EGGLESTON EDWARD

THE FAITH DOCTOR: A STORY OF NEW YORK

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PREFACE

Though there is no life that I know more intimately and none that I have known for so long a period as that of New York, the present story is the first in which I have essayed to depict phases of the complex society of the metropolis. I use the word society in its general, not in its narrow sense, for in no country has the merely "society novel" less reason for being than in ours.

The prevailing interest in mind-cure, faith-cure, Christian science, and other sorts of aërial therapeutics has supplied a motive for this story, and it is only proper that I should feel a certain gratitude to the advocates of the new philosophy. But the primary purpose of this novel is artistic, not polemical. The book was not written to depreciate anybody's valued delusions, but to make a study of human nature under certain modern conditions. In one age men cure diseases by potable gold and strengthen their faith by a belief in witches, in another they substitute animal magnetism and adventism. Within the memory of those of us who are not yet old, the religious fervor of millenarianism and

the imitation science of curative mesmerism gave way to spirit-rappings and clairvoyant medical treatment. Now spiritism in all its forms is passing into decay, only to leave the field free to mind-doctors and faith-healers. There is nothing for it but to wait for the middle ages to pass; when modern times arrive, there will be more criticism and less credulity, let us hope.

The propositions put into the mouth of Miss Bowyer, though they sound like burlesque, are taken almost verbatim from the writings of those who claim to be expounders of Christian science. While Miss Bowyer was drawn more closely from an original than is usual in fictitious writing, I am well aware that there are professors of Christian science much superior to her. There are, indeed, souls who are the victims of their own generous enthusiasm; and it grieves me that, in treating the subject with fidelity and artistic truthfulness, I must give pain to many of the best – to some whose friendship I hold dear.

For the idea of a novel on the present theme I am indebted to an unpublished short story entitled An Irregular Practitioner, by Miss Anne Steger Winston, which came under my eye three or four years ago. I secured the transfer to me of Miss Winston's rights in the subject, and, though I have not followed the lines of her story, it gives me pleasure to acknowledge my obligation to her for the suggestion of a motive without which this novel would not have had existence.

For the comfort of the reader, let me add that the name Phillida should be accented on the first syllable, and pronounced

with the second vowel short.

Joshua's Rock on Lake George, *September, 1891*.

I.
THE ORIGIN OF A MAN OF FASHION

It was the opinion of a good many people that Charles Millard was "something of a dude." But such terms are merely relative; every fairly dressed man is a dude to somebody. There are communities in this free land of ours in which the wearing of a coat at dinner is a most disreputable mark of dudism.

That Charles Millard was accounted a dude was partly Nature's fault. If not handsome, he was at least fine-looking, and what connoisseurs in human exteriors call stylish. Put him into a shad-bellied drab and he would still have retained traces of dudishness; a Chatham street outfit could hardly have unduded him. With eyes so luminous and expressive in a face so masculine, with shoulders so well carried, a chest so deep, and legs so perfectly proportioned and so free from any deviation from the true line of support, Millard had temptations to cultivate natural gifts.

There was a notion prevalent among Millard's acquaintances that one so versed in the lore and so deft in the arts of society must belong to a family of long standing; the opinion was held, indeed, by pretty much everybody except Millard himself. His acquaintance with people of distinction, and his ready access to

whatever was deemed desirable in New York, were thought to indicate some hereditary patent to social privilege. Millard had, indeed, lines of ancestors as long as the longest, and, so far as they could be traced, his forefathers were honest and industrious people, mostly farmers. Nor were they without distinction: one of his grandfathers enjoyed for years the felicity of writing "J. P." after his name; another is remembered as an elder in the little Dutch Reformed Church at Hamburg Four Corners. But Charley Millard did not boast of these lights of his family, who would hardly have availed him in New York. Nor did he boast of anything, indeed; his taste was too fastidious for self-assertion of the barefaced sort. But if people persisted in fitting him out with an imaginary pedigree, just to please their own sense of congruity, why should he feel obliged to object to an amusement so harmless?

Charles Millard was the son of a farmer who lived near the village of Cappadocia in the State of New York. When Charley was but twelve years old his father sold his farm and then held what was called in the country a "vendoo," at which he sold "by public outcry" his horses, cows, plows, and pigs. With his capital thus released he bought a miscellaneous store in the village, in order that his boys "might have a better chance in the world." This change was brought about by the discovery on the part of Charley's father that his brother, a commission merchant in New York, "made more in a week than a farmer could make in a year." From this time Charley, when not in school, busied

himself behind the counter, or in sweeping out the store, with no other feeling than that sweeping store, measuring calico, and drawing molasses were employments more congenial to his tastes and less hard on good clothes than hoeing potatoes or picking hops. Two years after his removal to the village the father of Charley Millard died, and the store, which had not been very successful, was sold to another. Charley left the counter to take a course in the high school, doing odd jobs in the mean while.

When young Millard was eighteen years old he came into what was a great fortune in village eyes. His father's more fortunate brother, who had amassed money as a dealer in country produce in Washington street, New York, died, leaving the profits of all his years of toil over eggs and butter, Bermuda potatoes and baskets of early tomatoes, to his two nephews, Charley Millard and Charley's elder brother, Richard. After the lawyers, the surrogate, the executor, and the others had taken each his due allowance out of it, there may have been fifty or seventy-five thousand dollars apiece left for the two young men. Just how much it was the village people never knew, for Charley was not prone to talk of his own affairs, and Dick spent his share before he fairly had time to calculate what it amounted to. When Richard had seen the last of his money, and found himself troubled by small debts, he simplified matters by executing a "mysterious disappearance," dropping out of sight of his old associates as effectually as though he had slipped into some cosmical crack. Charley, though nominally subject to a

guardian, managed his own affairs, husbanded his money, paid Dick's debts, and contrived to take up the bank stock and other profitable securities that his brother had hypothecated. He lived with his mother till she died, and then he found himself at twenty-one with money enough to keep him at ease, and with no family duty but that which his mother had laid upon him of finding the recreant Dick if possible, and helping him to some reputable employment – again if possible.

In Cappadocia Charley's little fortune made him the beau of the town; the "great catch," in the slang phrase of the little society of the village – a society in which there were no events worth reckoning but betrothals and weddings. In such a place leisure is productive of little except ennui. To get some relief from the fatigue of moving around a circle so small, and to look after his investments, Charley made a visit to New York a month after the death of his mother. His affection for his mother was too fresh for him to neglect her sister, who was the wife of a mechanic living in Avenue C. He would have preferred to go to a hotel, but he took up his abode dutifully in his aunt's half of a floor in Avenue C, where the family compressed themselves into more than their usual density to give him a very small room to himself. His Aunt Hannah did her best to make him comfortable, preparing for him the first day a clam chowder, which delicacy Charley, being an inlander, could not eat. His cup of green tea she took pains to serve to him hot from the stove at his elbow. But he won the affection of the children with little presents, and made his aunt

happy by letting her take him to see Central Park and the animals.

As seen in the narrow apartment of his Aunt Hannah Martin, life in the metropolis appeared vastly more pinched and sordid than it did in the cottages at Cappadocia. How the family contrived to endure living in relations so constant and intimate with the cooking stove and the feather beds Charley could not understand. But the spectacle of the streets brought to him notions of a life greatly broader and more cultivated and inconceivably more luxurious than the best in Cappadocia.

The third day after his arrival he called at the Bank of Manhadoes, in which the greater part of his uncle's savings had been invested, to make the acquaintance of the officers in control, and to have transferred to his own name the shares which his brother had hypothecated. He was very cordially received by Farnsworth, the cashier, who took him into the inner office and introduced him to the president of the bank, Mr. Masters. The president showed Charley marked attention; he was very sensible of the voting importance of so considerable a block of stock as Charley held, now that he had acquired all that was his uncle's. Masters was sorry that his family was out of town, he would have been pleased to have Mr. Millard dine with him. Would Mr. Millard be in town long? Dining with a New York bank president would have been a novel experience for young Millard, but he felt obliged to go home the last of the week. Not that there was anything of pleasure or duty to render his return to Cappadocia imperative or desirable, but the pressure he was daily

putting on his aunt's hospitality was too great to be prolonged, and the discomfort of his situation in Avenue C was too much for a fastidious man to endure.

Though his return to Cappadocia made a ripple of talk among the young women of the village, to whom he was at least a most interesting theme for gossip, he found the place duller than ever. His mind reverted to the great, dazzling spectacle of the thronged streets of the metropolis, with their unceasing processions of eager people. Since he had all the world to choose from, why not live in New York? But he did not care to go to the city to be idle. He liked employment, and he preferred to earn something, though he had no relish for speculation, nor even any desire to run the risks of trade. But he thought that if he could contrive to make enough to pay a portion of his own expenses, so as to add the greater part of each year's dividends to his principal, such cautious proceeding would entirely suit his prudent temperament and content his moderate ambition. After taking time to revolve the matter carefully, he wrote to the obliging Mr. Masters, suggesting that he would like to secure some position in the bank. The letter came at an opportune moment. A considerable number of the stockholders were opposed to the president in regard to the general policy to be pursued. The opposition was strong enough to give Masters some anxiety. What was known as "the Millard stock" had been held neutral in consequence of Charley's minority. If now Masters could attach this young shareholder to himself, it would be a positive gain to the administration

party in the stockholders' meetings, and indeed it would put the opposition beyond any chance of doing much mischief.

When Masters got the letter Farnsworth, the cashier, was called into his room. But Farnsworth could not give him any information about Millard's character or capacities. That he would not do without special training for a teller or bookkeeper was too evident to require discussion. All that could be said of him at first glance was that he wrote a good hand and composed a letter with intelligence. He might be made of assistance to the cashier if he should prove to be a man of regular habits and application. What Masters wrote in reply was: "We should be most happy to have the nephew and heir of one of our founders in the bank. At present we have no vacancy suitable to you; for, of course, a man of your position ought not to be assigned to one of the lowest clerkships. But if an opportunity to meet your wishes should arise in the future we will let you know."

It was only after some years' experience in the bank that Millard, in looking over this letter, was able to conjecture its real significance. Then he knew that when that letter went out of the bank addressed to him at Cappadocia another must have gone with it to a certain commercial agency, requesting that Charles Millard, of Cappadocia, New York, be carefully looked up. Two weeks later Masters wrote that it had been found necessary to employ a correspondent to aid the cashier of the bank. The salary would be two thousand dollars if Mr. Millard would accept it. The offer, he added, was rather larger than would be made to

any one else, as the officers of the bank preferred to have a stockholder in a semi-confidential position such as this would be. In village scales two thousand dollars a year was much, but when Charley came to foot up the expenses of his first year in New York, this salary seemed somewhat less munificent.

Millard's relations were directly with the cashier, Farnsworth, an eager, pushing, asthmatic little man, wholly given to business. Farnsworth's mind rarely took time to peep over the fence that divided the universe into two parts – the Bank of Manhadoes and its interests lying on the one side, and all the rest of creation on the other. Not that he ignored society; he gave dinner parties in his elegant housekeeping apartment in the Sebastopol Flats. But the dinner parties all had reference to the Bank of Manhadoes; the invitations were all calculated with reference to business relations, and the dinners were neatly planned to bring new business or to hold the old. But there were dinners and dinners, in the estimation of Farnsworth. Some were aimed high, and when these master-strokes of policy were successful they tended to promote the main purposes of the bank. The second-rate dinners were meant merely to smooth the way in minor business relations.

It was to one of these less significant entertainments, a dinner of not more than three horse-power, that he invited his correspondent-clerk, Mr. Millard. It would make the relations between him and Millard smoother, and serve to attach Millard to his leadership in the bank management. Millard, he reasoned,

being from the country, would be just as well pleased with a company made up of nobodies in particular and his wife's relatives as he could be if he were invited to meet a railway president and a leather merchant from the swamp turned art connoisseur in his old age.

Charley found his boarding-house a little "poky," to borrow his own phrase, and he was pleased with Farnsworth's invitation. He honored the occasion by the purchase of a new black satin cravat. This he tied with extreme care, according to the approved formula of "twice around and up and down." Few men could tie a cravat in better style. He also got out the new frock-coat, made by the best tailor in Cappadocia, carefully cherished, and only worn on special occasions – the last being the evening on which he had taken supper at the house of the Baptist minister. If there was something slightly rustic about the cut or set of the coat, Millard did not suspect it. The only indispensable thing about clothes is that the wearer shall be at peace with them. Poor Richard ventured the proposition that "our neighbors' eyes" are the costliest things in life, but Bonhomme Richard may have been a little off the mark just there. Other people's opinions about my garments are of small consequence except in so far as they affect my own conceit of them. Charley Millard issued from his room at half-past six content with himself, and, what was of much more importance to the peace of his soul, content with his clothes.

At eleven o'clock Millard is in his room again. The broadcloth

Prince Albert lies in an ignominious heap in the corner of the sofa. The satin cravat is against the looking-glass on the dressing-case, just as Charley has thrown it down. Nothing has happened to the coat or the cravat; both are as immaculate as at their sallying forth. But Millard does not regard either of them; he sits moodily in his chair by the grate and postpones to the latest moment the disagreeable task of putting them away.

No matter what the subject under consideration, we later nineteenth-century people are pretty sure to be brought face to face with the intellect that has dominated our age, modified our modes of thinking, and become the main source of all our metaphysical discomforts. It is this same inevitable Charles Darwin who says that a man may be made more unhappy by committing a breach of etiquette than by falling into sin. If Millard had embezzled a thousand dollars of the bank's funds, could he have been more remorseful than he is now? And all for nothing but that he found himself at dinner with more cloth in the tail of his coat than there was in the coattails of his neighbors, and that he wore an expensive black cravat while all the rest of the world had on ghostly white linen ties that cost but a dime or two apiece.

Of course Millard exaggerated the importance of his mistake. Young men who wear frock-coats to dinner, and men of respectability who do not possess a dress-coat, are not entirely lacking in New York. If he had known more of the world he would have known that the world is to be taken less to heart.

People are always more lenient toward a mistake in etiquette than the perspiring culprit is able to imagine them. In after years Millard smiled at the remembrance that he had worried over Farnsworth's company. It was not worth the trouble of a dress-coat.

His first impulse was to forswear society, and to escape mortification in future, by refusing all invitations. If he had been a weakling such an outcome would have followed a false start. It is only a man who can pluck the blossom of success out of the very bramble of disaster.

