

The moment the window of a car was lowered, there would be fresh cries of "Here!" and a zigzag race of competing vendors to it. The drops of sweat on their brows had time to freeze during the few seconds which passed while they disposed of their tickets and pocketed the money.

The concert was timed to begin at eight o'clock, but at a quarter past there were still endless rows of cars waiting their turn to draw up in front of the portico, glowing a warm red in the cold damp air, which formed the entrance to the brilliantly illumined foyer. A stream of gaily attired pleasure seekers flowed from the cars into the theatre, watched with unceasing interest by two rows of soberly clad onlookers on each side of the portico, their attention caught now by some priceless fur, now by a cluster of diamonds in the hair, here by a gleam of silks, there by a dainty foot.

The plutocracy of Fifth Avenue, as of Boston, Philadelphia, Buffalo, and Chicago, filled the ornate, overheated Concert Room, splendidly decorated in red and gold. The manipulating of thousands of fans kept up a constant vibration of the air. At times a wave of almost overpowering scent seemed to rise above the subtle and pervading aroma produced by the plaster and lacquer work and the still fresh paint upon the wall's. Innumerable rows of electric lamps shone so brilliantly from the arches of the roof and from the encircling galleries that only strong eyes could bear the light.

Into the ears of this fashionable audience, almost as ultra-modern as the Concert Room itself, poured forth the music of the grand old masters, long since out-moded.

Mac Allan, the well-known engineer, with his young wife Maud, occupied a small box just over the orchestra. He was indebted for this to his friend Hobby, the architect of the building. He had not come up from Buffalo, where he had a manufactory of steel implements, to listen to music, of which he had no kind of understanding, but with a view to securing a ten minutes interview with Lloyd, the great banker and railway magnate, the most powerful man in the United States, and one of the richest in the whole world—an interview of the utmost importance to him.

During the afternoon in the train, Allan had had to fight