

Roy Lillian Elizabeth

# Polly in New York



**Lillian Roy**  
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# Roy Lillian Elizabeth Polly in New York

## CHAPTER I – IN THE BIG CITY

The long Pullman train, that left Denver behind and carried Polly Brewster away on her first venture from the ranch-home, was fitted up as luxuriously as capital could do it. Eleanor Maynard, Polly's bosom friend, enjoyed her companion's awe and wonderment – that a mere *car* should be so furnished.

“Nolla,” whispered Polly, furtively glancing about, “how different are these cars from the ones that come in and go out at Oak Creek!”

Eleanor, whose pet name was Nolla, laughed. “I should think they would be, Polly. Why, those ‘ancients’ that rock back and forth between Denver and Oak Creek, are the ‘only originals’ now in existence. They’ll be in Barnum’s Show next Season as curios.”

Polly seemed to fully appreciate the comfort of her traveling carriage, and remarked, “One would hardly believe these cars are going at all! They run so smoothly and without any awful screeching of the joints.”

Anne Stewart, the teacher to whose charge these two girls had been committed, had been studying the time-table, but she smiled at Polly's words. Then she turned to her mother, a sweet-

facéd woman who was enjoying the trip almost as much as the young girls were, and said: “Mother, we’ll have at least seven hours in Chicago before we have to take the New York train. We can visit Paul all that time.”

“Goody! Then Poll can visit John and I can see Daddy,” exclaimed Eleanor, eagerly. “But we must first charter the wash-room to turn ourselves from dusty travelers into respectable citizens.”

“There isn’t a fleck of dust to be seen, Anne,” objected Polly, glancing around the tidy interior, then at herself and friends.

“Wait till after we have crossed the plains and passed through all kinds of towns – we won’t look like the same people.”

To Polly, that journey was a source of great interest and fun. The dining-car, the folding tables for games or work, the sleeping arrangements – all were so strangely different from the vast open-air life of the ranch.

Then the express train reached Chicago and the recess hours were filled with greetings, visits and then good-bys, before the little party of four was on its last lap of the journey.

After leaving Chicago, Eleanor asked curiously: “What did you think of our city, Polly?”

“I never saw such crowds of troubled people! Everyone looked as if the worries of the universe rested upon his mind. And not one soul walked or acted as if there was a moment to spare before the end of the world would throw everything into chaos!”

Polly’s graphic description caused her companions to laugh,

and Eleanor added: "If that is what you think of Chicago, just wait until you reach New York. The folks, there, are simply wild! Now Chicago is considered quite slow, in comparison."

Polly stared unbelievably at Eleanor, and Anne Stewart laughed. But Mrs. Stewart placed a calm hand over the amazed girl's throbbing wrist, and said sweetly: "Nolla is joking as usual."

The four members which composed this little group of travelers arrived at Grand Central just before noon. Polly gazed in consternation at the vast station where the constant going and coming of trains and people made a most interesting sight for her.

"We'll stop at the Commodore for a few days, girls, as it is so convenient for us," remarked Anne, telling a porter to conduct them to the hotel mentioned.

Placed in a comfortable suite, Anne remarked: "I think we will call up the Evans or the Latimers, next. You remember, we were told to let them know the moment we arrived."

The others agreed to this suggestion, so Anne telephoned the two families. Mrs. Latimer was out, but Mrs. Evans said she would come right down town to meet the new-comers.

"Well, we can unpack our bags while we are waiting for her," suggested Anne. "But we must manage to get to a store this afternoon, and do some shopping for Polly."

"Dear me! I was hoping you would show us all the sky-scrapers I've read about," said Polly, eagerly.

"I planned to let the sight-seeing wait for a few days, as we *must* secure a place to live in, first of all. Here it is the middle of

September, and I have to start school work the first of October, you know. In a great city like New York, the desirable apartments are generally taken as early as July and August. So we are up against it, in beginning to seek so late in the season.”

“But we can’t hunt at night, Anne, and you might take us out to show us the Great White Way – as the boys call it,” urged Eleanor.

Mrs. Evans came down in time to have luncheon with the Westerners, and in the hour she visited with them, it was learned that Mrs. Latimer and she had scoured the uptown west-side for suitable apartments for Mrs. Stewart, but everything had been leased long before. She concluded with:

“So I really do not see what you are going to do, unless you just happen to stumble over a place which has recently been resigned. There is absolutely no use in doing any place above Ninety-sixth street, as we sought diligently from that street up as far as One Hundred and Sixty-eighth street, and not a decent thing to be seen or had!”

