Brewster's Millions

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By GEORGE BARR M'CUTCHEON
(RICHARD GREAVES)

CHAPTER XI.

IT was not that he had realized heavily in his investments which caused his friends and his enemies to regard him in a new light. His profit had been quite small as things go on the exchange in these days. The mere fact that he had shown such foresight proved sufficient cause for the reversal of opinion. Men looked at him with new interest in their eyes, with fresh confidence. His unfortunate operations in the stock market had restored him to favor in all circles. The man, young or old, who could do what he had done with Lumber and Fuel well deserved the new promises that were being made for him.

Brewster bobbed uncertainly between two emotions, elation and distress. He had achieved two kinds of success, the desired and the undesired. It was but natural that he should feel proud of the distinction the venture had brought to him on one hand, but there was reason for despair over the acquisition of $50,000. It made it necessary for him to undertake an almost superhuman feat—increase the number of his January bills. The plans for the ensuing spring and summer were dimly getting into shape, and they covered many startling projects. Since confiding some of them to Nopper Harrison that gentleman had worn a never decreasing look of worry and anxiety in his eyes.

Rawles added to his despair a day or two after the Stock Exchange misfortune. He brought up the information that six splendid little puppies had come to bless his Boston terrier family, and Joe Bragdon, who was present, enthusiastically predicted that he could get $100 apiece for them. Brewster loved dogs, yet for one single horrible moment he longed to massacre the helpless little creatures. But the old affection came back to him, and he hurried out with Bragdon to inspect the brood.

"And I've either got to sell them or kill them," he groaned. Later on he instructed Bragdon to sell the pups for $25 apiece and went away, ashamed to look their proud mother in the face.

Fortune smiled on him before the day was over, however. He took Subway Smith for a ride in the "green juggernaut," bad weather and bad roads notwithstanding. Monty lost control of the machine and headed for a subway excavation. He and Smith saved themselves by leaping to the pavement, sustaining slight bruises, but the great machine crashed through the barricade and dropped to the bottom of the trench far below. To Smith's grief and Brewster's delight the automobile was hopelessly ruined, a clear loss of many thousands. Monty's joy was short lived, for it was soon learned that three luckless workmen down in the depths had been badly injured by the green meteor from above. The mere fact that Brewster could and did pay liberally for the relief of the poor fellows afforded him little consolation. His carelessness and possibly his indifference had brought suffering to these men and their families, which was not pleasant to look back upon. Lawsuits were avoided by compromise. Each of the injured men received $4,000.

At this time every one was interested in the charity bazaar at the Astoria. Society was on exhibition, and the public paid for the privilege of gazing at the men and women whose names filled the society columns. Brewster frequented the booth presided over by Miss Drew, and there seemed to be no end to his philanthropy. The bazaar lasted two days and nights, and after that period his account book showed an even "profit" of nearly $3,000. Monty's serenity, however, was considerably ruffled by the appearance of a new and aggressive claimant for the smiles of the fair Barbara. He was a Californian of immense wealth and unbounded confidence in himself, and letters to people in New York had given him a certain entree. The triumphs in love and finance that had come with his twoscore years and ten had demolished every vestige of timidity that may have been born with him. He was successful enough in the world of finance to have become four or five times a millionaire, and he had fared so well in love that twice he had been a widower. Rodney Grimes was starting out to win Barbara with the same dash and impulsiveness that overcame Mary Farrell, the cook in the mining camp, and Jane Boothroyd, the schoolteacher, who came to California ready to marry the first man who asked her. He was a penniless prospector when he married Mary, and when he led Jane to the altar she rejoiced in having captured a husband worth at least $50,000.

He vied with Brewster in patronizing Barbara's booth, and he rushed into the conflict with an impetuosity that seemed destined to carry everything before it. Monty was brushed aside, Barbara was pre-empted as if she were a mining claim, and ten days after his arrival in New York Grimes was the most talked of man in town. Brewster was not the sort to be dispatched without a struggle, however. Recognizing Grimes as an obstacle, but not as a rival, he once more donned his armor and beset Barbara with all the zest of a champion who seeks to protect and not to conquer. He regarded the Californian as an impostor, and summary action was necessary. "I know all about him, Babs," he said one day after he felt sure of his position. "Why, his father was honored by the V. C. on the coast in '49."

"The Victoria cross?" asked Barbara innocently.

"No, the vigilance committee."