During that dinner party had come to him a dim conception of a society complicated and conventional to a degree that the upper circle in Cappadocia had never dreamed of. He firmly resolved now to know this in all its ramifications; to get the mastery of it in all its details, so that no man should understand it better than he. To put it under foot by superior skill was to be his revenge, the satisfaction he proposed to make to his wounded vanity. As he could not even faintly conceive what New York society was like – as he had no notion of its Pelions on Ossas piled – so he could as yet form no estimate of the magnitude of the success he was destined to achieve. It is always thus with a man on the threshold of a great career.

Among the widely varying definitions of genius in vogue, everybody is permitted to adopt that which flatters his self-love or serves his immediate purpose. "Great powers accidentally determined in a given direction" is what some one has called it.

Millard was hardly a man of great powers, but he was a man of no small intelligence. If he had been sufficiently bedeviled by poverty at the outset who knows that he might not have hardened into a stock-jobbing prestidigitator, and made the world the poorer by so much as he was the richer? On the other hand, he might perhaps have been a poet. Certainly a man of his temperament and ingenuity might by practice have come to write rondeaus, ballades, and those other sorts of soap-bubble verse just now in fashion; and if he had been so lucky as to be disappointed in love at the outset of his career, it is quite within the limits of possibility that he should have come to write real poetry, fourteen lines to the piece. But as the first great reverse of Millard's life was in a matter of dress and etiquette, the innate force of his nature sent him by mere rebound in the direction of a man of fashion – that is to say, an artist not in words or pigments, but in dress and manners.

II.
THE EVOLUTION OF A SOCIETY MAN

It is the first step that costs, say the French, and Millard made those false starts that are inevitable at the outset of every career. A beginner has to trust somebody, and in looking around for a mentor he fell into the hands of a fellow-boarder, one Sampson, who was a quiet man with the air of one who knows it all and is rather sorry that he does. Sampson fondly believed himself a man of the world, and he had the pleasure of passing for one among those who knew nothing at all about the world. He was a reflective man, who had given much thought to that gravest problem of a young man's life – how to keep trousers from bagging at the knees, the failure to solve which is one of the most pathetic facts of human history. After he had made one or two mistakes in following the dicta that Sampson uttered with all the diffidence of a papal encyclical, Millard became aware that in social matters pretension is often in inverse ratio to accomplishment. About the time that he gave up Sampson he renounced the cheap tailor into whose hands he had unwarily fallen, and consigned to oblivion a rather new thirty-dollar dress-suit in favor of one that cost half a hundred dollars more. He had by this time found out that the society which he had a chance to

meet moved only in a borderland, and, like the ambitious man he was, he began already to lay his plans broad and deep, and to fit himself, by every means within his reach, for success in the greater world beyond.

Having looked about the circle of his small acquaintance in vain for a guide, he bethought him that there were probably books on etiquette. He entered a bookstore one day with the intention of asking for some work of the sort, but finding in the proprietor a well-known depositor of the bank, Charley bought a novel instead. Behold already the instinct of a man of the world, whose rôle it is to know without ever seeming to learn!

When at length Millard had secured a book with the title, "Guide to Good Manners as Recognized in the Very Best Society. By One of the Four Hundred," he felt that he had got his feet on firm ground.

It chanced about this time that Sampson brought an old college chum of his to eat a Sunday dinner at the boarding-house in Eighteenth street. He introduced this friend to Millard with that impressiveness which belonged to all that the melancholy Sampson did, as "Mr. Bradley, Mr. Harrison Holmes Bradley, the author; you know his writings."

Millard was covered with concealed shame to think that he did not happen to know the books of an author with a name so resonant, but he did not confess his ignorance. This was his first acquaintance with a real literary man – for the high-school teacher in Cappadocia who wrote poetry for the country papers

would hardly count. The aspiring Millard thought himself in luck in thus early making the acquaintance of a man of letters, for to the half-sophisticated an author seems a person who reflects a mild and moonshiny luster on even a casual acquaintance. To know Mr. Bradley might be a first step toward gaining access to the more distinguished society of the metropolis.

Harrison Holmes Bradley proved to be on examination a New-Englander of the gaunt variety, an acute man of thirty, who ate his roast turkey and mashed potatoes with that avidity he was wont to manifest when running down an elusive fact in an encyclopædia. At the table Millard, for want of other conversation, plucked up courage to ask him whether he was connected with a newspaper.

"No; I am engaged in general literary work," said Bradley.

Neither Millard nor any one else at the table had the faintest notion of the nature of "general literary work." It sounded large, and Bradley was a clever talker on many themes fresh to Millard, and when he went away the author exacted a promise from Charley to call on him soon in his "den," and he gave him a visiting card which bore a street number in Harlem.

Two weeks later Millard, who was quite unwilling to miss a chance of making the acquaintance of a distinguished man through whom he might make other eligible friends, called on Bradley. He found him at work in his shirt-sleeves, in a hall bedroom of a boarding-house, smoking and writing as he sat with a gas-stove for near neighbor on the left hand, and a

table, which was originally intended to serve as a wash-stand, on the other side of him. The author welcomed his guest with unaffected condescension and borrowed a chair from the next room for him to sit on. Finding Millard curious about the ways of authors, he entertained his guest with various anecdotes going to show how books are made and tending to throw light on the relation of authors to publishers. Millard noted what seemed to him a bias against publishers, of whom as a human species Bradley evidently entertained no great opinion. Millard's love for particulars was piqued by Bradley's statement at their first meeting that he was engaged in general literary work. He contrived to bring the author to talk of what he was doing and how it was done.

"You see," said Bradley, pleased to impart information on a theme in which he was much interested himself, "a literary life isn't what people generally take it to be. Most men in general literary work fail because they can do only one thing or, at most, two. To make a living one must be able to do everything."

"I suppose that is so," said Millard, still unable to form any notion of what was implied in Bradley's everything. To him all literature was divided into prose and poetry. General literature seemed to include both of these and something more.

"Last week," Bradley continued, illustratively, "I finished an index, wrote some verses for a pictorial advertisement of Appleblossom's Toilet Soap, and ground out an encyclopædia article on Christian Missions, and a magazine paper on the

history of the game of bumblepuppy. I am now just beginning a novel of society life. Versatility is the very foundation of success. If it hadn't been for my knack of doing all sorts of things I never should have succeeded as I have."

Judging by Bradley's surroundings and his own account of the sordid drudgery of a worker in general literature, his success did not seem to Millard a very stunning one. But Bradley was evidently content with it, and what more can one ask of fortune?

"There is another element that goes a long way toward success in literature," proceeded the author, "and that is ability to work rapidly. When Garfield was shot I was out of work and two weeks behind with my board. I went straight to the Astor Library and worked till the library closed, gathering material. When I went to bed that night, or rather the next morning, I had a paper on 'Famous Assassinations of History' ready for the best market. But what I hate the most about our business is the having to write, now and then, a thunder and lightning story for the weekly blood-curdlers. Now there is Milwain, the poet, a man of genius, but by shop girls and boys reading the Saturday-night papers he is adored as Guy St. Cyr, the author of a long list of ghastly horribles thrown off to get money."

"This sort of work of all kinds is what you call general literary work?" queried Millard.

"General literary work is the evening dress we put on it when it has to pass muster before strangers," said Bradley, laughing.

What Millard noted with a sort of admiration was Bradley's

perfect complacency, his contentment in grinding Philistine grists, the zest even that he evinced for literary pot-hunting, the continual exhilaration that he got out of this hazardous gamble for a living, and the rank frankness with which he made his own affairs tributary to the interest of his conversation.

At length Bradley emptied his pipe and laid it across his manuscript, at the same time rising nervously from his chair and sitting down on the bed for a change.

"Millard," he said, with a Bohemian freedom of address, "you must know more about society than I do. Give me advice on a point of etiquette."

Charley Millard was flattered as he never had been flattered before. He had not hoped to be considered an oracle so soon.

"You see," Bradley went on, "the publisher of a new magazine called the 'United States Monthly' has asked me to dinner. It is away over in Brooklyn, and, besides, the real reason I can't go is that I haven't got a dress-coat. Now what is the thing to do about regrets, cards, and so on?"

Fresh from reading his new "Guide to Good Manners," Millard felt competent to decide any question of Bristol-board, however weighty or complicated. He delivered his opinion with great assurance in the very words of the book.

"I believe in my soul," said Bradley, laughing, "that you prigged that from the 'Guide to Good Manners as Recognized in the Very Best Society.'"

Millard looked foolish, but answered good-naturedly, "Well,

what if I did? Have you read the book?"

Bradley rocked his long slender body backward and forward as though about to fall into a spasm with suppressed merriment.

"There is only one good thing I can say for that book," he said, recovering himself.

"What's that?" asked Millard, a little vexed with the unaccountable mirth of his host.

"Why, that I got two hundred dollars for writing it."

"You wrote it?" exclaimed Millard, not concealing his opinion that Bradley was not a suitable person to give lessons in politeness.

"You see I was offered two hundred for a book on manners. I needed the money most consumedly. There was Sampson, who knew, or thought he knew, all about the ways of the world, though, between you and me, Sampson always did do a large business on a plaguy small capital. So I put Sampson to press and got out of him whatever I could, and then I rehashed a good deal in a disguised way from the old 'Bazar Book of Decorum' and the still older Count D'Orsay, and some others. You have to know how to do such things if you're going to make a living as a literary man. The title is a sixpenny publisher's lie. In the day of judgment, authors, or at least those of us doing general literary work, will get off easy on the ground that poor devils scratching for their dinners can not afford to be too high-toned, but publishers won't have that excuse."

Millard made his way home that night with some sense of

disappointment. Being a fine gentleman was not so easy as it had seemed. The heights grew more and more frosty and inaccessible as he approached them. Yet he had really made a great advance by his talk with Bradley. He had cleared the ground of rubbish. And though during the next week he bought two or three of the books of decorum then in vogue, he had learned to depend mainly on his own observations and good sense. He had also acquired a beginning of that large stock of personal information which made him in after years so remarkable. Natural bent is shown in what a man assimilates. Not an item of all the personal traits and anecdotes of writers and publishers brought out in Bradley's unreserved talk had escaped him, and years afterward he could use Bradley's funny stories to give piquancy to conversation.

It was this memory of individual traits and his tactful use of it that helped to launch him on the sea of social success. The gentleman who sat next to him at dinner, the lady who chatted with him at a tea or a reception, felt certain that a man who knew all about every person in any way distinguished in society could not be quite without conspicuousness of some sort himself. This belief served to open doors to him. Moreover, his fund of personal gossip, judiciously and good-naturedly used, made him a valuable element in a small company; the interest never flagged when he talked. Then, too, Millard had a knack of repeating in a way that seemed almost accidental, or at least purely incidental, what this or that noted person had said to him.

It was in appearance only an embellishment of his talk, but it served to keep up a belief in the breadth, and especially the height, of his acquaintance. If he had only been presented to Mrs. Manorhouse, and she had repeated her stock witticism in his presence, Millard knew how to quote it as a remark of Mrs. Manorhouse, but the repose of his manner left the impression that he set no particular store by the Manorhouses. He early learned the inestimable value of a chastened impudence to a man with social ambitions.

Some sacrifice of self-respect? Doubtless. But what getter-on in the world is there that does not have to pay down a little self-respect now and then? Your millionaire usually settles at a dear rate, and to be a great statesman implies that one has paid a war tariff in this specie.

One of the talents that contributed to Millard's success was a knack of taking accomplishments quickly. Whether it was fencing, or boxing, or polo that was the temporary vogue; whether it was dancing, or speaking society French, he held his own with the best. In riding he was easily superior to the riding-school cavaliers, having the advantage of familiarity with a horse's back from the time he had bestrode the plow-horses on their way to water. Though he found time in his first years in New York for only one little run in Europe, he always had the air of a traveled man, so quickly did he absorb information, imitate fashions, and get rid of provincial manners and prejudices. His friends never knew where he learned anything. When a

Frenchman of title was basking in New York drawing-rooms it was found that Millard was equal to a tête-à-tête with the monolingual foreigner, though his accent was better than his vocabulary was copious. His various accomplishments of course represented many hours of toil, but it was toil of which his associates never heard. He treated himself as a work of art, of which the beholder must judge only by the charming result, with no knowledge of the foregoing effort, no thought of the periods of ugly incompleteness that have been passed on the way to perfection.

III.
A SPONTANEOUS PEDIGREE

It was not until the battle was more than half won, and Millard had become a welcome guest in some of the most exclusive houses, that he was outfitted with a pedigree. He knew little of his ancestors except that his father's grandfather was a humble private soldier at the storming of Stony Point. This great-grandfather's name was Miller. Dutch or German neighbors had called him Millerd by some confusion with other names having a similar termination, and as he was tolerably illiterate, and rarely wrote his name, the change came to be accepted. A new schoolmaster who spelled it Millerd in the copy-book of Charley's grandfather fixed the orthography and pronunciation in the new form. About the time that Millard Fillmore became President by succession, the contemporary Millerds, who were Whigs, substituted *a* for the *e* in the name. After he came to New York, Charley shifted the accent to the last syllable to conform to a fashion by which a hundred old English names have been treated to a Gallic accent in America. After this acquisition of a new accent Charley was frequently asked whether he were not of Huguenot descent; to which he was wont to reply prudently that he had never taken much interest in genealogy. Just why it is thought more creditable for a resident of New York to have

descended from a Huguenot peasant or artisan than from an English colonist, those may tell who fancy that social pretenses have a rational basis.

Charley's mother's father was named Vandam. The family had been a little ashamed of the old Dutch cognomen; it had such a wicked sound that they tried to shift the accent to the first syllable. Among the fads that Charley had taken up for a time after he came to New York was that of collecting old prints. In looking over a lot of these one day in a second-hand book-shop, he stumbled on a picture of the colonial period in which was represented one of the ancient Dutch churches of New York. There was a single stately carriage passing in front of the church, and the artist had taken the pains to show the footman running before the coach. The picture was dedicated to "Rip Van Dam, Esq.," president of the council of the colony of New York. As a Christian name "Rip" did not tend to take the curse off the Van Dam. But this picture made Charley aware that at least one of the Van Dams had been a great man in his day. He reflected that this must be the old Rip's own carriage delineated in the foreground of the picture of which he was the patron; and this must be his footman charging along at breakneck pace to warn all vulgar carts to get out of the great gentleman's road. Millard bought the print and hung it in his sitting-room; for since he had been promoted in the bank and had been admitted to a fashionable club, he had moved into bachelor apartments suitable to his improving fortunes and social position. He had also committed

himself to the keeping of an English man-servant – he did not like to call him his valet, lest the appearance of ostentation and Anglomania should prejudice him with his business associates. But somehow the new dignity of his own surroundings seemed to lend something bordering on probability to the conjecture that this once acting-governor of New York, Rip Van Dam, might have been one of Charley's ancestors.