“But Ninety-sixth street is awfully far uptown, isn’t it?” asked Anne, to whom the city was as yet a small middle-west town.

“Oh, dear, no! It is about the center of the city, between North and South, these days.”

“I’m sure we will find just what we want, dear Mrs. Evans, but we are grateful to you for being so kind to us,” said Polly.

“My dear child, I feel that I have done *nothing* in comparison to all you have done for me and mine. To know that my dear

brother had friends during the last days of his life, means so much to me. I always had a horrible feeling that he died in the Klondike without money or friends;” and Mrs. Evans hurriedly dried the tears welling up in her eyes.

Of course, that launched the conversation about Old Man Montresor, and so interested were all concerned, that Mrs. Evans started when she heard the mantel clock chime the hour.

“Merciful goodness! Here am I – my first call, and staying all day!” she laughed.

“It’s not late, Mrs. Evans. We were only going to look up a first-class shop where Polly can buy a few things,” replied Anne.

“Perhaps I can be of service in recommending a place?”

Several shops of quality were spoken of, and as these were located on Fifth avenue, not far from Forty-second street, everyone felt relieved. It would not take much time to do this necessary shopping, but Mrs. Stewart preferred to remain at the hotel.

Mrs. Evans said good-by and the three young folks walked to Fifth avenue. It was about four o’clock and the avenue presented an endless stream of automobiles – one line going down, and the other line going uptown. The crowds of people hurrying to and fro made Polly tremble.

“For goodness’ sake, Anne, where *do* all these folks come from, and where are they rushing to?”

Anne and Eleanor laughed.

“Well! If this is your wonderful Fifth avenue, I don’t think

much of it,” declared Polly, a few moments later.

“Why – it’s simply great!” exclaimed Eleanor, having a far different view-point of the city.

“Great! Why, just look how narrow the street is? Main street, in Oak Creek, is twice as wide. And Denver has nicer streets than this famous alley you hear so much about,” scorned Polly.

Again her companions laughed merrily. At this moment a traffic policeman sounded a shrill whistle. Instantly the mass of pedestrians, backed up on the curbs, started to cross. Or to use Polly’s own description in the letter she wrote home that night: “Really, dearies, they catapulted back and forth like rockets! We had to rush with them, or be trampled upon. It is just awful!

“And such freaks, mother! Nolla says it is style. Well, all I can say is, spare me from such outrageous styles! Most every woman and girl I met had faces covered thick with layers of white chalk, with a daub of red on each cheek, and lips as scarlet as a clown’s. In fact, I had to stand stock-still and look at one queer creature – she looked exactly as if she was made up for a circus. Anne and Nolla laugh at me, all the time. But I don’t care, so! These horrid painted things are not *nice*!

“If I hadn’t set my heart on being an interior decorator, I’d take up lecturing, and teach these crazy New Yorkers how to look and enjoy a simple life.”

From the above account you can see how one day’s experience in New York impressed the girl of the Mountain Ranges in the West.

Polly, accustomed as she was to the overstocked store in Oak Creek, where shelves were stacked high with all sorts of merchandise, opened her eyes as Anne led her into a quiet parlor-like room that opened directly from Fifth avenue. She stared around for a glimpse of the gowns she expected to see; but nothing like one was to be seen. The dignified lady who met Anne, and a few other well-dressed women who conversed in low tones with each other, did not look like Polly's idea of shop-girls.

Anne's lady conducted them to a lift, and they shot up two stories. Again they came out into a lovely lounging-room, but still no sign of dresses. The lady pushed a button, and another woman hurried in.

"Measurements of this young lady. She will need several gowns for afternoon and street wear; possibly, an evening dress."

Then Polly was scientifically measured, and in a short time a number of models were brought for her inspection and approval. These were placed upon forms, and every desirable detail of the gowns was pointed out to Anne and the girls.

"Oh, I just love that one, Poll!" cried Eleanor, gazing with rapt eyes at an imported model.

"Isn't it clumsy at the back? And see how narrow the bottom of the skirt is. Maybe they didn't have enough goods to make it any wider?" commented Polly.

Eleanor giggled but Anne explained to Polly. The saleslady seemed not to have heard the western girl's objection to the gown.

Then it was tried on Polly, and she saw how very becoming

it was. But when she endeavored to walk over to the full-length mirror, she almost fell down upon the rug.

“Mercy, Anne! I never can amble about in this binder! Get me something sensible,” complained Polly.

But Eleanor liked the dress and as it fitted her, also, she said she would take it as long as Polly didn’t.

“Take it and welcome, Nolla! but I pity *you* if you try to scoot over the crossings of Fifth avenue in *that* skirt,” laughed Polly.

