

Monty gave way to the depression that was bearing down upon him. It was the hardest task of his life to go on with his scheme in the face of opposition. He knew that every man and woman on board was against the proposition, for his sake at least, and it was difficult to be arbitrary under the circumstances. Fortunately he avoided Peggy all forenoon. His single glance at her face in the salon was enough to disturb him immeasurably.

The spirits of the crowd were subdued. The North Cape had a stigma, but the proclamation concerning it had been too sudden—had reversed too quickly the general expectation and desire. Many of the guests had plans at home for August, and with excitement. During the morning they gathered in little knots to discuss the situation. They were all generous and each one was sure that he could cruise indefinitely, if on Monty's account the new voyage were not out of the question. They felt it their duty to take a desperate stand.

The half-hearted little gatherings resolved themselves into ominous groups. There was a call for a general meeting in the main cabin. Captain Perry, the first mate, and the chief engineer were included in the call, but Montgomery Brewster was not to be admitted. Joe Bragdon loyally agreed to engage elsewhere while the meeting was in progress. The doors were locked and a cursory glance assured the chairman of the meeting, Dan DeMille, that no member of the party was missing. Mrs. Dan DeMille was missing. The others were plenty nervous and disturbed. The others were plenty nervous and disturbed. The others were plenty nervous and disturbed.

An hour later the meeting broke up and the conspirators made their way to the deck. It was a strange fact that no one went alone. They were in groups of two and four and the mystery that hung about them was almost perceptible. Not one was willing to face the excited, buoyant Brewster without help; they found strength and security in companionship.

Peggy was the one rebel against the conspiracy, and yet she knew that the others were justified in the step they proposed to take. She reluctantly joined them in the end, but felt that she was the darkest traitor in the crowd. Forgetting her own distress over the way in which Monty was squandering his fortune, she stood out the one defender of his rights until the end and then admitted tearfully to Mrs. DeMille that she had been "quite unreasonable" in doing so.

Alone in her stateroom after signing the agreement, she wondered what he would think of her. She owed him so much that she felt that he would be content with only her own good conduct if you would only behave," suggested Peggy, whose reserve was beginning to shorten. "Please be good and give in."

"I haven't been happier during the whole cruise," said Monty. "On deck I wouldn't be noticed, but here I am quite the whole thing. Besides I can get out whenever I feel like it."

"I have a thousand dollars which says you can't," said DeMille, and Monty snapped him up so eagerly that he added, "that you can't get out of your own accord."

Monty acceded to the condition and offered odds on the proposition to the others, but there were no takers. "That settles it," she smiled grimly to herself. "I can make a thousand dollars by staying here and I can't afford to escape."

On the third day of Monty's imprisonment the Flitter was rolled heavily. At first he gloated over the discomfort of his guards who obviously did not like to stay below. "Subway" Smith and Bragdon were on duty and neither was famous as a good sailor. When Monty lighted his pipe there was consternation and "Subway" rushed on deck.

"You are a brave man, Joe," Monty said to the other and blew a cloud of smoke in his direction. "I knew you would stick to your post. You wouldn't leave it even if the ship should go down."

Bragdon had reached the stage where he dared not speak and was busying himself trying to "breathe with the motion of the boat," as he had called it. "By Gad," continued Monty, reluctantly. "Brewster stopped short and the expression on his face was one they never could forget. Bewilderment, uncertainty and pain succeeded each other like flashes of lightning. Not a word was spoken for several seconds. The red of humiliation slowly mounted to his cheeks, while in his eyes wavered the look of one who has been hunted down."

"You have decided," he asked lifelessly, and more than one heart went out in pity to him.

continued DeMille, turning to the captain. "Are we not acting along the lines marked out by Brewster himself?"

"I will sail for Boston if you say the word," said the thoughtful captain. "But he is sure to countermand such an order."

"He won't be able to, captain," cried "Subway" Smith, who had for some time been eager to join in the conversation. "This is a genuine, dyed-in-the-wool mutiny, and we expect to carry out the original plan, which was to put Mr. Brewster in Irons until we are safe from all opposition."

