



THE DELUGE

By DAVID GRAHAM PHILLIPS, Author of 'THE CURSE' and 'THE BURNING'.

CHAPTER XXI—Continued.

"Do not put me to the test," I pleaded. Then I added what I knew to be true: "But you will not. You know it would take some one stronger than your uncle, stronger than your parents, to swerve me from what I believe right for you and for me." I had no fear for "to-morrow." The hour when she could defy me had passed.

A long, long silence, the electric speeding under the arching trees of the West Drive. I remember it was as we skirted the lower end of the Mall that she said evenly: "You have made me hate you so that it terrifies me. I am afraid of the consequences that must come to you and to me."

"And well you may be," I answered gently. "For you've seen enough of me to get at least a hint of what I would do, if goaded to it. Hate is terrible, Anita, but love can be more terrible."

At the Willoughby she let me help her descend from the electric, waited until I sent it away, walked beside me into the building. My man, Sanders, had evidently been listening for the elevator; the door opened without my ringing, and there he was, bowing low. She acknowledged his welcome with that regard for "appearances" that training had made instinctive. In the center of my—drawing-room table was a mass of fresh white roses. "Where did you get 'em?" I asked him, in an aside.

"The elevator boy's brother, sir," he replied, "works in the florist's shop just across the street, next to the church. He happened to be down stairs when I got your message, sir. So I was able to get a few flowers. I'm sorry, sir, I hadn't a little more time."

"You're done noble," said I, and I shook hands with him warmly. Anita was greeting those flowers as if they were a friend suddenly appearing in a time of need. She turned now and beamed on Sanders. "Thank you, she said; 'thank you.' And Sanders was hers. "Anything I can do—am—sir?" asked Sanders.

"Nothing—except send my maid as soon as she comes," she replied. "I shan't need you," said I. "Mr. Monson is still here," he said, lingering. "Shall I send him away, sir, or do you wish to see him?"

"I'll speak to him myself in a moment," I answered. When Sanders was gone, she seated herself and absently played with the buttons of her glove. "Shall I bring Monson?" I asked. "You know, he's my—factotum."

"I do not wish to see him," she answered. "You do not like him?" After a brief hesitation she answered, "No." Not for worlds would she just then have admitted, even to herself, that the cause of her dislike was her knowledge of his habit of tattling, with suitable embroideries, his lessons to me.

I restrained a strong impulse to ask her why, for instinct told me she had some especial reason that somehow concerned me. I said merely: "Then I shall get rid of him."

"Not on my account," she replied indifferently. "I care nothing about him one way or the other." "He goes at the end of his month," said I.

She was now taking off her gloves. "Before your maid comes," I went on, "let me explain about the apartment. This room and the two leading out of it are yours. My own suite is on the other side of our private hall there."

She colored high, pale. I saw that she did not intend to speak. I stood awkwardly, waiting for something further to come into my own head. "Good night," said I finally, as if I were taking leave of a formal call.

She did not answer. I left the room, closing the door behind me. I paused an instant, heard the key click in the lock. And I burned in a hot flush of shame that she should be thinking thus basely of me—and with good cause. How could she know, how appreciate even if she had known? "You've had to cut deep," said I to myself. "But the wound'll heal, though it may take long—very long." And I went on my way, not wholly downcast.

I joined Monson in my little smoking-room. "Congratulations you," he began, with his nasty, supercilious grin, which of late had been getting on my nerves severely. "Thanks," I replied curtly, paying no attention to his outstretched hand. "I want you to put a notice of the marriage in to-morrow morning's Herald."

"Give me the facts—clergyman's name—place, and so on," said he. "Unnecessary," I answered. "Just our names and the date—that's all. You'd better step lively. It's late, and it'll be too late if you delay."

With an irritating show of deliberation he lit a fresh cigarette before setting out. I heard her maid come. After about an hour I went into the hall—no light through the transoms of her suite. I returned to my own part of the flat and went to bed in the spare room to which Sanders had moved my personal belongings.

That day which began in disaster—in what a blaze of triumph it had ended! I slept with good conscience. I had earned sleep.

XXII.