Other gowns were brought and Polly finally found several that she liked, with wide enough skirts to suit her comfort. Then Anne asked for the bills. The list was added up and when the total was mentioned Polly almost fainted. If she had not been seated, she might have crumpled to the floor.

“We’ll take that gown with us, the others you may send,” said Anne, taking up the one to be wrapped. Then she gave the name and address where the other dresses were to be sent. A fat roll of yellow bills now came from Anne’s hand-bag, and she paid the enormous sum – or, at least, Polly thought it was enormous for so few dresses.

Safely out of hearing of the fashionable sales-ladies, Polly whispered: “Anne, you paid *hundreds* of dollars for those things!”

Anne nodded, smilingly. Eleanor said: “Why, that wasn’t much for what we got, Poll. The dress I bought is *imported*! And a model, at that. It was a bargain at that price.”

Polly sighed. Would she ever be able to accommodate herself

to such a changed life as this one now seemed to be? Her friends laughed at the sigh and expression of doubt on her face.

As Anne led her protégées past the hotel desk, a very polite clerk said: "A 'phone call for you, Miss Stewart, at five-ten P. M."

Anne was handed the slip and read: "Mr. Latimer called up. Said he would call again at six-thirty."

"Maybe he wants us to go somewhere, to-night!" suggested Eleanor, eagerly.

"Well, you won't go to-night, if he does ask you. It's bed at nine, for everyone of us, because we have a hard day of house-hunting before us, to-morrow," decreed Anne, courageously.

But Eleanor was given no cause to argue that evening, for Mr. Latimer called up to invite them all to go to the Mardi Gras at Coney Island the following evening. He said the Evans and Latimers would call at the hotel, in two cars, about six o'clock and take them to supper at the Island.

"Oh, goody! I never saw Coney Island but I've heard so much about it!" cried Eleanor, dancing about the room.

"I have read how dreadful a place it is," ventured Polly.

"That's another point of view, Polly. If you go down there to enjoy the fun and games, and see the ocean, then you will have nothing but frolic and sea. But if one is in quest of crime, then it can be found festering there, just as it is in every other section of a large city," explained Anne.

"But we are only going for a frolic," added Eleanor.

"I should hope so!" Polly said, so fervently, that Anne had to

laugh heartily.

After dinner that night, Anne said: "I think Polly ought to see a sight that no other city can offer – that is the wondrous advertising signs on Broadway about Times Square, at night."

"I am too weary to go out, daughter, but you take the girls," Mrs. Stewart remarked, so they hurriedly donned their hats and gloves.

When they reached the famous corner of Forty-second street and Broadway, and stood at the uptown side of Times Square Triangle to look at the lights, Polly was speechless.

"Why, it's as bright as day, everywhere," whispered she.

"And just see the moving ads. up on the roofs!" cried Eleanor, delighting in the scene.

"I thought there were hordes of mad folks on the streets this afternoon, but this beats everything!" exclaimed Polly, watching both sides of Broadway from her vantage ground. "Honestly, Anne, do they not act obsessed, jostling and rushing as if Death drove them? They never seem to mind trolleys, autos, or policemen. They swirl and fly every which way, regardless of everyone and everything."

"I just love this excitement!" sighed Eleanor, smiling.

"Well, I hope to goodness we will live far enough away from all this to let me forget it once in a while," said Polly.

"Oh, you'll love it, too, pretty soon," Eleanor said, confidently.

"Never! This is Bedlam to me. When I write home about it, I shall tell father that it reminds me of the story of Sodom

and Gomorrah when fire and brimstone fell and destroyed those cities. I bet the folks never acted any wilder, there, than these New Yorkers do, here.”

Anne laughed at Polly’s vivid disgust, and suggested that they return to the hotel.

“Oh, no, Anne! It is only eight-thirty. And for New York that only begins an evening, you know. Let’s get up on top of one of the buses on Fifth avenue and take the round trip. That ride will show Polly lots of sights: the Flat Iron Building, Riverside Drive and the Hudson, and heaps of things.”

Eleanor prevailed, and after a delightful drive of an hour, the little party was glad to get to the hotel and drop into bed.

## CHAPTER II – HOUSE HUNTING IN NEW YORK

Before the westerners awake to the new day, let us renew our acquaintance with them.

Polly Brewster, of Pebbly Pit, born and reared on that wonderful ranch in Colorado where the lava-jewels were found, is for the first time in her fourteen years, away from home. As she is at the most impressionable age, her wise mother authorized Anne Stewart, the young teacher who had spent the summer with the Brewsters and who was engaged to John Brewster, to spare no money when fitting Polly out for her life in New York. Mrs. Brewster wished Polly to feel herself the equal of anyone she met, if it pertained to dress. And style was about the only thing that Polly lacked, having all fine qualities in her character.

