot it. It was only an oversight, I assure you."

"It was a felony," answered Duncan, in a tone as free from stress as if he had merely said, "It is raining." Then he added:

"Will you make a deposit now to clear that matter up? After you do so we can go on and adjust the other matters."

“Have mercy on me, Duncan! Give me a day or two to look about me! I’ve been investing very heavily of late, and really I can’t raise fifteen thousand at a moment’s notice. You know I am good for ten times the sum. Why not let it rest for a week, say?”

“Mr. Tandy,” replied Duncan, enunciating every syllable as precisely as if he had been reciting a lesson in a foreign tongue, “let me remind you of something. Some time ago you offered to pay me a high price to commit a crime. You remember the circumstance, I have no doubt. You remember that I refused, and that you sought revenge by lying to the men who were then employing me. You told an infamous lie that, if it had been believed, would have blasted my good name forever. No, don’t interrupt. I had not intended to mention this matter, especially in Mr. Leftwich’s presence,” bowing toward the bookkeeper, whose jaw had relaxed in astonishment. “I had not intended to mention that matter, but you have forced me to remind you of it, by trying now to persuade me to commit a crime without any inducement whatever except such as may be implied in my concern for your convenience. Until now I have been prepared to consider your convenience so far as I could do so consistently with my duty to the bank. I am now not disposed to consider it at all. You must bring fifteen thousand dollars here within an hour, and redeem that piece of paper, or I shall proceed against you criminally. After you shall have done that, you must

make such other deposits of cash or acceptable securities as may be necessary to set your general account in order. That is all I have to say. I give you one hour in which to take up this paper, and I give you the rest of the day in which to adjust the other matter. That ends our conference, and I must excuse myself. You know your way out."

XXX

THE MYSTERY OF TANDY

TANDY quitted the bank in very serious distress of mind. He was a capitalist of large means, but even a great capitalist—and he could not be reckoned as quite that—may sometimes find it inconvenient to raise money in considerable sums upon the instant. It so happened that just at this time Tandy's means were all employed and his credit stretched almost to the point of breaking, by reason of his excessive and largely concealed investments in a number of enterprises.

On the moral side, it would have been difficult even for Tandy himself to say just what measure of suffering he endured. His conscience was casehardened, but his financial reputation was not only a valuable, but an absolutely necessary part of his equipment for the businesses in which he was engaged. That reputation was now in great danger. He wondered if Duncan would tell the story of that scrap of paper. He wondered still more, whether Duncan might not report the matter to the comptroller of the currency

at Washington, and thus bring about a criminal prosecution, even after the sum irregularly borrowed had been repaid. Then he remembered, with something like a spasm round his heart, that the bookkeeper, Leftwich, had heard the whole conversation, and he remembered also that he had been, as he put it, "rather hard on Leftwich" upon several occasions in the past. If Leftwich cherished resentment on that account, his malice now had its opportunity.

On the whole, Napper Tandy could not recall another day in all his life on which he had suffered so much in spirit as he did now. But there was no time for brooding or lamenting. He felt that he was in Guilford Duncan's clutches, and, while he knew little of conscientious scruples by virtue of any soul experiences of that kind on his own part, he had so far learned to understand Duncan as to know that he would, as a matter of conscience alone, enforce the strict letter of his demand.

He hastened to find Captain Will Hallam, and to him he made almost a piteous appeal for a loan of fifteen thousand dollars through the Hallam bank.

"So Duncan carries too many guns for you, eh?" was the flippant remark with which Captain Hallam received the appeal.

"Will you let me have the money?" almost frantically pleaded the now thoroughly frightened man. "You see time is precious. I've less than an hour in

which to raise the sum. You *must* help me out, Hallam."

"I really don't know whether I can arrange it or not. I'll see Stafford and find out how far our loans are extended. What security can you give? You know Stafford is very exacting as to the character of the security on which he lends the bank's funds."

"Yes, I know—and that is very awkward just now. I'm a good deal tied up, you know. I've been buying property along the line of our proposed railroad. I've bought rather heavily, and as I hadn't expected to be called upon to raise money just now, I have gone in pretty deep on credit. You know how impossible it is to realize on such property, even at a loss, when a man must have money at once."

"Then what can you offer?"

"Well, I've a pretty large block of stock in the Memphis and Ohio River Railroad——"

"Not good collateral till the road is finished. You know we couldn't touch that."

Tandy mentioned some other securities that Hallam deemed insecure, and by this time Hallam had begun to wonder what was the matter with Tandy. He knew, or thought he knew, that the man must have greatly more money invested somewhere than these things represented. He had a great curiosity to know what the other investments were, but he did not find out, for at last, within a brief while of the end of his hour of grace, the troubled man said:

"There is nothing for it but to hypothecate a part of my stock in the X National. You *know* that is good."

"Oh, yes, that's good. Stafford will accept that as collateral if the bank is in a position to extend its loans. I'll go and see."

When he told Stafford what the situation was, that astute banker—who had been in many a financial fisticuff with Tandy—quietly said:

"I don't see why we should make the loan. Why not refuse it, and then have you offer to buy the stock outright at about par? He must sell, for if I have correctly sized up our friend Duncan, he'll never let up on his demand in this case. A man with a conscience like his simply can't let up in such a matter."

"That's the way we'll fix it," answered Hallam, with an amused twinkle in his eye. "He's obviously in need of a little more education at my hands, and he can afford to pay for it. I'll buy the stock at par—not a cent more. I suppose it's worth a hundred and three?"

"Yes—all of that, and it will be worth more presently under Duncan's management. What a fellow that is, anyhow!"

"I imagine Tandy thinks so by this time."

As there was no other bank in Cairo, and nobody else who could make a loan such as Tandy must have on the instant, he was simply compelled to make the sale on Hallam's own terms.

With Hallam's check in hand, he hurried to the X National, arriving there just in time to meet Guilford Duncan's demand.

Duncan received the check in the bank parlor, again insisting that Leftwich should be present at the interview.

"I'll take that paper, if you please," Tandy said, holding out his hand for it.

"Not until you shall have adjusted the other matter. The bank's books show that, while you were still president of the institution, you made a loan of thirty thousand dollars to yourself, on your unsecured note, without even an endorsement. You know that in doing so, you violated the law you were sworn to obey and enforce. With that I do not now concern myself. What I ask is that you secure the bank for that loan, which still stands. When that is done, Mr. Leftwich will return this paper to you. In the meanwhile, I place it in his hands."

"Really, Mr. Duncan"—for since the early part of that morning's interview, Tandy had not ventured again upon the familiarity of addressing Duncan without the "Mr."—"really, Mr. Duncan, you are pressing me too hard. You must give me a few days——"

"How can I? The law would hold me at fault if I should allow the bank to close to-day with that loan unsecured. I have no right to give you time."

