

senior, thereupon invites the friend to a little celebrating breakfast. At the feast only intimate friends are present, among them four big-wigs in law and politics. After coffee, Humbert, senior, draws his friend aside and signs to his daughter-in-law to follow. The ex-Minister grows confidential. There are many difficulties in the settling up of an inheritance of one hundred and twenty millions, and the expenses incident thereto are of course heavy. Neither he nor his daughter-in-law have the funds required. They need two millions, but they are naturally disinclined to deal with usurers. Their friend though had influential banking connections, and they would allow a commission of ten per cent.

That very night the friend left for Geneva and quickly negotiated a loan of two millions (francs). But the Geneva bankers have never recovered, nor the friend either, who loaned both his commission and a heavy sum from his own pocket. He is now among the more regretful creditors.

That was the beginning of it. Then the plot thickened. The heirs cannot be allowed to come into their fortune, for why then should they want to borrow? Obviously, complications are needed. Therese supplied them, and wild and rugged they were. She had invented a dead man, but now she invented two living ones, and these two she kept actively and viciously alive for eighteen years in the bright glare of the courts and the financial marts of France. People believed that they existed, too, else she could not have borrowed a cent. But she did borrow money, and indeed millions of francs. We cannot appreciate how she did it, but we have to accept the fact in spite of ourselves. Her creditors, alas! have to accept it, too.

The chapter which started the necessary complications reads briefly as follows: The Humberts, counting on the early enjoyment of their inheritance, had begun to live in an expensive fashion on money borrowed. And then one bright day their expectations had a setback. Two strangers called. They were Henry and Robert Crawford, nephews of the deceased, and they brought a second will of their uncle's of the same place and same date. But according to this will the two nephews and Marie d'Aurignac, sister of Therese, were to inherit equally the entire fortune, excepting a monthly allowance of thirty thousand francs for Therese. Thus, you see, Therese was virtually disin-

heriting herself of her imaginary fortune. But she took good care to make the two Crawfords extravagantly galling. The elder hastened to assure her that they would not think of exacting the terms of the second will, as they certainly were entitled to do. They were each worth four or five hundred million francs, they did not know precisely how much, but anyhow the hundred million of Uncle Crawford could make no difference. So thus far it looks as though there were to be no complications.

"But," added one of the nephews, "our dear uncle had one supreme wish, and that was to see the families of Crawford and d'Aurignac united. Now, if one of us could marry you?"

"But I am already married."

"Then your sister?"

"Marie is not of age."

However, that did not matter. The brothers could wait for her. But they would not release their claims for any other consideration. Wherewith they and Mme. Humbert drew up an agreement. All the bonds, etc., composing the fortune of the late Crawford were to remain in the custody of Mme. Humbert, but they were to be kept most sacredly sequestered until the majority of Marie. Meantime the heirs were to wait, except Mme. Humbert, who was to be allowed her monthly pension out of the accruing interest. But she was not, under any pretext whatsoever, to dispose of any of the fortune, or use it as security for a loan, under penalty of forfeiting her claims entirely. Out of delicacy, the hand of Marie was not mentioned as the consideration, but it was plainly indicated by the phrasing, "an equitable transaction which both parties had amicably agreed upon."

Inspection reveals the wondrous beauties of Mme. Humbert's complications. At first sight they seem too stringent, hence no one would believe that she had invented them against herself. She could not, for instance, use the sequestered fortunes as security, but that was because she did not want to. She did not want that purely imaginary fortune seized for debt, and she could create the debts without using it as security. She had the millions in her possession, with the expectation also of eventual ownership, as soon as Marie should marry a Crawford. People do not always lend on inheritance in expectation, but Therese had hers already, actually in her house and in a strong chest. This was tempting, and they would lend. Possession, and yet inability to use,