In this way Monty routed the enemy and cleared the field before the end of another week. Grimes transferred his objectionable affection, and Barbara was not even asked to be wife No. 3. Brewster's campaign was so ardent that he neglected other duties deplorably, falling far behind his improvident average. With Grimes disposed of, he once more forsook the battlefield of love and gave his harassed and undivided attention to his own peculiar business.

The fast and loose game displeased Miss Barbara greatly. She was at first surprised, then piqued, then resentful. Monty gradually awoke to the distressing fact that she was going to be intractable, as he put it, and forthwith undertook to smooth the troubled sea. To his amazement and concern, she was not to be appeased.

"Does it occur to you, Monty," she said, with a gentle coldness that was infinitely worse than heat, "that you have been carrying things with a pretty high hand? Where did you acquire the right to interfere with my privileges? You seem to think that I am not to speak to any man but you."

"Oh, come, now, Babs," retorted Monty, "I've not been quite as unreasonable as that. And you know yourself that Grimes is the worst kind of a bounder."

"I know nothing of the sort," replied the lady, with growing irritation. "You say that about every man who gives me a smile or a flower. Does it indicate such atrocious taste?"

"Don't be silly, Barbara. You know perfectly well that you have talked to Gardner and that idiot Valentine by the hour, and I've not said a word. But there are some things I can't stand, and the impertinence of Grimes is one of them. Jove! He looked at you out of those fishy eyes sometimes as though he owned you. If you knew how many times I've fairly ached to knock him down!"

Inwardly Barbara was weakening a little before his masterfulness. But she gave no sign.

"And it never occurred to you," she said, with that exasperating coldness of voice, "that I was equal to the situation. I suppose you thought Mr. Grimes had only to beckon and I would joyfully answer. I'll have you know, Monty Brewster, right now that I am quite able to choose my friends and to handle them. Mr. Grimes has character, and I like him. He has seen more of life in a year of his strenuous career than you ever dreamed of in all your pampered existence. His life has been real, Monty Brewster, and yours is only an imitation."

It struck him hard, but it left him gentle.

"Babs," he said softly, "I can't take that from you. You don't really mean it, do you? Am I as bad as that?"

It was a moment for dominance, and he missed it. His gentleness left her cold.

"Monty," she exclaimed irritably, "you are terribly exasperating. Do make up your mind that you and your million are not the only things in the world."

CHAPTER XII.

BREWSTER made a good story of the holdup at the club, but he did not relate all the details. One of the listeners was a new public commissioner who was aggressive in his efforts at reform. Accordingly Brewster was summoned to headquarters the next morning for the purpose of looking over the "suspects" that had been brought in. Almost the first man that he espied was a rough looking fellow whose identity could not be mistaken. It was Bill.

"Hello, Bill," called Monty gayly. Bill ground his teeth for a second, but his eyes had such an appeal in them that Monty relented.

"You know this fellow, Mr. Brewster?" demanded the captain quickly. Bill looked utterly helpless.

"Know Bill?" questioned Monty in surprise. "Of course I do, captain."

"He was picked up late last night and detained because he would give no account of his actions."

"Was it as bad as that, Bill?" asked Brewster, with a smile. Bill mumbled something and assumed a look of defiance. Monty's attitude puzzled him sorely. He hardly breathed for an instant and gulped perceptibly.

"Pass Bill, captain. He was with me last night just before my money was taken, and he couldn't possibly have robbed me without my knowledge. Wait for me outside, Bill. I want to talk to you. I'm quite sure neither of the thieves is here, captain," concluded Brewster after Bill had obeyed the order to step out of the line.

Outside the door the puzzled crook met Brewster, who shook him warmly by the hand.

"You're a peach," whispered Bill gratefully. "What did you do it for, mister?"

"Because you were kind enough not to cut my shirt."

"Say, you're all right, that's what. Would you mind havin' a drink with me? It's your money, but the drink won't be any the worse for that. We blowed most of it already, but here's what's left." Bill handed Monty a roll of bills.

"I'd 'a' kept it if you'd made a fight," he continued, "but it ain't square to keep it now."

Brewster refused the money, but took back his watch.

"Keep it, Bill," he said. "You need it more than I do. It's enough to set you up in some other trade. Why not try it?"

"I will try, boss." And Bill was so profuse in his thanks that Monty had difficulty in getting away. As he climbed into a cab he heard Bill say: "I will try, boss, and, say, if ever I can do anything for you jes' put me nex'. I'm nex' you all de time."