"You are persecuting me!"

"No, I am not. If I were minded to do that, I should call the loan in at once. As it is, I only ask you—as I must—to secure it as the law requires. I will accept any fairly good collateral you may have to offer. There is surely no hardship in that—no persecution in demanding that you shall temporarily leave with the bank enough of the bonds or stock certificates that you hold in plenty, to comply with the law concerning loans by national banks. I have simply no choice but to insist upon that."

"But I tell you," answered Tandy, "that at present I have no bonds or stocks conveniently available for such a purpose."

"I will accept your insurance stock."

"I've parted with that."

"Well, as I certainly have no disposition to be hard upon you, I'll accept your stock in the Atlantic and Mississippi Steamship Company, or even your Mississippi Valley Transportation Company stock, though neither can be reckoned a first-class security."

"I've sold out of both companies," answered Tandy.

By this time Duncan began to wonder what had happened to Tandy, in a financial way, just as Halam had done.

"Wonder where he has been putting his money," he thought. "For surely he had plenty of it a little while ago. He's been buying property along the new railroad, but that isn't sufficient to tie up a man

of Tandy's wealth. Something must be the matter. I must be cautious."

"I'll put up a hundred thousand in Memphis and Ohio River stock——" began Tandy.

"You know I can't consider that," said Duncan; "no sane banker could. But if you choose, the bank will accept stock in your coal mine—reckoned at fifty cents on the dollar—as security."

"That's out of the question. I'm negotiating a sale of my interests there, and it would embarrass me to have the stock hypothecated just now."

"Very well, then. What do you propose to do? Of course you have a large block of stock in this bank. Why not put that up as security, and give yourself all the time you need? Or if you don't want to hypothecate the stock with this bank, you can arrange a loan on it with Stafford or Hallam."

Tandy hesitated for a time before answering. At last he said:

"I've only thirty-three shares left. Why shouldn't the bank buy it outright, putting the loan in as a principal part of the purchase money?"

"At what price will you sell?"

"At 103. It's worth that and more."

"I'll consider the offer. Come back in an hour for your answer."

Duncan sent at once for Hallam and Stafford, as the principal stockholders in the bank, other than Tandy, and told them all that had happened. They

advised the purchase, but suggested 102 as the price, and an hour later Napper Tandy ceased to be a stockholder in the X National Bank.

A day or two later Stafford learned that by this sale of his bank stock, Tandy had practically parted with the last investment he had in any Cairo enterprise.

He greatly wondered at that, and as he sat with Duncan and Hallam in Hallam's parlor that night, the three indulged in many conjectures concerning Tandy and his plans. The only conclusion they arrived at was expressed by Captain Will:

"He's up to mischief of some sort. We must watch him."

XXXI

ONLY A WOMAN

IN accordance with his custom, Duncan told Barbara the whole story of the bank's dealings with Tandy, and explained to her his reasons for suspecting, as Captain Hallam had said, that Tandy was "up to mischief" of some kind and needed close watching.

"Perhaps he has lost money heavily," suggested Barbara, "and is struggling to keep his head above water."

"That is extremely unlikely," answered Duncan, "particularly as his standing at Bradstreet's is unimpaired. I asked Bradstreet's yesterday for a special report on him, and they gave him four A's. That means that he has ample capital and abundant resources somewhere within the knowledge of Bradstreet's agents. I imagine that he is going quietly into some big enterprise, and has so far invested his capital in it that he was sorely embarrassed for ready money when suddenly called upon to raise it. I would give a tidy little sum to find out what he is up to."

But neither Duncan nor Hallam was destined to make that discovery as yet. Soon after the bank matter was settled, Tandy seemed quite at ease again financially. He resumed his purchases of property along the line of the proposed railway, but only along the eastern half of it. He bought none in Cairo or within fifty miles of that city.

Two months later, after Duncan's campaign was over, and the elections had been held, he and Barbara came back to the subject. Duncan told Barbara of the queer provision that Tandy had persuaded the authorities of two counties to put into their bond appropriation, and expressed his curiosity to know the motive.

"He didn't do that thing just for fun, Guilford," the girl said, after she had thought the matter over for twenty-four hours. "He has some interest to serve."

"Of course. I'm very sure of that."

"We must find out what it is," said the girl, whose apprehension was strongly aroused.

"But how, Barbara?"

"I don't know how, at present, but I'm trying to find out a way. I don't know enough about the facts as yet to make a good guess. You must tell me some things."

"Anything you like."

"Is there any other railroad that might be injured by this one? Any road, I mean, that he might be

interested in enough to make him want this project defeated?"

"No, certainly not. On the contrary, he has a tremendous interest in the building of our road. Of course his interests here in Cairo are comparatively small, now that he is out of the bank, but as you know, he has been buying property very heavily along our proposed line. Of course, when the road is finished the towns along the line will grow, and property there will go up. In view of that, he has been buying lots, houses, and business buildings at all the places where principal stations are likely to be located."

It was two or three days later when Barbara returned to the subject by a somewhat indirect route.

"Tell me about Paducah, Guilford," she said to him suddenly.

He laughingly answered:

"Paducah is a thriving town in northwestern Kentucky. It lies on the Ohio River about fifty miles above the mouth of that stream. It has a small but ambitious population, and is a considerable market for the sale of tobacco. That's about all I remember of what the gazeteer says about the interesting burg."

"And you know that isn't what I want you to tell me. Are there any railroads there?"

"One small one, running from the south, ends there, I believe, and the Paducah people are trying to induce the company which is building the Memphis and Ohio River Railroad to make its northern terminus there

instead of at Cairo. They are trying, too, to get a bridge built across the Ohio at that point. They are unlikely to succeed in either project, for the reason that they have no railroad connection north or east. Railroads from the south running into Paducah would find no outlet except by the river."

Barbara was silent for some time. Then she asked: "Is Mr. Tandy interested in any business at Paducah?"

"I really don't know. He's in all sorts of things, you know. But why do you ask?"

Instead of answering, she asked another question:

"Is he interested in the company you spoke of, that is building a line from Memphis to the Ohio River?"

"Yes. He's heavily in that. Indeed, he is president of it, I believe, or something like that, just as he is of our company—well, no, the parallel doesn't hold, for ours is only a projecting company, as yet, while that is a full-fledged railroad company actually engaged in building. I suppose that is one of the things that tied Tandy up at the time of the bank trouble. He had put a pot of money into it, and he could neither sell his stock nor raise money on it till the road should be finished and in operation. But why do you ask about that, Barbara?"

For answer, she crossed the room, and returning, spread out a map on a table.

