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SYNOPSIS.

At a vertry meeting of the Market Square introch Gail Sargent listens to discussion about the sale of the church tenements to Edward E. Allison, local traction king, and when asked her opinion of the church by Rev. Smith Boyd, says it is apparently a lucrative business enterprise. Allison takes Gail riding in his motor car. When he suggests he is entitled to rest on the laurels of his achievements she asks the disturbing question: "Why?" Gail, returning to her Uncle Jim's home from her drive with Allison, finds cold disapproval in the eyes of Rev. Smith Boyd, who is calling there. At a bobsled party Gail finds the world uncomfortably full of men, and Allison tells Jim Sargent that his new ambition is to conquer the world. Allison starts a campaign for consolidation and control of the entire transportation system of the world. Gail becomes prepulser. campaign for consolidation and control of the entire transportation system of the world. Gail becomes popular. Alison gains control of transcontinental traffic and arranges to absorb the Vedder court tenement property of Market Square church. Gail visits Vedder court and meeting Boyd there, tells him that the cathedral Market Square church proposes to build will be out of profits wrung from squalor. She becomes the center of magnetic attraction for the men of her aunt's social set. At a meeting of the seven financial magnates of the country. Allison organizes the International Transportation company.

CHAPTER XI-Continued.

For just one second the rector's mother felt an impulse to shake Tod Boyd. Gail Sargent was a young lady of whom any young man might approve-and what was the matter with Tod? She was beginning to be humiliated by the fact that, at thirty-two, he had not lost his head and made a fool of himself, to the point of tight shoes and poetry, over a girl.

"Why?" and the voice of Mrs. Boyd was not cold as she had meant it to apparently gone," the young rector be. She had suddenly felt some tug of sympathy for Tod.

disagreeable lack of reverence," he

her brows. "I don't believe you quite fully modeled arm. Her face had set understand her. She has the most seriously now. beautifully simple religious faith that I have ever seen. Tod."

soup disappearing, as if it were some pelled to judge that you have accucurious moving object to which his attention had just been called.

"Miss Sargent claims to have a new strictly commercial institution, and that its motive in desiring to build the new cathedral is vanity."

He omitted to mention Gail's further charge that his own motive in desiring the new cathedral was personal ambition. Candor did not compel that admission. It did not become him to act from piqued personal pride.

Mrs. Boyd studied him as he gazed somberly at his fish, and the twinkles once more returned to her eyes, as before eight-thirty, and we have dinshe made up her mind to cure Tod's irritability.

"I am ashamed of you." she told her son. "This girl is scarcely twenty If herself time to quite exactly define I remember rightly, and I'm sure that her own-attitude towards theology as I do, you came to me, at about twenty, distinct from religion, and she felt and confessed to a logical disbelief in that she should do it, if for no other the theory of creation, which included. reason than to avoid making impulof course, a disbelief in the Creator. sive overstatements. Rev. Smith Boyd You were an infidel, an atheist. You would help her to look squarely into

Boyd's face testified to the truth of forceful cleric she had ever met. Bethis cruel charge, and he pushed back sides, they could always finish by his fish permanently.

"I most humbly confess," he stated. through which every theological stu- by step, develop, I hope, a logical dent passes."

charged Mrs. Boyd, with the severity world." which she could much better have expressed with a laugh. "When you dis- mused Gail, and since Rev. Smith cover that this young lady, who seems Boyd rose and stood behind her and to be in every way delightful, is so filled his lungs, she turned to the misled as to criticize the motives of piano and struck a preliminary chord. Market Square church, you withdraw which she trailed off into a tinkling into your dignity, with the privilege of little run, by way of friendly greeting a layman, and announce that 'you do to the piano. not approve of her.' What she needs, "We shall begin with the creation." Tod, is religious instruction."

tiny little wrinkles around her blue progress through the mazes of religeyes by the time her son looked up fous growth. There were certain from the profound cogitation into vague points which he wanted to clear which this reproof had thrown him. | up for himself. "Mother, I have been wrong," he

drew his fish toward him and ate it, off the end of her tongue.