"SHE HAS CHOSEN!" Joe got to the office rather later than usual the next morning. They

told him I was already there, but he wouldn't believe it until he had come into my private den and with his own eyes had seen me. "Well I'm jigged!" said he. "It seems to have made less impression on you than it did on us. My misand and the little un wouldn't let me go to bed till after two. They sat on and on, questioning and discussing."

I laughed—partly because I knew that Joe, like most men, was as full of gossip and as eager for it as a convalescent old maid, and that, whoever might have been the first at his house to make the break for bed, he was the last to leave off talking. But the chief reason for my laugh was that, just before he came in on me, I was almost pinching myself to see whether I was dreaming it all, and he had made me feel how vividly true it was.

"Why don't you ease down, Blacklock?" he went on. "Everything's smooth. The business—at least, my end of it, and I suppose your end, too—was never better, never growing so fast. You could go off for a week or two, just as well as not. I don't know of a thing that can prevent you."

And he honestly thought it, so little did I let him know about the larger enterprises of Blacklock and Com-



"I TOOK MY STAND IN THE DOOR-WAY."

pany. I could have spoken a dozen words, and he would have been fondering like a caught fish in a basket. There are men—a very few—who work more swiftly and more surely when they know they're on the brink of ruin; but not Joe. One glimpse of our real National Coal account, and all my power over him couldn't have kept him from showing the whole Street that Blacklock and Company was shaky. And whenever the Street begins to think a man is shaky, he must be strong indeed to escape the fate of the wolf that sticks as it runs with the pack.

"No holiday at present, Joe," was my reply to his suggestion. "Perhaps the second week in July; but our marriage was so sudden that we haven't had the time to get ready for a trip."

"Yes—it was sudden, wasn't it?" said Joe, curiously twitching his nose like a dog's at scent of a rabbit. "How did it happen?"

"Oh, I'll tell you sometime," replied I. "I must work now."

And work a-plenty there was. Before me rose a sheaf of clamorous telegrams from our out-of-town customers and our agents; and soon my anteroom was crowded with my local following, sore and shorn. I suppose a score or more of the habitual heavy plungers on my tips were ruined and hundreds of others were thousands and tens of thousands out of pocket.

"Do you want me to talk to these people?" inquired Joe, with the kindly intention of giving me a chance to shift the unpleasant duty to him. "Certainly not," said I. "When the place is jammed, let me know. I'll jack 'em up."

It made Joe uneasy for me even to talk of using my "language"—he would have crawled from the battery to Harlem to keep me from using it on him. So he silently left me alone. Toward ten o'clock, my boy came in and said: "Mr. Ball thinks it's about time for you to see some of these people."

I went into the main room, where the tickers and blackboards were. As I approached through my outer office I could hear the noise the crowd was making—as they cursed me. If you want to rile the true inmost soul

of the average human being, don't take his reputation or his wife; just cause him to lose money. There were among my specializing customers many with the even-tempered sporting instinct. These were bearing their losses with philosophy—some of them had swooped on me. Of the perhaps three hundred who had come to ease their anguish by tongue-lashing me, every one was a bad loser and was mad through and through—those who had lost a few hundred dollars were as infuriated as those whom my misleading tip had cost thousands and tens of thousands; those whom I had helped to win all they had in the world were more savage than those now to my following.

I took my stand in the doorway, a step up from the floor of the main room. I looked all round until I had met each pair of angry eyes. They say I can give my face an expression that is anything but agreeable; such talent as I have in that direction I exerted then. The instant I appeared a silence fell; but I waited until the last pair of claws drew in. Then I said, in the quiet tone the army officer uses when he tells the mob that the machine guns will open up in two minutes by the watch: "Gentlemen, in the effort to counteract my warning to the public, the Textile crowd rocketed the stock yesterday. Those who heeded my warning and sold got excellent prices. Those who did not should sell to-day. Not even the powerful interests behind Textile can long maintain yesterday's prices."