"Look!" she said, putting her finger on the map.

"At a point only a little east of that county line concerning which Tandy got the strange stipulation made, our proposed line will be much nearer to Paducah than the distance from that point to Cairo. May it not be possible——"

"By Jove, Barbara!" Duncan exclaimed, as he bent over the map, "you've solved the riddle. "What a splendid combination it is! And how we must hustle to defeat it!"

"You must be calm, then, and let us work it all out, and be sure of everything before you tell Captain Will about it. I want you to have full credit for the timely discovery."

"Me? Why, it is all yours, Barbara, and you are to have all the credit of it."

"Oh, no. You told me the things that enabled me to guess it out, and I've only been trying to help *you*. I'm glad if I have helped, but positively my name mustn't be mentioned. I'm *only a woman!*"

"Only a woman!" Duncan echoed. "*Only a woman!* Barbara, God's wisdom was never so wise as when he created 'only a woman' to be a 'helpmeet for man.'"

XXXII

THE RIDDLE EXPLAINED

THE next half hour was spent, as Barbara expressed it, in "perfecting the guess" she had made.

"Tandy has gone into that Memphis and Ohio River enterprise up to his eyes," said Duncan. "Naturally, he has got his controlling interest in it at an extremely low price, as compared with the face value of the stock and bonds, for the reason that the road ends at Paducah, which is much the same thing as ending nowhere.

"But if he can succeed in diverting our line to Paducah instead of Cairo, thus securing an entirely satisfactory connection north and east, his Memphis and Ohio road will become part of one of the greatest trunk lines in this part of the country, and the advance in his stock and bond holdings will make him one of the richest men in the West."

"That is what I **was** thinking, Guilford, but I hardly dared suggest it—I know so little. I didn't know that it would be possible to change our line. I

thought that maybe its charter compelled it to run to Cairo."

"No, unfortunately, it doesn't. Tandy secured the charter in the first place, before Hallam and Stafford went into the project. I wonder," he added with a puzzled look, "I wonder if the old schemer was looking this far ahead. At any rate, the charter, as Tandy had it drawn, requires only that the line shall be so located and constructed as to connect the railroads running east from its eastern terminus with the Mississippi River—it doesn't say at what point. That requirement would be fully met, of course, if the road should be diverted to Paducah, connecting there with the line to Memphis."

"But why did Tandy want that county line provision put into the bond subscription?"

"Look at the map again. Those two counties lie west of the point at which the road must be turned south if it is to be diverted to Paducah. If we fail to build across that county line by noon of the fifteenth of next March, the subscriptions of both those counties will be forfeited. Then Tandy will step in and offer the company that is building the line a much larger subscription of some sort from Paducah and from his Memphis road, as an inducement to shorten the line by taking it to Paducah instead of Cairo."

"That would ruin Cairo?" the girl asked, anxiously.

"It would be a terrible blow to the city's prosperity. But," looking at his watch, "I must lay this matter before Hallam and Stafford to-night, late as it is."

Then, going to the little telegraph instrument which, for his own convenience, he had installed in Barbara's house, he called Captain Hallam out of bed and clicked off the message:

The milk in the cocoanut is accounted for. I must see you and Stafford to-night, without fail. Summon him. I'll go up to your house at once.

It did not require much time or many words for Duncan to explain the situation as he now understood it. Nor was there the slightest ground for doubt that the solution reached was altogether the correct one.

"It's a deep game he's been playing," said Hallam.

"It is one of the finest combinations I ever heard of," responded Stafford. "You've a mighty long head, Duncan, to work out such a puzzle."

"Don't be too complimentary to my head. I didn't work it out," responded the younger man.

"You didn't? Who did, then?"

"Barbara Verne! She forbade me to mention her name, but I will not sail under false colors."

"Well, now, I want to say," said Stafford, "that you've a mighty long head, anyhow, to make a counselor of such a girl as Barbara Verne. It's the very

wisest thing you ever did in your life, and the wisest you ever will do till you make her your wife. Of course, that will come in due time?"

"I hope so, but I am not sure I can accomplish that."

"Really?"

"Really."

"Why, I had supposed it was all arranged. Why haven't you——"

"Perhaps I have. At any rate, the doubt I spoke of is not due to any neglect of opportunity on my part. But we must get to business. It is two o'clock in the morning. We've found out old Napper's game. Now, what are we going to do about it?"

During this little side conversation, Hallam had been pacing the floor, thinking. He now began issuing his orders, like shots from a rapid-fire gun.

"Go to the instrument there, Duncan, and telegraph Temple to come to Cairo by the first train. Tell him to give instructions to his assistant as to the running of the mine during a long absence on his part."

When Duncan had finished the work of telegraphing, Hallam turned to him, saying:

"You, Duncan, are to start for New York on the seven o'clock train this morning. Leave your proxy with Stafford to vote your stock in the present company, and——"

"What's your plan, Hallam?" interrupted Stafford.

"To give old Napper Tandy the very hardest lesson he's ever had to learn at my hands. You and I will call a meeting of the company immediately, and make Duncan president."

"But how are we to get rid of Tandy?"

"Ask him to resign, and kick him out if he doesn't. But listen! We've no time to waste. We'll reorganize this company—making it a real railroad company to build the road, instead of being the mere projecting company it is now. You and I and Duncan will put all the money we can spare into it, and we'll make every man in Cairo who's got anything beyond funeral expenses put it in. All the subscriptions already made to the inducement fund we'll convert into permanent stock subscriptions. Then, with the county, city, and town subscriptions in hand, we'll have about four millions of our stock subscribed. We must have twelve millions of stock in all. It is for you, Duncan, to find the rest in New York. You must see capitalists and persuade them to go in with us, as subscribers, either to the stock or to the construction bonds that we'll issue. You are to use your own judgment and we'll back you up."

"What are you going to do with Temple?"

"Make him chief engineer to the company, and set him at work surveying and locating the line at once. It's now three o'clock. You must go and

pack your trunk, Duncan. I'll telegraph you in New York, telling you everything you need to know. Take your copy of our private cipher code with you, in case we should have confidential communications to make. Go, now. I'll smooth your way by telegraphing our correspondents in New York, and the officers of the Fourth National, asking them to help you. Stafford, you'd better go home, now. You're getting along in life, you know, and need your sleep." Stafford was about ten years younger than Hallam.

So ended a conference that was destined, by the success or failure of its purpose, to decide the fate of a great enterprise and the future of a thriving city—to say nothing of the career of a brilliant young man.

XXXIII

AT CRISIS

IT was December now, and winter had set in early. Temple found it exceedingly difficult to secure the assistant surveyors, rodmen, chainmen, and the rest, whose services were absolutely necessary, but by dint of hard work, he at last completed the organization of his several engineering corps, and set to work surveying the line, locating it, establishing grades, and the like.

