were vacant tables all round them. The world without

was hushed by the snow.

Quaintance sat up suddenly and his bent brows relaxed. His wife leaned forward. O'Ferral regarded them both approvingly, with twinkling eyes.

"Well?" he demanded, and Quaintance turned to

him in surprise.

"I had forgotten that you were there, O'Ferral," he said simply. "But it's all true. There's no doubt about it.

"And we're not going to buck against fate any more," he informed his wife. "We've hurt ourselves too badly at that game already."

"You mean that we must keep all that money?" she

asked.

"Most of it. We can't well help ourselves. But we won't let the charities suffer, and—and we'll forgive Miles Quaintance—as much as we can. We'll take it that he at least meant well by you and me, dear."

O'Ferral pulled out his watch again.

"Time flies," he averred, "and so must I. I only looked in on my way uptown to shake hands with you both. And, d'you know, Steve, that you've been thinking it out at the rate of a million a minute!"