

# VAN CLEVE AND HIS FRIENDS

BY MARY S. WATTS

## CHAPTER XIX (*continued*)

IN WHICH MR. KENDRICK PUTS HIS  
FOOT DOWN

No small amount of water has gone under the bridges since then, and Van Cleve has changed a good deal; by my count, he must be nearly forty years of age at the present date of nineteen hundred and twelve; but he has looked forty ever since he was twenty-five, so that now, for an oddity, he seems younger rather than older! And it was with a start that I heard him the other day allude to the time when he was 'a young fellow at the National Loan and Savings Bank'; that organization has been dead and buried so long, as we measure nowadays. Yet, as I say, Van has changed a good deal; he is much more genial and companionable than he used to be; he takes life easier, possibly because it *is* easier than when he was a hard, silent, care-laden boy, driving himself to the limit. Once in a while, he will even cast back to that time, not with any soft feeling of pity or sympathy for that earlier self, but in a mood of tolerance, wonder, and perhaps a little complacency. 'I had one of those chances that come to a man once in a lifetime, and I knew it too, but I did n't have the courage to take advantage of it,' he said to me on this same occasion, with a trace of the humorous pride he might have taken in the exploits of a son. And he told me about it.

Van Cleve has never learned the art

of polite small-talk; he will not change in that respect if he lives to be a hundred, and this anecdote represents his notion of conversation with a lady. 'It was back in ninety-six,' he said. 'You remember the Democratic National Convention that year? Remember the "crown of thorns and cross of gold"? Yes, but what you probably don't remember or may not have known at the time is that the stock market was very uneasy just then. Standard Oil went back from three hundred and something to less than two hundred. I was a young fellow at the bank then; I had been there four or five years, and I had four hundred dollars saved up; and ordinarily I'd have thought of buying on the stock market about as soon as I'd have thought of buying the Mammoth Cave for a speculation. But after I read that Chicago speech, I said to myself: "This fellow is either another Abraham Lincoln, or — or he is n't. Now he's going to make a speech in New York, and we'll find out." Well, he went to New York and he made the speech, do you remember? At Madison Square Garden, I believe; and I went out and got a copy of the paper the minute it was out, and read it.'

'Well?' said I, a little at sea, as he paused. I do not know much about politics or the stock market, one or the other, and for the life of me cannot understand the connection there seems to be between them.

'Well, he was n't Abraham Lincoln,' said Van Cleve, with a slight smile; 'I

rushed off and telegraphed to a fellow I knew that had gone from here to Dominick & Dominick in New York, to buy me Standard Oil at anything under two hundred. But as quick as I was, I was n't quick enough. It had jumped already. He telegraphed back: "*S. O. 210. Advise immediately.*" And there,' Van Cleve said with a kind of smiling regret, '*there* is where I got cold feet. I ought to have telegraphed in the first place to buy at the market, but I did n't have the nerve. I gave up. I was just a young fellow, you know, and four hundred dollars was all I had in the world, and there were people depending on me. I had a good hunch, but I did n't have the nerve.'

He shook his head; and I preserved a look of intelligence, though inwardly unable to see the slightest relation between Standard Oil and Mr. Bryan's New York speech!

Some of us are certainly greatly fallen off from the strength and daring of our ancestors. It would not have been old Joshua Van Cleve, for an example, whose courage would have failed him; *he* would never have got 'cold feet.' By just such master strokes, undoubtedly, did Joshua accumulate his fortune. It is true that he was not, at Van Cleve's age, hampered by Van Cleve's responsibilities; but very likely he would not have taken them so seriously.

Joshua and the brussels-carpet story must have recurred to Van Cleve frequently and forcibly that winter, as he sat beneath the stare of the baby in the photograph, with the letters from Pass Christian on the table. His family would have been surprised and shocked could they have known what was passing though that wonderful brain for finance. The letters multiplied amazingly as the spring advanced. Van heard in succession that the ceaseless wind, at first so grateful, had be-

gun to get on their nerves; then that the place had suddenly filled up with flashy people from Pittsburg and Memphis and elsewhere, who did nothing but drink highballs and wear diamonds, and among whom it would be useless (in fact, impossible!) for Evelyn to look for either pupils or purchasers; and for a climax, as summer came on, that the town was all but deserted, the heat and dampness absolutely tropical, the moonlight so intolerably brilliant that nobody could sleep at night; and that there was grave danger to northern people, who were invariably the first victims, from yellow fever which was liable to break out there at any time!

Over this last item, Mr. Kendrick knitted his brows in some slight worry; he had paid very little heed to the other complaints, even smiling broadly at more than one of the tragic statements. But Van had had experience along the southern coasts; he thought of Siboney, the hospital tents and huts, the sick faces, the hot breath of the jungle. 'Perhaps for the heated term, you had better come up here. I can get you rooms at the Altamont, I find, and though this town is n't considered much of a summer resort, you will be in a great deal cooler and pleasanter place than southern Mississippi,' he wrote them.

His intentions were of the best, but alack, as once before in his career, Van was not quick enough! Already the family had conceived a plan infinitely more picturesque and attractive; and with them, as he knew to his cost, to make a plan meant to carry it out. It was with a face of ill omen that he read the enthusiastic letter which crossed his on the way.

Halifax, Nova Scotia, was the ultimate Paradise! This was established by another shower of statistics, and sound, unassailable reasoning. They

would go to New Orleans, and from there by boat, themselves and their chattels, to New York, where they would trans-ship for Halifax, a way of travel so cheap that it would only take four hundred dollars, and Evelyn would put in her seventy-five from Moonlight on the Bayou, so that it would not come so hard on Van Cleve, dear, generous boy that he always was! They would not think of asking him for this now, but it was a matter of life and death. They were all losing strength day by day, and the doctor told them that if they waited, their vitality might become so diminished they would not have the energy to move.