Millard hung this print on one side of the chimney in his apartment, a chimney that had a pair of andirons and three logs of wood in it. But whether this or any other chimney in the Graydon Building was fitted to contain a fire nobody knew; for the building was heated by steam, and no one had been foolhardy enough to discover experimentally just what would happen if fire were actually lighted in fireplaces so unrealistic as these. On the other side of his chimney Charley hung a print of the storming of Stony Point. One evening, Philip Gouverneur, one of Millard's new cronies, who was calling on him, asked "Millard, what have you got that old meeting-house on your wall for?"

"Well, you see," said Millard, with the air of a man but languidly interested, – your real gentleman always affects to be bored by what he cares for, – "you see I put it there because it is dedicated to old Rip Van Dam."

"What do you care for that old cuss?" went on Gouverneur, who, being of the true blue blood himself, had a fad of making game of the whole race of ancient worthies.

"I don't really care," said Charley; "but as my mother was

a Vandam, she may have descended from this Rip. I have no documents to prove it."

"Oh, I see. Excuse me for making fun of your forefathers. I say every mean thing I can think of about mine, but another man's grandfather is sacred. You see I couldn't help smiling at the meeting-house on one side and that old-fashioned, bloody bayonet-charge on the other."

"Oh, that's only another case of ancestor," said Millard; "my great-grandfather was at Stony Point."

"The more fool he," said Gouverneur. "My forefathers, now, contrived to keep out of bayonet-charges, and shed for their country mostly ink and oratory, speeches and documents."

Though Philip Gouverneur did not care for ancestors, his mother did. The one thing that enabled Mrs. Gouverneur to look down on the whole brood of railway magnates, silver-mine kings, and Standard Oil operators, who, as she phrased it, "had intruded into New York," was the fact that her own family had taken an historic part in the Revolutionary struggle. At this very moment she was concocting a ball in memory of the evacuation of New York, and she was firmly resolved that on this occasion no upstart of an Astor or a Vanderbilt, much less any later comer, should assist – nobody but those whose families were distinctly of Revolutionary or colonial dignity. In truth, Mrs. Gouverneur had some feeling of resentment that the capitalist families were of late disposed to take themselves for leaders in society, and to treat the merely old families as dispensable if

necessary. This assembly to be made up exclusively of antiques was her countermove.

It cost her something of a struggle. There were amiable people, otherwise conspicuously eligible, whom she must omit if she adhered to her plan, and there were some whom she despised that must be asked on account of the illustriousness of their pedigree. But Mrs. Gouverneur had set out to check the deterioration of society in New York, and she was not the woman to draw back when principle demanded the sacrifice of her feelings. She had taken the liveliest fancy to young Millard, who by a charming address, obliging manners, and an endless stock of useful information had made himself an intimate in the Gouverneur household. He had come to dine with them informally almost every alternate Sunday evening. To leave him out would be a dreadful cut; but what else could she do? What would be said of her set of old china if she inserted such a piece of new porcelain? What would Miss Lavinia Vandeleur, special oracle on the genealogy of the exclusive families, think, if Mrs. Gouverneur should be so recreant to right principles as to invite a young man without a single grandfather to his back, only because he had virtues of his own?

"I say, mother," said Philip, her son, when he came to look over the list, "you haven't got Charley Millard down."

"Well, how can I invite Mr. Millard? He has no family."

"No family! Why, he is a descendant of old Governor Van Dam, and one of his ancestors was an officer under Wayne at

Stony Point."

"Are you sure, Philip?"

"Certainly: he has pictures of Stony Point and of Rip Van Dam hanging in his room. No Revolutionary party would be complete without him."

Mrs. Gouverneur looked at Philip suspiciously; he had a way of quizzing her; but his face did not flinch, and she was greatly relieved to think she had missed making the mistake of omitting a friend with so eligible a backing. Millard was invited, rather to his own surprise, and taken into preliminary councils as a matter of course. When the introductory minuet had been danced, and the ball was at its height, Philip Gouverneur, with a smile of innocence, led his friend straight to Miss Vandeleur, who proudly wore the very dress in which, according to a rather shaky tradition, her great-great aunt had poured tea for General Washington.

"Miss Vandeleur," said Philip, "let me present Mr. Millard."

Miss Vandeleur gave Millard one of the bows she kept ready for people of no particular consequence.

"Mr. Millard is real old crockery," said Philip in a half-confidential tone. "Some of us think it enough to be Revolutionary, but he is a descendant of Rip Van Dam, the old governor of New York in the seventeenth century."

Miss Vandeleur's face relaxed, and she remarked that judging from his name, as well as from something in his appearance, Mr. Millard must have come, like herself, from one of the old

Huguenot families.

"Revolutionary, too, Charley?" said Philip, looking at Millard. Then to Miss Vandeleur, "One of his ancestors was second in command in the charge on Stony Point."

"Ah, Philip, you put it too strongly, I – "

"There's Governor Cadwallader waiting to speak to you, Miss Vandeleur," interrupted Philip, bowing and drawing Millard away. "Don't say a word, Charley. The most of Miss Vandeleur's information is less sound than what I told her about you. Nine-tenths of all such a genealogy huckster takes for gospel is just rot. I knew that Rip Van Dam would impress her if I put it strongly and said seventeenth century. You see the further away your forefather is, the more the virtue. Ancestry is like homeopathic medicine, the oftener it is diluted the greater the potency."

"Yes," said Millard; "and a remote ancestor has the advantage that pretty much everything to his discredit has been forgotten."

Charley knew that this faking of a Millard pedigree by his friend would prove as valuable to him as a decoration in the eyes of certain exclusive people. His conscience did not escape without some qualms; he did not like to be labeled what he was not. But he had learned by this time that society of every grade is in great part a game of Mild Humbug, and that this game, like all others, must be played according to rule. Each player has a right to make the most of his hand, whatever it may be. He had begun without a single strong card. Neither great wealth, personal distinction, nor noted family had fallen to him. But in the game

of Mild Humbug as in almost all other games, luck and good play go for much; with skill and fortune a weak card may take the trick, and Millard was in a fair way to win against odds.

IV.
THE BANK OF MANHADOES

When a farmer turns a strange cow into his herd she has to undergo a competitive examination. The fighter of the flock, sometimes a reckless-looking creature with one horn turned down as a result of former battles, walks directly up to the stranger, as in duty bound. The duel is in good form and preceded by ceremonious bowing on both sides; one finds here the origin of that scrape with the foot which was an essential part of all obeisance before the frosty perpendicular English style came in. Politeness over, the two brutes lock horns, and there is a trial of strength, weight, and bovine persistency; let the one that first gives ground look out for a thrust in the ribs! But once the newcomer has settled her relative social standing and knows which of her fellows are to have the *pas* of her at the hayrick and the watering-place, and which she in turn may safely bully, all is peace in the pasture.

Something like this takes place in our social herds. In every government, cabinet, party, or deliberative body there is the preliminary set-to until it is discovered who, by one means or another, can push the hardest. Not only in governments and political bodies but in every corporation, club, Dorcas society, base-ball league, church, and grocery store, the superficial

observer sees what appears to be harmony and even brotherly unity; it is only the result of preliminary pushing matches by which the equilibrium of offensive and defensive qualities has been ascertained. And much that passes for domestic harmony is nothing but a prudent acquiescence in an arrangement based on relative powers of annoyance.

This long preamble goeth to show that if the Bank of Manhadoes had its rivalries it was not singular. In the light of the general principles we have evoked, the elbowings among the officers of the bank are lifted into the dignity of instances, examples, phenomena illustrating human nature and human history. More far-reaching than human nature, they are offshoots of the great struggle for existence, which, as we moderns have had the felicity to discover, gives rise to the survival of the tough and the domination of the pugnacious – the annihilation of the tender and the subjugation of the sensitive.

When Millard entered the bank there existed a conflict in the board of directors, and a division of opinion extending to the stockholders, between those who sustained and those who opposed the policy of the Masters–Farnsworth administration. But the administration proved fortunate and successful to such a degree that the opposition and rivalry presently died away or lost hope. Once the opposition to the two managers had disappeared, the lack of adjustment between the president and cashier became more pronounced. Farnsworth was the victim of a chronic asthma, and he was as ambitious as he was restless. The

wan little man was untiring in his exertions because the trouble he had to get breath left him no temptation to repose. He contrived to find vent for his uneasiness by communicating a great deal of it to others. Masters, the president, was a man of sixty-five, with neither disease nor ambition preying on his vitals. For a long while he allowed Farnsworth to have his way in most things, knowing that if one entered into contention with Farnsworth there was no hope of ever making an end of it except by death or surrender. That which was decided yesterday against Farnsworth was sure to be reopened this morning; and though finally settled again to-day, it was all to be gone over to-morrow; nor would it be nearer to an adjustment next week. Compromise did no good: Farnsworth accepted your concession to-day, and then higgled you to split the difference on the remainder to-morrow, until you had so small a dividend left that it was not worth holding to.

But in dealing with a man like Masters it was possible to carry the policy of grand worry too far. When at length this rather phlegmatic man made up his mind that Farnsworth was systematically bullying him – a conclusion that Mrs. Masters helped him to reach – he became the very granite of obstinacy, offering a quiet but unyielding resistance to the cashier's aggressiveness. But an ease-loving man could not keep up this sort of fight forever. Masters knew this as well as any one, and he therefore felt the need of some buffer between him and his associate. There were two positions contemplated in the organization of the bank that had never yet been filled. One

was that of vice-president, the other that of assistant cashier. By filling the assistant cashier's place with an active, aggressive man, Masters might secure an ally who could attack Farnsworth on the other flank. But in doing that he would have to disappoint Millard, who was steadily growing in value to the bank, but who, from habitual subordination to Farnsworth, and the natural courtesy of his disposition, could not be depended on to offer much resistance. To introduce a stranger would be to disturb the status quo, and the first maxim in the conduct of institutions is to avoid violent changes. Once the molecules of an organization are set into unusual vibration it is hard to foretell what new combinations they may form. And your practical man dislikes, of all things, to invite the unforeseen and the incalculable.

The election of a vice-president would bring a new man into the bank over the head of Farnsworth, but it would also produce a disturbance from which Masters felt a shrinking natural to an experienced and conservative administrator. Moreover, there was no one connected with the direction, or even holding stock in the bank, suitable to be put over Farnsworth. Unless, indeed, it were thought best to bring Hilbrough from Brooklyn. To introduce so forceful a man as Hilbrough into the management would certainly be a great thing for the bank, and it would not fail to put an end to the domination of Farnsworth. But Masters reflected that it might equally reduce his own importance. And with all his irritation against Farnsworth the president disliked to deal him too severe a blow.

If the matter had been left to Mrs. Masters, there would have been no relentings. In her opinion Farnsworth ought to be put out. Aren't you president, Mr. Masters? Why don't you *be* president, then? Don't like to be too hard on him? That's just like you. I'd just put him out, and there'd be an end of his fussiness once for all. *Of course* you *could* if you set about it. You are always saying that you don't like to let feeling interfere with business. But I wouldn't stand Farnsworth – little shrimp! – setting up to run a bank. Ill? Well, he ought to be; makes himself ill meddling with other people. He'd be better if he didn't worry about what doesn't belong to him. I'd give him rest. It's all well enough to sneer at a woman's notion of business, but the bank would be better off if you had entire control of it. The directors know that, they *must* know it; they are not blind.

There were no half-tones in Mrs. Master's judgment; everything was painted in coal blacks or glittering whites. She saw no mediums in character; he who was not good in every particular was capable of most sorts of deviltry, in her opinion.

This antagonism between the president and the cashier did not reach its acute stage until Millard had been in the bank for more than three years. Millard had made his way in the estimation of the directors in part by his ever-widening acquaintance with people of importance. His social connections enabled him to be of service to many men whose good-will was beneficial to the bank, and he was a ready directory to financial and family relationships, and to the business history and standing of those

with whom the bank had dealings. Add to these advantages his considerable holdings of the bank's stock, and it is easy to comprehend how in spite of his youth he had come to stand next to Masters and Farnsworth. The dissensions between these two were disagreeable to one who had a decided preference for quietude and placidity of manners; but he kept aloof from their quarrel, though he must have had private grievances against a superior so pragmatical as Farnsworth.

A sort of magnanimity was mingled with craft in Masters's constitution, and, besides, he much preferred the road that was likely to give him the fewest jolts. The natural tendency of his irritation was to die away. This would have been the result in spite of the spur that Mrs. Masters supplied – applied, rather – if Farnsworth could have been content to let things take their natural course; but he could not abide to let anything go its natural way: he would have attempted a readjustment of the relations between the moon and tides if he had thought himself favorably situated for puttering in such matters. The temporary obstruction which Masters offered to his fussy willfulness seemed to the cashier an outrage hard to be borne. After he had taken so many tedious years to establish his ascendancy in nine-tenths of the bank's affairs it was sheer impertinence in Masters to wish to have any considerable share in the management. The backset to his ambition made him more sleepless than ever, bringing on frequent attacks of asthma. He lost interest even in the dinner parties, with a business squint, that he had been

so fond of giving. Mrs. Farnsworth was under the frequent necessity of holding a platter of burning stramonium under his nose to subdue the paroxysms of wheezing that threatened to cut short his existence. Along with the smoke of the stramonium she was wont to administer a soothing smudge of good advice, beseeching him not to worry about things, though she knew perfectly that he would never cease to worry about things so long as his attenuated breath was not wholly turned off. She urged him to make Masters do his share of the work, and to take a vacation himself, or to resign outright, so as to spend his winters in Jacksonville. But every new paroxysm brought to Farnsworth a fresh access of resentment against Masters, whom he regarded as the source of all his woes. In his wakeful nights he planned a march on the very lines that Masters had proposed. He would get Millard made assistant cashier, and then have himself advanced to vice-president, with Millard, or some one on whom he could count more surely, for cashier. He proposed nothing less than to force the president out of all active control, and, if possible, to compel him to resign. No qualms of magnanimity disturbed this deoxygenated man. It was high time for Masters to resign, if for no other reason than that Farnsworth might occupy the private office. This inner office was a badge of Masters's superiority not to be endured.

