



-it has its drawbacks if the grass is damp.

of course, but I never knew her to be in the least stuck up. Would you like to go to one of her receptions Lord Falconbridge, because I will take you if you would?"

"Thanks, I shall be charmed," was the answer, and so it was arranged that the English nobleman should face the eagle in her nest. The day was fixed, and Lord Falconbridge found himself at No. 100 Fifth Avenue one afternoon, between five and six o'clock, struggling through a crowd towards Madeline, his name having been duly heralded.

The hostess, as she saw him advancing, colored in that smileless way so dangerous in a woman, and bowing haughtily, without extending her hand, asked "Are you really Lord Falconbridge?"

"Why, yes, I believe so," he replied in a surprised manner.

"Then I wonder how you dare to come into this house," said Madeline in a clear hard voice. Lord Falconbridge started as though he had been struck, and had a bombshell fallen among the company, the consternation could scarcely have been greater.

"This is one of the so-called English aristocracy," continued Madeline in distinct tones, scorn ringing out in every word, "who considered it, I presume, a wonderfully clever joke, when last in New York, to send his valet in his place to receive the hospitality intended for himself. Probably he is proud of his ancestry and

thought himself far superior to untitled Americans, but I can only hope he is an unfortunate specimen of his class, for he has proved himself one, whom every true citizen of this republic—this democratic republic—must look down on with contempt."

A dead, in fact an awful, silence ensued, during which you could have heard a pin drop, and then Lord Falconbridge (the recollection of what he had done flashing upon him) utterly abashed and crestfallen, said, in a low voice, "I deserve all you have said Miss Van Higgin, and more. I behaved like a brutal cad, I beg your pardon and will take my leave."

What could he say more, he was covered with shame and frankly accepted his punishment, but Madeline seeing how complete was the nobleman's defeat, relented and exclaimed, with a smile, "Stay my lord, a pardon so freely offered shall wipe out the affront, though I cannot admit, with Sir Lucius O'Trigger, the obligation. Will you take Mrs. Merwin in for a cup of tea or a glass of wine?"

"I have no right to expect such generosity," humbly replied Lord Falconbridge, but he went nevertheless, and over afterwards if he heard Americans run down, and their manners disparaged, would staunchly maintain that he knew one of their ladies, the equal of any duchess in the peerage, a perfect queen among women by George, whose shoes, he added

nearly quoting scripture unconsciously, he was not worthy to unlace. Madeline, on the other hand, while she forgave his lordship, always thought from that time that a mere title had not much to do with ennobling a name.

CHAPTER XII—A CRISIS.

I have introduced Washington Van Higgin as a millionaire, which term, I take it to mean, that he was worth anything from one million upwards. His wealth was variously reputed, and since he had—as it is called—numerous irons in the fire, it was difficult to estimate the exact figures he would "foot up" from time to time. Besides having the controlling interest in the Colorado Tunnel Company, he was Director of several Railroad Corporations, and dealt largely in foreign bonds—South American and others. He also was a private banker, and his name well known in both London and Paris. He was pointed out as the lucky speculator who turned into gold every scheme he handled, and his career had been one uninterrupted success. He was looked upon as a sort of oracle upon financial matters, and his opinion carried immense weight in commercial circles. Socially he was much liked, for he was kind and generous, giving largely to charities and always ready to help a friend, an instance of which we have already seen. Perhaps his chief fault was an over-weening confidence in his own sagacity and foresight, which defect had been fostered and increased by the absence of a single noteworthy failure. If he had made mistakes, they had been so trivial as to count for nothing, besides his greater and far more numerous successes. We are now however coming to a turn in the tide, when, as may be the case with any one of us, his judgment erred and when, as was perhaps quite natural, he was blind to the error with the blindness of those who won't see. It is in such a time that the character of a man is tried and tested. Many of us lead gallantly on a victorious march, but when a check comes, seem to lose the talent and courage which should be called up to meet adversity, and here I cannot help endorsing the wise words of a late author who, in comparing Van Higgin's namesake, George Washington, with General Wolfe, pointed out that the former was greater than the latter, "because it is greater to endure than to dare." So it was also that Wellington, behind the lines at Torres Vedras, showed a higher courage than the victor of Austerlitz.

It was shortly before Dugdale had completed his labors with regard to the Colorado Tunnel, that a small cloud appeared on the horizon. The expenses of that undertaking had been enormous, and though now some returns were coming in from the mines, the money was far