Perhaps at this juncture Van Cleve again remembered the carpet anecdote; he answered very briefly.

There ensued upon this a brisk correspondence of which, fortunately, only a few scraps of letters have survived. I say fortunately, because it could not have been agreeable reading, to judge by the samples, or particularly creditable to any of the writers. Van Cleve told them that he could not, offhand, pick up such a sum as they asked, and in plain words that he would not if he could. That he was willing to believe that Pass Christian was not a pleasant or healthy place during the summer, and so offered them a reasonable change; but that, as to moving them to Nova Scotia or anywhere else again, he had no more money to spend on such whims. And he wound up by intimating in terms that were not wholly unkind that this was his last word; they could take it or leave it.

No outsider could describe, no outsider could even comprehend, the effect of this bombshell upon the ladies, upon Major Stanton who was the soul of patience and amiability himself, and had never contradicted anybody in his

life. For persons who were, as they honestly believed themselves to be, in an all but dying condition from the dreadful circumstances of existence at Pass Christian, it was astounding with how much vigor the ladies remonstrated, how much ink and time and mental effort they expended. 'You poor darling, I know you are afraid you would never get your money back!' Mrs. Lucas wrote; 'but *of course* we mean to repay you, Van Cleve. We know how hard you work for your money, and you are right to think that you have done enough for us. We only ask you to *advance* this. Evelyn will repay you, we will all pay you, if we have to work our fingers to the bone.'

I dare say Mrs. Lucas, who was a thoroughly good woman, would have been dumbfounded to see the pain and anger on her nephew's face when he read her letter. It was perfectly true that they owed him their living, every comfort and every pleasure for ten years, since the first day Van had gone to work; then why should he have felt bitterly hurt and even insulted at their offering to pay him, if only a little? She would not have been able to understand it. She was a good woman, and she would have told you that she loved Van Cleve devotedly and would do anything on earth for him — anything!

The young man ignored this handsome proposal; he repeated his own. They could come to Cincinnati or not for the summer — as they chose. They chose not; and it would appear that Van Cleve had not unprofitably followed his grandfather's example, for the family, Evelyn, Mrs. Lucas, some one of them, must have been stung into some kind of action. However they raised, or saved, the money, they did move to Halifax, bag and baggage, at the beginning of August.

## CHAPTER XX

OWING TO ILLNESS IN THE FAMILY,  
MISS GILBERT REGRETS, ETC.

It was a matter of occasional comment that Lorrie showed so little sign of the real trial and suffering she had had to undergo. A heartbreaking thing had happened to the poor girl, but she never allowed herself to look heartbroken. Her character forbade any sort of posturing, morbid dwelling on her woes, or exploiting them before her family and friends. In this as in most of the other acts of her life she was the same bright, sweet, and sensible woman, the same good, conscientious daughter and sister that she had always been; and, in the opinion of one person, a whole hogshhead of tears and hours of daily lamentation would not have done her so much honor as the brave efforts she made to forget her trouble, or at least to put it out of sight, for the sake of other people.

If she spent an hour every night going over Philip's letters, or sitting silently before his photograph, and cried herself to sleep afterwards, no one knew anything about it. She always wore his ring; it had never been off her finger since he himself put it there and 'kissed it on,' as he said — and Lorrie could see him now bending over her hand, caressing it, as he half-knelt beside her at their old sofa; she could see his stooped head with the thick, smooth, fair hair that she had always wanted to stroke — ah me! It was all over; it had come and gone like a dream that ended in a nightmare. She thought of the journey south — Tampa — the crowds hurraing — the lonely days — the two nurses with their officious sympathy — her mother's distracted letters about Bob — she thought of it all, and sometimes, when she looked in her glass, wondered

at the fresh and unmarked youthfulness of the face that looked her back. She had not a gray hair or a wrinkle, yet she was twenty-nine years old and had put happiness — of one kind — out of her life forever. She did not often speak of Cortwright, or that dreadful time; and even her mother never saw Lorrie cry except the day when Van Cleve Kendrick brought her and Robert home, when the girl had clung to her father and sobbed hard for a brief moment; and one other time when Mrs. Gilbert, with tears in her own eyes, went to her with the little store of towels, napkins, dainty linens, marked with a monogram, *L. G. C.*, upon which they had both been working a century ago before anything happened. The skeins of white embroidery-cotton were still folded in with them; there was a needle yet sticking in the stitch. 'I'm going to lock them up in a trunk, Lorrie,' Mrs. Gilbert said; 'I know you can't bear to look at them.'

'No, no, we ought n't to do that — we ought n't to waste them. You ought to use them, don't you think? I don't mind — truly I don't,' said Lorrie, with a pitiful resolution and cheerfulness.

But her mother looked in her face, and both women broke down. Mrs. Gilbert took the things away and locked them up, as she said, in a trunk in the attic; and there they lie, yellowing, to this day.

Some time during the summer there arrived a letter from Philip's father, somewhat to the surprise of the Gilbert family, to whom he had never made any mention of the old gentleman, and who had supposed that both his parents were dead. There was nothing mysterious about the elder Cortwright, however, as it quickly appeared; his son's neglect or forgetfulness, indeed, needed no explanation to the Gilberts,

who knew by dreary experience that young men do not always keep in touch with their homes and their people. Mr. Cortwright senior wrote Lorrie a grave and dignified letter, referring to their common loss in adequate terms; if the Judge's periods were a little too flourishingly rounded, it came not ill, nevertheless, from a man of his birth and age and upbringing; and when he concluded by inviting himself to make them a visit in the fall, in order, as he said, to become acquainted with his dear boy's choice of a wife, — a matter in which the Judge did not doubt Philip had been happy and lucky beyond his deserts, — the Gilberts were ready enough to receive him.