There was one director, Meadows, whom Farnsworth lighted on as a convenient agent in his intrigue. Meadows had belonged to the old opposition which had resisted both the president and

cashier. He was suspected of a desire to make a place for his brother, who had been cashier of a bank that had failed, and who had broken in nerve force when the bank broke. Farnsworth, who rode about in a coupé to save his breath for business and contention, drove up in front of Meadows's shop one morning at half-past nine, and made his way back among chandeliers of many patterns in incongruous juxtaposition, punctuated with wall burners and table argands. In the private office at the back he found Meadows opening his letters. He was a round-jawed man with blue eyes, an iron-oxide complexion, stiff, short, rusty hair, red-yellow side-whiskers, an upturned nose, and a shorn chin, habitually thrust forward. Once seated and his wind recovered, Farnsworth complained at some length that he found it hard to carry all the responsibility of the bank without adequate assistance.

"You ought to have an experienced assistant," said Meadows. This was the first occasion on which any officer of the bank had shown his good sense by consulting Meadows, and he was on that account the more disposed to encourage Farnsworth.

"If, now," said Farnsworth, "I could have as good a man as they say your brother is, I would be better fixed. But an experienced man like your brother would not take the place of assistant cashier."

Meadows was not so sure that his brother would refuse any place, but he thought it better not to say anything in reply. Farnsworth, who had no desire to take Meadows's brother unless

he should be driven to it, saw the dangerous opening he had left. He therefore proceeded, as soon as he could get breath:

"Besides, the assistant's place belongs naturally to young Millard, and he would have influence enough to defeat anybody else who might be proposed. He is a good fellow, but he can't take responsibility. If Masters were not the cold-blooded man he is, he would have made Millard assistant cashier long ago, and advanced me to be vice-president."

"And then you would want some good man for cashier," said Meadows.

"Precisely," said Farnsworth; "that is just it."

"I think we can do that with or without Masters," said Meadows, turning his head to one side with a quiet air of defiance. He was only too well pleased to renew his fight against Masters with Farnsworth for ally. The question of his brother's appointment was after all an auxiliary one; he loved faction and opposition pure and simple.

"I am sure we can," said Farnsworth. "Of course my hand must not appear. But if a motion were to be made to advance both Millard and me one step, I don't think Masters would dare oppose it."

"I'll make the motion," said Meadows, with something like a sniff, as though, like Job's war-horse, he smelled the battle and liked the odor.

In taking leave Farnsworth told Meadows that he had not yet spoken to Millard about the matter, and he thought it not best

to mention it to him before the meeting. But the one thing that rendered Meadows tolerably innocuous was that he never could co-operate with an ally, even in factious opposition, without getting up a new faction within the first, and so fomenting subdivisions as long as there were two to divide. The moment Farnsworth had left him he began to reflect suspiciously that the cashier intended to tell Millard himself, and so take the entire credit of the promotion. This would leave Farnsworth free to neglect Meadows's brother. Meadows, therefore, resolved to tell Millard in advance and thus put the latter under obligation to further his brother's interest. He gave himself great credit for a device by which he would play Farnsworth against Masters and then head off Farnsworth with Millard. Farnsworth wished to use him to pull some rather hot chestnuts out of the fire, and he chuckled to think that he had arranged to secure his own share of the nuts first.

With this profound scheme in his head, Meadows contrived to encounter Millard at luncheon, an encounter which the latter usually took some pains to avoid, for Millard was fastidious in eating as in everything else and he disliked to see Meadows at the table. Not that the latter did not know the use of fork and napkin, but he assaulted his food with a ferocity that, as Millard once remarked, "lent too much support to the Darwinian hypothesis."

On the day of his conversation with Farnsworth, Meadows bore down on the table where Millard sat alone, disjointing a partridge.

"Goo' morning," he said, abruptly seating himself on the rail of the chair opposite to Millard, and beckoning impatiently to a waiter, who responded but languidly, knowing that Meadows was opposed to the tip system from both principle and interest.

When he had given his order and then, as usual, called back the waiter as he was going out the door, waving his hand at him and uttering a "H-i-s-t, waitah!" to tell him that he did not want his meat so fat as it had been the last time, he gave his attention to Millard and introduced the subject of the approaching meeting of the directors.

"Why doesn't old Rip Van Winkle wake up?" said Meadows. "Why doesn't he make you assistant cashier? I'm sure you deserve it."

"Well, now, if you put it that way, Mr. Meadows, and leave it to me, I will say candidly that I suppose the real reason for not promoting me is that Mr. Masters, being a man of sound judgment, feels that he can not do me justice under the circumstances. If I had my deserts I'd be president of the bank; but it would be too much to ask a gentleman at Mr. Masters's time of life to move out of his little office just to make room for a deserving young man."

"You may joke, but you know that Masters is jealous. Why doesn't he promote Farnsworth to be vice-president? You know that Farnsworth really runs the bank."

"It isn't his fault if he doesn't," said Millard in a half-whisper.

"I believe that if I made a move to advance both you and

Farnsworth it could be carried." Meadows looked inquiringly at his companion.

"What would become of the cashiership?" asked Millard. "I suppose we could divide that between us." "Won't you try a glass of Moselle?" And he passed the bottle to Meadows, who poured out a glass of it – he never declined wine when some one else paid for it – while Millard kept on talking to keep from saying anything. "I like to drink the health of any man who proposes to increase my salary, Mr. Meadows." Millard observed with disgust that the bank director drank off the wine at a gulp as he might have taken any vulgar claret, with an evident lack of appreciation. Millard himself was a light drinker; nothing but the delicate flavor of good wine could make drinking tolerable to him. The mind of Meadows, however, was intent on the subject under discussion.

"The cashiership," he said, "could either be filled by some experienced man or it might be left vacant for a while."

Millard saw a vision of Meadows, the discouraged brother, stepping in over his head.

"If a cashier should be put in now," said Meadows, "it would end presently in old Rip Van Winkle's resigning, and then an advance along the whole line would move you up once more." Meadows thought that this sop would reconcile Millard to having his brother interpolated above him.

"That's a good plan," said Millard, using his finger-bowl; "and then if Mr. Farnsworth would only be kind enough to die in one

of his attacks, and the other man should get rich by speculation and retire, I'd come to be president at last. That is the only place suited to a modest and worthy young man like myself."

This fencing annoyed Meadows, who was by this time salting and peppering his roast beef, glaring at it the while like a boa-constrictor contemplating a fresh victim in anticipation of the joys of deglutition. Millard saw the importance of letting Masters know about this new move, and feared that Meadows would attempt to put him under bonds of secrecy. So, as he rose to go, like a prairie traveler protecting himself by back-firing, he said:

"If you're really serious in this matter, Mr. Meadows, I suppose you'll take pains not to have it generally known. For one thing, if you won't tell anybody else, I'll promise you not to tell my wife."

"And if Farnsworth speaks to you about it," said Meadows, "don't tell him that I have said anything to you. He wanted to tell you himself."

"I'll not let him know that you said anything about it."

And with that Millard went out. The bait of the assistant cashiership was not tempting enough to draw him into this intrigue. The greater part of his capital was in the bank, and he knew that the withdrawal of Masters would be a misfortune to him. Finding that Farnsworth was out, Millard went to the president's room under color of showing him a letter of importance. A man of dignity doesn't like to seem to bear tales with malice prepense. When he was about to leave Millard said:

"I hear that a motion is to be made looking to changes in the personnel of the bank."

The president was a little startled; his first impression from this remark being that somehow Millard had got wind of the plans he had revolved and then discarded.

"What do you hear?" he said, in his usual non-committal way.

"Nothing very definite, but something that leads me to think that Mr. Farnsworth would like to be vice-president and that Meadows would consent to have his brother take the cashiership."

"No doubt, no doubt," said Mr. Masters, smiling. It was his habit to smile when he felt the impulse to frown. He did not like to seem ignorant of anything going on in the bank, so he said no more to Millard, but let the conversation drop. He presently regretted this, and by the time Millard had reached his desk he was recalled.

"You understand that Mr. Farnsworth and Meadows are acting in concert?"

"I have reason to think so."

"Do you think it would be wise to make Mr. Farnsworth vice-president?"

Millard turned the palms of his hands upward and shrugged his shoulders. He made no other reply than to add, "You know him as well as I do."

"Who would be a good man for the place?"

"Have you thought of Hilbrough?"

"Yes, he would bring real strength to the bank; and, Mr. Millard, there is one promotion I have long had in mind," said the president. "You ought to be made assistant cashier, with a considerably larger salary than you have been getting."

Millard made a slight bow. "I'm sure you don't expect me to offer serious opposition to that proposal." Then he could not refrain from adding, "I believe Mr. Farnsworth and Meadows have also reached that conclusion."

There was no opportunity to reply to this; Farnsworth was heard wheezing outside the door.

Masters thought rapidly that afternoon. He admitted to himself, as he had hardly done before, that he was growing old and that a successful bank ought to have some more vigorous man than he in its management; some man of ideas more liberal than Farnsworth's, and of more age and experience than this young Millard. His mind turned to Hilbrough, the real-estate agent in Montague Street, Brooklyn. First a poor clerk, then a small collector of tenement-house rents, then a prosperous real-estate agent and operator on his own account, he had come by shrewd investment to be a rich man. He was accustomed to make call loans to a large amount on collateral security, and his business was even now almost that of a private banker. A director in the Bank of Manhadoes from its beginning and one of its largest stockholders, he was the most eligible man to succeed Masters in the active management of its affairs, and the only man whose election once proposed would certainly command the support of

the directors against the scheme of Farnsworth. He was the one possible man who would prove quite too large for Farnsworth's domineering. It was with a pang that Masters reflected that he too would be effaced in a measure by the advent of a man so vital as Warren Hilbrough; but there was for him only the choice between being effaced by Hilbrough's superior personality and being officially put out of the way by Farnsworth's process of slow torture. He saw, too, that a bank with four high-grade officers would have a more stable official equilibrium than one where the power is shared between two. The head of such an institution is sheltered from adverse intrigues by the counterpoise of the several officers to one another.

If Masters had needed any stimulus to his resolution to contravene the ambitious plans of the cashier, Mrs. Masters would have supplied it. When she heard of Farnsworth's scheme, she raised again her old cry of *Carthago delenda est*, Farnsworth must be put out. In her opinion nothing else would meet the requirement of poetic justice; but she despaired of persuading Masters to a measure so extreme. It was always the way. Mr. Masters was too meek for anything; he would let people run over him.

But Masters had no notion of being run over. He went to the office every day, and from the office he went to his country-place in New Jersey every afternoon. There was nothing in his actions to excite the suspicion of the cashier, who could not know that negotiations with Hilbrough, and the private submission of

the proposition to certain directors, had all been intrusted to the tact of Charley Millard. It was rather hard on Millard, too; for though he enjoyed his success in an undertaking so delicate, he regretted two dinner parties and one desirable reception that he was compelled to forego in order to carry on his negotiations out of bank hours.

The day before the directors met, Farnsworth confided to Millard his intention to have him made assistant cashier. Millard said that if Mr. Masters and the directors should agree to that he would be very well pleased. Considering his evident loyalty to Masters, Farnsworth did not think it wise to tell Millard anything further.

In the board of directors Meadows sat with a more than usually defiant face – with a face which showed premonitions of exultation. Farnsworth felt sure of his game, but he found breathing so laborious that he did not show any emotion. Masters thought it best to soften the humiliation of his associate as much as possible by forestalling his proposition. So at the first moment he suggested to the directors that the bank needed new force, on account both of his own advancing years and of Mr. Farnsworth's ill-health, much aggravated by his excessive industry. He therefore proposed to have Mr. Hilbrough made vice-president with the same salary as that paid to the president, to add a thousand to the cashier's salary, and to promote Mr. Millard to be assistant cashier on a salary of five thousand a year. He said that the prosperity of the bank justified the increased

expense, and that the money would be well invested.

Meadows opposed this plan as extravagant. He favored the promotion of Mr. Millard, and the promotion of Mr. Farnsworth to be vice-president, leaving the cashiership vacant for a while. But the directors, accustomed to follow the lead of Masters and Hilbrough, and suspicious of Meadows as habitually factious, voted the president's proposition.

Farnsworth went home and to bed. Then he asked for a vacation and went South. The bank officers sent him a handsome bouquet when he sailed away on the Savannah steamer; for commerce by the very rudeness of its encounters makes men forgiving. In business it is unprofitable to cherish animosities, and contact with a great variety of character makes business men usually more tolerant than men of secluded lives. Farnsworth, for his part, was as pleased as a child might have been with the attention paid him on his departure, and Mrs. Farnsworth was delighted that her husband had consented to take rest, and "make the others do their share of the work."

V.
THE ARRIVAL OF THE HILBROUGHS

Of course there is a small set who affect not to mingle freely with newly prosperous people like the Hilbroughs. These are they in whose estimation wealth and distinction only gain their proper flavor – their bouquet, so to speak – by resting stagnant for three generations, for gentility, like game, acquires an admirable highness by the lapse of time. Descendants of the Lord knows whom, with fortunes made the devil knows how, fondly imagine that a village storekeeper who has risen to affluence is somehow inferior to the grandson of a Dutch sailor who amassed a fortune by illicit trade with the Madagascar pirates, or a worse trade in rum and blackamoors on the Guinea coast, and that a quondam bookkeeper who has fairly won position and money by his own shrewdness is lower down than the lineal descendant of an Indian trader who waxed great by first treating and then cheating shivering Mohawks. Which only shows that we are prone to plant ourselves on the sound traditions of ancestors; for where is the aristocracy which does not regard wealth won by ancient thievery as better than money modernly earned in a commonplace way? But among a gentry so numerous and so democratic, in spite of itself, as that of our American Babel, exclusiveness works

discomfort mainly to the exclusive. The Hilbroughs are agreeable Americans, their suppers are provided by the best caterers, their house has been rendered attractive by boughten taste, and the company one sees there is not more stupid than that in other miscellaneous assemblies.

People who are Livingstons of the manor on their great-grandmother's side, and Van Something-or-others on the side of a great-great-uncle by his second marriage, and who perhaps have never chanced to be asked to the Hilbroughs' receptions, shrug their shoulders, and tell you that they do not know them. But Mrs. Hilbrough does not slight such families because of the colonialness of their ancestry. Her own progenitors came to America in some capacity long before the disagreement about the Stamp Act, though they were not brilliant enough to buy small kingdoms from the Hudson River Indians with jews'-harps and cast-iron hatchets, nor supple enough to get manor lordships by bribes to royal governors.