A wave of restlessness passed over the crowd. Many shifted their eyes from me and began to murmur. "I raised my voice slightly as I went on," the speculators, the gamblers, are the only people who were hurt. Those who sold what they didn't have are paying for their folly. I have no sympathy for them. Blacklock and Company wishes none such in its following, and seizes every opportunity to weed them out. We are in business only for the bona fide investing public, and we are stronger

first article my eye glanced upon was a more wordy elaboration of the brief and vague announcement Monson had put in the Herald. Later came an interview with old Ellersly. "Not at all mysterious," he had said to the reporters. "Mr. Blacklock found he would have to go abroad on business soon—he didn't know just when. On the spur of the moment they decided to marry." A good enough story, and I confirmed it when I admitted the reporters. I read their estimates of my fortune and of Anita's with rather bitter amusement—she whose father was living from hand to mouth; I who could not have emerged from a forced settlement with enough to enable me to keep a trap. Still, when one is rich, the reputation of being rich is heavily expensive; but when one is poor the reputation of being rich can be made a wealth-giving asset.

Even as I was reading those fables of my millions, there lay on the desk before me a statement of the exact posture of my affairs—a memorandum made by myself for my own eyes, laid to be burned as soon as I mastered it. On the face of the figures the balance against me was appalling. My chief asset, indeed, my only asset that measured up toward my debts, was my Coal stocks, those brought and those contracted for; and while their par value far exceeded my liabilities, they had to appear in my memorandum at their actual market value on that day. I looked at the calendar—seventeen days until the reorganization scheme would be announced, only seventeen days!

Less than three business weeks, and I should be out of the storm and sailing safer and smoother seas than I had ever known. To indulge in vague hopes is bad, thought I, "but not to indulge in a hope, especially when one has only it between him and the pit." And I proceeded to plan on the not unwarranted assumption that, indeed, what alternative had I? To put it among the future's uncertainties was to put myself among the utterly ruined. Using as collateral the Coal stocks I had bought outright, I borrowed more money, and with it went still deeper into the Coal venture. Everything or nothing!—since the chances in my favor were a thousand, to practically none against me. Everything or nothing!—since only by taking everything could I possibly save anything at all.

Home! For the first time since I was a squat little slip of a shaver the world had a personal meaning for me. Perhaps, if the only other home of mine had been less uninviting, I should not have looked forward with such high beating of the heart to that cold home Anita was making for me. I raised my voice slightly as I went on, "I raised my voice slightly as I went on," the speculators, the gamblers, are the only people who were hurt. Those who sold what they didn't have are paying for their folly. I have no sympathy for them. Blacklock and Company wishes none such in its following, and seizes every opportunity to weed them out. We are in business only for the bona fide investing public, and we are stronger

As my electric drew up at the Willoughby's, a carriage backed to make room for it. I recognized the horses and the coachman and the crest.

"How long has Mrs. Ellersly been with my wife?" I asked the elevator boy, as he was taking me up. "About half an hour, sir," he answered. "But Mr. Ellersly—I took up his card before lunch, and he's still there."

Instead of using my key, I rang the bell, and when Sanders opened, I said: "Is Mrs. Blacklock in?" in a voice loud enough to penetrate to the drawing-room.

As I had hoped, Anita appeared. Her dress told me that her trunks had come—she had sent for her trunks! "Mother and father are here," said she, without looking at me.

I followed her into the drawing-room and, for the benefit of the servants, Mr. and Mrs. Ellersly and I greeted each other courteously, though Mrs. Ellersly's eyes and mine met in a glance like the flash of steel.

"We were just going," said she, and when I felt that I had arrived in the midst of a tempest of uncommodious fury.

"You must stop and make me a visit," protested I, with elaborate politeness. To myself I was assuming that they had come to "make up and be friends"—and resume their places at the trough.

She was moving toward the door, the old man in her wake. Neither of them offered to shake hands with me; neither made pretense of saying good-by to Anita, standing by the window like a pillar of ice. I had closed the drawing-room door behind me, as I entered. I was about to open it for them when I was restrained by what I saw working in the old woman's face. She had set her will on escaping from my loaded presence without a "scene," but her rage at having been outgeneraled was too fractious for her will.

(To be Continued.)

ENGLISH TO BE WORLD SPEECH

All Other Tongues Give Way to Modern Demand for Homely Language.