Hurry it as he might, the work was very slow, because of the bad weather, but at least it went forward, and early in January gangs of men were sent into each county to make a show, at least, of construction work, and thus to avoid all possibility of the forfeiture of the county and town subscriptions.

The greatest difficulty encountered was in meeting the requirement that a car should actually cross the line between the two counties by noon of the fifteenth of March. That part of the line was peculiarly difficult of access. It could be reached only by a twenty-five mile journey across country, over roads which,

in the winter, were well-nigh impassable. In order to build any sort of railroad line at the point involved, it was necessary to carry across country all the tools, earth cars, and construction materials, together with a large company of workmen. Huts must be built to shield the men from the severity of the weather, and provisions for them must be hauled over twenty-five miles of swamp roads. In order to do so, streams must be bridged for the wagons, and in many places the road must be "corduroyed" for many miles of its extent. That is to say, it must be paved with unhewn logs, laid side by side across it.

It was near the end of February, therefore, before anything like systematic construction at that point could be got under way.

Meanwhile, Duncan's mission to New York had been successful, though it was attended by much of difficulty. He had secured the necessary stock subscriptions, and better still, he had succeeded in inducing one of the great trunk lines of the East to guarantee a considerable bond issue on the part of the new road, under an agreement that when completed it should be made, in effect, an extension of the eastern company's lines.

The only problem now was to prevent that diversion of the proposed line which Tandy was openly trying to bring about. The New York capitalists whom Duncan had secured as stockholders in the enterprise, were, many of them, disposed to look upon

the proposed change of terminus from Cairo to the rival city with a good deal of favor. Such a change would considerably shorten the line to be built, and the connection southwest from Paducah to Memphis was in some respects a more desirable one than that from Cairo.

But Duncan had secured from the capitalists a trustworthy promise that the line should be built to Cairo, as originally planned, provided the Cairo people, with Duncan, Hallam, and Stafford at their head, should protect the subscriptions of the two hesitating counties by meeting the requirement imposed at Tandy's suggestion. Thus everything depended upon the completion of a track across that county line before noon on the fifteenth day of March.

Temple had succeeded in getting the work started, but the task was a Herculean one. Duncan hurried to the scene of action as soon as he returned from New York to Cairo. He found that the space to be built over was very low-lying, and that the nearest source of supply for earth with which to build the high embankment required was nearly two miles distant.

Temple had begun work at that point. He was extending an embankment thence toward the point where the county line must be crossed. On this he was laying a temporary track as fast as it was extended, in order that his earth cars might be pushed over it with their loads of filling material.

Duncan's first look at the progress of the work convinced him that it could not be completed within the time allowed, unless a much larger working force could be secured.

He instantly telegraphed to Hallam:

Must have more men immediately. If you can send two hundred at once there is a bare possibility of success, provided weather conditions do not grow worse. But without that many men failure is inevitable. Why not send all your miners here?

Hallam, in his habitual way, acted promptly and with vigor. Leaving Stafford to hire all the men who could be secured in Cairo, he himself hurried to the mines, and by promising double wages, induced most of the men there to go for the time being into the work of railroad construction. Within two or three days the total force at Duncan's command numbered somewhat more than two hundred men.

"We ought to have fifty or a hundred more," he said, "particularly as the miners are new to this sort of work; but, as we can't get them, we must do our best with the force we have."

After consultation with Temple, he divided the force into three shifts, and kept the work going night and day, without cessation. For a time the rapid progress made gave Duncan confidence in his ultimate success. In that confidence Temple shared, but with a reservation.

"I'm afraid we're in for a freshet," he said. "The

rivers are all rising, and the rain is almost continuous now. All this region, except a hill here and there, lies lower than the flood levels of the Ohio River on one side, and the Mississippi on the other. If the rise continues, we shall have both rivers on us within a few days."

"Is there any way in which to meet that difficulty?" asked Duncan anxiously.

"Yes—possibly," Temple responded, slowly and hesitatingly. "We might build a crib across the space still to be filled in, and make it serve the purposes of a coffer dam in some degree. By doing that, we can keep the work going, even if the overflow from the rivers comes upon us. But the building of the crib will take time, and we've no time to waste, you know."

"Yes, I know that. Still, if it becomes necessary, we must build it. I'll tell you this evening what is to be done."

For convenience and quickness of communication, Duncan had strung a telegraph wire from tree to tree through the woods to the point where the work was in progress. He instantly telegraphed Hallam, saying:

Find out and telegraph flood prospect. How long before the rise in rivers will drown us out here? Everything depends on early and accurate information as to that.

The answer came back within half an hour. Hallam telegraphed:

Have already made telegraphic inquiries at all points on all the rivers. Reports very discouraging. Probability is you'll be flooded within three days. I'll be with you to-morrow.

The space to be cribbed, so that the work of filling might go on in spite of floods, was comparatively small, but the task of cribbing it, even in the rudest fashion, occupied nearly the whole working force during three precious days and nights. Worse still, in order to hurry it, Temple made the mistake of working the men overtime. As an inducement, Hallam promised to increase the double wage per hour, which the men were already receiving, to triple wages, on condition that they should work in two, instead of three shifts. As the work was exhausting in its nature, and must be done under a deluge of bone-chilling rain, this overtasking of the men quickly showed itself in their loss of energy and courage. Some of them threw up the employment and made their way homeward. All of them were suffering and discouraged. But at the end of the three days, the rude crib was so far finished that even should the floods come, it would still be possible to continue the work of filling in by running the dirt cars to the slowly advancing end of the temporary track and dropping their contents into the crib.

Thus the work went slowly on. The men daily showed, more and more, the effects of their overwork—for each was working for twelve hours of each twenty-four now. They grew sullen and moody of mind, and

slow of movement and of response. Every day a few more of them gave up the task and Duncan began seriously to fear that a wholesale quitting would occur in spite of the enormous wages he was paying.

With his soldier experience, he knew the symptoms of demoralization from overstrain, and he began now to recognize them in the conduct and countenances of the men. His soldier life had taught him, also, how large a part feeding plays in such a case as this. He, therefore, minutely inspected the out-of-door mess kitchen, and found it in charge of careless and incompetent negro women, who knew neither how to cook nor how to make food attractive in appearance.

"The men eat a good deal," he said to Temple, "but they are not properly nourished. I must remedy that. We simply *must* win this struggle, Dick, and we've only six days more. If we can keep the men at work for six days and nights more, we'll either finish or finally fail."