When the day came, the Professor hurried through his papers after class to get down to the Southern Railway depot to meet their guest, without much idea of what he would look like, but eager in hospitality, and willing to take any trouble on Lorrie's account. Samuel was not a practical man; and though he was confident of miraculously stumbling upon Judge Cortwright and knowing him at once, he might have been there still, helplessly peering with his near-sighted eyes, and confounded by the size of the crowds, and the insane desire which everybody displayed to get somewhere at top speed, had not the Judge cannily picked him out himself. Judge Cortwright was thoroughly practical; and having been in his day an owner of race-horses, and a poker player of mighty renown, had probably made some study of his fellow man.

Professor Gilbert had just been vaguely speculating about the large, tall, Southern-looking man, and had inwardly decided against the possibility of his being their guest, when the other, after a moment's sharp scrutiny, walked up and spoke. 'Am I mistaken, or is this Professor Gilbert?' he said, in

a deep, rich, husky voice; and as the Professor dazedly put out his hand, Judge Cortwright took and shook it warmly. 'If there had been time, I should have written you not to put yourself out to come and meet me, sir —'

'Not at all — not at all — I am very glad to. I — I am afraid I was a little slow in recognizing you —' stammered Samuel, taken aback at the big man's astounding perspicacity, and unwarrantably ashamed at his own lack of it. But further proofs of the Judge's unusual endowments were presently forthcoming, and Professor Gilbert added to his experiences at a rapid rate. Judge Cortwright, it turned out, knew the city quite well, — parts of it, I dare say, much better than his anxious and somewhat bewildered host, — though he had not visited it for ten years. Under his guidance, they stopped on the way home and had a drink at the Mecca while waiting for their car. Samuel had never been inside the Mecca in his life; he could not have distinguished a 'first-class saloon' — as his companion assured him it was — from a third class, or one at the very bottom of the scale, for that matter; and without doubt he made a queer and laughable figure in the midst of the mahogany and plate-glass and marble and dazzling brass fittings.

'I — I am not very fond of anything strong,' he said shyly; since Robert grew up and fell into his deplorable habits, the father had never taken a drink of any kind of liquor. 'I mean I find it does n't agree with me,' he added hastily, fearful of assuming a priggish attitude of disapproval. 'Would it be possible to get a glass of water here?'

'Sure! Fizz?' said the barkeeper, cordially. The barkeeper, to Professor Gilbert's bottomless astonishment, was a clean, tidy, muscular, civil, decent

young man, with an eye and complexion that would indicate absolute temperance! 'Milk if you want it. Butter-milk? Sure!' He divided a quick and measuring glance between them; and addressed the Kentucky gentleman with stupefying assurance and informality. 'What brand you drinking now, Colonel?'

'Pepper, son. Not Oscar — *James* Pepper,' said the Judge, genially emphatic, not in the least offended. And this cabalistic utterance was scarcely completed when the barkeeper pushed the whiskey bottle toward him. It was an amazing performance on both sides.

Thus with a libation did the Judge's visit begin. Whatever he thought of his host, it was nothing to the confusion of mind with which his host regarded him. Samuel felt with dismay that he did not know what to do with Judge Cortwright. For all his mutton-chop side-whiskers, and his pedagogue's view of life, the Virginia gentleman, after forty years' absence from his native State, was still enough of a Virginian to understand the Kentuckian, after a fashion. He may not have considered it altogether seemly for a man of his own age, or a shade older, to have the eye for women, the not too nice taste in speech and anecdote, the fondness for high-proof bourbon, and the other lively, youthful traits their visitor presently displayed, but the Professor was not disposed to criticize. Possibly his wife was not so lenient, nor for once so hospitable in spirit; I do not think the little lady much fancied Philip Cortwright's father. 'Well, anyhow, Lorrie was only going to marry his son. She did n't have to marry the whole family,' she remarked apropos of nothing, as they were getting into bed that night. As for Lorrie, nobody knew what she thought, not even her own father and mother. Other people noticed a rather terrifying likeness

between the father and son; one could not help wondering if Philip would have aged in the same way.

Mr. Van Cleve Kendrick, coming up to the house and meeting the Judge, found means to take him off their hands for part of the time, much to the relief of everybody concerned, including Judge Cortwright himself, who must have found the Gilbert society a little dull after a day or so of it. Van always looked queer when questioned about this experience. 'Judge Cortwright? Oh, yes. Great old sport!' he would say with an enigmatic grin; 'yes, I took him across the river to Latonia to the races several times, while he was here. Hey? Oh, yes, I had him down at the club playing pool. Great old sport!' And sometimes other men commented wonderingly on the fact that Kendrick, who was as respectable a man as you could find anywhere, was everlastingly loading himself up with some down-and-outer, some thoroughgoing bum to take care of and police around!

They were not without justification, for later on, when Robert Gilbert suddenly came back from the West and was seen about our streets once more, it was more often than not with Van Cleve. Bob was very much better — cured, according to his own report — and appeared to have straightened up at last; that is, he was always straight in Van Cleve's company; and either Van, or Lorrie, or his mother, was with him most of the time. I saw him with the family in church one Thanksgiving morning; by this time, he had been away for a year in that climate which is supposed to be almost a specific for cases of tuberculosis, if taken soon enough, as the family insisted his had been; but, to tell the truth, in spite of all the sanguine talk, Bob's 'cure' was unconvincing. He did not look like a well man.



