Bay of Biseay. After this they took ship, with several of the surveyors and agents and some engineers, for the Azores, where Allan busied himself for three weeks on the Fayal, San Jorgé, and Pico Islands. From the Azores they went to Bermuda, right aeross the Atlantic, on a cargo steamer, being t e only passengers on board-a fact which was a source of great joy to Maud. Here, in Hamilton, to their delight they encountered have 'y, who had made the trip to Bermuda specially to meet them. In June, the business in Bermuda having been got through speedily, they were back in America. Allan rented a country house in Bronx, and the same kind of activities kept him busy here as had absorbed him in London, Paris, and Berlin. It was a case of endless discussions with engineers, agents, experts of all kinds from all parts of the As long conferences with Lloyd now became frequent, the Press began to take notice of his proceedings. Newspaper men went sniffing about like hy enas that have scented carrion. Rumours of the extraordinary preparations in hand were soon current in New York.

But Allan and his trusty collaborators held their tongues, while Maud, who was besieged with questions, merely laughed

and said nothing.

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By the end of August, the preliminary works were completed. Lloyd sent out invitations to a conference to thirty men, representing all the great industries and banking houses in New York-invitations written in his own handwriting and consigned to special messengers so as to emphasize their importance.

And on the 18th of September, this memorable conference

took place in the Atlantic Hotel, Broadway.