He gave the driver the name of his club, but as he was passing the Waldorf he remembered that he had several things to say to Mrs. Dan. The order was changed, and a few moments later he was received in Mrs. Dan's very special den. She wore something soft and graceful in lavender, something that was light and wavy and evanescent and made you watch its changing shadows. Monty looked down at her with the feeling that she made a very effective picture.

"You are looking pretty fit this morning, my lady," he said by way of preamble. "How well everything plays up to you!"

"And you are unusually courtly, Monty," she smiled. "Has the world treated you so generously of late?"

"It is treating me generously enough just now to make up for anything," and he looked at her. "Do you know, Mrs. Dan, that it is borne in upon me now and then that there are things that are quite worth while?"

"Oh, if you come to that," she answered lightly, "everything is worth while. For you, Monty, life is certainly not slow. You can dominate; you can make things go your way. Aren't they going your way now, Monty?" Then more seriously: "What's wrong? Is the pace too fast?"

His mood increased upon him with her sympathy. "Oh, no," he said, "it isn't that. You are good, and I'm a selfish beast. Things are perverse and people are desperately obstinate sometimes. And here I'm taking it out on you. You are not perverse. You are not obstinate. You are a ripper, Mrs. Dan, and you are going to help me out in more ways than one."

"Well, to pay for all these gallantries, Monty, I ought to do much. I'm your friend through thick and thin. You have only to command me."

"It was precisely to get your help that I came in. I'm tired of those confounded dinners. You know yourself that they are all alike—the same people, the same flowers, the same things to eat and the same inane twaddle in the shape of talk. Who cares about them anyway?"

"Well, I like that!" she interrupted. "After all the thought I put into those dinners! After all the variety I so carefully secured! My dear boy, you are frightfully ungrateful."

"Oh, you know what I mean, and you know quite as well as I do that it is perfectly true. The dinners were a beastly bore, which proves that they were a loud success. Your work was not done in vain. But now I want something else. We must push along this ball we've been talking of. And the yachting cruise—that can't wait very much longer."

"The ball first," she decreed. "I'll see to the cards at once, and in a day or two I'll have a list ready for your gracious approval. And what have you done?"

"Pettingill has some great ideas for doing over Sherry's. Harrison is in communication with the manager of that Hungarian orchestra you spoke of, and he finds the men quite ready for a little jaunt across the water. We have that military band—I've forgotten the number of its regiment—for the promenade music, and the new Paris sensation, the contralto, is coming over with her primo tenore for some special numbers."

"You were certainly cut out for an executive, Monty," said Mrs. Dan. "But with the music and the decorations arranged you've only begun. The favors are the real things, and if you say the word we'll surprise them a little. Don't worry about it, Monty. It's a go already. We'll pull it off together."

"You are a thoroughbred, Mrs. Dan," he exclaimed. "You do help a fellow at a pinch."

"That's all right, Monty," she answered. "Give me until after Christmas and I'll have the finest favors ever seen. Other people may have their paper hats and pink ribbons, but you can show them how the thing ought to be done."

Her reference to Christmas haunted Brewster as he drove down Fifth avenue with the dread of a new disaster. Never before had he looked upon presents as a calamity, but this year it was different. Immediately he began to plan a bombardment of his friends with costly trinkets, when he grew suddenly doubtful of the opinion of his uncle's executor upon this move. But in response to a telegram Swearengen Jones, with pleasing irascibility, informed him that "any one with a drop of human kindness in his body would consider it his duty to give Christmas presents to those who deserved them." Monty's way was now clear. If his friends meant to handicap him with gifts he knew a way to get even. For two weeks his mornings were spent at Tiffany's, and the afternoons brought joy to the heart of every dealer in antiquities in Fourth and Fifth avenues. He gave much thought to the matter in the effort to secure many small articles which elaborately concealed their value. And he had taste. The result of his endeavor was that many friends who would not have thought of remembering Monty with even a card were pleasantly surprised on Christmas eve.

As it turned out, he fared very well in the matter of gifts, and for some days much of his time was spent in reading notes of profuse thanks which were yet vaguely apologetic. The Grays and Mrs. Dan had remembered him with an agreeable lack of ostentation, and some of the Little Sons of the Rich who had kept one evening a fortnight open for the purpose of "using up their meal tickets" at Monty's were only too generously grateful. Miss Drew had forgotten him, and when they met after the holiday her recognition was of the coldest. He had thought that under the circumstances he could send her a gift of value, but the beautiful pearls with which he asked for a reconciliation were returned with "Miss Drew's thanks." He loved

"You are a thoroughbred, Mrs. Dan," he exclaimed.