He was at home all that winter, housed for weeks at a time with what they called heavy colds. Lorrie gave up going out almost entirely so as to stay with him, read to him, keep him entertained. Robert would not have exacted any such sacrifice; he used to urge her to accept her invitations. 'You ought to go, Lorrie; you ought n't to stay here shut up in the house. It's bad enough for me to be jailed this way, let alone all the rest of you,' he said half irritably. 'Hang it, I wish you'd go out and hear something new, or see something new, so you could come back and tell us about it!'

'All right, Bob, I'll go then. Maybe Van Cleve will come over this evening, anyhow,' said Lorrie, to please him.

'He does n't have to. I don't have to have somebody hanging around me the whole time,' Bob said, grumbling. Then he added apologetically, 'It worries me to see all of you so worried. There's nothing really to worry about. I'll be all right in a little, as soon as this cold wears off. A cold always has knocked me out; don't you remember how they used to when I was a little fellow? Don't you remember, Lorrie?' he insisted.

'Yes, you've always had a horrid time with colds,' said Lorrie, with a twinge at her heart.

'Well then, you know it's not serious. Why don't you and mother go on to your teas and luncheons and things? I'm not going to open all the doors and windows and let the furnace go out, and go and roll in the snow with nothing on but my pajamas, just because you are n't here to watch me!'

'I — I don't really care much about it now, Bob, not the way I used to,' Lorrie said at last.

Her brother stopped his half-laughing, half-vexed remonstrances, eyeing her with a new expression in which there was compassion and regret and

something else, some other feeling compounded, one would have said, of doubt and distress.

'You must n't let yourself think about that. You ought n't to let yourself dwell on it. On poor Phil, I mean,' he said gravely.

'I don't any more than I can help. I try not to. But you know I can't forget, Bob.'

Bob, who had been lying on the sofa among pillows and magazines with an afghan spread over his thin knees, threw everything aside and got up and began to walk about the room restlessly. 'You must stop that kind of brooding, I tell you, Lorrie,' he said, pausing by her low chair. He spoke nervously, almost angrily. 'Can't forget! Why, remembering won't bring him back. And if it did —' he broke off abruptly. 'If it did, things might n't be the same,' he finished, in an uncertain voice. He took another turn up and down the room and came back to her chair. 'I thought — I thought maybe you were beginning — I hoped maybe you'd — Van Cleve, you know, Lorrie — Van's a splendid fellow — I don't believe he's ever looked at any other girl in his life —'

'Oh, don't, Bob — oh, please don't! I can't think about *that* any more, *ever*. It's not just Van Cleve — it's just that I can't think of marrying anybody. It's all over and done with. Don't you see? It's all out of my life,' Lorrie said painfully. 'Don't talk to me about it again. I try not to be silly. I try not to be selfish. I try to keep it to myself. You want to help me, don't you? You want to make it easier for me?'

'Lord knows that's what I've wanted to do, Lorrie. Lord knows that's what I ought to do after the time you've had with me!' Bob groaned out. He dropped on the sofa with his head in his two hands. 'I don't want

to make a mess of any more lives. I only thought you and Van Cleve — well, all right then, Lorrie, I won't say any more. I won't speak about it again.'

So when Van Cleve, who averaged about two evenings a week, — thus gossip calculated, — came over at eight o'clock that night, Lorrie, true to her promise, had gone to somebody's dinner and theatre-party afterwards; and Van sat down to a game of checkers with his friend without appearing especially cast down by her absence. It has been said many times that he was a philosopher. If the truth were known, if Robert had known it, before he blunderingly and good-heartedly put in his oar, Van Cleve had already spoken for himself to Lorrie and had got his answer.

'I think a great deal of you, Van, but not that way,' the girl said, sincerely pained at having to pain him; 'you're the best friend we have. I'll never forget all you've done for us — for Bob —'

Van Cleve interrupted her. 'Don't talk about that. Don't think that way. Even if it were so, I would n't want to hold that over you, or have you hold it over yourself,' he said harshly. 'Put all that out of the question. This is just you and me. You don't — you can't —' he fumbled and reddened like a boy over the words, but went on — 'you don't love me — you don't feel as if you could marry me, even if there had n't ever been anybody else, is that it? Or — or is it because of *him*, Lorrie?'

Lorrie nodded, her lips quivering. 'Oh, Van, you dear boy,' she said brokenly, and put out her hand to him. 'You are always our Van Cleve, the man I like and respect more than anybody else in the world. But I can't marry you. I can't marry anybody. I feel somehow as if I were a mean crea-

ture because I can't do the only thing you've ever wanted me to do — I can't give you the only thing you've ever asked of me. But would you think any the more of me if I forgot so easily, Van Cleve?'

He did not answer her directly. 'Well, I waited,' he said at last with a quick sigh; 'I thought you might have got over it. But you have n't got anything to reproach yourself with. You never encouraged me; you are just *you*, and I could n't help loving you, and you could n't have stopped me.'

'Van Cleve, I wish I could care for you that way,' said Lorrie, earnestly; 'I *wish* I could! You ought to have everything you want, you've always been so good to everybody.'

'Nobody cares for people because they're *good*,' said Van, with his dry smile. He looked at her wistfully. 'You don't mind my keeping on coming here? It won't annoy you? After all, you must have known how I felt long before this.'

'Why—I—I—' Lorrie turned scarlet under his shrewd, kind eyes; and Van Cleve smiled again.

'Well, then, it won't be any different from what it was before,' he said, practical as usual. 'Don't worry, Lorrie. I'm not going to persecute you about this. If you should ever feel differently — why, I'm here, that's all.'

And on this footing the old intimacy continued, Romeo playing his part with a cheerfulness and self-control in the very presence, as it were, of his blighted hopes, that goes to show of what exceedingly un-Romeo-like, plain, serviceable stuff his character was constructed. Van was more like an elder son in the house than ever, lending a hand to taking care of Bob and amusing him, consulted about their small finances, giving Lorrie presents on her birthday and at Christmas, which even her suspicious girl friends would allow



seemed to have no sentimental significance whatever; patient, thoughtful, sane, reliable, prosaic in his relations with them as he had always been with all the world.

