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By GEORGE BARR M'CUTCHEON (RICHARD GREAVES)

"Hello, Hendrick!" was the young man's cheery greeting. "Nice lot of leaves you have there."

"So?" ebbed from Hendrick, who did not even so much as look up from his work. Hendrick was a human clam. "Mrs. Gray in?"

A grunt that signified yes. "You're as loquacious as ever. Hendrick." A mere nod.

Brewster let himself in with his own latchkey, threw his hat on a chair and unceremoniously bolted into the library. Margaret was seated near a window, a book in her lap. The first evidence of unbiased friendship he had seen in days shone in her smile. She took his hand and said simply, "We are glad to welcome the prodigal to his home again."

"I remind myself more of the fatted

Her first self consciousness had gone. "I thought of that, but I didn't dare say it," she laughed. "One 1,1st be respectful to rich relatives."

"Hang your rich relatives, l'eggy! If I thought that this mone- would make any difference I would give it up this minute."

"Nonsense, Monty!" she said. "How could it make a differenc ? But you must admit it is rather startling. The friend of our youth leaves his hu ble dwelling Saturday night with his salary drawn for two weeks ahead. ____ returns the following Thursday a dazzling millionaire."

"I'm glad I've begun to dazzle anyway. I thought it might be hard to look the part."

"Well. I can't see that you are much changed." There was a suggestion of a quaver in her voice, and the shadows did not prevent him from seeing the quick mist that flitted across her deep

"After all, it's easy work being a millionaire," he explained, "when you've always had million dollar inclinations." "And fifty cent possibilities," she added.

"Really, though, I'll never get as much joy out of my abundant riches as I did out of financial embarrass-"But think how fine it is, Monty, not

ever to wonder where your winter's overcoat is to come from and how long the coal will last and all that." "Oh, I never wondered about my

overcoats. The tailor did the wondering. But I wish I could go on living here just as before. I'd a heap rather live here than at that gloomy place on the avenue." "That sounded like the things you

used to say when we played in the garret. You'd a heap sooner do this than that, don't you remember?"

"That's just why I'd rather live here, Peggy. Last night I fell to thinking of that old garret, and hanged if something didn't come up and stick in my throat so tight that I wanted to cry. How long has it been since we played up there? Yes, and how long has it been since I read Oliver Optic to you, lying there in the garret window while you sat with your back against the wall, your blue eyes as big as dollars?" "Oh, dear me, Monty, it was ages ago-twelve or thirteen years, at least," she cried, a soft light in her

"I'm going up there this afternoon to see what the place is like," he said ea- ed. gerly. "And, Peggy, you must come too. Maybe I can find one of those Optic books, and we'll be young again."

"Just for old time's sake," che said impulsively. "You'll stay for luncheon

"I'll have to be at the-no, I won't either. Do you know, I was thinking I had to be at the bank at 12:30 to let Mr. Perkins go out for something to eat? The millionaire habit isn't so firmly fixed as I supposed." After a moment's pause, in which his growing seriousness changed the atmosphere. he went on haltingly, uncertain of his position, "The nicest thing about having all this money is that-that-we won't have to deny ourselves anything after this." It did not sound very tactful, now that it was out, and he was compelled to scrutinize rather intently a familiar portrait in order to maintain an air of careless assurance. She did not respond to this venture, but he felt that she was looking directly into 1 's sorely tried brain. "We'll do any amount of decorating about the house, and-and you know that furnace has been giving us a lot of trouble for two or three years"- He was pouring out ruthlessly when her hand fell gently on his own, and she stood straight and tall before him, an odd look in her

"Don't-please don't go on, Monty," she said very gently, but without wavering. "I know what you mean. You are good and very thoughtful, Monty,

"I know you are generous, Monty, and I know you have a heart. You want us to-to take some of your money." It was not easy to say it, and as fer Monty, he could only look at the floor. "We cannot, Monty, dear. You

must never speak of it again. Mam-

ma and I had a feeling that you would

de it; but, den't you see, even from

why, what's mine is yours"— he be-

you it is an offer of help, and it flurts." "Don't talk like that, Peggy," he implored. "It would break her heart if you of-

fered to give her money in that way. She'd hate it, Monty. It is foolish, perhaps, but you know we can't take your money."

"I thought you-that you-oh, this knocks all the joy out of it!" he burst out desperately. "Dear Monty!"

"Let's talk it over, Peggy. You don't understand," he began, dashing at what he thought would be a break in her resolve. "Don't!" she commanded. And in her

once or twice before. He rose and walked across the floor, back and forth again and then stood

blue eyes was the hot flash he had felt



She stood straight and tall before him. before her, a smile on his lips-a rather pitiful smile, but still a smile. There were tears in her eyes as she looked at him.

"It's a confounded puritanical prejudice, Peggy," he said in futile protest, "and you know it."