Barbara sincerely, and it cut. Peggy Gray was taken into his confidence, and he was comforted by her encouragement. It was a bit difficult for her to advise him to try again, but his happiness was a thing she had at heart.

"It's beastly unfair, Peggy," he said. "I've really been white to her. I believe I'll chuck the whole business and leave New York."

"You're going away?" And there was just a suggestion of a catch in her breath.

"I'm going to charter a yacht and sail away from this place for three or four months." Peggy fairly gasped. "What do you think of the scheme?" he added, noticing the alarm and incredulity in her eyes

"I think you'll end in the poorhouse, Montgomery Brewster," she said, with a laugh.

CHAPTER XIII.

IT was while Brewster was in the depths of despair that his financial affairs had a windfall. One of the banks in which his money was deposited failed, and his balance of over $100,000 was wiped out. Mismanagement was the cause, and the collapse came on Friday, the 13th day of the month. Needless to say, it destroyed every vestige of the superstition he may have had regarding Friday and the number thirteen.

Brewster had money deposited in five banks, a transaction inspired by the wild hope that one of them might some day suspend operations and thereby prove a legitimate benefit to him. There seemed no prospect that the bank could resume operations, and if the depositors in the end realized 20 cents on the dollar they would be fortunate. Notwithstanding the fact that everybody had considered the institution substantial there were not a few wiseacres who called Brewster a fool and were so unreasonable as to say that he did not know how to handle money. He heard that Miss Drew in particular was bitterly sarcastic in referring to his stupidity.

This failure caused a tremendous flurry in banking circles. It was but natural that questions concerning the stability of other banks should be asked, and it was not long before many wild, disquieting reports were afloat. Anxious depositors rushed into the big banking institutions and then rushed out again, partially assured that there was no danger. The newspapers sought to allay the fears of the people, but there were many to whom fear became panic. There were short, wild runs on some of the smaller banks, but all were in a fair way to restore confidence when out came the rumor that the Bank of Manhattan Island was in trouble. Colonel Prentiss Drew, railroad magnate, was the president of this bank.

When the bank opened for business on the Tuesday following the failure there was a stampede of frightened depositors. Before 11 o'clock the run had assumed ugly proportions, and no amount of argument could stay the onslaught. Colonel Drew and the directors, at first mildly distressed and then seeing that the affair had become serious, grew more alarmed than they could afford to let the public see. The loans of all of the banks were unusually large. Incipient runs on some had put all of them in an attitude of caution, and there was a natural reluctance to expose their own interests to jeopardy by coming to the relief of the Bank of Manhattan Island.

Monty Brewster had something like $200,000 in Colonel Drew's bank. He would not have regretted on his own account the collapse of this institution, but he realized what it meant to the hundreds of other depositors, and for the first time he appreciated what his money could accomplish. Thinking that his presence might give confidence to the other depositors and stop the run, he went over to the bank with Harrison and Bragdon. The tellers were handing out thousands of dollars to the eager depositors. His friends advised him strongly to withdraw before it was too late, but Monty was obdurate. They set it down to his desire to help Barbara's father and admired his nerve.

"I understand, Monty," said Bragdon, and both he and Harrison went among the people carelessly asking one another if Brewster had come to withdraw his money. "No, he has over $200,000, and he's going to leave it," the other would say.

Each excited group was visited in turn by the two men, but their assurance seemed to accomplish but little. These men and women were there to save their fortunes; the situation was desperate.

Colonel Drew, outwardly calm and serene, but inwardly perturbed, finally saw Brewster and his companions. He sent a messenger over with the request that Monty come to the president's private office at once.

"He wants to help you to save your money," cried Bragdon in low tones. "That shows it's all up."

"Get out every dollar of it, Monty, and don't waste a minute. It's a smash as sure as fate," urged Harrison, a feverish expression in his eyes.

Brewster was admitted to the colonel's private office. Drew was alone and was pacing the floor like a caged animal.

"Sit down, Brewster, and don't mind if I seem nervous. Of course we can't hold out, but it is terrible, terrible! They think we are trying to rob them. They're mad—utterly mad."

"I never saw anything like it, colonel. Are you sure you can meet all the demands?" asked Brewster, thoroughly excited. The colonel's face was white, and he chewed his cigar nervously.