From the Columbia State.—By "homely" we here mean partaking of the nature of home, and not plain or ugly. Wordsworth thus speaks of "the homely beauty of the good old cause." So often in life we find that it is the homely, the thing soiled and perhaps stained with daily use, rather than the fine thing, the great and the high thing, that endures. Why? Because it is humanized; its very stains revealing to all that it is fit for daily use. Affection has touched it, love has handled it, and it is immortal.

This principle has often been illustrated in history, and it is being illustrated every day by one of the most remarkable phenomena in all history—the endurance of a language apparently the least fitted to survive of all the widely spoken tongues of the human race. We see that in Japan, in China, in India, in France, in Germany—throughout the world—people are learning English. The language that has no grammar, only a mass of exceptions to every rule and principle of

human speech; a language that has no system of spelling, that is unspellable, that is harsh, is supplanting the languages of people that outnumber the English speakers as four to one, and driving German from the channels of commerce. It seems vain to devise new tongues to render intercourse more facile; they can make no inroads upon our homely English speech. It is homely, and it survives.

All the smooth and beautiful and perfect languages pass away. The exquisite idiom of Iran, or ancient Persia, has lost its tongue; Arabic, the most elastic and, in many respects, the most wonderful of all languages, is passing swiftly from desert and tent and mosque; and Greek, finest of all languages, richest in meaning, is spoken in a decadent dialect by a decadent people. The hard, rough languages that grate the tongue like a file, that would have made Quintilian stare and gasp, these have some chance of survival, and of these the English is the most unsmooth and chaotic. It will, therefore, endure and it may yet become the speech of the whole civilized world.

The Heir to the House of Morgan



J. Pierpont Morgan, Jr., a Possible Future World Figure in Finance Has Been Undergoing Quiet Training by His Father for Several Years Past

New York.—What that congeries of financial interest which is usually spoken of as "Wall street" has been looking forward to anxiously and with much speculation for several years has actually come to pass in the "House of Morgan." The "Old Man," as J. Pierpont Morgan is generally called in "the street," has to all intents and purposes gone into retirement, and in his place in the most famous banking house in America, years ago going on in the house of Morgan, John Pierpont Morgan, the first financier of the country, and perhaps of the world, has practically turned the reins of power over to his son "Jack." Of late Morgan, Sr., has not been in any too good health, and for more than a month has not been in the financial district at all. Every time the stock market tumbles disquieting reports are circulated from one end of Wall street to the other that the "old man" is seriously ill, and in spite of frequent denials from other members of the firm, including "Jack," the reports persist and come to the surface at every favorable opportunity.

Like all of the things the elder Morgan does, this change in his banking house was accomplished with little flourish of trumpets. So quiet and gradual has been the process that until the last few weeks but little attention has been paid to the important change which has for several years been going on in the house of Morgan. John Pierpont Morgan, the first financier of the country, and perhaps of the world, has practically turned the reins of power over to his son "Jack." Of late Morgan, Sr., has not been in any too good health, and for more than a month has not been in the financial district at all. Every time the stock market tumbles disquieting reports are circulated from one end of Wall street to the other that the "old man" is seriously ill, and in spite of frequent denials from other members of the firm, including "Jack," the reports persist and come to the surface at every favorable opportunity.

Seeks Leisure in Old Age.

But there seems to be nothing immediately alarming in Mr. Morgan's condition. He is merely an old man, and is retiring from the multifarious duties of his position as America's greatest financier. As he has withdrawn from financial worries he has devoted more and more attention to art and charity.

The more time J. P. Morgan spends among his art treasures and the fewer his business cares, the more these cares and responsibilities fall upon the Jack Morgan. In fact, the affairs of the great house of Morgan are now in the hands of three men, J. P. Morgan, Jr., George W. Perkins and Charles Steele. Mr. Steele is the legal man, so that the heavy financial work, formerly the joy of "The Old Man," is in the hands of Jack Morgan and Perkins. Not that these are the only members of the firm, but they are the active ones. The stock exchange firm of which John W. Gates is a member has frequently been called "The House of the Twelve Partners." The Morgan firm has 11 partners, but the members other than those mentioned are little more than head clerks.