I suppose the advent of the Hilbroughs in society might be dated from the first reception they gave in New York, though, for that matter, the Hilbroughs do not take pains to date it at all. For it is a rule of good society that as soon as you arrive you affect to have always been there. Of other ascents men boast; of social success, rarely. Your millionaire, for example, – and millionairism is getting so common as to be almost vulgar, – your millionaire never tires of telling you how he worked the multiplication table until cents became dimes, and dimes well

sown blossomed presently into dollars, till hundreds swelled to hundreds of thousands, and the man who had been a blithe youth but twenty years before became the possessor of an uneasy tumor he calls a fortune. Once this narrative is begun no matter that you beat your breast with reluctance to hear out the tedious tale, while loud bassoons perchance are calling you to wedding feasts. Pray hear the modern Whittington with patience, good reader! The recital of this story is his main consolation for the boredom of complicated possession in which his life is inextricably involved – his recoupment for the irksome vigilance with which he must defend his hoard against the incessant attacks of cheats and beggars, subscription papers and poor relations. But the man who has won his way in that illusive sphere we call society sends to swift oblivion all his processes. In society no man asks another, "How did you get here?" or congratulates him on moving among better people than he did ten years ago. Theoretically society is stationary. Even while breathless from climbing, the newcomer affects to have been always atop.

Warren Hilbrough's family had risen with his bettered circumstances from a two-story brick in Degraw street, Brooklyn, by the usual stages to a brownstone "mansion" above the reservoir in New York. When he came to be vice-president of the Bank of Manhadoes, Hilbrough had in a measure reached the goal of his ambition. He felt that he could slacken the strenuousness of his exertions and let his fortune expand naturally under prudent management. But Mrs. Hilbrough was ten years

younger than her husband, and her ambition was far from spent. She found herself only on the threshold of her career. In Brooklyn increasing prosperity had made her a leader in church fairs and entertainments. The "Church Social" had often assembled at her house, and she had given a reception in honor of the minister when he came back from the Holy Land – a party which the society reporter of the "Brooklyn Daily Eagle" had pronounced "a brilliant affair." This last stroke had put her at the head of her little world. But now that Hilbrough was vice-president of the Bank of Manhadoes, the new business relations brought her invitations from beyond the little planetary system that revolved around the Reverend Dr. North. It became a question of making her way in the general society of Brooklyn, which had long drawn its members from the genteel quarters of the Heights, the Hill, and the remoter South Brooklyn, and, in later days, also from Prospect Park Slope. But at the houses of the officers of the bank she had caught somewhat bewildering vistas of those involved and undefined circles of people that make up in one way and another metropolitan society on the New York side of East River. Three years before Hilbrough entered the bank his family had removed into a new house in South Oxford street, and lately they had contemplated building a finer dwelling on the Slope. But Mrs. Hilbrough in a moment of inspiration decided to omit Brooklyn and to persuade her husband to remove to New York. There would be many advantages in this course. In New York her smaller social campaigns were unknown, and

by removal she would be able to readjust with less difficulty her relations with old friends in Dr. North's congregation. When one goes up one must always leave somebody behind; but crossing the river would give her a clean slate, and make it easy to be rid of old scores when she pleased. So it came about that on the first of May following Hilbrough's accession to the bank the family in a carriage, and all their belongings on trucks, were trundled over Fulton Ferry to begin life anew, with painted walls, more expensive carpets, and twice as many servants. A carriage with a coachman in livery took the place of the top-buggy in which, by twos, and sometimes by threes, the Hilbroughs had been wont to enjoy Prospect Park. The Hilbrough children did not relish this part of the change. The boys could not see the fun of sitting with folded hands on a carriage seat while they rumbled slowly through Fifth Avenue and Central Park, even when the Riverside Park was thrown in. An augmentation of family dignity was small compensation for the loss of the long drive between the quadruple lines of maples that shade the Ocean Parkway in full view of the fast trotting horses which made a whirling maze as they flew past them in either direction.

"There was some fun in a long Saturday's drive to Coney Island, and round by Fort Hamilton and the Narrows," muttered Jack, as the horses toiled up a steep in Central Park; "this here is about as amusing as riding in a black maria would be."

Ah, Jack! You are too young to comprehend the necessity that rests upon us of swelling our dignity into some proportion to

a growing stock balance. It is irksome this living on stilts, but an unfortunate inability to match our fortune by increasing our bulk leaves us no alternative but to augment our belongings so as to preserve the fitness of things at any cost. There is as yet no Society for the Emancipation of Princes, and the Association for the Amelioration of the Condition of the Children of the Rich has no place in the list of New York philanthropies.

Mrs. Hilbrough prudently spent her first winter on Manhattan Island in looking about her. She ventured a dinner company two or three times, but went no further. She received calls from the wives of those who had, and those who wished to have, business relations with her husband, and she returned them, making such observations as she could on the domestic economy, or rather the domestic extravagance, of those she visited. The first result of this was that she changed her door-boy. The fine-looking mulatto she had installed in imitation of some of her richer Brooklyn acquaintances had to be discharged. The Anglomania of the early eighties cruelly abolished the handsome darky hall-boy, that most artistic living bronze, with all his suggestion of barbaric magnificence, and all his Oriental obsequiousness. His one fault was that he was not English. Fashion forbade the rich to avail themselves of one of the finest products of the country. The lackey who took his place had the English superciliousness, and marked the advance of American civilization by adding a new discomfort and deformity to the life of people of fashion.

The minister of the church in which the Hilbroughs had taken

pews sent his wife to call on Mrs. Hilbrough, and two of the church officers, knowing the value of such an acquisition to the church, showed their Christian feeling in the same way. Many of her old Degraw street and South Oxford street friends called at the new house, their affection being quickened by a desire "to see what sort of style the Hilbroughs are putting on now." Some of her Brooklyn calls she returned out of a positive liking for good old friends, some because the callers were those who could introduce her to people she desired to know in New York. She excused herself from calling on the most of her trans-East-River acquaintances by urging that it is so much farther from New York to Brooklyn than it is from Brooklyn to New York, you know. She attended several large evening receptions in New York, and drank five o'clock tea at six in the evening at a good many places. She thus made acquaintances, while with a clever woman's tact she kept her wits about her and began to "get the hang of the thing," as she expressed it to one of her confidential friends. Meantime she was as constant in her attendance at the opera as she had been at the prayer-meeting in former days.

It was at the beginning of her second winter in New York that she served notice on Hilbrough that she meant to give a reception; or, as she put it, "We must give a reception." The children had gone to school, the butler was otherwise engaged, and there was nobody but a waitress present.

Hilbrough's face was of that sunny, sanguine sort which always seems to indicate that things are booming, to borrow a phrase

from our modern argot. His plump, cheery countenance, and the buoyant spontaneity of his laugh, inspired a confidence which had floated his craft over more than one financial shoal. But when Mrs. Hilbrough proposed a reception, just as he finished his coffee, he became meditative, leaned his two large arms on the table, and made a careful inspection of the china cup: his wife – Brooklyn woman that she was – had lately made a journey across the new bridge to buy the set at Ovington's.

"You don't mean one of those stupid crushes," he began, "where all the people outside are trying to butt their way in, and all those inside are wishing to heaven that they were well out again – like so many June bugs and millers on a summer night bumping against both sides of a window with a candle in it?" Hilbrough finished with a humorous little chuckle at his own comparison.

"Well," rejoined Mrs. Hilbrough, firmly, "a reception is the thing to give. We owe it to our social position."

"Social position be hanged!" said Hilbrough, half in vexation, but still laughing, while his wife tried by frowning to remind him that the use of such words in the presence of a servant was very improper.

"It seems as though I never could get square with that thing you call social position. I pay all my other debts and take receipts in full, but the more money we have the more we owe to social position. I have a great mind to suspend payment for a while and let social position go to smash. I detest a reception. I don't mind

a nice little gathering of good friendly folks such as we used to have in Degraw street at the church socials – "

"Church socials!"

His wife's interruption took Hilbrough's breath. She muttered rather than spoke these few words, but with a contemptuousness of inflection that was most expressive. Hilbrough was left in some doubt as to whether all the contempt was intended for the church socials in Degraw street, or whether a part of it might not be meant for a husband whose mind had not kept pace with his fortune.

"I am sure there was real enjoyment in a church social," he said, with a deprecating laugh, "to say nothing of the money raised to recarpet the church aisles. And I confess I rather enjoyed the party you gave in Oxford street when Dr. North got back from the Holy Land."

While Hilbrough was making this speech his wife had, by dumb show, ordered the waitress to take something down-stairs, in order that there might be no listener to Hilbrough's autobiographical reminiscences but herself.

"Well, my dear," she said, taking a conciliatory tone, "our walk in life has changed, and we must adapt ourselves to our surroundings. You know you always said that we ought to do our share toward promoting sociability."

"Sociability!" It was Hilbrough's turn now. His laugh had a note of derision in it. "W'y, my dear, there is rather more sociability in a cue of depositors at the teller's window of an

afternoon than there was at Mrs. Master's reception last winter."

"Well, don't let's argue. I hate arguments of all things."

"Most people do, when they get the worst of them," rejoined Hilbrough, merrily.

"You are positively rude," pouted Mrs. Hilbrough, rising from the table. If she hated arguments, her husband hated tiffs, and her look of reproach accomplished what her arguments could not. Hilbrough knew that at the game of injured innocence he was no match for his wife. The question in his mind now was to find a line of retreat.

"You ought to have more consideration for my feelings, Warren," she went on. "Besides, you know you said that whatever widened our acquaintance was likely to do the bank good. You know you did."

"So I did, my dear; so I did," he answered, soothingly, as he rose from the table and looked at his watch. "There's one comfort, anyhow. You don't know a great many people on this side of the river yet, and so I guess I sha'n't have to put hoops on the house this time, unless you fetch all Brooklyn across the new bridge."

Mrs. Hilbrough did not care to contradict her husband now that he had relented. But as for crowding the house she felt sure there was a way to do it, if she could only find it, and she was resolved not to have fewer people than Mrs. Masters, and that without depleting Brooklyn.

What she needed was an adviser. She went over the bead-roll

of her acquaintance and found nobody eligible. Those who could have pointed out to her what were the proper steps to take in such a case were just the people to whom she was not willing to expose herself in her unfledged condition. At last she felt obliged to ask Mr. Hilbrough about it.

"Don't you know somebody, my dear, who knows New York better than I do, who could give me advice about our reception?" This was her opening of the matter as she sat crocheting by the glowing grate of anthracite in the large front room on the second floor, while her husband smoked, and read his evening paper.

"I? How should I know?" he said, laying down the paper. "I don't know many New York ladies."

"Not a woman! I mean some man. You can't speak to a woman about such things so well as you can to a man;" and she spread her fancy-work out over her knee and turned her head on one side to get a good view of its general effect.

"I should think you would rather confide in a woman." Hilbrough looked puzzled and curious as he said this.

"You don't understand," she said. "A woman doesn't like to give herself away to another woman. Women always think you ridiculous if you don't understand everything, and they remember and talk about it. But a man likes to give information to a woman. I suppose men like to have a woman look up to them." Mrs. Hilbrough laughed at the explanation, which was not quite satisfactory to herself.

"Well," said Hilbrough, after a minute's amused meditation,

"the men I know are all like me. They are business men, and are rather dragged into society, I suppose, by their wives, and by" – he chuckled merrily at this point – "by the debts they owe to social position, you know. I don't believe there's a man in the bank that wouldn't be as likely to ask me about what coat he ought to wear on any occasion as to give me any information on the subject. Yes, there is one man. That's young *Mil*lard, or Mil*lard*, as he calls it. He's a sort of a dude, and I never could stand dudes. I asked Mr. Masters the other day whether the assistant cashier was worth so large a salary as five thousand dollars, and he said that that man had the entry – the *ontray*, as he called it – to the best houses in New York. He's cheek by jowl with a dozen of the richest men, he's invited everywhere, and is considered a great authority on all matters of that kind. He brings some business to the bank, and he's one of the best judges in New York of a man's character and responsibility. He knows all about pretty nearly every man whose note is presented for discount, and, if he does not know at once, he can generally find out in an hour. I believe he could tell us the name of the grandmother of almost every prominent depositor if we wished to know, and how every man got his money."

"Is he rich?"

"Well, nobody seems to know for certain. He has a large slice of the bank's stock, and he's known to have good investments outside. He's well enough off to live without his salary if he wanted to. But I am pretty sure he isn't rich. Belongs to some old

family, I suppose."

"I should be afraid of him," said Mrs. Hilbrough, ruefully.

"You needn't be. He's a good enough sort of fellow if he only wouldn't part his hair in the middle. I can't abide that in a man. But it's no use being afraid of him. He probably knows all about you and me already. He first came to see me about coming into the bank, and I don't know but it was his move to get me."

"Would he come up to dinner some evening?"

"He'd rather like to oblige me. I'll have to get him when he's disengaged. What shall I tell him?"

"Tell him that Mrs. Hilbrough wishes his advice, and would be glad if he would come to dinner with us some evening."

"Why do I need to say anything about your wanting advice? I don't just like to ask a favor of such a dude. I'll ask him to dinner, and you can ask his advice as though by accident."

"No; that won't do. That kind of man would see through it all. Tell him that I wish his advice. That will show him that I recognize his position as an authority. He'll like that better."

Warren Hilbrough suddenly discovered that his wife was cleverer – or, as he would have said, "smarter" – than he had thought her.

"You are a good hand, Jenny," he said. "You'll win your game." And after he had resumed the reading of his paper he looked over the top of it once or twice in furtive admiration of her as she sat between him and the dark portière, which set her form in relief against the rich background and made her seem a

picture to the fond eyes of her husband. He reflected that perhaps after all managing church fairs and running sewing societies was no bad training for a larger social activity.

VI.
PHILLIDA CALLENDER

"Hilbrough has sent for me," said Millard to Philip Gouverneur, who was sitting so as to draw his small form into the easy-chair as he smoked by the open fire in the newspaper room at the Terrapin Club. Millard, who had never liked tobacco, was pretending to smoke a cigarette because smoking seemed to him the right thing to do. He had no taste for any more desperate vice, and tobacco smoke served to take the gloss off a character which seemed too highly finished for artistic effect.

