

at present I've got my foot in a bear trap, but I'll pull out somehow. As for the 'no' part of it,—I ought to tell you that the warehouse stock has been knocked endways by another corporation which has a right of way that cuts ours and is going to steal our business. I think it's a put-up job to bear our stock so they can scoop it and consolidate; that's why I am holding on. I've flung in every dollar I can rake and scrape for margin and my stockings about turned inside out. I got a tip last week that I thought would land us all on our feet, but it worked the other way." Something connected with the tip must have stirred him for his face clouded as he rose to his feet, exclaiming: "Have a drop, Jack?—that last one braced me up."

Again Jack shook his head, and again Garry settled himself back in his chair.

"I am powerless, Garry," said Jack. "If I had the money you should have it. I have nothing but my salary and I have drawn only a little of that lately, so as to help out in starting the new work. I thought I had something in an ore bank my father left me, but it is valueless, I find. I suppose I could put some life in it if I would work it along the lines Uncle Arthur wants me to, but I can't and won't do that. Somehow, Garry, this stock business follows me everywhere. It drove me out of Uncle Arthur's office and house, although I never regretted that,—and now it hits you. I couldn't do anything to help Charlie Gilbert then and I can't do anything to help you now, unless you can think of some way. Is there any one I can see except Uncle Arthur,—anybody I can talk to?"

Garry shook his head.

"I've done that, Jack. I've followed every lead, borrowed every dollar I could,—been turned down half a dozen times, but I kept on. Got it in the neck twice to-day from some fellows I thought would help push."

Jack started forward, a light breaking over his face.

"I have it, Garry! Suppose that I go to Mr. Morris. I can talk to him, maybe, in a way you would not like to."

Garry lifted his head and sat erect.

"No, by heaven!—you'll do nothing of the kind!" he cried, as he brought his fist down on the arm of his chair.

"That man I love as I love nothing else in this world—wife—baby—nothing! I'll go under, but I'll never let him see me crawl; I'll be Garry Minott to him as long, as I breathe. The same man he trusted,—the same man he loved,—for he does love me, and always did!" He hesitated and his voice broke, as if a sob clogged it. After a moment's struggle he went on: "I was a fool to leave him or I wouldn't be where I am. 'Garry,' he said to me that last day when he took me into his office and shut the door,—'Garry, stay on here a while longer; wait till next year. If it's more pay you want, fix it to suit yourself. I've got two boys coming along; they'll both be through the Beaux Arts in a year or so. I'm getting on and I'm getting tired. Stay on and go in with them.' And what did I do? Well, what's the use of talking?—you know it all."

Jack moved his chair and put his arm over his shoulder as a woman would have done. He had caught the break in his voice and knew how manfully he was struggling to keep up.

"Garry, old man."

"Yes, Jack."

"If Mr. Morris thought that way, then, why won't he help you now? What's ten thousand to him?"

"Nothing,—not a drop in the bucket! He'd begin drawing the clock before I'd finish telling him what I wanted it for. I'm in a hole and don't know which way to turn, but when I think of what he's done for me I'll die before I'll take his money." Again his voice had the old ring.

"But, Garry," insisted Jack, "if I can see Morris in the morning and lay the whole matter before him—"

"You'll do nothing of the kind, do you hear!—keep still—somebody's coming downstairs. Not a word if it is Corinne. She is carrying now all she can stand up under."

He passed his hand across his face with a quick movement and brushed the sweat from his cheeks.

"Remember, not a word. I haven't told her everything. I tried to, but I couldn't."

"Tell her now, Garry," cried Jack. "Now—to-night," his voice rising on the last word. "Before you close your eyes. You never needed her help as you do now."

"I can't—it would break her heart. Keep still!—that's her step."

Corinne entered the room slowly and walked to Garry's chair.

"Baby's asleep now," she said in a subdued voice, "and I'm going to take you to bed. You won't mind, Jack, will you? Come, dear," and she slipped her hand under his arm to lift him from his chair.

Garry rose from his seat.

"All right," he answered assuming his old cheerful tone, "I'll go. I am tired, I guess, Cory, and bed's the best place for me. Good-night, old man,—give my love to Ruth," and he followed his wife out of the room.

Jack waited until the two had turned to mount the stairs, caught a significant flash of Garry's dark eyes as a further reminder of his silence, and, opening the front door, closed it softly behind him.