And where, all this while, was Mrs. Robert Gilbert and what was she doing whose place was surely with her husband in his ill-health — his *temporary* ill-health, as the family were so bent on making the outside world believe, on making themselves believe, perhaps? Where indeed? Nobody liked to ask after the first innocent ventures, which were received by the Gilberts with a stilted and evasive courtesy so unlike them that the slowest-witted acquaintance they had must have seen at once that something was wrong. Bob's wife never came near him; it was to be doubted if he ever even heard from her; the last authoritative news was that she was living with her mother in New York. Somebody had met her there on the street, and said that she was just as pretty as ever, though a good deal 'made up,' and that her manners were unchanged, and that she never said a word about Bob. The marriage had evidently turned out one of those hasty ones to be repented at leisure which many of us had suspected on first hearing of it. They could n't get along. How could they have been expected to get along? Every one felt genuinely sorry for Bob's family, to whom the whole affair must be such a trial; it was not disgraceful, it was merely shabby, but people of good name and good breeding really suffer in such circumstances.

At about the time that everybody came to these conclusions it was reported that Bob was to be sent to some place in Vermont, some little town in the mountains where a well-known physician had established a sanatorium for such cases as his. His mother and Van Kendrick took him on east; and

only a day or so after they had gone there came out in the court proceedings published in the morning papers, a notice which caused whatever readers stumbled on it a certain surprise and satisfaction, as at an oracle fulfilled. In the Court of Insolvency, No. 2459 (June 17, 1901), Paula J. Gilbert brought suit for divorce against Robert D. Gilbert. They were married in July, 1898; she charged him with desertion and non-support, and petitioned the court to annul the marriage and restore her maiden name. Marks, Schindler & Marks, attorneys.

## CHAPTER XXI

### IN WHICH THE UNITED STATES COMMISSIONER ISSUES A WARRANT

The Gilbert *vs.* Gilbert action did not afford much material for wagging of tongues; it went through court as speedily and quietly as possible, the husband making no defence, so that within a week Paula was free, and Miss Jameson again if she chose. Nobody saw her, though her presence in town must have been necessary, and nobody knew what became of her afterwards. The newspapers, indeed, scenting a 'story' which, however commonplace, would be a godsend in the hot weather and the dull times, would have made capital out of it; and from what we knew of Mrs. or Miss Paula she would have been ready enough to oblige them. But either she was greatly changed, or Messrs. Marks, Schindler & Marks, in their wisdom, interposed, for no 'interviews' with her were published. The reporters who called at the Gilbert house were defeated by the very courtesy of their reception. The elder Mrs. Gilbert and her son were at the Vermont sanatorium; Miss Gilbert was not to be seen; and I believe the thin old Professor, with his white hair and his

simple manners of a generation and a society so infinitely removed from their own as to be quite incomprehensible to them, completely puzzled and baffled these brisk, inventive youths. They could make nothing out of him; he was utterly valueless from the journalistic standpoint, as uninteresting to their average reader as the Hebrew Testament in the original.

They also sought out an intimate friend of the family, V. C. Kendrick, who was as affable as you please; and after he had answered all their questions, a discerning person might have observed that they were precisely as wise as they were before, and no wiser! Van had indeed given the Gilbert household some astute counsel when publicity seemed imminent. 'Now don't refuse to see the fellows from the papers, or have them shown out, or shut the door in their faces, or anything like that,' he warned Lorrie and her father; 'it's better to see them, and then they'll have something to say, no matter what. You don't need to *tell* them anything. They're going to talk anyhow, you know; they've got to fill their paper up with something. The reporters make their living by it, and they don't mean any harm. I say you don't need to *tell* them anything. Give 'em the chance to put in a lot of rot about "a petite brunette with sparkling brown eyes and a winsome grace of manner —"'

"A petite" —? *What*, do you mean *Lorrie*?' said the Professor, recognizing this description with equal amazement and indignation; 'but surely it's not necessary for Lorrie to submit to their impertinences? She does n't have to meet them.'

'All right, *you* see them then. You'll be "a dignified gentleman of the old school, with a courtly elegance of phrase,"' said Van Cleve, not repressing his grin. 'What difference does it

make? They'll have something to say, and that's all they're after. Nobody pays any attention to them, or believes one tenth of what the papers say. You don't yourself. Don't antagonize them, that's all.'

Professor Gilbert looked at the younger man, unfeignedly troubled. His every instinct, trained and native, rebelled against what seemed to him a cheap, time-serving, and spiritless piece of policy; yet there was something convincing about Van Cleve's argument. 'I'm afraid I'm very much behind the times,' he said with a kind of good-humored chagrin. 'Can you make any other suggestion, Van? For instance, supposing one of these young gentlemen calls on me, ought I to offer him entertainment? Cigars, eh?'

'You might, if you chose. But just give him *one*. If you give him any more, he'll think they're are n't worth anything,' said Van Cleve, entirely serious. It was at least a minute before he could make out why the old man suddenly broke into a chuckle. Hitherto, they had all been very grave, as well they might be, whenever Bob's difficulties had to be discussed.