Eleanor Maynard, of Chicago, now Polly's dearest friend, never had to count the cost of anything, as her father was the best known and richest banker of that great city. But because of her ill health, being a protégée of Anne Stewart for the past two years, this association had taught Eleanor to think twice before she wasted her allowance.

And Anne Stewart, just past twenty-one, was experienced for her age, because of her mother's dependence on her for most things, since the father died many years before this story opens.

And Paul, her younger brother now at college in Chicago (where the other boys also studied), was there because his sister earned the money with which to pay his expenses. Now that Anne would participate in the shares of the gold mine that had been discovered the day of the escape on Grizzly Slide, the Stewarts had no need to practise such strict economy as hitherto.

In the morning Polly was awakened by a knock at her door. "Poll, someone wants to speak to you over the 'phone," said Anne.

"Me? Why, who can it be? I never talked into one of those funny little black horns in my life, Anne. Wait, and help me."

In another moment Polly, in a pretty negligée – one of the purchases of the previous afternoon – ran out of her room. Anne sat her upon a stool before the small stand and showed her how to hold the instrument.

"Hello!" whispered Polly, half afraid that something would pop out at her.

Eleanor had crept out of her room by this time, and stood back of Polly, grinning at her friend's nervousness.

"Speak louder," admonished Anne in Polly's ear.

"Hello!" shouted Polly, trying to adjust her senses to the unfamiliar method of conversing with an unseen individual.

Then a merry laugh and a familiar voice sounded in her ear. Her face expressed amazement, then pleased surprise, and then excitement. She glanced up at Eleanor as the voice continued speaking.

“Oh, we’re *so* glad to hear you are in the city. Now we shall have *lovely* times!” exclaimed Polly, finally.

A joyous boy’s voice continued talking but suddenly it ceased, and Polly looked at Anne for an explanation. The telephone receiver began clicking strangely in her ear, and she held it at arm’s length in fear of what might be going to explode inside that queer tube.

Eleanor laughed and said, “Let me do the talking – it sounds like Jim Latimer – is it?”

“Yes, Ken and he landed from the West at midnight, and they are going to the Mardi Gras with us to-night.”

Eleanor now took the telephone, and by the time the operator managed to connect the interrupted wires, she was ready to chat as if she had nothing else to do. After ten minutes of silly boy and girl talk, Anne whispered: “Oh, do stop, Nolla! It is eight o’clock and we want to fill a good day with work.”

“I’ve got to ring off, now, Jim, but we’ll see you to-night. Good-by!” Then Eleanor turned to her companions, and said:

“Well, that’s good news, Polly! To have the boys in the city to show us a good time before we start school.”

Without saying anything to cause the girls to object because this “good time” with the boys might be indefinitely postponed, Anne made up her mind that a home would and *must* be secured before anyone planned for pleasure or fun.

That day, they sought in buildings on every block uptown that had been left uninspected by Mrs. Latimer and Mrs. Evans, but

with no success. If an apartment of five to seven rooms was found, it would be found to be dark, dirty, or in an objectionable neighborhood. They were ready to pay a high rent for six or seven rooms, but nothing suitable could be found.

When they returned to the hotel, at five o'clock, to wash and dress for the outing that evening, everyone felt discouraged. "And these poor deluded New Yorkers call the band-boxes we saw to-day, apartment rooms?" said Polly, sneering at the homes but not at the poor inmates.

"Owners dare not build the rooms larger, Polly, because real estate in this city is so valuable and taxable. Every inch of property has to be made the most of. You know, that is why a builder, in large cities, runs his structures up in the sky – the sky doesn't charge taxes on so much per foot, but the ground the building stands on does."

"Oh, I never thought of that! So that is why New York houses go up twenty and thirty stories, eh? The owner has to get his rents out of the air and sky, and pay it over to the land-assessor," Polly exclaimed, in a tone of understanding.

Her friends laughed. "You are an apt pupil, Poll," said Anne.

When their hosts for the evening called for Anne and her party, they were all ready and eager to start. So they were soon seated in the two cars; Jim driving one, with Polly seated beside him, and Ken, Eleanor and Anne in the back seat. Mrs. Stewart was welcomed with the two ladies and the two men in the other car.

“Now, Jim,” called Mr. Latimer, “you be sure and trail me. I’ll go first, as I know every foot of the road to Coney Island.”