It was Duncan's habit every evening to call up Barbara's house on the telegraph and hold a little conversation with her over the wire. She was thus kept minutely informed of how matters were going with him, and she was well-nigh sleepless with anxiety lest he fail in this crowning undertaking of his career.

Turning away from Temple, he went to the telegraphic instrument, opened the circuit and called Barbara. He explained his new difficulty to her, and

the vital importance of providing better and more abundant food, better cooked.

"The men have been living on mess pork and 'salt-horse' for weeks, and both the meat and the half-baked dough served to them for bread are enough to break the spirit even of veteran soldiers. Now, I want your help in earnest. If we can keep the men at work for six days more, we shall have a chance, at least, of success. If we can't, failure is inevitable. I want you to buy a lot of the best fresh provisions you can get in Cairo, and send them here early to-morrow morning, in charge of somebody who knows how to hustle. Send one of my bank clerks if you can't do better. Send some molasses, too, in kegs, not barrels—barrels take too long to handle. Send eggs, butter, rice, macaroni, onions, turnips, cheese, and above all, some really good coffee. The calcined peas we've been using for coffee would discourage even Captain Hallam if he dared drink the decoction.

"Then, if possible, I want you to send me one or two cooks who really know what cooking means. Don't hesitate about wages. We'll pay any price if you can only find two cooks who know the difference between broiling beef and burning it. Till your cooks come, I'm going to take charge of the cooking myself. I have at least such culinary skill as we old rebel soldiers could acquire when we had next to nothing to cook."

And he did. Guilford Duncan, distinguished man

of affairs, associate of financial nabobs, bank president, and president of this railroad company, sat hour after hour on a log, or squatted before an out-door fire, doing his best to make palatable such foodstuffs as were to be found in the camp.

"It's a sorry task," he said to Temple. "The stuff isn't fit to eat at best. I wonder who bought it. God help the commissary who should have issued it as rations, even in the starvation days of the Army of Northern Virginia. The men would have made meat of him. But I can at least make it look a little more palatable, and perhaps improve its flavor a little in the cooking, till Barbara sends fresh supplies and some capable cooks."

"What answer did she made to you when you telegraphed?"

"Hardly any at all," he answered. She clicked out—"I'll do my best," and then shut off the circuit, without even a word of encouragement or sympathy. I'm seriously afraid she is ill. You know she shares our anxiety, and she hasn't been sleeping much, I imagine, since our troubles here reached a crisis."

"That's your fault," said Temple. "You've told her too much of detail. My Mary would be sleepless, too, if I had kept her minutely informed of matters here. So I've only telegraphed her now and then, saying: 'Doing our best, and hopeful. Love to the baby,' and she has responded: 'Your best is always good. Go on doing it. Baby well,' or something like

that. If you ever get married, Duncan, you'll learn to practice certain reserves with your wife—for her sake."

"No I won't."

"But why so sure?"

"Because, if I ever marry, my wife will be a certain little woman whose fixed determination it will be to share both my triumphs and my perplexities—especially the perplexities. She will permit no reserves—God bless her for the most supremely unselfish and heroically helpful woman that He ever made!"

"How women do differ in their ways!" said Temple, half musingly.

"Yes, and how stupidly men blunder in not adequately recognizing and respecting their varying attitudes and temperaments! Do you know, Dick, I think life is fearfully hard upon women and very unjust to them, even at its best; and it is my conviction that the hardship might be very largely relieved and the injustice remedied, if men only had sense enough to discover and grace enough to recognize the individualities and idiosyncracies of the women with whom they are associated?"

"I think the trouble is not there," responded Temple. "Most men understand their womankind fairly well. The trouble is that instead of respecting the individualities of women as something to which they have a right, most men conceitedly assume that it is

their duty to repress those individualities, to mould their wives and daughters to a model of their own shaping. The process is a cruel one when it succeeds. When it fails, it means wretchedness all around. Indeed, I think that absolutely all there is of human disagreement of an unpleasant sort, whether between men and women, or between persons of the same sex, is ultimately traceable to a failure duly to recognize and respect the rights of individuality."

"I'm inclined to agree with you," answered Duncan; "but now I've got to dish up and carve this kettleful of corned beef, and you, I imagine, might somewhat expedite the work of the earth shovelers by lending them the light of your countenance for a time."

Duncan had scarcely finished the dishing up of the unsavory corned beef, the only merit of which was that it was sufficiently cooked, when a dispatch came to him from the New York bankers whom he had left in charge of the company's interests in the financial capital. They telegraphed:

Tandy reports that you have completely failed to build across county line. The others give notice that if so, they will deflect road to Paducah. Tandy offers subscriptions of vast sum from counties, towns, Paducah, and his Memphis and Ohio road. What answer shall we give? Answer by telegraph.

This message acted like an electric shock. It quickened every pulse of Duncan's being. It nerved

him to new endeavor and renewed determination. He promptly replied:

Tell them to wait till time is up. They have given their promise and I have given mine. I will keep mine. They must keep theirs. Remind them I'm not dead yet.

Then Duncan went to inspect the progress of the work.

XXXIV

A CHEER FOR LITTLE MISSIE

IT was after seven o'clock, and darkness had completely fallen, when Barbara received Guilford Duncan's telegraphic appeal for help "in earnest." She wasted no time—slow operator that she was on the telegraph—in sending messages of sympathy and reassurance. She laboriously spelled out the words: "I'll do my best," and closed the instrument in order that she might attend to more pressing things than telegraphic chatting.

She summoned Bob to serve as her protector, and promptly sallied forth into the night. The great groceries, known as "boat stores," were accustomed to be open very late at night, and often all night, for the accommodation of the stewards of steamboats landing at the levee. At seven or eight in the evening they were sure to be open, with business in unabated activity. But the clerks were full of curiosity when Barbara, escorted only by the negro serving boy, presented herself and began rattling off orders greater in volume than any they had ever re-

ceived, even from the steward of an overcrowded passenger steamer. She began by ordering forty sugar cured hams and four hindquarters of beef. She followed up these purchases with orders for four kegs of molasses, six boxes of macaroni, a barrel of rice, and so on through her list. Still more to the astonishment of the clerks, she gave scarcely a moment to the pricing of the several articles, and seemed to treat her purchases as matters of ordinary detail. They began to understand, however, when she ordered the goods sent that night by express, to that station on the Illinois Central Railroad which lay nearest the scene of Guilford Duncan's operations, and directed that the bill be sent to him at the X National Bank for payment.

Barbara made short work of her buying. When it was done she hurried home and packed a small trunk with some simple belongings of her own. At seven o'clock the next morning, accompanied by the negro boy Robert, she took the train and before noon found herself at the little station to which she had ordered the freight sent. She was disappointed to find that although she had ordered the goods sent by express, they had not come by the train on which she had traveled.