"Hilbrough" – Charley smiled as he recalled it – "always gets uneasy when he's talking to me. He takes his foot off the chair and puts it on the floor. Then he throws himself forward on the table with his elbows outward, and then he straightens up. He's a jolly kind of man, though, and a good banker. But his wife – she is the daughter of a Yankee school-teacher that taught in Brooklyn till he died – is a vigorous little woman. She hasn't come to New York to live quietly. She's been head and front of her set in Brooklyn, and the Lord knows what she won't undertake now that Hilbrough's getting rich very fast. I haven't seen her yet, but I rather like her in advance. She didn't try to trap me into an acquaintance, but sent me word that she wanted advice. There's a woman who knows what she wants, and goes for

it with a clear head. But what can I do for her? She'll be wanting to give a tea or a ball before she has acquaintances enough. It's awfully ticklish making such people understand that they must go slow and take what they can get to begin with."

"Why," said Gouverneur, "you can tell her to take the religious or moral reform dodge, and invite all the friends of some cause to meet some distinguished leader of that cause. Bishop Whipple, if she could capture him, would bring all the Friends of the Red Man, just as Miss Willard or Mrs. Livermore would fetch the temperance and woman-suffrage people. You remember the converted Hindu princess they had over here last winter? Between her rank, and her piety, and her coming from the antipodes, and her heathen antecedents, she drew beautifully. Fine woman, too. Even my mother forgave her for not having a drop of Dutch or Revolutionary blood in her veins, and we all liked her very much. Give Mrs. Hilbrough that tip."

Millard shook his head, and smiled. He had the appreciative smile of a man with a genius for listening, which is a better, because a rarer, contribution to conversation than good speech. Philip, crouched in his chair with his face averted from the electric lights, went on:

"Well, then you know there is the literary dodge. Have papers read, not enough to bore people too deeply, but to bore them just enough to give those who attend an impression of intellectuality. Have discussions of literary questions, seasoned with stewed terrapin, and decorated with dress coats and external anatomy

gowns. Those who go to such places flatter themselves that they are getting into literary circles and improving their minds, especially if a popular magazinist or the son of some great author can be persuaded to read one of his rejected articles or to make a few remarks now and then. Then there is the musical dodge on the drawing-room scale, or by wholesale, like the Seidl Society, for example. One is able by this means to promote a beautiful art and increase one's social conspicuousness at the same time. Then there is the distinguished-foreigner dodge, give a reception in honor of – "

"Hang it, Philip; I'll tell Mrs. Hilbrough to send for you," said Millard, laughing as he got up and threw his cigarette into the grate. "I don't like to interrupt your lecture, but it's eleven o'clock, and I'm going home. Good-night."

Philip sat there alone and listened to the rain against the windows, and smoked until his cigar went out. The mere turning of things over in his mind, and tacking witty labels to them, afforded so much amusement that inactivity and revery were his favorite indulgences.

Mrs. Hilbrough gave a good deal of thought to her dinner on the next evening after the conversation between Philip Gouverneur and Millard. To have it elegant, and yet not to appear vulgar by making too much fuss over a dinner *en famille*, taxed her thought and taste. Half an hour before dinner she met her husband with a perturbed face.

"It's too bad that Phillida Callender should have come this

evening. That's just the way with an indefinite invitation. Poor girl, I've been asking her to come any evening, and now she has hit on the only one in the year on which I would rather she should have stayed at home."

"I'm sure Phillida is nice enough for anybody," said Hilbrough, sturdily. "I don't see how she interferes with your plan."

"Well, Mr. Millard'll think I've asked her specially to help entertain him, and Phillida is so peculiar. She's nobody in particular, socially, and it will seem an unskillful thing to have asked her – and then she has ideas. Young girls with notions of their own are – well – you know."

"Yes, I know, home-made ideas are a little out of fashion," laughed Hilbrough. "But I'll bet he likes her. Millard isn't a fool if he does part his hair in the middle and carry his cane balanced in his fingers like a pair of steelyards."

"If he takes me to dinner, you must follow with Phillida. Give your left arm – "

"I'll feel like a fool escorting Phillida – "

"But you must if Mr. Millard escorts me."

Hilbrough could have cursed Millard. He hated what he called "flummery." Why couldn't people walk to the table without hooking themselves together, and why couldn't they eat their food without nonsense? But he showed his vexation in a characteristic way by laughing inwardly at his wife and Millard, and most of all at himself for an old fool.

Phillida Callender was the daughter of a Presbyterian minister

who had gone as missionary to one of the Oriental countries. After years of life in the East, Mr. Callender had returned to America on account of his wife's health, and had settled in Brooklyn. If illusions of his youth had been dispelled in the attempt to convert Orientals to a belief in the Shorter Catechism he never confessed it, even to himself, and he cherished the notion that he would some day return to his missionary vocation. The family had an income from the rent of a house in New York that had been inherited by Mrs. Callender, and the husband received considerable sums for supplying the pulpits of vacant churches. He had occupied the pulpit of the church that the Hilbroughs attended during the whole time of Dr. North's journey to the Holy Land, and had thus come into a half-pastoral relation to the Hilbrough family. Mr. Callender sickened and died; the fragile wife and two daughters were left to plan their lives without him. The sudden shock and the new draft upon Mrs. Callender's energies had completed her restoration to a tolerable degree of health and activity. Between the elder daughter, whom the father had fancifully named Phillida, from the leafy grove in which stood the house where she was born, and Mrs. Hilbrough there had grown up a friendship in spite of the difference in age and temperament – a friendship that had survived the shock of prosperity. Lately the Callenders had found it prudent to remove to their house situate in the region near Second Avenue below Fourteenth Street, a quarter which, having once been fashionable, abides now in the merest twilight of its

former grandeur. The letting of the upper rooms of the house was a main source of income.

Born in Siam, bred in a family pervaded with religious and propagandist ideas, and having led a half-recluse life, Phillida Callender did not seem to Mrs. Hilbrough just the sort of person to entertain a man of the world.

When dinner was announced Millard did give Mrs. Hilbrough his arm, and Phillida was startled and amused, when Mr. Hilbrough, after pausing an instant to remember which of his stout arms he was to offer, presented his left elbow. Despite much internal levity and external clumsiness, Hilbrough played his *rôle* to the satisfaction of his anxious wife, and Phillida looked at him inquiringly after she was seated as though to discover what transformation had taken place in him.

Millard could not but feel curious about the fine-looking, dark young woman opposite him. But with his unfailing sense of propriety he gave the major part of his attention to the elder lady, and, without uttering one word of flattery, he contrived, by listening well, and by an almost undivided attention to her when he spoke, to make Mrs. Hilbrough very content with herself, her dinner, and her guest. This is the sort of politeness not acquired in dancing-school nor learned in books of decorum; it is art, and of all the fine arts perhaps the one that gives the most substantial pleasure to human beings in general. Even Hilbrough was pleased with Millard's appreciation of Mrs. Hilbrough; to think well of Jenny was an evidence of sound judgment, like the making of a

prudent investment.

Meantime Millard somewhat furtively observed Miss Callender. From the small contributions she made to the table-talk, she seemed, to him, rather out of the common run. Those little touches of inflection and gesture, which one woman in society picks up from another, and which are the most evanescent bubbles of fashion, were wanting in her, and this convinced him that she was not accustomed to see much of the world. On the other hand, there was no lack of refinement either in speech or manner. That disagreeable quality in the voice which in an American woman is often the most easily perceptible note of underbreeding was not there. Her speech was correct without effort, as of one accustomed to hear good English from infancy; her voice in conversation was an alto, with something sympathetic in its vibration, as though a powerful emotional nature lay dormant under the calm exterior. Millard was not the person to formulate this, but with very little direct conversation he perceived that she was outside the category to which he was accustomed, and that her personality might prove interesting, if one had an opportunity of knowing it. He reasoned that with such a voice she ought to be fond of music.

"Have you heard much of Wagner, Miss Callender?" he said when there was a pause in the conversation. He felt before he had finished the question that it was a false beginning, and he was helped to this perception by a movement of uneasiness on the part of Mrs. Hilbrough, who was afraid that Phillida's

disqualifications might be too plainly revealed. But if Mrs. Hilbrough was rendered uneasy by the question, Phillida was not. She turned her dark eyes upon Millard, and smiled with genuine amusement as she answered:

"I have heard but one opera in my life, Mr. Millard, and that was not Wagner's."

"Miss Callender," said Mrs. Hilbrough, quickly, "is one who has sacrificed social opportunities to her care for an invalid mother – a great sacrifice to one at her time of life."

"I don't think I have sacrificed much," answered Phillida with a trace of embarrassment. "My social opportunities could not have been many at best, and I would rather have led," – she hesitated a moment, – "I don't know but I would rather have led my quiet life than – the other."

In her effort to say this so as neither to boast of her own pursuits nor to condemn those of others, Miss Callender's color was a little heightened. Millard was sorry that his innocent question had led the conversation into channels so personal. Mrs. Hilbrough was inwardly vexed that Phillida should be so frank, and express views so opposed to those of good society.

"You find Brooklyn a pleasant place to live, no doubt," said Millard, taking it for granted that Phillida was from Brooklyn, because of her friendship for the Hilbroughs.

"I liked it when we lived there. I like New York very well. My relatives all live on this side of East River, and so I am rather more at home here."

"Then you don't find New York lonesome," said Millard, with a falling cadence, seeking to drop the conversation.

"Oh, no! I live near Stuyvesant Square, and I have an aunt in Washington Square of whom I am very fond."

"I am often at the Gouverneurs, on the north side of the Square. I like Washington Square very much," said Millard, getting on solid ground again.

"We visit at the same house. Mrs. Gouverneur is my aunt," said Phillida.

Millard was a little stunned at this announcement. But his habitual tact kept him from disclosing his surprise at finding Miss Callender's affiliations better than he could have imagined. He only said with unaffected pleasure in his voice:

"The Gouverneurs are the best of people and my best friends."

Mr. Hilbrough looked in amusement at his wife, who was manifestly pleased to find that in Phillida she was entertaining an angel unawares. Millard's passion for personal details came to his relief.

"Mrs. Gouverneur," he said, "had a brother and two sisters. You must be the daughter of one of her sisters. One lives, or used to live, in San Francisco, and the other married a missionary."

"I am the missionary's daughter," said Phillida.

Millard felt impelled to redeem his default by saying something to Miss Callender about the antiquity and excellence of her mother's family. If he had been less skillful than he was he might have given way to this impulse; but with the

knack of a conversational artist he contrived in talking chiefly to Mrs. Hilbrough to lead the conversation to Miss Callender's distinguished great-grandfather of the Revolutionary period, who was supposed to shed an ever-brightening luster all the way down the line of his family, and Millard added some traditional anecdotes of other ancestors of her family on the mother's side who had played a conspicuous part in the commercial or civic history of New York. All of which was flattering to Miss Callender, the more that it seemed to be uttered in the way of general conversation and with no particular reference to her.

Hilbrough listened with much interest to this very creditable account of Phillida's illustrious descent, and longed for the time when he should have the fun of reminding his wife that he had held the opinion from the beginning that Phillida Callender was good enough for anybody.

Mrs. Hilbrough took Phillida and left the table, Mr. Hilbrough rising as the ladies passed out, as he had been instructed. When he and Millard had resumed their seats the cigars were brought, but when Millard saw that his host did not smoke he did not see why he should punish himself with a cigar and a *tête-à-tête* with Hilbrough, whom he could see any day at the bank. So by agreement the sitting was soon cut short, and the gentlemen followed the ladies to the drawing-room. Mrs. Hilbrough had planned a conversation with Millard about her reception while Phillida should be left to talk with Mr. Hilbrough. But Phillida's position had been changed during dinner. Mrs. Hilbrough found

a new card in her hand. She drew Miss Callender into the talk about the reception, leaving her husband to excuse himself, and to climb the stairs to the third floor, as was his wont, to see that the children had gone to bed well and were not quarreling, and to have a few cheery words with Jack and the smaller ones before they went to sleep. Receptions were nothing to him: the beds on the third floor contained the greater part of the world.

Millard was relieved to find that Mrs. Hilbrough proposed nothing more ambitious than an evening reception. He commended her for beginning in new surroundings in this way.

"You see, Mrs. Hilbrough," he said, "a reception seems to me more flexible than a ball. It is, in a sense, more democratic. There are many good people – people of some position – who do not care to attend a ball, who would be out of place at a ball, indeed, which should be a very fashionable assembly. The party with dancing can come after."

This commendation had an effect opposite to that intended. Mrs. Hilbrough hadn't thought of a ball, and she now suspected that she was going wrong. In proposing a reception she was imitating Mrs. Masters, and she had fancied herself doing the most proper thing of all. To have a reception called democratic, and treated as something comparatively easy of achievement, disturbed her.

"If you think a reception is not the thing, Mr. Millard, I will follow your advice. You see I only know Brooklyn, and if a reception is going to compromise our position in the future I wish

you would tell me. I am afraid I can hardly accomplish even that."

But Millard again said that a reception was a very proper thing to begin with. By degrees he drew out a statement of Mrs. Hilbrough's resources for a reception, and he could not conceal from her the fact that they seemed too small, for numerousness is rather indispensable to this species of entertainment. A reception is in its essence entertainment by wholesale.

"If you could give a reception in honor of somebody," he suggested, remembering Philip Gouverneur's suggestion, "it might serve to attract many beyond your own circle, and – and – give you a reason for asking people whom – you know but slightly, if at all."

But Mrs. Hilbrough did not know any proper person to honor with a reception. Her embarrassment was considerable at finding herself so poorly provided with ways and means, and she was slowly coming to the conclusion that she must wait another winter, or take other means of widening her acquaintance. A plan had occurred to Millard by which he could help her out of the difficulty. But as it involved considerable trouble and risk on his part, he rejected it. There was no reason why he should go too far in helping the Hilbroughs. It was not a case for self-sacrifice.

Hilbrough, in the nursery, had found the youngest little girl suffering with a slight cold, – nothing more than a case of infantile sniffles, – but Hilbrough's affection had magnified it into incipient croup or pneumonia, and, after a fruitless search for the vial of tolu and squills, he dispatched the maid to call

Mrs. Hilbrough.

When they were left alone, Millard turned to Phillida, who had shown nearly as much disappointment over the possible postponement of Mrs. Hilbrough's project as the projector herself.

"You are deeply interested in this affair, too, Miss Callender," he said.