Later the Rev. Smith Boyd presentto show Gail the way and the light. he had come expressly to exercise. If she had doubts, and lack of faith, and flippant irreverence, it was his he was exercising patience. He had duty to be patient with her, for this reproved her, no ertheless, and quite youthful himself.

way, high on her head instead of low the test, but Gail had the immense adon her neck, and then she went down. vantage of femininity. bewildering in her simple little dark blue velvet cut round at the neck.

ing forth music. "You haven't been

over for so long." Rev. Smith Boyd colored. At times the way of spiritual instruction was quite difficult. Nevertheless, he had a duty to perform. Mechanically he had taken his place at the plano. standing straight and tall, and his blue eyes softened as they automatically fell on the piece of music she had opened. Of course it was their favorite, the one in which their voices had soared in the most perfect unison. Gail glanced up at him as she brushed a purely imaginary fleck of dust from the keys. For an instant

in the capacit; of your temporary rector.'

Gail's eyelids had a tendency to flicker down, but she restrained them. She was adorable when she looked prim that way. Her lips were like a rosebud. Rev. Smith Boyd himself thought of the simile, and cast it be-

hind him. "You are most kind," she told him. suppressing the imps and demons which struggled to pop into her eyes.

"I have been greatly disturbed by the length to which your unbelief has went on, and having plunged into this opening he began to breathe more Well, for one thing, she has a most freely. This was familiar ground.

Gail rested a palm on the edge of the bench behind her, and leaned back "Reverence?" and Mrs. Boyd knitted facing him, supported on one beauti-

"However," went on the rector, "I do not expect to be able to remove The Rev. Smith Boyd watched his the spiritual errors, which I am commulated, by any other means than patient logic," he resumed. "May I discuss these matters with you?" His religion," he observed. "She has said voice was grave and serious, and full most unkind things about Market of earnest sincerity, and the musical Square church. She says that it is a quality alone of it made patient, logical discussion seem attractive.

"If you like," she assented, smiling at him with wiliful deception. The wicked thought had occurred to her that it might be her own duty to broaden his spiritual understanding.

"Thank you," he accepted gravely. "If you will give me an hour or so each week, I shall be very happy."

"I am nearly always at home on Tuesday and Friday evenings," suggested Gail. "Scarcely anyone calls ner quite early on those evenings." She began to be sincerely interested were going to relinquish your studies her own mind and her own soul, for and give up all thought of the church." he had a very active intelligence, and The deep red of the Rev. Smith was, moreover, the most humanly singing.

"I shall make arrangements to be and indeed he had writhed in spirit over as early as you will permit," demany times over that remembrance clared the rector, warmly aglow with "However, mother, I have since dis- the idea. "We shall begin with the covered that to be a transitional stage very beginnings of things, and, step justification of the vast spiritual revo-"Yet you won't allow it to a girl," lution which has conquered the

"I should like nothing better."

pursued the rector, dwelling, with She had carefully ironed out the pleasure, on the idea of a thorough

"And wind up with Vedder court." admitted, and he seemed ever so She had not meant to say that. It much brighter for the confession. He just popped into her mind, and popped

"Even that will be taken up in its ed himself at James Sargent's house, due logical sequence," and Rev. Smith with a new light shining in his heart; Boyd prided himself on having aland he had blue eyes. He had come ready displayed the patience which

Gail was immediately aware that was the fault of youth. He had been coldly, for having violated the tacit agreement to take up the different Gail's eyelids dropped and the cor- phases of their weighty topic only "in ners of her lips twitched when Rev. their due logical sequence." The rec-Smith Boyd's name was brought up tor, in this emergency, would have to her, but she did her hair in another found no answer which would stand her attention.

we start our sequence," she sweetly anybody as busy as he is?" "I was afraid that your voice was reminded. "My own impression is out," remarked Gail, in a tone sug- that we should begin at Vedder court man," Gail assented, with a sudden

That was sufficient. When Allison called, twenty minutes later, they were at it hammer and tongs. There was a bright red spot in each of Gail's cheeks, and Rev. Smith Boyd's cold eyes were distinctly green! Allison had been duly announced, but the combatants merely glanced at him. and finished the few remarks upon which they were, at the moment, engaged. He had been studying the tableau with the interest of a connoisseur, and he had devoted his more earnest attention to Rev. Smith Boyd.

