for ages and ages—and because you have to have it, or be able to owe so much that it amounts to the same thing.

At first when he got in a hole, owed money which he saw no way of raising, Wilmot suffered all the anguish and remorse of the trustee who has speculated with orphans' funds (for the first time) and lost them. Gradually he became hardened. And those who knew him best could never tell whether he was worth fifty thousand or had just lost that much. He drew upon a stock of courage and cheerfulness worthy of even the noblest cause, until the term "self-respect" dropped automatically from his inner vocabulary and his moral sense became a rotten, rusty buckler through which the spear of temptation or necessity passed like a pin through a sheet of tissue-paper.

He put himself under obligation—in moments of supreme need—to dangerous persons, and suffered from the familiarity and perhaps the contempt of some who were is inferiors in breeding, in heart, and in soul.

One day, being at his wit's end, he walked rapidly, seeking light, through a quarter of the city which was not familiar to him. He was in that mood when a man does not wish to be at the trouble of nodding or exchanging a word even with his best friend. A voice hailed him, "Mr. Allen."

He stopped and saw that the voice came from a legless man who sat in the sun by a hand-organ on