"We can hold out unless some of our heaviest depositors get the fever and swoop down upon us. I appreciate your feelings in an affair of this kind, coming so swiftly upon the heels of the other, but I want to give you my personal assurance that the money you have here is safe. I called you in to impress you with the security of the bank. You ought to know the truth, however, and I will tell you in confidence that another check like Austin's, which we paid a few minutes ago, would cause us serious though temporary embarrassment."

"I came to assure you that I have not thought of withdrawing my deposits from this bank, colonel. You need have no uneasiness"—

The door opened suddenly, and one of the officials of the bank bolted inside, his face as white as death. He started to speak before he saw Brewster and then closed his lips despairingly.

"What is it, Mr. Moore?" asked Drew as calmly as possible. "Don't mind Mr. Brewster."

"Oglethorp wants to draw $250,000," said Moore in strained tones.

"Well, he can have it, can't he?" asked the colonel quietly. Moore looked helplessly at the president of the bank, and his silence spoke more plainly than words.

"Brewster, it looks bad," said the colonel, turning abruptly to the young man. "The other banks are afraid of a run, and we can't count on much help from them. Some of them have helped us and others have refused. Now, I just only ask you to refrain from drawing out your deposit, but I want you to help us in this crucial moment." The colonel looked twenty years older, and his voice shook perceptibly. Brewster's pity went out to him in a flash.

"What can I do, Colonel Drew?" he cried. "I'll not take my money out, but I don't know how I can be of further assistance to you. Command me, sir."

"You can restore absolute confidence, Monty, my dear boy, by increasing your deposits in our bank," said the colonel slowly and as if dreading the fate of the suggestion.

"You mean, sir, that I can save the bank by drawing my money from other banks and putting it here?" asked Monty slowly. He was thinking harder and faster than he had ever thought in his life. Could he afford to risk the loss of his entire fortune on the fate of this bank? What would Swearengen Jones say if he deliberately deposited a vast amount of money in a tottering institution like the Bank of Manhattan Island? It would be the maddest folly on his part if the bank went down. There could be no mitigating circumstances in the eyes of either Jones or the world if he swamped all of his money in this crisis.

"I beg of you, Monty, help us." The colonel's pride was gone. "It means disgrace if we close our doors even for an hour; it means a stain that only years can remove. You can restore confidence by a dozen strokes of your pen, and you can save us."

He was Barbara's father. The proud old man was before him as a suppliant, no longer the cold man of the world. Back to Brewster's mind came the thought of his quarrel with Barbara and of her heartlessness. A scratch of the pen one way or the other could change the life of Barbara Drew. The two bankers stood by, scarcely breathing. From outside came the shuffle of many feet and the muffled roll of voices. Again the door to the private office opened and a clerk excitedly motioned for Mr. Moore to hurry to the front of the bank. Moore paused irresolutely, his eyes on Brewster's face. The young man knew the time had come when he must help them.

Like a flash the situation was made clear to him, and his duty was plain. He remembered that the Bank of Manhattan Island held every dollar that Mrs. Gray and Peggy possessed. Their meager fortune had been intrusted to the care of Prentiss Drew and his associates, and it was in danger.

"I will do all I can, colonel," said Monty, "but upon one condition."

"That is?"

"Barbara must never know of this." The colonel's gasp of astonishment was cut short as Monty continued, "Promise that she shall never know."

"I don't understand, but if it is your wish I promise."

Inside of half an hour's time several hundred thousand came to the relief of the struggling bank, and the man who had come to watch the run with curious eyes turned out to be its savior. His money won the day for the Bank of Manhattan Island. When the happy president and directors offered to pay him an astonishingly high rate of interest for the use of the money he proudly declined.

The next day Miss Drew issued invitations for a cotillion. Mr. Montgomery Brewster was not asked to attend.

Continued next week.

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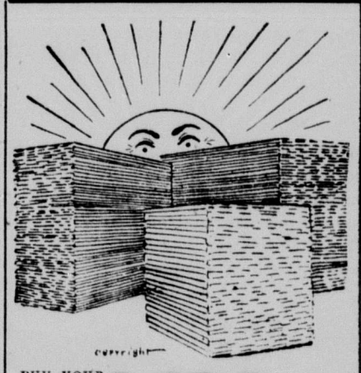

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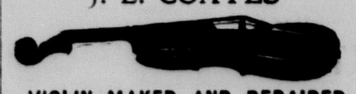

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