"He is my friend, Mr. Smith, and at least it is my duty to protect him from any indignity," said the captain, stiffly. "You make for Boston, my dear captain, and we'll do the rest," said DeMille. "Mr. Brewster can't countermand your orders unless he sees you in person. We'll see to it that he has no chance to talk to you until we are in sight of Boston harbor."

The captain looked doubtful and shook his head as he walked away. At heart he was with the mutineers and his mind was made up to do so without violating his obligations to Brewster. He felt guilty, but he was not a traitor. He felt guilty, but he was not a traitor.

Montgomery Brewster's guests were immensely pleased with the scheme, although they were dubious about the outcome. Mrs. Dan regretted her hasty comment on the plan and entered into the plot with eagerness. In accordance with plans decided upon by the mutineers, Monty's stateroom door was guarded through the night by two of the men.

For three days and two nights the Flitter steamed westward into the Atlantic, with her temporary jailers, true and devoted; his jailers were relentless, but they were considerate. The original order that he should be guarded by one man was violated on the first day. There were times when his guard numbered at least ten persons and some of them served tea and begged him to listen to reason.

"It is difficult not to listen," he said fiercely. "It's like holding a man down and then asking him to be quiet. But my time is coming."

"You might have your term shortened on account of good conduct if you would only behave," suggested Peggy, whose reserve was beginning to shorten. "Please be good and give in."

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"We hated to do it, Monty, but for your own sake there was no other way," said "Subway" Smith, who had for some time been eager to join in the conversation. "This is a genuine, dyed-in-the-wool mutiny, and we expect to carry out the original plan, which was to put Mr. Brewster in Irons until we are safe from all opposition."

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senseless way men have when they try to conceal their nervousness. But the women did not respond; they were in no mood for conversation.

Only one of them was quite oblivious to personal discomfort and danger. Peggy Gray was thinking of the prisoner below. In a reflection of her own terror she pictured her own rouching in the little stateroom, like a doomed criminal awaiting execution, alone, neglected, forgotten, unpitied. At first she pleaded with the men for his release, but they insisted upon waiting in the hope that a score might bring him to his senses.

"With difficulty she made her way to the stateroom door, clinging to supports at times and then plunging violently away from them. For some minutes she listened, frantically clutching Brewster's door and the wall-rail. There was no sound, but the clanking of the sea downed every sound within. Her imagination ran riot when her repeated calls were not answered.

"Monty, Monty," she cried, pounding wildly on the door. "What is the trouble?" came in muffled tones from within, and Peggy breathed a prayer of thanks. Just then she discovered the key which Monty had dropped and quickly opened the door, expecting to find him cowering with fear. But the picture was different. The prisoner was seated on the divan, propped up with several pillows and reading with the aid of an electric light "The Intrusions of Peggy."

CHAPTER XXVIII. A CATASTROPHE. "Oh!" was Peggy's only exclamation, and there was a shadow of disappointment in her eyes. "Come in, Peggy, and I'll read aloud," was Monty's cheerful greeting as he stood before her.

"No; I must go," said Peggy, confusedly. "I thought you might be nervous about the storm."

"And you came to let me out?" Monty had never been so happy. "Yes; and I don't care what the others say. I thought you were suffering from the storm. When she drew away from him she showed him the open door and freedom. She could not speak.

"Where are the others?" he asked, bracing himself in the doorway. "Oh, Monty," she cried, "we must not go to them. They will think me a traitor." "Why were you a traitor, Peggy?" he demanded, turning toward her suddenly. "Oh—oh, because I'm in a hurry to get you out of here."

"And there was no other reason?" he persisted. "Don't please don't!" she cried, piteously, and he misunderstood her emotion. It was clear that she was merely sorry for him.

"Never mind, Peggy; it's all right. You voyage. Monty gave Bragdon fifteen thousand dollars for this purpose and extracted a solemn promise that the entire amount would be used.