J. P. Morgan, Jr., is by no means

an inexperienced boy. He is exactly 40 years old and his training in the intricacies of banking has been long and thorough. Whether he will prove the genius in the world of business that his father has been remains to be seen. But if genius consists in an excessive devotion to hard work he may compare favorably with his illustrious father.

Characteristics of "Jack."

He is a big man physically, six feet in height and weighing 200 pounds. From his college days he has been an athlete, and, although football, golf and riding have at various times engaged his attention, his chief delight is in yachting. In 1903, when he was working in the London branch of his father's firm he returned to this country for a few months chiefly to see the international yacht races.

"Jack" Morgan has none of the bad habits or frivolities that so often characterize the sons of the very wealthy. He is exceedingly methodical, and during the years when he worked as a clerk in his father's office and lived in New Rochelle, he caught the 8:24 train to New York as regularly as clockwork. Though he goes about in society a good deal to please his wife, he cares but little for the pleasures of the "smart set." Even if he does not prove as able as his father he is certain to make as many friends, for he lacks the brusque manner for which the elder Morgan is so noted, and which has grown upon him with years. Young Morgan is an affable man and is far more democratic in his manner than the organizer of the Steel trust. Although he lived in England for quite a time and is said to have introduced the custom, so unusual in this country but common enough among English bankers, of taking afternoon tea in business hours, he is nevertheless considered thoroughly American.

His devotion to the British beverage is shown in one of the best pictures of him extant, a "snapshot" showing him getting into a motor car and carrying a heavy afternoon tea basket.

Has Father's Desk.

Within the last few weeks the younger Morgan has occupied the desk where for many years his father worked, and besides which nearly every important banker and railroad president in the country has at some time stood and often trembled. The training which the son has had in order to fill this all important place has been practical and thorough. He was graduated from Harvard in 1889, and soon entered his father's office, where he began at the bottom, both as to pay and nature of employment.

He worked successively as loan clerk, bond clerk, corresponding clerk and through other grades. He became a junior partner in 1895. During the period of his early training he lived during the summers at New Rochelle in a house close to the water's edge. Although fond of yachting, it is related that he would seldom take a day off to enter a yacht race, and on one occasion asked the managers of a yacht club to postpone the race

from Wednesday to Saturday afternoon, so that he could be present.

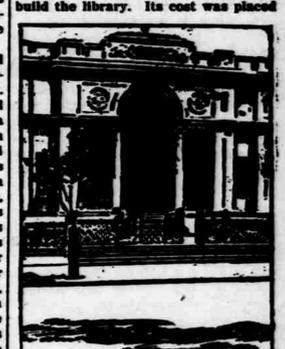
Mad Charge of London House. In 1901 the younger Morgan was sent to London, where he was connected for four years with the house of J. Spencer Morgan & Co. Toward the latter part of his stay there, especially after the death of one of the older partners, he took entire charge of the London house. About two years ago he returned to this country and has since devoted his time to the business of the firm here. As yet he has become a director in but few of the important companies in which Morgan, Sr., is interested, but this is only a formality, and in time he is expected to fill these many positions. Nevertheless he has been a director for several years in two of the most important corporations with which the Morgan firm is associated, the International Mercantile Marine company and the Northern Pacific railway.

Young Morgan's New York home is at 229 Madison avenue, which practically adjoins the residence of his father at 219 Madison avenue. His clubs here are the Union, Metropolitan, University, Racquet, Century, Harvard and New York Yacht, while in London he belongs to White's, St. James, Devonshire and Bath. In 1899 he was married to Jane Norton Crow, of Boston.

Morgan's Fine Art Gallery.

Meanwhile Morgan, Sr., is spending his days in his beautiful library and art gallery on East Thirty-sixth street that is connected with his brownstone residence at the corner of Madison avenue. As has been said, his concerns nowadays are more with his esthetic treasures than with the material things of Wall street. Here his partners come from time to time to consult with him, but in the main he is left to spend his days as he pleases, possibly laying plans for the future presentation to the city of his new library and the turning of it into such a gallery as the Tate in London. There are years of this work ahead of him, for his varied collections are so large that it is only with these leisurely days that he can really be said to have an opportunity to become thoroughly acquainted with them.