It was that same year, but in the autumn, or at any rate some time after Paula got her decree, for everybody had long since stopped talking about that incident, — had completely forgotten it, no doubt, — that the Xylotite Hinge Company failed. This was probably the first news that many of us had that such a company existed; and although it has since been resuscitated, and they say is in a fair way of paying out after years of struggle, a large section of the community is still, like myself, in perfect ignorance of what xylotite is, and what kind of hinges are made of it, and who uses them, and why the manufacturers should have failed. Nevertheless I have been assured that it was an enterprise well-known in commercial

circles, employing hundreds of thousands of capital, and of a spectacular size and growth. It went down with a crash that (to be metaphorical) shook the foundations of more than one other established business; all at once you began to hear of So-and-So being seriously involved, of Such-a-One making desperate efforts to keep above water — ‘he was interested in Xylotite, you know.’

Presently some person or persons in authority instituted a ‘PROBE OF XYL-OTITE AFFAIRS,’ as the newspapers proclaimed. ‘The Xylotite Company did business over a large territory, and we have found that a convenient form was to incorporate several companies, which was also used as a means of securing additional credit. Among these were: The Lawrenceburg Machine Tool Company, Columbus Weights & Pulleys, Indurated Rubber of Akron,’ and so on and on. That was only one (a fair sample) of the damaging details brought to light.

Notwithstanding the sensational disclosures, however, few people that one knew, excepting possibly Van Kendrick and men like him who were buried heart and soul in business, cared much about the vicissitudes of Xylotite; nobody had any friends or relatives ruined by it; and if we must talk about financial troubles, there were rumors a great deal more interesting and also dismaying in circulation, which never seemed to get as far as the papers; they went the rounds of the private houses, the men repeated them after dinner when the coffee and liqueurs came in and the smoking began; there were allusions, headshakings, careful admissions, wise or satirical comments. It was all about the National Loan and Savings Bank, Mr. Gebhardt’s bank, that bank that Van Cleve Kendrick had been with so long; it began at the Christmas holidays, and went on all

winter in its curious subterranean way; without quite understanding it, everybody sincerely hoped that ‘it was n’t so.’

Most of us were fond of the Gebhardts, and disliked to think of them in money difficulties. The women of the family, being the people whom it touched the nearest, probably never heard a word of the reports; who would have told them? They could not even have suspected that the head of their house was embarrassed in the slightest manner. All the while that the obscure hints about the shakiness of the National Loan were spreading abroad, the Gebhardt girls danced, and dressed and entertained as expensively as ever; and the youngest of the four, Annette, who would be out next year, was getting ready to go to Europe for six months with a party of two or three girls from her Connecticut finishing-school, when — when the trouble came. Annette Gebhardt was a pretty girl, the prettiest one of them all; she has been a stenographer in the city office of the Pennsylvania Railroad for the last six years, I believe.

Xylotite had been forgotten in its turn, by the time the National Loan and Savings explosion occurred. It was Easter Monday when we took up our morning *Tribune* and read in the middle of the front page that, following discoveries made by Clearing-House Examiner Walter H. Fisher in the affairs of the National Loan and Savings Bank, that institution had been ordered closed. Mr. Fisher refused to talk for the papers; but it was learned from other sources that the bank was not absolutely insolvent; the expectation was that the depositors might recover in the neighborhood of forty cents on the dollar at the final clean-up unless further investigation revealed a worse condition; the shareholders would be completely wiped out. It

was intimated that the recent collapse of the Xylotite Hinge Company had hastened this other downfall. Officials of the bank (whose names were given) were uniformly reticent when approached, explaining that a full statement would be given out in a few days. Reporters had called at the magnificent home of the National's president, Julius Gebhardt, on Adams Road, the North Hill, but were denied admittance.

That was all for that one day, but it was enough. Rarely does a disturbance on 'The Street,' even of so grave a character, create such a flurry socially. All the women were talking about the National Loan failure that afternoon at their card-parties and luncheons; they quoted what their husbands had said at the breakfast-table, without much understanding, but with looks of awe; they asked one another anxiously what it was best to do? Would you telephone to Mrs. Gebhardt? Or call at the house and — and leave a message of sympathy, you know? It must be terrible for her and the girls. Would you write a note? Somebody was going to send flowers, but it was objected, not unreasonably, that that would look too much like a funeral. It would n't be tactful to be *too* sympathetic. If you showed too great an interest, it was liable to be taken for curiosity; but if you did n't show *some*, you would seem perfectly horrid and callous. The difficulty lay in steering the middle course. 'It does n't happen often enough for one to know what would be strictly proper,' one worried lady was overheard to sigh; 'if I had always been very intimate with Mrs. Gebhardt, of course I'd go right to her. But I feel I can't intrude that way, though we've known each other for years, and I've been entertained at her house hundreds of times, and she's on the Incurables'

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Board, and the Widows' Home, and the Flower Mission with me. It's dreadful. If it had just been a death in the family —! We're all used to *that*!

Within two or three days, the promised statement came out, a whole column of it, headed by: 'PROBE OF NATIONAL LOAN AND SAVINGS, CONTINUED. SENSATIONAL DISCLOSURES. KENDRICK GETS PANNED' — a manner of calling attention to it which fully succeeded, thereby indicating (I suppose) that, in the journalistic view, the end justifies the means. For, when the friends of the bank and of the official named, after reading the above with surprise and concern, went on to the report itself, they found, as occasionally happens in our newspaper practice, that the headlines had only the most remote and exiguous connection with the actual facts! For one thing, the new disclosures could scarcely be called sensational, inasmuch as everybody had been expecting them, and they were in a sense an amplification of what was already known. Mr. Fisher with his clerical staff, aided by the head-bookkeeper of the National, V. C. Kendrick, and the assistant bookkeeper, R. Meyer, had worked till a late hour every night last week, leaving themselves the shortest possible intervals of rest. . . . After receiving the report, the Association, consisting of representatives from all the Clearing House banks in the city, Messrs. George Douglas, Edward B. Hooper, Morris Kuhn (the *Tribune* gave all the names), in a session that lasted four hours, the president and three directors of the National being present, finally reached the decision that an adjustment of the National Loan's affairs to enable it to continue business was impracticable. 'It is understood that the next move will probably be made by the shareholders, to call a meeting and decide what action, if any, shall be

taken. Rumors of a Federal suit involving Gebhardt and others were rife on the street to-day, but could not be confirmed.'