"So glad to see you," said Gail conventionally, rising and offering him her hand. If there was that strange thrill in his clasp, she was not aware of it

"I only ran in to see if you'd like to take a private car trip in the new subway before it is opened," offered Allison, turning to shake hands with Rev. Smith Boyd, "Will you join us.

doctor?" For some reason a new sort of jangle had come into the room, and it affected the three of them. Allison was the only one who did not notice that he had taken Gail's acceptance

for granted. "You might tell us when," she observed, transferring the flame of her eyes from the rector to Allison. "I may have conflicting engagements."

"No, you won't," Allison cheerfully informed her; "because it will be at any hour you set."

"Oh," was the weak response, and, recognizing that she was fairly beaten, her white teeth flashed at him in a smile of humor. "Suppose we say ten o'clock tomorrow morning."

"I am free at that hour," stated Doctor Boyd, in answer to a glance of inquiry from Allison. He felt it his duty to keep in touch with public improvements. Also, beneath his duty lay a keen pleasure in the task

"You'll be very much interested, I think," and Allison glowed with the ever-present pride of achievement. then he suddenly grinned. "The new subway stops at the edge of Vedder court, waiting."

There was another little pause of embarrassment, in which Gail and Rev. Smith Boyd were very careful not to glance at each other. Unfortunately, however, Rev. Smith Boyd was luckless enough to automatically and without conscious mental process fold the sheet of music which had long since been placed on the plano.

"Why stop at the edge of Vedder court?" inquired Gail, with a nervous little jerk, much as if the words had been jolted out of her by the awkward slam of the music rack, which had succeeded the removal of the song. "Why not go straight on through, and demolish Vedder court? It is a scandal and a disgrace to civilization, and to the city, as well as to its present proprietors! Vedder court should be annihilated, torn down, burned up, swept from the face of the earth! The board of health should condemn it as unsanitary, the building commission should condemn it as unsafe, the department of public morals should condemn it as unwholesome!

Rev Smith Boyd had been engaged in a strong wrestle within himself, but the spirit finally conquered the flesh. and he held his tongue. He remembered that Gail was young, and youth was prone to extravagant impulse His spirit of forbearance came so strongly to his aid that he was even able to acknowledge how beautiful she was when she was stiffened.

Allison had been viewing her with mingled admiration and respect. "By George, that's a great idea," he thoughtfully commented. "Gail, 1 think I'll tear down Vedder court for

CHAPTER XII.

The Survival of the Fittest. A short, thick old man, gray-bearded and puff-eyed and loaded with enormous jewels, met Gail, Lucile and Arly, Ted Teasdale and Rev. Smith Boyd, at the foot of the subway stairs. and introduced himself with smiling ease as Tim Corman, beaming with much pride in his widespread fame.

"Mr. Allison couldn't be here," explained Tim, leading the way to the brightly lighted private car. "We're to pick him up at Hoadley park. Miss Sargent, as hostess of the party, is to have charge of everything."

The side doors slid open as they appeted and draped car, furnished with wicker chairs and a well-stocked buf three responsible-looking men and a motorman, and one of the responsibles, a fat gentleman who did not seem to care how his clothes looked, leaned into the parlor.

"All ready?" he inquired, with an air of concealing a secret impression that women had no business here.

Tim Corman, who had carefully seen to it that he had a seat between Gail and Arly, touched Gail on the glove. "Ready, thank you," she replied, glancing brightly at the loosely arrayed fat man, and she could see that immediately a portion of that secret that it would soon blow over. impression was removed.

With an easy glide, which increased speed, the car slid into the long, glistening tunnel, still moist with the odors of building.