"But it won't cost half of this," protested Bragdon. "You will have to give these people a good time during the week and will you learn the sailings and book his party. The first boat was to sail on the 25th and he could only secure accommodations for twelve of his guests. The rest were obliged to follow a week later. This was readily agreed to and Bragdon was left to see to the necessary repairs on the Flitter and arrange for her homeward

It was a terrified crowd that quickly gathered in the main cabin, but it was a brave one. There were no cries and few tears. They expected anything and were ready for the worst, but they would not show the white feather. It was Mrs. Dan who broke the tension. "I made sure of my pearls," she said; "I thought they would be appreciated at the bottom of the sea."

Brewster came upon their laughter. "I like your nerve, people," he exclaimed, "you are all right. It won't be so bad now. The wind has dropped."

Toward night the worst was over. The sea had gone down and the watches were opened for a while to admit air, though it was still too rough to venture out. The next morning was bright and clear. When the company gathered on deck the havoc created by the storm was apparent. Two of the boats had been completely carried away and the launch was rendered useless by a large hole in the stern.

"You don't mean to say that we will drift about until the repairs can be made?" asked Mrs. Dan in alarm. "We are three hundred miles off the course already," explained Monty, "and it will be pretty slow traveling under sail."

It was decided to make for the Canary Islands, where repairs could be made and the voyage resumed. But where the wind had raged a few days before, it had now disappeared altogether, and for a week the Flitter tossed about absolutely unable to make headway. The first of August had arrived and Monty himself was beginning to be nervous. With the fatal day not quite two months away, things began to look serious. Over one hundred thousand dollars would remain after he had settled the expenses of the cruise, and he was helplessly drifting in mid-ocean. Even if the necessary repairs could be made promptly, it would take the Flitter fourteen days to sail from the Canaries to New York. Figure as hard as he could he saw no way out of the unfortunate situation. Two days more elapsed and still no sign of a breeze. He made sure that September 23d would find him still drifting and still in possession of one hundred thousand superfluous dollars.

At the end of ten days the yacht had progressed but two hundred miles and Monty was beginning to plan the rest of his existence on a capital of \$100,000. He had given up all hope of the Sedgwick legacy and was trying to be resigned to fate, when a tramp steamer was suddenly sighted. Brewster ordered the man on watch to fly a flag of distress. Then he reported to the captain and told what he had done. With a bound the captain rushed on deck and tore the flag from the sailor's hand.

"That was my order," said Monty, nettled at the captain's manner. "You want them to get a line on us and claim salvage, do you?" "What do you mean?" "If they get a line on us in response to that flag they will claim the entire value of the ship as salvage. You want to spend another \$200,000 on this boat?" "I didn't understand," said Monty sheepishly. "But for God's sake, fix it up somehow. Can't they tow us?" "I'll pay for it."

Communication was slow, but after an impatient amount of signaling the captain finally announced that the freight steamer was bound for Southampton and would tow the Flitter to that point for a price. "Back to Southampton!" groaned Monty. "That means months before we get back to New York."

turned in. There was little sleep on board the Flitter that night. Even if it had been easy to forget the danger, the creaking of the ship and the incessant roar of the water were enough for wakefulness. With each lurch of the boat it seemed more incredible that it could endure. It was such a mite of a thing to meet so furious an attack. As it rose on the wave to pause in terror on its crest before sinking shivering into the trough it made the breath come short and the heart stand still. Through the night the fragile little craft fought its lonely way, bravely ignoring its own weakness and the infinite strength of its enemy. To the captain, lashed to the bridge, there were hours of grave anxiety—hours when he feared each wave as it approached, and wondered what new damage it had done as it receded. As the wind increased toward morning he felt a sickening certainty that the brave little boat was beaten. Somehow she seemed to lose courage, to waver a bit and almost give up the fight. He watched her miserably as the dismal dawn came up out of the sea. Yet it was not until 7 o'clock that the crash came, which shook the passengers out of their berths and filled them with shivering terror. The whirling of the broken shaft seemed to consume the ship. In every cabin it spoke with horrible vividness of disaster. The clamor of voices, the ringing of many feet, which followed, meant but one thing. Almost instantly the machinery was stopped—an ominous silence in the midst of the dull roar of the water and the cry of the sea.