Morgan has been called a close man and anecdotes have been told of his having given a gold piece to a newsboy in mistake for a quarter and sending a policeman back to recover the yellow coin. But there is no doubt that Morgan has given great sums to charity and that all his gifts have not been heralded abroad as have those of other millionaires. As for art, his hobby for picking up masterpieces in every quarter of the world is too well known to need repeating. The library building itself is a proof of his prodigality. Two years were required to build the library. Its cost was placed



Entrance to J. P. Morgan's Magnificent Private Museum.

at \$300,000. In it are gathered many of the choicest art objects and books on which the financier has spent at least \$10,000,000 during the last 20 years.

Frugal Frenchman.

It is estimated that the peasants of the south of France spend on food for a family of five an average of four cents a day. For breakfast there is bread, with a preparation of salt fish to spread on it; for dinner, stock-fish, or a vegetable soup or salad; and for supper, lentils, beans, or other vegetables. Water is the chief drink, with a very thin wine once in a while. Rabbit is occasionally used as a flavor in a vegetable stew, but that is a luxury. Beef or mutton is seldom tasted. Most of them dress poorly. But this economy is not for nothing. Many of them have banking accounts, and in the matter of hard cash are well enough off.

More Than He Could Stand.

Favored waiter—I'm going to leave here when my week is up. Regular guest—Eh! You get good pay, don't you? "Yes, 'bout the same' anywhere." "And tips besides?" "A good many." "Then, what's the matter?" "They don't allow no time for gain' out to meals. I have to eat here."—Stray Stories.

DEAD MAN IN SPIRIT APPEARED TO FRIEND

Lawyer of Reports Tells Psychological Society of Vision Following Pact of Long Ago—Has Made Affidavit to Story That Appears to the Ordinary Mind a Wholly Improbable Tale—Has Never Seen a Spiritualist.

Prof. Josiah Royce and Prof. William James of Harvard university are beginning, for the American Society of Psychological Research, an investigation of the story of the reappearance after death of a Boston business man to a prominent lawyer of New York, which is looked upon as extremely unusual, mysterious and important.

The lawyer without the names of the man concerned. He has made an affidavit to his story. In 1889, when he and the dead man with whom he had just left. The next night in his study the lawyer again met the dead friend in the same way, and once more awakened with the brilliant light's

living. Ten years later the Boston man, who is designated as "W," died. The lawyer, who comes of an old New England family and who was born in New Hampshire, did not receive his word from beyond the tomb until recently. But it came in due time. He says he was sleeping in a Pullman car when suddenly a man called "C," a friend of the lawyer and of the dead Boston man, appeared before him. He says he was wide awake and in good health. They were instantly present in a seemingly foreign city, where gray old houses loomed up around them. The sun was wonderfully bright.

Then appeared the dead man, clothed, looking the picture of health. The dead man extended his hand, but the lawyer and his dream companion were too astounded to shake it. An suddenly as came the vision came also the disappearance of it, and the lawyer says he found himself with his eyes darting from the street light he had just left. The next night in his study the lawyer again met the dead friend in the same way, and once more awakened with the brilliant light's

effect paining his eyes as before. Investigation proved that the friend "C" was ill at the time the lawyer saw these things. The lawyer declares that he was not asleep in either case, that he was in his senses, and knows the appearance of the dead man was not a dream.

Henry C. Quimby, an acquaintance of the attorney, drew the affidavit, which was submitted to the Psychological society. Mr. Quimby did not take much stock in the vision, believing that an overwrought imagination was the cause.

The lawyer says he is not a spiritualist and has little use for such beliefs. He says he used to sit up later at night than was good for him, and at late dinners which would have made him dream, if anything would, yet he insists that he never was a dreamer, never slept well and has a mind that always played him false.

At the time he and the other Harvard man made the pact to appear after death, Mrs. Piper, the famous medium, was in the limelight, and was talked of much by "W," "C," and the lawyer.