Tim Corman had adroitly blocked

"It altogether depends at which end tically declared. "Did you ever see beside him.

"He seems to be a very energetic gestive of the fact that that would be a and work back to the creation. Ved-tragedy indeed; and she began haulder court needs immediate attention." always been.

"Cets anything he goes after." Tim informed her, and screwed one of his many-puffed eyes into a wink; at which significant action Gail looked out at the motorman. "Never tells his plans to anybody, nor what he. wants. Just goes and gets it."

"That's a successful way, I should judge," she responded, now able to see the humor of Tim Corman's volunteer mission, but a red spot beginning to dawn, nevertheless, in either cheek.

"What I like about him is that he always wins," went on Tim. "Nobody in this town has ever passed him the prunes. Do you know what he did? He started with two miles of rust and four horse cars, and now he owns the whole works."

Gail knitted her brows. She had heard something of this marvelous tale before, and it had interested her. She had been groping for an explanation of Allison's tremendous force.

"That was a wonderful achievement. How did he accomplish it?" "Made 'em get off and walk!" boasted Tim, with vast pride in the fact. "Any time Eddie run across a man that had a street car line, he choked it out of him. He's a wizard."

Tim's statement seemed to be somewhat clouded in metaphor, but Gail Tim. managed to gather that Allison bad possibly used first-principle methods on his royal pathway to success.

"You mean that he drove them out shrewdly out of his puffy slits of eyes, of business?" "Pushed 'em off!" chuckled Tim. Anybody Allison likes is lucky," and with the friendly familiarity of an old

man, Tim Corman patted Gail on the my opportunities," observed Gail, ris- crowd, whereupon they resolved theming. "I'm supposed to be running this car," and going to the glass door she ciability, and Allison, for the amuselooked into the motorman's compartment, which was large, and had seats in it, and all sorts of mysterious tools reminiscences, so replete in unconand appliances in the middle of the

Tim. Corman, as Allison's personal representative, was right on the spot. entertainment. "Come on out," he invited, and opened the door, whereupon the three responsible looking men immediately HOW WILL ALLIES PAY DEBT? arose

"Show her how it works. Tom," he directed.

So it was that Edward E. Allison, standing quite alone on the platform of the Hoadley Park station, saw the approaching trial trip car stop, and run slowly, and run backwards, and dart forwards, and perform all sorts of experimental movements, before it rosy-cheeked girl standing at the wheel, her brown eyes sparkling, her red lips parted in a smile of ecstatic happiness, her hat off and her waving brown hair flowing behind her in the sweep of the wind. To one side stood



Introduced Himself With Smiling Ease as Tim Corman.

a highly pleased motorman, while a short, thick old man, and a careless fat man, and a man with a high forehead and one with a red mustache, all smiling indulgently, clogged the space in the rear.

Allison boarded the car, and greeted his guests, and came straight through proached, and they entered the car- to the motorman's cage, as Gail, in response to the clang of the bell. pulled the lever. She was just getfet. In the forward compartment were ting that easy starting glide, and she was filled with pride in the fact.

"You should not stand bareheaded in front of that window," greeted Allison, almost roughly; and he closed it. Gail turned very sweetly to the mo-

torman. "Thank you," she said, and gave him the lever, then she walked back into the car. It had required some repression to avoid recognizing that dictatorial attitude, and Allison felt that she was rather distant, and wondered what was the matter; but he was a practical-minded person, and he felt

observed, gazing out into the rapidly | Hon Confederates. with surprising rapidity into express diminishing perspective, then she glanced up sidewise at the tall young rector, whose eyes were perfectly blue.

He answered something or other. Gail into a corner, and was holding and the conversation was so obviously a tete-a-tete that Allison remained be-"Ed Allison is one of the smartest hind. Tim looked up at Allison with boys in New York," he enthusias a complacent grin, as the latter sat "Well, Eddie. I put in a plug for

> you," stated Tim, with the air of one looking for approval. "How's that?" inquired Allison, ab-

"Boosted you to the girl. Say, she's a peach!"