Ruth was waiting for him. She had been walking the floor during the last half hour peering out now and then into the dark, with ears wide open for his step.

"I was so worried, my precious," she cried, drawing his cheek down to her lips. "You stayed so long. Is it very dreadful?"

Jack put his arm around her, led her into the sitting-room and shut the door. Then the two settled beside each other on the sofa.

"Pretty bad,—my darling—" Jack answered at last,—"very bad, really."

"Has he been drinking?"

"Worse,—he has been gabbling in Wall Street and may lose every cent he has."

Ruth leaned her head on her hand: "I was afraid it was something awful from the way Corinne spoke. Oh, poor dear, I'm so sorry! Does she know now?"

"She knows he's in trouble, but she doesn't know how bad it is. I begged him to tell her, but he wouldn't promise. He's afraid of hurting her—afraid to trust her, I think, with his sufferings. He's making an awful mistake, but I could not move him. He might listen to you if you tried."

"But he must tell her, Jack," Ruth cried in an indignant tone. "It is not fair to her; it is not fair to any woman—and it is not kind. Corinne is not a child any longer, she's a grown woman and a mother. How can she help him unless she knows? Jack, dear, look into my eyes;" her face was raised to his;—"Promise me, my darling, that no matter what happens to you, you'll tell me first."

And Jack promised.

Chapter XXVII.

When Jack awoke the next morning his mind was still intent on helping Garry out of his difficulties. Where the money was to come from, and how far even ten thousand dollars would go in bridging over the crisis, even should he succeed in raising so large a sum, were the questions which caused him the most anxiety.

A letter from Peter, while it did not bring any positive relief, shed a ray of light on the situation.

I have just had another talk with the director of our bank—the one I told you was interested in steel works in Western Maryland. He by no means agrees with either you or MacFarlane as to the value of the ore deposits in that section, and is going to make an investigation of your property and let me know. You may, in fact, hear from him direct as I gave him your address.

Dear love to Ruth and your own good self.

This was indeed good news if anything came of it, but it wouldn't help Garry. Should he wait till Garry had played that last card he had spoken of, which he was so sure would win, or should he begin at once to try and raise the money?

This news at any other time would have set his hopes to fluttering. If Peter's director was made of money and intent on throwing it away, and if a blast furnace or a steel plant, or whatever could be worth the rocks into

pruning-hooks and ploughshares, should by some act of folly be built in the valley at the foot of the hill he owned, why something might come of it. But, then, so might skies fall and everybody have larks on toast for breakfast. Until then his concern was with Garry.

He realized that the young architect was too broken down physically and mentally to decide any question of real moment. His will power was gone and his nerves unstrung. The kindest thing therefore that any friend could do for him, would be to step in and conduct the fight without him. Garry's wishes to keep the situation from Corinne would be respected, but that did not mean that his own efforts should be relaxed. Yet where would he begin, and on whom? MacFarlane had just told him that Morris was away from home and would not be back for several days. Peter was out of the question so far as his own means—or lack of means—was concerned, and he could not, of course, ask him to go into debt for a man who had never been his friend, especially when neither he nor Garry had any security to offer.

He finally decided to talk the whole matter over with MacFarlane and act on his advice. The clear business head of his Chief cleared the situation as a north-west wind blows out a fog.

"Stay out of it, Jack," he exclaimed in a quick, positive voice that showed he had made up his mind long before Jack had finished his recital. "Minott is a gambler, and so was his father before him. He has got to take his lean with his fat. If you pulled him out of this hole he would be in another in six months. It's in his blood, just as much as it is in your blood to love horses and the woods. Let him alone;—Corinne's stepfather is the man to help; that's his business, and that's where Minott wants to go. If there is anything of value in this Warehouse Company, Arthur Breen & Co. can carry the certificates for Minott until they go up and he can get out. If there is nothing, then the sooner Garry sells out and lets it go the better. Stay out, Jack. It's not in the line of your duty. It's hard on his wife and he is having a devil of a row to hoe, but it will be the best thing for him in the end."

Jack listened in respectful silence, as he always did, to MacFarlane's frank outburst, but it neither changed his mind nor cooled his ardor. Where his heart was concerned his judgment rarely worked. Then, loyalty to a friend in distress was the one thing his father had taught him. He did not agree with his Chief's view of the situation. If Garry was a born gambler, he had kept that fact concealed from him and from his wife. He recalled the conversation he had had with him some weeks before, when he was so enthusiastic over the money he was going to make in the new Warehouse deal. He had been selected as the architect for the new buildings, and it was quite natural that he should have become interested in the securities of the company. This threatened calamity was one that might overtake any man. Get Garry out of this hole and he would stay out; let him sink, and his whole career would be ruined. And then there was a sentimental side of it even if Garry was a gambler—one that could not be ignored when he thought of Corinne and the child.