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He says he can get us to Southampton in ten days," interrupted the captain. "I can do it! I can do it!" he cried, to the consternation of his guests, who wondered if his mind were affected. "If he'll land us in Southampton by the 27th I'll pay him up to one hundred thousand dollars."

After what seemed an age to Monty, the Flitter, in tow of the freighter Glencoe, arrived at Southampton. The captain of the freight boat was a thrifty Scotchman whose ship was traveling with a light cargo, and he was not, therefore, averse to taking on a tow. But the thought of salvage had caused him to ask a high price for the service, and Monty, after a futile attempt at bargaining, had agreed. The price was fifty thousand dollars, and the young man believed more than ever that everything was ruled by a wise Providence, which had not deserted him. His guests were heart sick when they heard the figure, but were as happy as Monty at the prospect of reaching land again.

The Glencoe made several stops before Southampton was finally reached on the 28th of August, but when the English coast was sighted every one was too eager to go ashore to begrudge the extra day. Dan DeMille asked the entire party to become his guests for a week's shooting trip in Scotland, but Monty vetoed the plan in the most decided manner.

"We sail for New York on the fastest boat," said Monty, and hurried off to learn the sailings and book his party. The first boat was to sail on the 29th and he could only secure accommodations for twelve of his guests. The rest were obliged to follow a week later. This was readily agreed to and Bragdon was left to see to the necessary repairs on the Flitter and arrange for her homeward

With the condemnation of his friends ringing in his troubled brain, with the sneers and acquaintances to distress his pride, with the fibres of the comic papers to torture him remorselessly, Brewster was fast becoming the most miserable man in New York. Friends of former days gave him the cut direct, clubmen ignored him or scorned him openly, women chilled him with the iciness of unspoken reproach, and all the world hung with shadows. The doggedness of despair kept him up, but the strain that pulled down on him was so relentless that the struggle was losing its equality. He had not expected such a home coming.

Compared with his former self Monty was now almost a physical wreck, haggard, thin and dejected, a shadow of the once debonaire young New Yorker, an object of pity and scorn. Ashamed and despairing, he had almost lacked the courage to face Mrs. Gray. The consolation he once gained through her he now denied himself and his suffering, peculiar to him, was a relief to the others. He was reckless, he gave dinner after dinner, party after party, all on a most lavish scale, many of his guests laughed at him openly while they enjoyed his hospitality. The real friends remonstrated, pleaded, but everything within their power was checked his awful rush to poverty, but without success; he was not to be stopped.

At last the furniture began to go, then the plate, then all the priceless bric-a-brac. Pieces of pictures disappeared until the apartments were empty, as if he had squandered almost all of the \$40,350 arising from the sale. The servants were paid off, the apartments relinquished, and he was beginning to know what it meant to be "down on his knees." At the banks he ascertained that the interest on his moneys amounted to \$13,140.85. A week before the 23d of September, the whole million was gone, including the amounts won in lumber and fuel and other luckless enterprises. He still had about \$10,000 of his interest money in the banks, but he had a billion pangs in his heart—the interest on his improvidence.

He found some delight in the discovery that the servants had robbed him of not less than \$300 worth of his belongings, including the Christmas presents that he in honor could not have sold. His only encouragement came from Grant and Ripley, the lawyers. The inspired confidence in his lagging brain by Grant and Ripley on to the end, promising brightness thereafter. Swearingen Jones was as mute as the mountains in which he lived. There was no word from him, there was no assurance that he would ever get what had been done to obliterate Edwin Peter Brewster's legacy.