"You have not seen the letters that came for you this morning. They're on the table over there," she replied, ignoring him.

He found the letters and resumed his seat in the window, glancing half heartedly over the contents of the envelopes. The last was from Grant & Ripley, attorneys, and even from his abstraction it brought a surprised "By Jove." He read it aloud to Margaret.

Montgomery Brewster, Esq., New York: Dear Sir-We are in receipt of a communication from Mr. Swearengen Jones of Montana conveying the sad intelligence that your uncle, James T. Sedgwick, died on the 24th inst. at M- hospital in Portland after a brief illness. Mr. Jones by executor of your uncle's will and has retained us as his eastern representatives. He incloses a copy of the will, in which you are named as sole heir, with conditions attending. Will you call at our office this afternoon if it is convenient? It is important that you know the contents of the instrument at once. Respectfully GRANT & RIPLEY.

For a moment there was only amazement in the air. Then a faint, bewildered smile appeared in Monty's face and reflected itself in the girl's.

"Who is your Upgle James?" she ask-

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"I've never heard of him." "You must go to Grant & Ripley's at once, of course."

"Have you forgotten, Peggy," he replied, with a hint of vexation in his voice, "that we are to read Oliver Ople this afternoon?"

> CLAPTER IV. JOU are both fortunate and un-

fortunate, Mr. Brewster," said Mr. Grant, after the young man had dropped into a chair in the office of Grant & Ripley the next day. Montgomery wore a slightly bored expression, and it was evident that he took little interest in the will of James T. Sedgwick. From far back in the recesses of memory he now recalled this long lost brother of his mother. As a very small child he had seen his Uncle James upon the few occasions which brought him to the home of Mr. and Mrs. Robert Brewster. But the young man had dined with the this time has qualified in Montana as the Drews the night before and Barbara had had more charm for him than usual. It was of ber that he was thinking when he walked into the office of Swearengen Jones' lawyers,

"The truth is, Mr. Grant, I'd completely forgotten the existence of an uncle," he responded.

"It is not surprising," said Mr. Grant genially. "Every one who knew him in New York nineteen years ago believed him to be dead. He left the city when you were a very small lad, going to Australia, I think. He was off to seek his fortune, and he needed it pretty badly when he started out. This letter from Mr. Jones comes like a message from the dead. Were it not that we have known Mr. Jones for a long time, handling affairs of considerable importance for him, I should feel inclined to doubt the whole story. It seems that your uncle turned up in Montana about fifteen years ago and there formed a stanch friendship with old Swearengen Jones, one o' the richest men in the far west. Sedgwick's will was signed on the day of his death, Sept. 24, and it was quite natural that Mr. Jones should be named as his executor. That is how we became interested in the matter, Mr. Brewster."

"I see," said Montgomery, somewhat puzzled. "But why do you say that I am both fortunate and unfortunate?"

"The situation is so remarkable that you'll consider that a mild way of putting it when you've heard everything. I think you were told in our note of yesterday that you are the sole heir. Well, it may surprise you to learn that James Sedgwick died possessed of an estate valued at almost \$7,000,000."

Montgomery Brewster sat like one petrified, staring blankly at the old lawyer, who could say startling things in a level voice.

"He owned gold mines and ranches in the northwest, and there is no question as to their value. Mr. Jones in his letter to us briefly outlines the history of James Sedgwick from the time he landed in Montana. He reached there in 1885 from Australia, and he was worth \$30,000 or \$40,000 at the time. Within five years he was the owner of a huge ranch, and scarcely had another five years passed before he was part owner of three rich gold mines. Possessions accumulated rapidly; everything he touched turned to gold. He was shrewd, careful and thrifty, and his money was handled with all the skill of a Wall street financier. At the time of his death in Port-

land he did not owe a dellar in the world. His property is absolutely unincumbered-safe and sound as a goverament bond. It's rather overwhelming, isn't it?" the lawyer concluded, taking note of Brewster's expression. "And he-he left everything to me?" "With a proviso."

"I have a copy of the will. Mr. Ripley and I are the only persons in New York who at present know its contents. You, I am sure, after hearing it, will not divulge them without the most careful deliberation."