The railroad was run by telegraphic orders in those days, and so, even at this small station, there was an instrument and an operator. Making use of these, Barbara inquired concerning the freight, and

was assured of its arrival by a train due at four o'clock.

She spent the intervening time in securing two wagons with four stout horses to each, and when the freight came it was loaded upon these with particular care, so that no accidents might occur to delay the journey. If the roads had been even tolerably good, one of the wagons might have carried the load, perhaps, but the roads were execrably bad and Barbara was not minded to take any risks.

When the loading was done, it was nearly night-fall, but the eager girl insisted upon starting immediately, to the profound disgust of her drivers. The first ten miles of road was the best ten miles, as the drivers assured her, and by insisting upon a start that evening instead of waiting for morning, she managed to cover that part of the distance by eleven o'clock. Then she established a camp, saw the horses fed, gave the drivers a hot and savory supper, and ordered them to be ready to start again at sunrise.

On resuming the journey in the morning, Barbara urged the teamsters to their best endeavors, reinforcing her plea for haste with a promise of a tempting money reward for each of them if they should complete the journey that day.

The drivers did their mightiest to earn the reward, but the difficulties in the way proved to be much greater than even they had anticipated. For the

two great rivers had at last broken over their banks and their waters were already spreading over the face of the land. The country through which the road ran was slightly rolling. The small hillocks were secure from overflow at any time, but the low-lying spaces between them were already under water, the depth of which varied from a few inches to two or three feet. The soft earth of the roadbed was now a mere quagmire, through which the horses laboriously dragged the wagons hub deep in mud.

Worse still were those stretches of road which had been corduroyed with logs. For there some of the logs were floating out of place, and some were piled on top of those that were still held fast in the mud.

In dragging the wagons through the mud reaches, it was necessary to stop every few minutes to give the horses a breathing spell. On the corduroy stretches it was often necessary to stop for half an hour or more at a time, while the drivers and Bob, wading knee deep, made such repairs as were possible and absolutely necessary.

Bob, with his habitual exuberance of spirit, enjoyed all this mightily. The drivers did not enjoy it at all. Several times, indeed, they wanted to abandon the attempt, declaring that it was impossible to go farther. But for Barbara's persuasive urgency, they would have unhitched the horses and gone home, leaving the wagons to such fate as might overtake

them. As it was, the caravan moved slowly onward, with many haltings and much of weariness.

It was midnight when, at last, the flare of the torches told Barbara that the journey was done. Not knowing whither the wagons should be taken, Barbara bade Bob go and find Duncan.

When the young man heard of Barbara's arrival, he and Dick Temple hurried to her, full of apprehension lest the journey and the exposure should have made her ill, and fuller still of fear that the conditions of life in the camp might prove to involve more of hardship than she could bear. For the first time in his life, Guilford Duncan felt like scolding.

"What on earth are you doing here, Barbara?" he asked, and before he could add anything to the question, she playfully answered:

"Just now, I'm waiting for you to tell the teamsters where to drive the wagons."

"But Barbara——"

"Never mind the rest of your scolding. I've already rehearsed it in my imagination till I know it all by heart—forwards and backwards. Tell the men where the cooking place is."

"But what are we to do with you, in all this flood and mud, and in the incessant rain?"

"Just let me alone while I 'help in earnest,' as you said in your dispatch that you wanted me to do. You telegraphed me that you wanted two good cooks, so here we are, Bob and I. For, really, Bob has learned

to cook as well as I can. I only wonder you didn't send for us sooner. Now, we mustn't waste any more time talking. I've got to set to work if the men are to have their breakfast on time, and there's a lot of unloading to do before I can get at the things."

The girl's voice was strained and her manner not quite natural. The long anxiety and the cold and the weariness had begun to tell upon her. She was strong and resolute still, and ready for any physical effort or endurance that might be required of her. But she felt that she could stand no more of emotional strain. So, speaking low to Duncan, in order that his friend might not hear, she said:

"Please, Guilford, don't say anything more that your tenderness suggests. I can't stand it. Be just commonplace and practical. Show the teamsters the way and let me get to work. I'll be happier then and better."

Duncan understood and was wise enough to obey. Half an hour later he and Temple had gone back to the crib, leaving Barbara to direct the unloading of the wagons. A little later still, Bob and the two negro women who had hitherto done the cooking went out among the men at work, bearing great kettles of steaming coffee for the refreshment of the well-nigh exhausted toilers. Bob accompanied his share of the coffee distribution by a little speech of his own devising:

"Dar, now! Dat's coffee as is, an' it's hot an'

strong, too. Little Missie done mek it wif her own han's and she's de lady wot sen's it to you. She's done come out inter de wilderness, jes to cook victuals fer you men, and you jes bet yer bottom dollar you'll git a breakfas' in the mawnin'."

Realizing the situation, and stimulated by their deep draughts of coffee, the men set up a cheer for "Little Missie," though they knew not who she was, and thought of her chiefly as a source of food supply. But they worked the better for the coffee, and for the promise it held out of good things to come.

XXXV

THE END OF A STRUGGLE

WHEN Duncan and Temple went to Barbara's fire for their breakfast, after the workmen had been served, both were quick-witted enough to see that the little lady was in no condition to endure emotion of any kind. She had slept little on the night before leaving Cairo, very little more at the night camp during the journey, and not at all on the night of her arrival. Her first words indicated a purpose on her part to fend off all talk that might touch upon personal matters.

"Good-morning, gentlemen," she said. "I'm very well, thank you, so you needn't ask me about that, especially as there are more important things to be discussed. I brought all the supplies I could, but after seeing the men eat, I realize that we shall run short of food very soon. How many more days are there?"

"Four more—including to-day."

"Then you must telegraph at once to Cairo for more beef, or we shall run short. Please go and tele-

graph at once, Guilford. Then come back and your breakfast will be ready."

When he had gone, the girl turned to Temple and said:

"Everything is ready for you two. Bob will serve it. I think I'll go and sleep a little, now. Don't fail to wake me at ten o'clock, Bob, and have the roasts cut and ready to hang over the fire when I get up."

With that, she tripped away to the canvas-covered wagon, which Duncan had detained at the camp to serve her as sleeping quarters.

Late in the evening of that day, the two teamsters, who had started early in the morning on their return journey with the other wagon, rode back into camp on their horses. They reported the water as rising everywhere. In addition to the incoming flood from the swollen rivers, the nearly ceaseless rain had made raging torrents of all the creeks, and lakes of all the valleys. The teamsters had been obliged to abandon their wagon, wholly unable to make their way further.

"Then we shall get no more provisions," said Barbara, in a sadly troubled voice.