CHAPTER XXX. "Monty, you are breaking my heart," was the first and only appeal Mrs. Gray ever made to him. It was two days before the twenty-third and it did not come until after the "second-hand store" men had driven away from her door with the bulk of his clothing in their wagon. She and Peggy had seen little of Brewster, and his nervous restlessness alarmed them. His return was the talk of the town. Men tried to shun him, but he persistently wasted some portion of his fortune on his unwilling subjects. When he gave \$500 in cash to a Home for New boys, even his friends jumped to the conclusion that he was mad. It was his only gift to charity and he excused his motive in giving at this time by recalling Sedgwick's injunction to "give sparingly to charity." Everything was gone from his thoughts but the overpowering eagerness to get rid of a few troublesome thousands. He felt like an outcast, a pariah, a hated object that infected every one with whom he came in contact. Sleep was almost impossible, eating was a farce; he gave elaborate suppers which he did not touch. Already his best friends were discussing the advisability of putting him in a sanitarium where his mind might be preserved. His case was looked upon as peculiar in the history of mankind; no writer could find a parallel, no one could imagine a comparison.

Mrs. Gray met him in the library of her home as he was nervously pocketing the \$50 he had received in payment for his clothes. Her face was like that of a ghost. He tried to answer her reproach, but the words would not come, and he fled to his room, locking the door. His wife was at work there on the transaction that was to record the total disappearance of Edwin Brewster's million—his final report to Swearingen Jones, executor of James Sedgwick's will. On the door were bundles of packages, carefully packed and tied, and on the table was the long sheet of white paper on which the report was being drawn. The packages contained receipts—thousands upon thousands of them—for the dollars he had spent in less than a year. They were there for the inspection of Swearingen Jones, faithfully and honorably kept—as if the old Westerner would go over in detail the countless documents.

He held the accounts balanced up to the hour. On the long sheet lay the record of his ruthlessness, the epitaph of a million. In his pocket was exactly \$79.08. This was to last him for less than forty-eight hours and then it would go to join the rest. It was his plan to visit Grant & Ripley on the afternoon of the 23d and to read the report to them in anticipation of the meeting with Jones on the day following.

Just before noon, after his encounter with Mrs. Gray, he came down stairs and boldly, for the first time in days, sought out Peggy. There was the old smile in his eyes and the old heartiness in his voice when he came upon her in the library. She was not reading. Books, pictures and all the joy of life had fled from her mind, and she thought only of the disaster that was coming to the boy she had always loved. His heart smote him as he looked into the deep, somber, frightened eyes, running over with love and fear for him.

"Peggy, do you think I'm worth anything more from your mother? Do you think she will ask me to live here any longer?" he asked, sadly, taking her hand in his. Her face was cold, his as hot as fire. "You know what you said away off yonder somewhere, that she'd let me live here if I deserved it. I am a pauper, Peggy, and I'm afraid I'll—I may have to get down to drudgery again. Will she turn me out? You know I must have somewhere to live. Shall it be the poorhouse? Do you remember saying one day that I'd end in the poorhouse?"

She was looking into his eyes, reading what might be seen in them. But there was no gleam of insanity there, there was no fever; instead there was the quiet smile of the man who is satisfied with himself and the world. His voice bore traces of emotion, but it was the voice of one who has perfect control of his wits.

"Is it all—gone, Monty?" she asked, almost in a whisper. "Here is the residue of my estate," he said, opening his purse with steady fingers. "I'm back to where I left off a year ago. The million is gone and my wings are clipped." Her face was white, her heart was in the clutch of ice. How could he be so calm about it when for him she was suffering such agony? Twice she started to speak, but her voice failed her. She turned slowly and walked to

CHAPTER XXXI. "The Division of the Party Was Tactfully Arranged by Mrs. De Mille."

Plans to dispose of his household goods and the balance of his cash in the shortest time that would be left after he arrived in New York occupied Monty's attention, and most men would have given up the scheme as hopeless. But he did not despair. He was still game, and he prepared for the final plunge with grim determination.