Mr. Grant drew the document from a pigeonhole in his desk, adjusted his glasses and prepared to read. Then, as though struck by a suiden thought, he laid the paper down and turned once more to Brewster. "It seems that Sedgwick never mar-

ried. Your mother was his sister and his only known relative of close connection. He was a man of most peculiar temperament, but in full possession of his mental faculties. You may find this will to be a strange document, but I think Mr. Jones, the executor, explains any mystery that may be suggested by its terms. While Sedgwick's whereabouts were unknown to his old friends in New York, it seems that he was fully posted on all that was going on here. He knew that you were the only child of your mother and therefore his only nephew. He sets forth the dates of your mother's marriage, of your birth, of the death of Robert Brewster and of Mrs. Brewster. He also was aware of the fact that old Edwin Peter Brewster intended to bequeath a large fortune to you, and thereby hangs a tale. Sedgwick was proud. When he lived in New York he was regarded as the kind of man who never forgave the person who touched roughly upon his pride. You know, of course, that your father married Miss Sedgwick in the face of the most bitter opposition on the part of Edwin Brewster. The latter refused to recognize her as his daughter, practically disowned his son and heaped the harshthat you attend the Bestest kind of calumny upon the Sedgwicks. It was commonly believed about town that Jim Sedgwick left the country three or four years after this marriage for the sole reason that he and Edwin Brewster could not live in the same place. So deep was his hatred of the old man that he fied to escape killing him. It was known that upon one occasion he visited the office of his sister's enemy for the purpose of slaying him, but something prevented. He carried that hatred to the grave, as

you will see." Montgomery Brewster was trying to gather himself together from within the fog which made himself and the world unreal.

"I believe I'd like to have you read this extraor-the will, Mr. Grant," he said, with an effort to hold his nerves

Mr. Grant cleared his throat and began in his still voice. Once he looked up to find his listener eager, and again to find him grown indifferent. He won-

dered dimly if this were a pose. In brief, the last will of James T. Sedgwick bequeatked everything, real and personal, of which he died possessed to his only nephew, Montgomery Brewster of New York, son of Robert and Louise Sedgwick Brewster. Supplementing this all important clause there was a set of conditions governing the final disposition of the estate. The most extraordinary of these conditions was the one which required the heir to be absolutely penniless upon the twenty-sixth anniversary of his birth, Sept. 23.

The instrument went into detail in respect to this supreme condition. It set forth that Montgomery Brewster was to have no other worldly possession than the clothes which covered him on the September day named. He was to begin that day without a penny to his name, without a single article of jewelry, furniture or finance that he could call his own or could thereafter reclaim. At 9 o'clock, New York time, on the morning of Sept. 23 the executor, under the provisions of the will, was to make over and transfer to Montgomery Brewster all of the moneys, lands, bonds and interests mentioned in the inventory which accompanied the will. In the event that Montgomery Brewster had not in every particular complied with the requirements of the will to the full satisfaetion of the said executor, Swearengen Jones, the estate was to be distributed among certain ins ations of charity designated in the instrument. Underlying this imperative injunction of James Sedgwick was plainly discernible the motive that prompted it. In almost so many words he declared that his heir should not receive the fortune if he possessed a single penny that had come to him in any shape or form from the man he hated, Edwin Peter Brewster. While Sedgwick could not have known at the time of his death that the banker had bequeathed \$1,-000,000 to his grandson, it was more than apparent that he expected the young man to be enriched liberally by his enemy. It was to preclude any possible chance of the mingling of his fortune with the smallest portion of Edwin P. Brewster's that James Sedgwick on his deathbed put his hand to this astonishing instrument.

There was also a clause in which be undertook to dictate the conduct of Montgomery Brewster during the year leading up to his twenty-sixth anniversary. He required that the young man should give satisfactory evidence to the executor that he was capable of managing his affairs shrewdly and

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wisely; that he possessed the ability to add to the fortune through his own enterprise; that he should come to his twenty-sixth anniversary with a fair name and a record free from anything worse than mild forms of dissipation; that his habits be temperate; that he possess nothing at the end of the year which might be regarded as a "visible or invisible asset;" that he make no endowments; that he give sparingly to charity; that he neither lend nor give away money, for fear that it might be restored to him later; that he live on the principle which inspires a man to "get his money's worth," be the expenditure great or small. As these conditions were prescribed for but 2 single year in the life of the heir, it was evident that Mr. Sedgwick did not intend to impose any restrictions after the property had gone into his hands.

Grant as he passed the will to Brew-The latter took the paper and gianced over it with the air of one who had

"How do you like it?" asked Mr.

heard but had not fully grasped its meaning. "It must be a joke, Mr. Grant," be said, still groping with difficulty

through the fog. "No, Mr. Brewster, it is absolutely genuine. Here is a telegram from the probate court in Sedgwick's home county, received in response to a query from us. It says that the will is to be filed for probate and that Mr. Seds

wick was many times a millionaire This statement, which he calls an inventory, enumerates his holdings and their value, and the footing shows so 345,000 in round numbers. The ments, you see, are gilt edged. There is not a bad penny in all those mil hons." "Well, it is rather staggering, isn' it?" said Montgomery, passing his han

to comprehend. "In more ways than one. What ar you going to do about it?" "Do about it?" in surprise.

over his forehead. He was beginning

it's mine, isn't it?" "It is not yours until next Septem ber." the lawyer quietly said.

(To be Continued)

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