"I don't care much for such things myself, but I should dislike to see Mrs. Hilbrough disappointed," answered Phillida. "She has been such a good friend to me, and in time of the greatest trouble she was such a friend to my family, and especially" – she hesitated – "to my father, who died two years ago, that I am interested in whatever concerns her happiness or even her pleasure."

Somehow this changed the color of the enterprise in the eyes of Charles Millard. The personality of Miss Callender was interesting to him, and besides she was Mrs. Gouverneur's niece. It seemed worth while gratifying Mrs. Hilbrough at considerable cost if it would give pleasure to this peculiar young lady.

"Well, with such a certificate of Mrs. Hilbrough's qualities," said Millard, after a pause, "we must strain a point and get up this reception for her. We must be good to the good. We can carry this through together, you and I, Miss Callender," he said.

"What can I do?" asked Phillida, opening her large, dark eyes with innocent surprise. "I know nobody."

"You can get Mrs. Gouverneur's countenance, perhaps. That will be a great deal for Mrs. Hilbrough hereafter."

"Perhaps I can get it, with your help, Mr. Millard. My aunt is good hearted, but she has queer notions. She has a great opinion of the social importance of her family." And Mrs. Gouverneur's niece laughed in a way which went to show that she treated with some levity her aunt's estimate of the value of ancestry.

"One couldn't avoid being proud of such forefathers," answered Millard.

"Perhaps she will help if I ask her. She is very obliging to me – I belong to the royal family too, you know," she said archly.

"Together we can get her to lend her influence to Mrs. Hilbrough," said Millard, "or at least to attend the reception. And I think I know how the whole thing can be managed."

"I am so glad, and so much obliged to you, Mr. Millard," said Phillida, a gleam of enthusiastic feeling, almost childlike, suddenly showing itself through the grave exterior. This little revelation of the self shut within the disciplined self without puzzled Millard and piqued the curiosity he felt to understand what manner of young girl this was, habitually so self-mastered, and apparently so full of unknown power or of unawakened sensibilities. An apprehension of potencies undeveloped in Miss Callender gave her new acquaintance the feeling of an explorer who stands on the margin of a land virgin and unknown, eager to discover what is beyond his sight. For Millard's main interest in life lay in the study of the personalities about him, and here was one the like of which he had never seen. The social naturalist had lighted on a new genus.

Mrs. Hilbrough returned with her husband, and Millard explained to her that a certain Baron von Pohlsen, a famous archæologist, was at that time in Mexico studying the remains of Aztec civilization with the view of enriching the pages of his great work on the "Culturgeschichte" of the ancient Americans. He was to return by way of New York, where his money had been remitted to the Bank of Manhadoes, and he had been socially consigned to Mr. Millard by a friend in Dresden. Pohlsen was obliged to observe some economy in traveling, and had asked Millard to find him a good boarding-house. If Mrs. Hilbrough cared to receive the Baron as a guest for a fortnight, Millard would advise him to accept the invitation, and, as far as possible, would relieve Mr. Hilbrough of his share of the burden by taking the Baron about. This would furnish Mrs. Hilbrough with a good excuse for giving a reception to the nobleman, and then, without any appearance of pushing, she could invite people far afield.

It was not in the nature of things that a woman in Mrs. Hilbrough's position should refuse to entertain a baron. She saw many incidental advantages in the plan, not the least of which was that Mr. Millard would be a familiar in the house during the Baron's stay. Hilbrough acquiesced with a rueful sense that he should be clumsy enough at entertaining a foreigner and a man of title. Mrs. Hilbrough thanked Millard heartily for his obliging kindness, but what he cared most for was that Miss Callender's serious face shone with pleasure and gratitude.

Having accepted another invitation for the evening, Millard

took his leave soon after ten o'clock, proposing to come at a later time to help Mrs. Hilbrough – "and Miss Callender, I hope," he added with a bow to Phillida – to make up the list. Having but two blocks to go, he declined, in favor of Miss Callender, the Hilbrough carriage, which stood ready at the door.

The close carriage, with only Phillida for occupant, rattled down Fifth Avenue to Madison Square, and along Broadway to Union Square, then over eastward by Fourteenth street, until after a turn or two it waked the echoes rudely in a quiet cross street, stopping at length before a three-story house somewhat antique and a little broader than its neighbors. Phillida closed and bolted the outer doors, and then opened one of the inner ones with a night-key, and made her way to what had been the back parlor of the house. In that densification of population which proceeds so incessantly on Manhattan Island this old house, like many another, was modernly compelled to hold more people than it had been meant for in the halcyon days when Second Avenue was a fashionable thoroughfare. The second floor of the house had been let, without board, to a gentleman and his wife, and the rooms above to single gentlemen. The parlor floor and the basement were made to accommodate the mother and her two daughters with their single servant. The simple, old back parlor, with no division but a screen, had two beds for mother and daughters, while the well-lighted extension made them a sitting room in pleasant weather. Mrs. Callender clung to one luxury persistently – there was always a grate fire in the back parlor on

cold evenings.

To this back parlor came Phillida with a disagreeable sense that Mrs. Hilbrough's retreating carriage was rousing the quiet neighborhood as the sleepy and impatient coachman banged his way over the pavement, the hummocky irregularities of which saved this thoroughfare from all traffic that could avoid it; for only the drivers of reckless butcher carts, and one or two shouting milkmen, habitually braved its perils.

Phillida, as she approached the old-fashioned mahogany door of the back parlor, in the dim light shed by the half-turned-down gas jet at the other end of the hall, raised her hand to the knob; but it eluded her, for the door was opened from within by some one who stood behind it. Then the head of a girl of seventeen with long, loose blond tresses peered around the edge of the door as Phillida entered.

"Come in, Philly, and tell us all about it," was the greeting she got from her sister, clad in a red wrapper covering her night-dress, and shod with worsted bedroom slippers. "Mama wanted me to go to bed; but I knew you'd have something interesting to tell about the Hilbroughs, and so I stuck it out and kept mama company while she did the mending. Come now, Philly, tell me everything all at once."

The mother sat by the drop-light mending a stocking, and she looked up at Phillida with a gentle, brightening expression of pleasure – that silent welcome of affection for which the daughters always looked on entering.

"What, mama, not in bed yet?" exclaimed Phillida, as she laid off her outer garments, and proceeded to bend over and kiss her mother, trying to take away her work at the same time. "Come now, you ought to be in bed; and, besides, this old stocking of mine is darned all over already, and ought to be thrown away."

"Ah, Phillida," said her mother with a sweet, entreating voice, holding fast to the stocking all the time, "if it gives me pleasure let me do it. If I like to save old things I'm sure it's no harm."

"But you ought to have been in bed at nine o'clock," said Phillida, her hold on the stocking weakening perceptibly under the spell of her mother's irresistible entreaty.

"It will take but a minute more if you will let me alone," was all the mother said as Phillida released the work, and the elaborate darning went on.

"There's a good deal more darn than stocking to that now," said the younger sister. "It's a work of genius. I'll tell you, Phillida: we'll take it to the picture framer's to-morrow and have it put under glass, and then we'll get a prize for it as a specimen of fancy work at the American Institute Fair. But now tell me, what did you have for dinner? How many courses were there? Was there anybody else there? What sort of china have they got? Do they keep a butler? How does Mr. Hilbrough take to the new fixings? And, oh, say! are they going to give any parties? And – "

"Give me a chance, Frisky, and I'll answer you," said Phillida, who began at the beginning and told all that she could think of, even to describing the doilies and finger-bowls.

"You said there was a gentleman there. Who was he?" said Agatha, the younger.

"That Mr. Millard that Cousin Phil is so fond of. He is at Aunt Harriet's often on Sunday evenings. He's a good looking young man, dressed with the greatest neatness, and is very polite to everybody in an easy way."

"Did he talk with you?"

"Not at first. He paid as much attention to Mrs. Hilbrough as he could have paid to a queen; treating her with a great deal of deference. You could see that she was pleased. Just think, he asked me if I liked Wagner's music."

"How did you get out of it?"

"I didn't get out of it at all. I just told him I had never heard anything of Wagner's. But when he found that I was Mrs. Gouverneur's niece it made things all right with him, and he made as handsome a speech about my great-grandfather and all the rest as Aunt Harriet could have done herself."

"Wasn't Mrs. Hilbrough surprised to hear that you were somebody?"

"I don't know."

"Well, don't you think she was?"

"May be so."

"Didn't she seem pleased?"

"I think she was relieved, for my confession that I hadn't heard many operas bothered her."

"You said Mr. Millard was polite. How was he polite?"

"He made you feel that he liked you, and admired you; I can't tell you how. He didn't say a single flattering word to me, but when he promised to meet Mrs. Hilbrough again, to arrange about the people she is to have at the reception, he bowed to me and said, 'And Miss Callender, I hope.'"

"I'll tell you what, Phillida, I'll bet he took a fancy to you."

"Nonsense, Agatha Callender; don't talk such stuff. He's been for years in society, and knows all the fine people in New York."

"Nonsense, yourself, Phillida; you're better than any of the fine ladies in New York. Mr. Millard isn't good enough for you. But I just know he was taken with you."

"Do you think I'm going to have my head turned by bows and fine speeches that have been made to five hundred other women?"

"There never was any other woman in New York as fine as you, Phillida."

"Not among your acquaintance, and in your opinion, my dear, seeing you hardly know any other young woman but me."

"I know more than you think I do. If you had any common sense, Phillida, you'd make the most of Aunt Harriet, and marry some man that would furnish you with a horse and a carriage of your own. But you won't. You're just a goosey. You spend your time on the urchins down in Mackerelville. The consequence is you'll never get married, and I shall have you on my hands an old maid who never improved her opportunities."

"What stuff!" laughed Phillida.

"You've got a fine figure – a splendid figure," proceeded the younger, "and a face that is sweet and charming, if I do say it. It's a dreadful waste of woman. You wrap your talent in a Sunday-school lesson-paper and bury it down in Mackerelville."

At this point Mrs. Callender put away her elaborate hand-finished stocking, saying softly:

"Agatha, why do you tease Phillida so?"

"Because she's such a goose," said the younger sister, stubbornly.

Twenty minutes later Agatha, looking from her bedside in the dark corner of the room, saw her sister kneeling by a chair near the fireside. The sight of Phillida at prayer always awed her. Agatha herself was accustomed to say, before jumping into bed, a conventional little prayer, very inclusive as to subjects embraced, and very thin in texture, but Phillida's prayers were different. Agatha regarded the form of her sister, well developed and yet delicately graceful, now more graceful than ever as she knelt in her long night-dress, her two hands folded naturally the one across the other, and her head bowed. As she arranged the bed, Agatha followed mentally what she imagined to be the tenor of the prayer – she fancied that Phillida was praying to be saved from vanity and worldliness; she knew that each of the little urchins in the mission Sunday-school class was prayed for by name. She turned away a moment, and then caught sight of Phillida as she unclasped her hands and rested them on the chair. Agatha knew that when Phillida changed her position at

the close of her prayer it was to recite, as she always did, the "Now I lay me," which was associated in her mind, as in Agatha's, with an oriental environment, a swarthy nurse in waist-cloth and shoulder scarf, and, more than all, was linked with her earliest memories of the revered father at whose knees the children were accustomed to repeat it. When Phillida rose to her feet in that state of exaltation which prayer brings to one who has a natural genius for devotion, the now penitent and awe-stricken Agatha went to her sister, put her arms about her neck, and leaned her head upon her shoulder, saying softly:

"You dear, good Phillida!"

VII.
THE LION SOIRÉE

Notwithstanding the romancing of her sister, Phillida built no castles. Millard's politeness to her had been very agreeable, but she knew that it was only politeness. Almost every man's and every woman's imagination is combustible on one side or another. Many young women are set a-dreaming by any hint of love or marriage. But Phillida had read only sober books – knowing little of romances, there was no stock of incendiary material in her memory. Her fancy was easily touched off on the side of her religious hopes; all her education had intensified the natural inflammability of her religious emotions, but in affairs of this world she was by nature and education unusually self-contained for a woman of one and twenty.

Millard, on his part, had been exposed to the charms of many women, and his special interest in Phillida amounted only to a lively curiosity. Always susceptible to the charm of a woman's presence, this susceptibility had been acted on from so many sides as to make his interest in women superficial and volatile. The man who is too much interested in women to be specially interested in a woman is pretty sure not to marry at all, or to marry late.

Baron Pohlsen arrived, and was duly installed at Mrs.

Hilbrough's. He was greatly pleased with the hospitality shown him by this wealthy household, and fancied that Americans were the most generous of peoples. Millard, as in duty bound, took pains to introduce him in many desirable quarters, and showed him the lions of the city in Hilbrough's carriage. But in spite of Millard's care to relieve him, Hilbrough afterward confessed that the panic of 1873 had not taxed his patience and cheerfulness so deeply as this entertainment for two weeks of a great German antiquary. Dutifully the banker attended a session of the Geographical Society to listen to an address made by his guest in broken English, on the ancient importance of Uxmal and Palenque. Hilbrough also heard with attentive perplexity the Baron's account before the Historical Society of the Aztec Calendar Stone, and his theory of its real purpose.

When the American banker was left alone with the learned High Dutchman, it became very serious business. Von Pohlsen, with all his erudition, was extremely ignorant of the art of banking as practised in New York. He did not know, at least in English, the difference between collateral and real estate security, and "gilt-edged" paper was more foreign than papyrus to him. Nor could Hilbrough interest him much in the remarkable rise in Brooklyn real estate since 1860. Brooklyn was too new by a millennium for the Baron to care for it. Hilbrough tried the plan of shunting the antiquary to his main lines of American hieroglyphs, aboriginal architecture, and Pueblo domestic economy. But this only shifted the difficulty, for under

the steady downpour of Pohlsen's erudition, Hilbrough had continually to change position, now putting the right knee over the left and now placing the left atop, to keep from nodding, and he was even reduced to pinching himself, sometimes, in order to keep awake, just as the learned and ingenious Baron had got his pyramid of inference ready to balance on its rather slender apex of fact. Archæology was new to Hilbrough, and deductive profits so large from inductive investments so small always seemed to the financier to indicate bad security.