As to that 'Kendrick gets panned,' which had given persons who knew him such a shock, interviews with Mr. Fisher and one or two other authorities revealed that no such formidable process as 'panning' would describe what had taken place or anything resembling it. It was now made known that the Examiner, on his regular inspection, six months before, had sent a report to the Association that conditions at the National Loan were decidedly unsatisfactory. Later Mr. Gebhardt had made a trip to Washington to see the Comptroller of the Currency, and had received the ultimatum to 'clean up or be cleaned up.'

But, notwithstanding the warning, nothing looking toward any kind of straightening out was done at the National in spite of the personal efforts of Mr. Kendrick who, as it now appeared, since he had become aware of the exact state of affairs, had made repeated and vigorous protests to the head of the organization. Finally, on the 27th of March, in the course of a stormy conversation with the president, Kendrick had declared his intention of writing to the Examiner, and acquainting him exactly how matters stood. A young woman stenographer who had been within hearing of the controversy, which went on behind closed doors in the president's own room, reported that Kendrick had raised his voice and got very angry and profane; she had heard him say that he was no d—d dummy like the rest of them to sit still and do what he was told; that, by —, he had smelled something rotten the first day he sat with the directors and found that the loans were not read. He had also said that that American Bung Company was only another in-

fernal swindling *alias* for Xylotite; he would n't stand for it — you could n't play horse with *him* — and a great deal more in the same style.

Miss Nevins had not overheard any of Mr. Gebhardt's replies to all this; he had evidently been much more moderate; everybody in the bank, she said, liked Mr. Gebhardt, who was 'just lovely' to all of them, and had been in particular so good to Mr. Kendrick, she did n't see how he could talk to Mr. Gebhardt that way.

Sitting in the street-car that morning there were next to me two men who were discussing the National Loan all the way down town; it was curious and instructive to hear them say (for I listened unblushingly) that they never had trusted Gebhardt, that they always had suspected he was crooked — 'or plain fool; it's pretty near as bad when it comes to letting him handle other people's money,' one of them said. After Mr. Gebhardt's fall, everybody simultaneously found out that they had never trusted him, or that they had always had a poor opinion of his business sense! 'There's one honest man in the mix-up, anyhow, this Kendrick, the fellow that put the Examiner wise to what was going on. Wrote to him, it says,' said this gentleman, as he folded up the paper.

The other, who was chewing a toothpick, looked sceptical. 'Fisher would have been round and found out for himself in two or three weeks anyhow,' he said; 'looks to me like Kendrick was trying to get from under. Looks to me like it was a case of thieves falling out, more than anything else. You see Kendrick had that rumpus with Gebhardt, after they'd been as thick as could be for years. A man can't stay ten years in a bank and be as close as he was to the top without knowing more about it than Kendrick claims to have known. And a man don't get



that mad about somebody else's money being risked. If it was his own —!'

'Your idea is, it was just spite work then?'

'Sure. They had a quarrel, and Kendrick did it partly to get even. Why, look here, in that interview they got out of him, he admits that he'd borrowed money of Gebhardt. My guess is that Gebhardt would n't lend him any more, or refused to let him in on some deal, so he gets sore and makes up his mind to put Gebhardt out of business.'

'I did n't see that about the borrowing. Is that in the paper?'

'Yes — inside page. It seems they went through Gebhardt's private desk and papers along with the rest — Fisher turned everything inside out, you know — I expect the whole of that Xylotite loan business has n't come out yet. Anyhow, first thing you know they found some kind of begging letter from Kendrick's sister or mother or somebody representing that the family — they live away from here somewhere — were in some kind of fix and needed some money to help 'em out. And then there were some more letters acknowledging a loan, and thanking him for it and so forth — five hundred dollars, I think it was. Of course that's a small sum, but that just shows you how close Kendrick was to Gebhardt; and besides you don't know how many times they may have done that, how much they have got out of him in dribs, till Gebhardt got tired of it. Of course Kendrick himself don't ask for the money — oh no! All he does is to get behind the women and let them ask for it. He's been making a good salary right along; his family did n't need to ask Gebhardt or anybody else for money, unless he told 'em to. You'd probably find that every cent they've borrowed has gone to some bucket-shop; that's the way men get

away with it, in just those little dabs. Anybody that wants money for any legitimate enterprise, goes out and borrows it openly, *you* know that. No, sir!' he spoke with righteous warmth, chewing vigorously on the toothpick; 'when I read that, it settled my opinion of Kendrick.'

'It don't look very good,' the other man admitted; 'what did Kendrick say when the reporters got on to this letter business, and asked him?'

'Did n't say anything, just acknowledged it. He could n't very well help himself, you know. Made some bluff about that being a private matter between himself and Gebhardt — some big talk like that. It's all in the paper — you read it yourself, and see what *you* think.'

'Well, I would n't want to condemn anybody wholesale. After all, Kendrick had the choice of letting things go on as they were at the bank and piling up bigger losses for everybody concerned, or of blowing it up at once and himself along with it —'

'That's what he did, and took a chance on getting out.'

'That makes him either a mighty honest man or a mighty desperate one,' said the other with a laugh; 'oh, well, give him the benefit of the doubt, anyway.'