"And that's a pity," answered Temple. "For the men's spirits have greatly revived under the stimulus of your improved commissariat, Miss Barbara. How long will your supplies last?"

"I've enough coffee, flour, and molasses," she answered, "to last through. But the fresh meat will

be exhausted by to-morrow night. The hams will help out, for breakfasts, but they won't go far among two hundred men. I'm sorry I couldn't have brought more."

"You could not have got through at all if your loads had been heavier," said Duncan. "We must simply do the best we can with what we've got. The coffee alone will go far to sustain the men, and the molasses will be a valuable substitute for meat. I still have hopes that we shall win."

"Oh, we *must* win, you know. You mustn't allow yourself to think of anything else."

"We'll try, at any rate, and with your superb courage to help us, I think we shall win."

.
It was six o'clock on the morning of the last day, when the night gave its first intimation of a purpose to come to an end. In the slow-coming gray of the dawn, the torches still flared, casting long and distorted shadows of the work-weary men, as they continued their toil. During that last night the entire company had been kept at work in a last desperate effort to accomplish the end so vitally necessary. All night long Duncan had done what he could to encourage the toilers, while Temple had given his attention to such devices as might shorten the task, or otherwise facilitate its doing. All night long Barbara had busied herself furnishing limitless coffee as an atonement for the insufficient food the men had

had since her supplies of meat ran out, two days before.

During the last half hour the rain had almost ceased, and Guilford Duncan had indulged an anxious hope that the skies might clear away with the sunrise, but just as the gray of morning began to give light enough for the workmen to see without the aid of the torches, the downpour began again, more pitilessly than ever.

Its discouraging effect upon the already exhausted men was instantly apparent. A dozen of them at once quitted work and doggedly sat down in the mud of the embankment. Two or three others, reckless of everything but their own suffering, stretched themselves at full length to sleep where they were—too weary and hopeless, now, even to seek the less uncomfortable spots in which to rest their worn-out bodies.

"Six hours more," said Duncan, looking at his watch. "Only six hours between us and triumph. Only six hours—and we must lose all, simply because the men are done up."

"We'll do it yet," answered young Temple.

"We never can. Those fellows are done for, I tell you. I know the symptoms. They've lost their *morale*, lost the ambition for success. I've seen soldiers fall in precisely that way, too far gone even to shelter themselves from a cannonade."

For the first time in his life, Guilford Duncan realized that there is such a thing as the Impossible.

For the first time, he recognized the fact that there may be things which even courage and determination cannot achieve.

The simple fact was that the long strain had at last begun to tell, even upon his resolute spirit. For three days and nights now he had not slept. For three days and nights he had not sat down. For three days and nights he had been wading in water and struggling in mud, and exhausting all his resources of mind and character in efforts to stimulate the men to continued endeavor.

He was playing for a tremendous stake, as we know. His career, his future, all that he had ever dreamed of of ambition, hung upon success or failure in this undertaking, and now at last, and in spite of his heroic struggle, failure stared him in the face.

And apart from these considerations of self-interest, there were other and higher things to be thought of. If he failed now, an enterprise must be lost in which he had labored for a year to induce others to invest millions. If he failed, the diversion of this railroad from its original course must become an accomplished fact, to the ruin of his adopted city and the paralysis of growth in all that region, for perhaps ten years to come. Thus his own career, the millions of other men's money, which had been risked upon faith in his power to achieve, and, worst of all, the development of all this fair, but very backward region—all of good to others, of which he had dreamed, and

for which he had hoped and toiled—depended upon his success or failure in keeping two hundred utterly worn-out men at work in the rain, the water, and the mud, for six hours more.

At last, this resolute man, whose courage had seemed unconquerable, was discouraged.

"Might as well give it up," said Will Hallam. "The men simply will not work any longer."

"It isn't a case of will not, but of cannot," answered Duncan.

Barbara heard all, as she hovered over the fire of logs, and busied herself with her tasks, regardless of rain and weariness, regardless of every consideration of self. She wore no wraps or protection of any kind against the torrents of rain. "They would simply bother me," she said, when urged to protect her person. Her face was flushed by the heat of the fire, but otherwise she was very pale, and her tightly compressed lips were livid as she straightened herself up to answer Duncan's despairing words.

"You are wrong," she said. "They can work a little longer if they will. It is for us to put will into them. Call them to the fire, a dozen or twenty at a time, for breakfast. I've something new and tempting for them—something that will renew their strength. You and Captain Hallam and Mr. Temple must do the rest."

A dozen of the men had already come with their tin cups to drink again of the strong coffee that Barbara

had been serving to them at intervals throughout the night. She had something more substantial for them now.

She had by her a barrel full of batter, and she and the negro boy, Bob, each with two large frying pans, were making griddle cakes with astonishing rapidity. To each of the men she gave one of the tin plates, with half a dozen of the hot cakes upon it, bidding each help himself to molasses from the half barrel, from which, for convenience of ladling, Bob had removed the head.

"This is breakfast," she said to the men, as they refreshed themselves. "There'll be dinner, and a good one, ready for all of you at noon, when the work is done."

The men were too far exhausted to greet her suggestion with enthusiasm. The few words they spoke in response were words of discouragement, and even of despair. They did not tell her that they had decided to work no more, but she saw clearly that they were on the point of such decision. The breakfast she was serving comforted them and gave them some small measure of fresh strength, but it did not give them courage enough to overcome their weariness. The girl saw clearly that something more effective must be devised and done.

She puckered her forehead quizzically—after her manner when working out a problem in arithmetic. After a little the wrinkles passed away, and lifting

her eyes for a moment from her frying pans, she called to Captain Hallam:

"Would you mind coming here a minute?" she asked.

The man of affairs responded, wearily, but promptly.

"What is it, Barbara?"

"May I spend two thousand dollars, if I get this job done by noon?—that's the last minute, Mr. Duncan tells me."

"But how can you——"

"Never mind how. May I have the two thousand dollars?"

"Yes—twenty thousand—any amount, if only we succeed in pushing that car on rails across the county line before the clock strikes twelve."

"Very well. I'll see what I can do. Mr. Duncan, can you cook griddle cakes?"

"Happily, yes," answered he. "I'm an old soldier, you know."

"Very well, then. Please come here and cook for a little while—just till I get back. I won't be long."

Duncan took command of her two frying pans. A little amused smile appeared on his face as he did so, in spite of his discouragement and melancholy. But to the common sense and sincerity of the girl, there seemed nothing ludicrous in setting him thus to the undignified work. Intent upon her scheme, she darted away to where the several gangs of men were

still making some pretense of working. To each gang, she said:

"I've got two thousand dollars for you men, if you stick to your work and finish it before noon to-day. I'll divide the money equally among all the men who stick. It will be ten dollars apiece, or more. Of course, you'll get your triple wages besides. Will you keep it up? It's only for a few hours more."