Mrs. Hilbrough, clever woman, appeared to understand it all. She had crammed on a copy of Stephens's "Travels in Yucatan" that had belonged to her father, and she gave Pohlsen no end of pleasure by asking him about such things as the four-headed altars before the great idols at Copan, and the nature of the great closed house at Labphak. If you will look in Pohlsen's book of travels in America (Reise durch Amerika: Leipzig, 1888) you will discover in his chapter on New York that in this metropolis the ladies take a remarkable interest in science, and are generally better informed regarding such matters than their husbands, these latter being deeply immersed in mere dollar-hunting.

But Mrs. Hilbrough was much more interested in her reception to be given in honor of Baron Pohlsen than she was in the four-headed altars of the remoter Aztecs. If she could not fill her house with those very richest and most exclusive people who in a plutocratic society always try to think themselves for some reason or other the best people, she found that under Millard's

guidance she could succeed in getting some people of wealth and distinction who were desirous of being presented to a baron, and, what was better, she could get a considerable number from that class of lettered men and their families and the admirers of literature, art, and learning, who, together, form the really best people in every metropolis. Most of these knew little of Pohlsen's researches, and cared less for his title, but since he was vouched for as a foreigner who had acquired distinction in his department of knowledge, they were ready to do him honor with that generous hospitality for which Americans blame themselves while they practise it; as though it were not better for us to be good-hearted, remembering that in the studious preservation of national dignity and social perpendicularity we can never hope to emulate our English cousins.

How was it all arranged? How, without violating the sanctities of etiquette, did Mrs. Hilbrough contrive to invite people whom she did not know, and how did they accept with no sacrifice of dignity? Millard was an expert adviser; he knew that just as counters are made to stand for money in a game of cards, so do little oblong bits of pastebord with the sender's name upon them pass current under certain conditions as substitutes for visits, acquaintance, esteem, and friendship. By a juggle with these social chips Mrs. Hilbrough became technically, and temporarily, acquainted with a great many people, and that without much sacrifice of time. Do not expect details here; your fashionable stationer is the best reliance in such a case, unless

you chance to know Mr. Millard, or can find the law laid down in Mrs. Sherwood's tactfully vague chapters, which, like the utterances of the Delphic oracle, are sure to hit the mark one way or the other.

Now that Millard had taken Mrs. Hilbrough for a client he could not bear to be balked. The attendance of Mrs. Gouverneur he considered of the first importance, but this was not easily secured. If anything could have persuaded that lady to sacrifice her principles as an exclusive so far as to attend, it would have been her dislike of refusing Phillida; but as it was, she made excuses without positively refusing. In telling Mrs. Hilbrough of her lack of success Phillida took pains to repeat Mrs. Gouverneur's pretexts, and not to betray what she knew to be her aunt's real reason for hesitation. Millard encountered Mrs. Hilbrough at the opera, and heard from her of the failure of Phillida's endeavors. He felt himself put on his mettle.

Knowing that the next day was Mrs. Gouverneur's day for receiving, he made himself her first caller before the rest began to arrive. Looking from the old-fashioned windows of Mrs. Gouverneur's front parlor, he praised the beauty of the winter scene, and admired especially the spotted boles of the great buttonwoods in Washington Square. He thought to make his call seem less on purpose by such commonplace civilities, but Mrs. Gouverneur, who was a soft-spoken lady of much cleverness, with a talent for diplomacy inherited from her grandfather, asked herself, while she replied in the same vein to Millard's

preliminary vapidities, what on earth so formal a call and such a waste of adroitness might lead up to. But Millard, even after this preparation, provided an inclined plane for approaching his proposition.

"I had the pleasure of meeting a niece of yours the other evening, a Miss Callender," he said. "I found her very agreeable."

"Oh! You met Phillida Callender at Mrs. Hilbrough's, probably," said Mrs. Gouverneur with a flush of pleasure. "She's as good as goodness itself, and very clever. But rather peculiar also. She has a great deal of Callender in her. Her father gave up good prospects in this country to preach in Siam. He might have had the pastorate of one of the best Presbyterian churches in New York, but nothing could dissuade him from what he fancied to be his duty. It only proves what I have always said, that 'blood will tell.' It is related in some of the old books that Philip has upstairs that one of the women of the Callender family, before the Revolution, felt it her duty to go through the streets of Newport, crying, 'Repent, repent, for the kingdom of heaven is at hand.' She was a refined and delicate lady, and the people of the town felt so much chagrin to see her expose herself to mortification in the public street that they shut up their windows or turned away, which I think was very nice of them. I fancy that Phillida, with all her superior intelligence, has a good deal of this great-great-aunt of her father's in her. I was talking to her once about this story of Mary Callender's preaching in the streets, and she really seemed to take more interest in that Quaker

lady's delusion than she did in her ancestors on our side; and you know, Mr. Millard, we think a good deal of our descent, though of course we never say anything about it."

It was inevitable that a courteous man like Millard should meet this speech by saying, "When one has ancestors whose position is not one of mere social prominence but whose acts are a part of the history of a nation, it must be hard to forget so important a fact." It was equally inevitable that even the wary Mrs. Gouverneur could not help appreciating flattery so apropos of the subject in hand.

"But I have a notion," Millard continued, "that if we could get Miss Callender to take an interest in society she would prove an ornament to it and a credit to her family."

Mrs. Gouverneur shook her head doubtfully. "I don't believe it can be done, though I should be glad if it could."

"Did she tell you that she is deeply interested in that reception to Baron Pohlsen next week?"

"Yes; she is attached to Mrs. Hilbrough. She makes friends without the least regard to social consequences, and I believe even has friendships among the people with whom she is only connected by her mission Sunday-school class. She stoutly maintained here last night that she knew a real lady living in three rooms with a husband and four children! I declare, I like Phillida all the better for this. Her impulses are very noble, but I can't help wishing she wouldn't do it. It doesn't do for one at her time of life to be too disinterested, you know."

This turn in the talk threw Millard off the track for a moment. The mention of people living narrowly brought to his mind his own early life in a farmhouse, and reminded him of his amiable but socially unpresentable aunt, whom he was wont faithfully to visit on one Sunday afternoon in every month. There was just a little cowardly feeling that should his relations with the family in Avenue C become known among his friends, his social position might become compromised. He did not know that all exclusive people in New York have unpresentable kinsfolk hidden away somewhere, and are ever trembling lest the fact should be known to some other family that is likewise doing its best to hide some never-get-on relatives.

Mrs. Gouverneur noticed Millard's heightened color, and feared her slighting allusion to Mrs. Hilbrough might have annoyed him. Before he could pull his wits together to reply to her last remark, she added, "I have no doubt your friend Mrs. Hilbrough is a very worthy person, Mr. Millard. But she is new in New York society."

"Indeed I can not call her my friend, Mrs. Gouverneur. Her husband is the real head of our bank at present; he is likely to be a very rich man in a few years, and he has obliged me in many ways. But I have only a few weeks' acquaintance with Mrs. Hilbrough, whose chief recommendation to me, I must confess, is that she is a friend of Miss Callender, who is your niece. But Mrs. Hilbrough seems to have many admirable qualities. She is sure to make herself recognized, and I do not see any advantage

in delaying the recognition. For my part, I think she will do a great service at the outset if she adds so attractive and clever a young lady as Miss Callender to society."

"Now, Mr. Millard, you are playing a strong game against me," laughed Mrs. Gouverneur. "You know my dislike for new acquaintances – for enlarging my circle. But when you propose to persuade my niece to see a little more of the world you are taking advantage of my only weakness. You play a deep game."

"I'll show you my whole hand at once," said Millard, seeing that Mrs. Gouverneur's penetration had left him no resource but candor. "I very much desire to be Miss Callender's escort at Mrs. Hilbrough's reception, if she will accept me. Mrs. Callender, I fear, can not be persuaded to go."

"You want me for chaperon," interposed Mrs. Gouverneur. "What a clever scheme! How could you dare to set such a trap for an old friend?"

"It will prove a clever scheme if it succeeds. But it wasn't clever enough to deceive you."

"Well, you and Phillida together have won. Of course I can not refuse if Phillida consents."

"Thank you from my heart," said Millard, rising at hearing the door-bell ring. "I will see Miss Callender, and if she refuses me for escort you will be able to laugh at me. I'm sure I'm greatly your debtor."

A notion, a mere notion, such as will enter the soberest woman's head sometimes, had bobbed to the surface of Mrs.

Gouverneur's thoughts as she talked with Millard. It was that her niece's future might somehow hang on her decision. She was not a matchmaker, but she had a diplomatic faculty for persuading things to come out as she wished. Mr. Millard would be a most eligible husband for any woman whose expectations in life were not unreasonably great. Her practical mind went a step farther and she saw that in the event of anything so improbable happening as that Millard should fall in love with a lady without fortune, say, for example, a clergyman's daughter, his acquaintance with so prosperous a man as Hilbrough, who could help him to lucrative investments, might be very desirable. These thoughts were the mere bubbles of fancy floating in her mind. The consideration which most affected her decision was that the presentation of her niece under the auspices of Millard and herself might prove of great social advantage to Phillida.

Millard left Mrs. Gouverneur with the intention of calling at once on Miss Callender, but when he reached Broadway he was smitten with a scruple, not of conscience, but of etiquette. Phillida had not asked him to call. After staring for a full minute in perplexity at the passing vehicles and the façade of the ancient theater on the opposite side of Broadway, then in its last days of existence, he presently concluded that Miss Callender, being a young woman somewhat unsophisticated, and having therefore nothing better than good sense for guide, would probably not be shocked by the audacity of an uninvited call from a gentleman whose character was well known to her.

The bell rang as Mrs. Callender was just about to try a dress on her daughter Agatha. Callers were not a frequent interruption to their pursuits, and when the steps of a man ushered into the front parlor were heard through the sliding doors, they concluded that it was some one calling on the gentleman who occupied the second floor. Mrs. Callender and her daughters lowered their voices to a whisper, that they might not be heard through the doors; but Sarah, the servant, came to the back parlor, and said loud enough to be distinctly audible to the visitor:

"It's some cards for Mrs. Callender and Miss Callender." Then she shut the door and descended the basement stairs, without waiting to carry a reply.

Agatha took the cards and whispered, "Mr. Millard," biting her lower lip and making big eyes at Phillida, with an "I-told-you-so" nod of the head, and then she proceeded to give vent to her feelings by dancing softly about the room, a picturesque figure in her red petticoat and white waist, with her bare arms flying about her head. If the doors had not been so thin her excitement would have found vent in more noisy ways. As noise was precluded there was nothing left for her but this dumb show. In her muffled gyrations she at length knocked a chair over upon the fender, making a loud clatter. She quickly picked it up and sat down upon it in great confusion, with a remorseful feeling that by her imprudent excitement she had probably blasted Phillida's prospects in life.

"Come, mother, you must get ready and go in," whispered

Phillida.

"No, please, Phillida. He doesn't really want to see me. It's only a matter of good form to ask for us both. You must beg him to excuse me. I do so want to get this dress done."

Agatha, recovering from her remorse by this time, helped Phillida to do a little hurried prinking. Luckily the latter had been getting ready to go out and had on the gown that served her on all except extraordinary occasions for both street and drawing-room.

Millard had amused himself while waiting by noting the various antiques about the parlor, heirlooms of former family greatness, arranged with an eye to tasteful effect. On the shelves in the corner some articles connected with family history were intermingled with curiosities brought from the East. A pair of brass-bound pattens hinged in the middle, once worn instead of overshoes by some colonial ancestress, sat alongside a pair of oriental sandals. Millard thought nothing could be more in keeping with the ancient desk and table than the unaffected and straightforward manner in which Miss Callender greeted him, holding out her hand with modest friendliness and just a touch of diffidence. This last was due to the innuendoes and antics of Agatha.

"I ventured to call without permission, Miss Callender," said Millard, with hesitation.

"I'm glad you did, Mr. Millard." Phillida could not see why any respectable gentleman should wait for an invitation to call

on a lady, or how a young lady could ever be so bold as to ask a gentleman to call. She added, "My mother wished me to beg you to excuse her. She has some troublesome affairs on hand just now."

"Certainly; don't let me interrupt her. I came on business with you. I want to have the pleasure of escorting you to Mrs. Hilbrough's party with your mother, if she will kindly accompany us."

Phillida hesitated. She knew that chaperonage was required on such occasions. "Thank you. I should like to accept your kind offer, but my mother rarely goes out," she said. "I don't believe I could persuade her to go, and I've no other chaperon."

"How would Mrs. Gouverneur do?"

"But Aunt Harriet won't go."

"I've just come from her house, and she assured me that if you needed her for a chaperon – if Mrs. Callender could not go – she would keep us company."

"You have managed Aunt Harriet very well," said Phillida, with some elation. "Better than I could have done."

"I must have done well. Mrs. Gouverneur gives me great credit for my nice little scheme, as she calls it. But if she thinks I wish to be your escort solely in order to get her to attend, I assure you that Mrs. Gouverneur with all her penetration is mistaken."

Phillida colored a little at this polite speech as she said, "It will please Mrs. Hilbrough to have my aunt there."

"Yes, Mrs. Hilbrough also will give me great credit where I

do not deserve it. I may call for you with Mrs. Gouverneur?"

"Thank you, it will give me a great deal of pleasure." Phillida said this with a momentary fear of hearing Agatha overturn another chair behind the sliding doors; but Mrs. Callender had taken herself and Agatha to the basement, from motives of delicacy which Agatha was hardly old enough to appreciate.

Mrs. Gouverneur never did anything by halves. She made herself agreeable to Mrs. Hilbrough on the evening of the reception and complimented her heartily on the distinguished people she had brought together. For there was the learned president of the Geographical, with overhanging brows and slow and gentle speech; there was the foreign corresponding secretary of the Historical, a man better known as a diplomatist and an author, whose long years abroad had liberalized his mind without spoiling his open-hearted American manners. There were some of the directors of the Metropolitan Museum, to which institution Pohlsen had given some Central American pottery. The senior New York poet wandered in his childlike way among the guests, making gentle and affectionate speeches to friends, who wondered at the widely contrary moods to which his susceptible nature is subject. Bolton, known in two hemispheres by his prose and poetry, had come out of complaisance, protesting rather indignantly to his friends that he didn't believe in Americans making such an ado over a mere baron. In him the stranger saw a slight figure full of character and not in any way to be trifled with; only men of letters and his friends knew

what pains he could be at to oblige and to help the humblest of struggling fellow-craftsmen, provided he was not forbidden to accompany the unstinted assistance with a little grumbling at the fearful wreck of his time which all sorts of people, even the tramps of the literary profession, make without remorse.

Конец ознакомительного фрагмента.