These two probably represented fairly the varying opinion of the public, amongst whom there would be some on Van's side, or, at least, on the side of moderation and impartiality; and, it is to be feared, many more as critically biassed as the man with the toothpick. Van Cleve knew it; he knew his world. He felt no disposition to waste time attempting explanations, or demanding justice from the community at large. 'In the long run it does n't make any difference how much you've been wronged, or how well you talk, or what proofs you've got; all that people



know is that you're letting out an awful yelp about something, and they wish you'd quit!' he said sourly; 'anybody that does n't trust me can look up my record. I'm not going around showing it to people, but I have n't got anything to be afraid of or ashamed of.'

The morning after the final report appeared he went down to the bank for the last time, to clean out his desk; Meyer was to be there, too, and they were expecting Mr. Gebhardt. It happened to be market-day, and there was a keen smell of fresh meats and vegetables on the air; the stands and carts were ranked all along the curb, with, among them, many of those humble clients of the National Loan whom Van Cleve had grown to know so well.

The old German wife he knew the best came up to him, with her scared, trembling old face. 'Mr. Kentrick, Mr. Kentrick, meine Hilda she say der bank iss go bust mit all der mazuma!' She sobbed the grotesque words, clutching at the sleeve of his coat with toil-cramped fingers, a figure of Tragedy among the pots of hyacinths and Easter-blooming lilies, the onions and carrots and crocks of cottage-cheese. All the other old women, and the lank younger ones with their shawled or sunbonneted heads, the stoop-shouldered men and the children, who were bobbing about everywhere underfoot, crowded up, hanging on his words. Not all of them had lost by the bank's failure; on some of the faces there was no feeling stronger than curiosity, or a sordid excitement. 'Iss it true, Mr. Kentrick? It aindt true, aindt it?' clamored the old woman.

'Pretty near true, Mrs. Habekotte,' said Van Cleve, grimly. 'You'll get a little something back.'

She dropped her hands with a wail; some of the other women set up a sympathetic lamentation. 'Poor soul, ain't it awful! How much did she have in?'

one of them questioned Van Cleve. Just as he was extricating himself, Mrs. Habekotte broke through her circle of condolence, and ran after him, 'Mr. Kentrick, your own money mit der bank got away also yet?'

'That's right. I'm about cleaned out.'

She contemplated him mournfully, with a kind of resigned and unenvious comparison of their lots. 'Vell, you are young, already! *Aber*, when one is old—!' She sighed, and plodded back to her stall, drooping, followed by her clan of neighbors.

Van Cleve heard some of them volubly reporting the fact that he too was 'busted,' something which appeared to establish his honesty to their minds.

Meyer was waiting for him on the steps of the bank, and they went in behind the familiar bronze gratings that had proved to be so disastrously costly, and went to work, but after a while found themselves 'stalled,' as Meyer said, by the non-arrival of their ex-president; he was to have been there at half-past ten, and was, in general, the most punctual of men. The minutes wore on, and still they lounged. At last, as it was striking eleven, Van Cleve went upstairs to the real-estate office on the third floor, to telephone, the bank's instrument having been disconnected. There was some trouble. 'I don't believe I can get you that number, party, they don't answer,' the telephone-exchange girl had just announced, when an agitated voice at the other end of the line broke in: 'Well, what is it? Do stop ringing! What is it? Who are you and what do you want?'

'Tell Mr. Gebhardt it's Kendrick, please; we're waiting for him at the bank.'

'Kendrick? Wait a minute!'

Van Cleve, standing with the telephone at his ear, was aware of a wild flurry of talk, sobbing, ejaculations,

going on somewhere near the other end. Then some one began again; it was a minute before he could recognize Mrs. Gebhardt's voice. 'Mr. Kendrick, is it you? Oh, won't you please go right away down to the — where did they say he had to go, Natalie? — to the Court-house — no, no, it's the Government Building — he's there — they would n't let me go with him — oh, I'm so afraid — never mind, Natalie, I'll tell Mr. Kendrick. He's with the Marshal — in the Marshal's office, I think they said. They would n't let me go with him, and I'm so afraid — he has n't been well, you know, since this terrible trouble came. Will you go down there, Mr. Kendrick?'

Van Cleve said that he would be glad to be of any use. And indeed he was; for he ran out and caught the next car and got down to the Government Building just as poor Julius Gebhardt, accompanied by the Marshal and the Chief Deputy and by his lawyer, and watched from afar by a little swarm of newspaper-men, was going into United States Commissioner Dixon's room for a preliminary hearing: he was under arrest, charged with having abstracted and willfully misappropriated certain of the moneys, funds, and credits of the National Loan and Savings Bank. Van Cleve reached there just in time to go out and hunt up bondsmen for him.

(*To be continued.*)

## UPON THE THRESHOLD OF THE MIND

BY M. E. HAGGERTY

### I

'So far as an exact science of animal conduct is possible, the experimentalist has the advantage over the free observer.' This admission from Mr. Burroughs in an *Atlantic* article, last year,<sup>1</sup> is generous in view of the contempt in which he holds the effort to arrive at an exact understanding of the animal mind. 'Anything like an exact science of animal behavior is, it seems to me, as impossible in the laboratory as out of it'; and he begrudges 'the time spent in learning' what seem to him the trivial bits of detail about animals.

So do I, and so does every experimentalist. How we should like to

plunge into the complex mental processes and say, 'This is characteristic of the dog, and this is true of the cat. Here is an animal that is wholly controlled by tropisms, and here is one that is the victim of its instincts, and here is another that manifests intelligence.' Take the question of the evolution of mentality: how fine it would be if we could say that here at one end of the scale is man, and there at the other is the single-celled bit of protoplasmic substance called amoeba, and then dispose the myriad forms of animal life each in its proper place in the ascending scale. Here belongs the dog and there the earthworm, and there the oyster and here the ape. But however much we may believe in the evolution

<sup>1</sup> February, 1912.