

"I have no objections to seeing my fortune many times larger than it is, I assure you."

"Neither have we, provided you take your time about it," said Mr. Dawson earnestly.

"I know I am young, but there are many things I wish to do before I die. Life is uncertain."

"Yes, it is. And if you died?" asked Mellen. He leaned forward slightly as he spoke, his eyes on the young man's.

"My sister would do what she could."

"And if she dies?"

"AFTER US," said the young man, "THE DELUGE!"

A deluge of gold; a deluge of ruin, devastation, and misery! financial anarchy; commercial chaos! thought the richest man in the world. He leaned back in his chair and breathed a bit quickly.

"Mr. Grinnell," said Mr. Dawson, "your fortune already makes you independent. But I think Mr. Mellen will join with me in saying that if you care to consider a working alliance with us, commercial or financial, we should be glad to have your co-operation."

Mr. Mellen was again leaning forward, almost as if ready to shake hands with his dear friend and comrade, Grinnell, to whom he would be as a father whose love made him over-indulgent.

"Mr. Dawson, you will realise how little of a business man I am when I tell you that I desire to stand alone. If it were a question of doubling a fortune of ten or fifteen millions I suppose I'd be only too glad. But I must work out my salvation unaided. You will grant that the possession of such money as I have deposited in this bank may conceivably kill the desire for more, unless it is to be used in carrying out plans nearer to the heart than mere physical comforts. There are many things I'd like to do which, with my present capital, I am not yet able to do. So I'll choose those than I can and let the others wait. For example, do you deny that, if a man had two or three hundred millions of dollars and started a bank with that capital he could solve many problems of vital importance to the community?"

"I see great possibilities for evil—appalling possibilities for harm," said Mr. Mellen, with impressive solemnity.

"Infinite possibilities for good also, Mr. Mellen," said the young man, a trifle sternly. "A bank designed, not so much to pay big dividends to its stockholders, but to protect the public and to help business men and the entire community in time of distress. An income of a quarter of a million a year is sufficient to gratify the most luxurious tastes of any man. It's much more than enough for me. The rest might be devoted to the good of humanity."

"Is that one of your plans?" asked Mr. Dawson very quietly.

"Not at present. I realise that more is required than merely honest motives. I may have the will to do good as the president of such a bank, but I lack the ability and experience to conduct it. I am content to see Mr. Dawson," with a pleasant smile, "at the head of the richest bank in America."

"Thank you, Mr. Grinnell," returned Mr. Dawson, with the cordiality of immense relief. "What are your plans, then?"

"My first plan is to make more—ah—to make arrangements to deposit more gold."

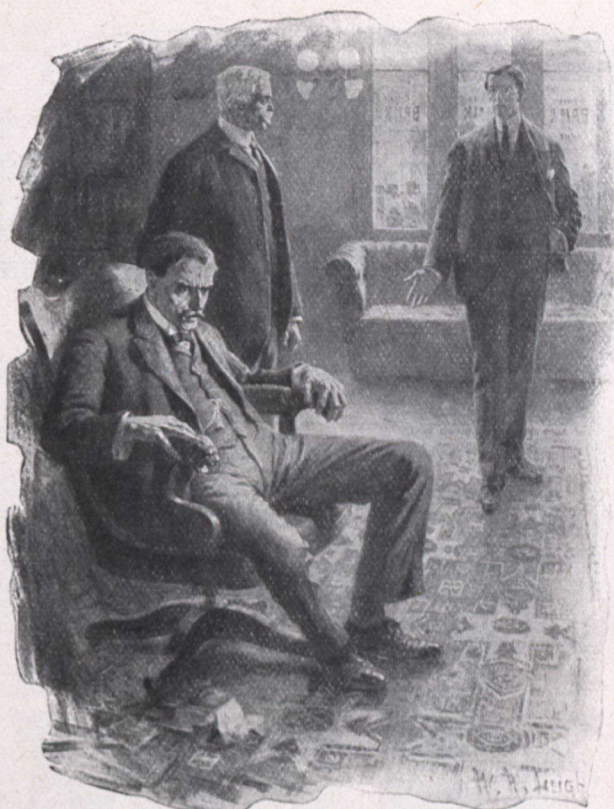
"You were going to say 'make more' something—when you stopped," said Mellen, with a sort of non-chalant curiosity. At least, that is what he meant it to look like.

"I was going to say," answered the young man, very quickly, "make more deposits."

"I thought," said Mellen with a smile, though his eyes were serious, "that you were going to say 'make more gold.'" He was speaking in the quiet, self-possessed way that had so impressed the Congressional Committee which had "investigated" his Syndicate's business and its violation of the law, because it so resembled the self-possession of an utterly honest man to whom there had never come a thought of the possibility of a doubt of the righteousness of his every action. It made logical the impression that the richest man in the world believed himself the instrument of Providence.

The young man laughed. "That would be dreadful. We'd be in a terrible fix if we had to re-create the science of chemistry. It would mean a scientific panic, a slump in the molecular theory market." He laughed again as if pleased at the application of Wall Street phraseology to chemical science.

"Don't you make it?" persisted Mellen; his voice had an insinuating quality, as though he were inviting



"After us," said the young man, "the deluge!"

spiritual confidences. He was not a persuasive man, but he often looked so much as though he had persuaded himself, that it had the effect of persuasion—on stubborn and misguided competitors.

Grinnell looked at the richest man in the world seriously. "It is perfectly astonishing," he said, musingly, "how many people still believe in alchemy. That comes from the tommy-rot they read in the Sunday newspapers about scientific discoveries."

"You haven't answered my question," Mellen's persistence was not offensive. He might have been a Sunday-school teacher trying to make a shy boy tell how good he was.

"Mr. Mellen, the chemical laboratory which you built for the Lakeside University is the finest in the country. Professor Ogden is one of our foremost scientists. Ask him if it is possible for any living man to make gold."

"I'd rather ask you if you make it?" The voice was still of the Sunday-school, and Grinnell the favourite but shy scholar.

"If you insist upon asking such questions I insist upon refusing to answer them. If I did make it, would I tell you? You'd tell everybody."

"Indeed not!" exclaimed Mellen eagerly. He could not help it. He was almost human.

"Well, Mr. Dawson," turning to the president, "I'll deposit these eleven millions."

"You have more gold with you?" asked Mr. Dawson.

The young man felt in his vest pockets, ostentatiously, one after another. Then he shook his head and said: "No."

Mr. Dawson smiled to hide his anger. "I meant As-say Office checks," he explained.

"I'm going," confessed Grinnell, "to make some deposits with the Eastern, Agricultural, and Marshall National banks. But the Metropolitan," he added with a pleasant smile, "is my first love. Good-morning, gentlemen." He turned to go.

"Mr. Grinnell, one moment, please. I should like to ask a favour. I think you are depositing too much. Ten millions a week means five hundred millions a year."

"So it does. But I thought—" He checked himself; and then went on: "What is the favour you were about to ask?"

"Could you abstain from depositing any more gold in any bank for, say a month or two?"

The young man's eyes were thoughtful for a moment.

"Well, I have some gold I must deposit, as I have no facilities at present for storage, save in bank vaults. You see, I had not figured upon—well, one does not always think carefully enough in advance of what he is going to do, and he finds himself confronted by conditions he had not reckoned on. How was I to tell I couldn't deposit even fifty millions without disturbing you? I fear I must deposit a little more. In fact, I can't stop, even if I wish to. But I'll think over what you have said."

(TO BE CONTINUED.)