Late in the afternoon, his mind still unsettled, he poured out his anxieties to Ruth. She did not disappoint him. Her big heart swelled only with sympathy for the wife who was suffering. It made no difference to her that Corinne had never been even polite, never once during the sojourn of the Minotts in the village having manifested the slightest interest either in her own or Jack's affairs—not even when MacFarlane was injured, nor yet when the freshest might have ruined them all. Ruth's generous nature had no room in it for petty rancors or little hurts. Then, too, Jack was troubled for his friend. What was there for her to do but to follow the lump he held up to guide her feet—the lump which now shed its glad effulgence over both? So they talked on, discussing various ways and means, new ties born of a deeper understanding leading them the closer—these two, who, as they sometimes whispered to each

other, were "enlisted for life," ready to meet it side by side, whatever the day developed.

Before they parted she promised again to go and see Corinne and cheer her up. "She cannot be left alone, Jack, with this terrible thing hanging over her," she urged, "and you must meet Garry when he returns to-night. Then we can learn what he has done—perhaps he will have fixed everything himself." But though Jack went to the station and waited until the arrival of the last train had dropped its passengers, there was no sign of Garry. Nor did Ruth find Corinne. She had gone to the city, so the nurse said, with Mr. Minott by the early train and would not be back until the next day. Until their return Jack and Ruth found their hands tied.

On the afternoon of the second day a boy called at the brick office where Jack was settling up the final accounts connected with the "fill" and the tunnel, preparatory to the move to Morfordsburg, and handed him a note. It was from Corinne.

"I am in great trouble. Please come to me at once," it read. "I am here at home."

Corinne was waiting for him in the hall. She took his hand without a word of welcome, and drew him into the small room where she had seen him two nights before. This time she shut and locked the door.

"Mr. McGowan has just been here," she moaned in a voice that showed how terrible was the strain. "He tried to force his way up into Garry's room but I held him back." He is coming again with some one of the church trustees. Garry had a bad turn in New York and we came home by the noon train, and I have made him lie down and sent for the doctor. McGowan must not see him; it will kill him if he does. Don't leave us, Jack!"

"But how dare he come here and try to force his—"

"He will dare. He cursed and went on dreadfully. The door was shut, but Garry heard him. Oh, Jack!—what are we to do?"

"Don't worry, Corinne; I'll take care of Mr. McGowan. I myself heard Garry tell him he would attend to his payments in a few days, and he went away satisfied."

"Yes, but McGowan says he has been to the bank and has also seen the Receptor, and will stop at nothing."

Jack's fingers tightened and his lips came together.

"He will stop on the threshold," he said in a low, determined voice, "and never pass it—no matter what he wants. I will go up and tell Garry so."

"No, not yet—wait," she pleaded, in nervous twitching tones—with pauses between each sentence. "You must hear it all first. Garry had not told me all when you were here two nights ago; he did not tell me until after you left. Then I knelt down by his bed and put my arms around him and he told me everything—about the people he had seen—and—McGowan—everything." She ceased speaking and hid her eyes with the back of one hand as if to shut out some spectre, then she stumbled on. "We took the early train for New York, and I waited until my stepfather was in his office and went into his private room. It was Garry's last hope. He thought Mr. Breen would listen to me on account of mother. I told him of our dreadful situation; how Garry must have ten thousand dollars, and must it in twenty-four hours, to save us all from ruin. Would you believe, Jack—that he laughed and said it was an old story; that Garry had no business to be speculating; that he had told him a dozen times to keep out of the Street, that if Garry had any collaterals of any kind, he would loan him ten thousand dollars or any other sum, but that he had no good money to throw after him. I did all I could; I almost went down on my knees to him; I begged for myself and my mother, but he only kept saying—'You go home, Corinne, and look after your baby'—women don't understand these things." Oh, Jack!—I could not believe he was the same man who married my mother—and he isn't. Every year he has grown harder and harder; he is a thousand times worse than when you lived with him. Garry was waiting outside for me, and when I told him he turned as white as a sheet, and