Allison looked quickly back at the platform, and then frowned on his zealous friend Tim.

"What did you tell Miss Sargent about me?"

"Don't you worry, Eddie; it's all right," laughed Tim. "I hinted to ber. so that she had to get it, that you're about the most eligible party in New York. I let her know that no man in this village has ever skinned you. She wanted to know how you made this big combination, and I told her you made 'em all get off; pushed 'em off the map. Take it from me. Eddie, after I got through, she knew where to find a happy home."

Allison's brows knitted in quick anger, and then suddenly he startled the subway with its first loud laugh. He understood now, or thought he did. Gail's distant attitude; but, knowing what was the matter, he could easily

straighten it out. "Thanks, Tim," he chuckled. "Let's talk business a minute. I had you hold up the Vedder court condemnation because I got a new idea last night. Those buildings are unsafe."

"Well, the building commissioners have to make a living," considered

"That's what I think," agreed Alli-Tim Corman looked up at him

for a moment, and considered. "I get you," he said, and the busi-

ness talk being concluded, Allison went forward. The girls and Ted came back presently, and, with their arrival, Gail

"It occurs to me that I'm neglecting brought Rev. Smith Boyd into the selves into some appearance of soment of the company, slyly started old Tim Corman into a line of personal scious humor and so frank in unconscious disclosures of callous knavery. that the company needed no other

(TO BE CONTINUED.)

England and France Said to Be in Peculiar Position of Financial Distress.

England's foreign investments are not owned by the government, but by individuals, and they will not seil; and there seems as yet no way to compel them. American securities are rushed down to his platform, with a the only ones that appeal to the British and French investors at this moment as being good.

> What no financial expert ever predicted was the amazing trouble that England and France would have in paying for the equipment purchased in this country. It has been thought that these two creditor nations would merely have to sell their foreign securities, or merely stop making foreign investments, to have all the money they needed. Sir George Parish, a representative of the British treasury, came to this country last winter and boastfully told his interviewers and hosts that England could fight on for five years merely on the interest from its foreign investments -an assertion that Sir George probably wishes he had never made. Even Lloyd-George formerly spoke of the \$5,000,000,000 and the \$2,000,000,000 this country and Argentina respectively owe Great Britain; but he has long since change his tune. England and France are in a position of peculiar financial distress, Albert W. Atwood asserts in the Saturday Evening Post. They are buying war equipment in this country on a gigantic scale. They are exporting practically nothing to this country, and their inhabitants will not or cannot sell American securities back to America. They have nothing to pay with but gold, and they cannot afford to lose gold.

France is in an even more embarrassing position. She has gone mad for years over epargnes-savings. The average Frenchman would rather go without clothes and food at the present moment than sell his American securities at a loss. A friend of mine in New York recently received a letter from a French banker in which it was said that only one thing gave his clients une grande quietude at the present moment, and that was their holdings of American stocks and bonds.

Wherever you go in France today you will find American investments | MONUMENTAL WOLL held intact; for the Frenchman will tell you that if he sells others will do the same, and that would put down the price of American securities-"which would never do."

In the Revolution we used 231,771 regulars and 164,007 militia and volunteers against England's 150,605. In the War of 1812 we had 56,052 regular and 471 622 militia against English and Canadian forces of only about 55,000. In the Mexican war 31,024 regulars and 73,532 militia were required to conquer about 46,000 Mexicans. In the Civil war the United States employed 67,000 regulars and 2,605,341 militia "I've been neglecting this view." she and volunteers to defeat about a mil-

> Italy's Red Dates. May holds some fateful anniversaries for Italy. It was on May 20, 1800, that Napoleon crossed the Aips, and on May 26, five years later, that he proclaimed himself king of italy. On May 3, 1859, the French entered Genoa, and on the 20th of the same month saw the heavy defeat of the Austrians at Montebello. In May of the following year the French troops left Italy, and Garibaldi made his famous descent upon Sicily .- Pall Mall

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