"There should have been a clause in Jones' conditions about 'weather permitting,'" he said to himself. "A shipwrecked mariner should not be expected to spend a million dollars."

The division of the party for the two sailings was tactfully arranged by Mrs. DeMille. The Valentines chaperoned the "second table," as "Subway" Smith called those who were to take the later boat, and she herself looked after the first lot. Peggy Gray and Monty Brewster were in the DeMille party. The three days in England were marked by unparallelled extravagance on Monty's part. One of the local hotels was subsidized for a week, although the party only stayed for luncheon, and the Cecil in London was a galley by several thousand dollars for the brief stop there. It was a careworn little band that took Monty's special train for Southampton and embarked two days later. The "rest cure" that followed was welcome to all of them and Brewster was especially glad that the race was almost over.

Four days out from New York, then three days, then two days, and then Brewster began to feel the beginning of the final whirlwind in profligacy clouding him oppressively, consciously, unkindly. Down in his stateroom he did new calculations, new calculations, and tried to balance the old ones so that they appeared in the light most favorable to his designs. Going over the statistics carefully, he estimated that the cruise, including repairs and the return of the yacht to New York, would cost him \$210,000 in round figures. One hundred and thirty-three days marked the length of the voyage when he reckoned by time and, as near as he could get at it, the expense averaged \$150 a day. According to the contract, he was to pay for the yacht, exclusive of the cuisine and personal service. And he had found it simple enough to spend the remaining \$160. There were repairs, of course, when fully \$5000 appeared, and there were others on which he spent less than \$1000, but the average was secure. Taking everything into consideration, Brewster found that his fortune had dwindled to a few paltry thousands in addition to the proceeds which would come to him from the sale of his furniture. On the whole he was satisfied.

Immediately after the landing Brewster and Gardner were busy with the details of settlement. After clearing up all of the obligations arising from the cruise they felt the appropriateness of reflection. It was a difficult moment—a moment when un-delivered reproofs were in the air. But Gardner seemed much the more melancholy of the two.

Piles of newspapers lay scattered about the floor of the room in which they sat. Every one of them contained sensational stories of the prodigal's trip, with pictures, incidents and predictions. Monty was pained, humiliated and resentful, but he was honest enough to admit the justification of much that was said of him.

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Four days out from New York, then three days, then two days, and then Brewster began to feel the beginning of the final whirlwind in profligacy clouding him oppressively, consciously, unkindly. Down in his stateroom he did new calculations, new calculations, and tried to balance the old ones so that they appeared in the light most favorable to his designs. Going over the statistics carefully, he estimated that the cruise, including repairs and the return of the yacht to New York, would cost him \$210,000 in round figures. One hundred and thirty-three days marked the length of the voyage when he reckoned by time and, as near as he could get at it, the expense averaged \$150 a day. According to the contract, he was to pay for the yacht, exclusive of the cuisine and personal service. And he had found it simple enough to spend the remaining \$160. There were repairs, of course, when fully \$5000 appeared, and there were others on which he spent less than \$1000, but the average was secure. Taking everything into consideration, Brewster found that his fortune had dwindled to a few paltry thousands in addition to the proceeds which would come to him from the sale of his furniture. On the whole he was satisfied.

Immediately after the landing Brewster and Gardner were busy with the details of settlement. After clearing up all of the obligations arising from the cruise they felt the appropriateness of reflection. It was a difficult moment—a moment when un-delivered reproofs were in the air. But Gardner seemed much the more melancholy of the two.

Piles of newspapers lay scattered about the floor of the room in which they sat. Every one of them contained sensational stories of the prodigal's trip, with pictures, incidents and predictions. Monty was pained, humiliated and resentful, but he was honest enough to admit the justification of much that was said of him.



"You'll Have to Give These People a Good Time During the Week."

"The Three Days in England Were Marked by Unparalleled Extravagance."

"The Division of the Party Was Tactfully Arranged by Mrs. De Mille."

"His Jailers Were Relentless, but They Were Considerate."