Her tone was eager, and her manner almost piteously pleading. Without the persuasiveness of her personal appeal, it is doubtful that the men would have yielded to the temptation of the extra earning. Even with her influence added, more than a third of them—those who had already cast their tools aside and surrendered to exhaustion—refused to go on again with a task to which they felt themselves hopelessly unequal. But in every gang she addressed, there was a majority of men who braced themselves anew, and responded. The very last of the gangs to whom she made her appeal put their response into the form of a cheer, and instantly the other gangs echoed it.

"What on earth has that girl said or done to the men to fetch a cheer from them!" ejaculated Will Hallam.

"Reckon Little Missie's jest done bewitched 'em," responded Bob, as he poured batter into his pans.

A moment later Barbara, with a face that had not yet relaxed its look of intense earnestness, returned

to the fire, and resumed her work over the frying pans.

"Thank you, Mr. Duncan," was all she said in recognition of his service as a maker of griddle cakes. But she added:

"The men will stick to work, now, I think—or most of them, at any rate. Perhaps you and Mr. Temple can do something to shorten it—to lessen the amount."

Then, turning to Bob, she issued her orders:

"Bring the hog, Bob, as quickly as you can. There's barely time to roast it, before noon."

The men had nearly all had their breakfasts now, so that the making of griddle cakes had about ceased. Hallam, Duncan, and the young engineer, Temple, taking new courage from Barbara's report concerning the disposition of the men, were going about among the gangs, wading knee deep in water and mud, and giving such directions as were needed.

Duncan, especially, was rendering service. As an old soldier, who had had varied experience in the hurried construction of earthworks under difficulties, he was able in many ways to hasten the present work. One thing he hit upon which went far to make success possible. That end of the crib which reached and crossed the county line offered a cavernous space to be filled in. It was thickly surrounded by trees, and Duncan ordered all these felled, directing the chopping so that the trunks and branches should fall into

the crib. Then setting men to chop off such of the branches as protruded above the proposed embankment level, and let them fall into the unoccupied spaces, he presently had that part of the crib loosely filled in with a tangled mass of timber and tree tops.

Gangs of men were meanwhile pushing cars along the temporary track, and dumping their loads of earth among the felled trees. Duncan, with a small gang, was extending these temporary tracks along the crib as fast as the earth dumped in provided a sufficient bed.

This work of filling was very slow, of course, and when Duncan's watch showed ten o'clock, he was well-nigh ready to despair. Under the strain of his anxiety he had forgotten to take any breakfast, and the prolonged exposure to water and rain had so far depressed his vitality that he now found a chill creeping over him. He hurried to Barbara's fire for some coffee and a few mouthfuls of greatly needed food. There for the first time he saw what Barbara's promised dinner was to be. The two separated halves of a dressed hog hung before and partly over the fire, roasting.

"Where on earth did you get that?" he asked in astonishment.

"Bob got it last night," she answered, "and dressed it himself."

"But where, and how?"

"I don't know yet. He laughs when I ask ques-

tions. I'm sorely afraid Bob stole the hog from some farmer. I sent him out with some money to buy whatever meat he could find, for I saw that the men must have substantial food. He came back about daylight, and told me he had a dressed hog 'out dar in de bushes.' He gave me back all the money I had given him, and, as I say, he simply laughs when I ask questions. I'll make him tell me all about it this afternoon. If he stole the hog, we can pay for it. And meanwhile the men shall have their dinner. How is the work getting on?"

"Rapidly—but not rapidly enough, I fear. I must hurry back now."

"I'll go with you," said the girl. "Bob can watch the roasting," for Bob had reappeared at the fire.

"But you can't go with me," replied Duncan. "The water's knee deep, and more, between here and the crib."

"It can't make me any wetter than I am now," replied the resolute girl, as she set off in Duncan's company.

At the crib she studied the situation critically. She knew nothing of engineering, of course, but she had an abundance of practical common sense, and in most of the affairs of this life, common sense goes a long way as a substitute for skill.

"What time is it now?" she asked, after she had watched the slow progress of the work long enough to estimate the prospect.

"Half past ten."

"Then we've only an hour and a half more. It isn't enough. You can never fill that hole in time."

"I'm afraid we can't. I'm afraid we've lost in the struggle."

"Oh, no, you mustn't feel that way. We simply must win this battle. If we can't do it in one way, we must find another."

Duncan made no answer. There seemed to him no answer to be made. The girl continued to look about her. After a while she asked:

"Is the end of the crib at the county line?"

"Yes—or rather the line lies a little way this side of the end of the crib."

Again she remained silent for a time, before saying:

"There are two big tree trunks lying longways there in the crib. They extend across the county line. Why can't you jack them up into place, and lay your rails along them, without filling the space, and without using any ties?"

For half a minute the young man did not answer. At last he exclaimed:

"That's an inspiration!"

Without pausing to say another word Duncan started at a run through the water till he reached the mud embankment. Then he ran along that to the point where Temple was superintending the earth-diggers.

"Quit this quick!" he cried, "and hurry the whole force to the crib. I see a way out. Order all the jack-screws brought, Dick, and come yourself in a hurry!"

The two great tree trunks were quickly cleared of their remaining branches by the axmen. Then Temple placed the jack-screws under them, and set to work to raise them into the desired position, so that they should lie parallel with each other, at the track level, with a space of about four and a half feet between their centers.

As the jack-screws slowly brought them into position, Will Hallam and Duncan, one at either end of the logs—directed men in the work of placing log supports under them.

At half past eleven Temple announced that the great tree trunks were in place. Instantly twenty axmen were set at work hewing a flat place for rails along the top of each log, while other men, as fast as the hewing advanced, laid and spiked down the iron rails.

At five minutes before noon, a gang of men, with shouts of enthusiastic triumph, seized upon the dumping car, which stood waiting, and pushed it across the line! As this last act in the drama began, Guilford Duncan seized Barbara by the elbows, kissed her in the presence of all, lifted her off her feet, and placed her in the moving car.

"You have saved the railroad!" he said with emo-

tion in his voice, "and you shall be its first passenger."

.

It was ten days later when Barbara reached home again, after a wearisome journey through the flooded district, under the escort of Duncan and Captain Will Hallam, and with the assistance of Temple, at the head of a gang of his ready-witted miners.

That evening Duncan stood face to face with her in the little parlor. Without preface, he asked:

"Will you now say 'yes,' Barbara, to the question I asked you so long ago?"

"I suppose I must," she answered, "after—after what you did when you set me in the car that last day of the struggle."

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