Polly had never been in an automobile before, and at first she felt frightened; but Jim chatted as he drove, and seemed to take it all so naturally, that she soon overcame the desire to clutch hold on the side of the car.

There were hundreds of other automobiles all going in the same direction, and when our two cars reached the Boulevard, there was such a gay stream of machines and people as the girls never dreamed of before. Confetti, paper ribbons, horns and what-not, were used by the passengers on trolleys and in automobiles along the road until the lighted spires of The Park, and other pleasure-giving resorts of Coney Island were seen.

Polly looked so different in her smart clothes that Jim Latimer wondered what had happened to turn this pretty ranch girl into such a stunning city girl in so short a time.

He kept glancing at her oval face, rounded with health and vigor; at her straight little nose, her wide-open, deep, soulful eyes that seemed to weigh all things wisely; the heavy wavy hair that was becomingly looped back from her face, and above all, the rich glow in her cheeks, and the creamy complexion and fine texture of her skin. “Nothing made-up there!” thought Jim.

But Polly was happily unaware of Jim’s wondering approval, for she was too completely absorbed in the sights about her. She could not have told anyone what Jim looked like in his city clothes. In fact, after the first hasty glance at Ken and him, and

the realization that they had doffed their mountain outfits, she gave no second thought to their clothes.

At Coney Island, that night, the girls enjoyed one continual lark. Even Mrs. Stewart was urged to go with the elder Latimers and the Evans upon the chutes, the merry-go-rounds, the Twister, the Winsome Waves, and what-not. Such a reckless spirit of fun seemed to possess everyone in the place, that it was contagious.

When the evening was almost over, and Polly sighed with very surfeit of so much fun, the boys managed to “lose” the elders and took the two girls to the beach.

“Oh, how wonderful! I never thought of the ocean. There was so much to see and to do that I forgot Coney Island was right on the sea,” exclaimed Eleanor.

But Polly said not a word. She was suddenly confronted with the restless mighty ocean that she had always longed to see. The sense of frivolity that had filled her for the last few hours vanished, and she gave herself up to the power of that calm, never-ceasing roll of water. A few minutes before and she had been weary from so much laughter and sport, but now a wonderful peace and rest pervaded her being.

The boys understood this unusual effect of the ocean upon one who had never seen anything like it, and finally Polly heaved a sigh.

“Well, this is better than all else. It’s worth coming so far east to see. It’s the only decent thing of which New York can boast.”

Her companions laughed; after digging in the soft sand

for a short time, and exchanging youthful view-points about everything in the universe, they all sauntered back to the place where the two cars had been parked.

A shout greeted them. "There, I *knew* you boys had dodged us on purpose. But Miss Stewart thought you were lost in this crowd."

As everyone felt tired before the cars reached New York City again, the conversation was intermittent. But just before Mr. Latimer drove his car up to the hotel, Mrs. Stewart learned how Dr. and Mrs. Evans, Mrs. Latimer, and the two boys, Jim and Ken, had spent that entire day home-hunting for the westerners with no success.

"It seems very strange that in such a vast city one is not able to find a decent apartment," complained Mrs. Stewart.

"We are told 'because of the war.' The war is blamed for everything these days, but the real excuse for owners not building now is because of the high cost of material and labor. They are all waiting for better times; meantime people must take what can be had, or go without," said Mr. Latimer.

"After hunting the way we have for more than a week, and not having found a suitable place, Mrs. Stewart, I would suggest your finding a nice boarding-house for the winter. If you put it off too long, even those places will be filled," advised Mrs. Latimer.

"Dear me!" sighed Mrs. Stewart. "That was suggested this morning, but I said it seemed dreadful, when I came East just to make a home and keep house for the three girls."

“Yes, it would be much pleasanter for everyone to have a home, but in cases like this Fall’s shortage of apartments, one must do what is most expedient,” returned Mrs. Latimer.

Mrs. Stewart told the girls, that night, what had been said, but they all felt sure something *must* turn up in the next day or two. So the next morning before starting out, they laid out a regular plan of work.

“Mother and Eleanor will start where we left off, yesterday, and weave a search back and forth downtown until they reach the hotel. I will take Polly and, beginning at Washington Square, work uptown until we finish. If either of us find anything at all decent, and in an agreeable neighborhood, pay down a deposit to hold it and be sure to get a receipt as a binder – Mr. Latimer told me that much. Then we will all go for the second inspection and decide. Dr. Evans said we’d better pay down several deposits rather than lose a place, as we can quickly sell out any option we have for more than we paid down.”

Having instructed her friends, Anne added one last bit of advice: “We will go as high as \$3,000 a year for seven rooms, or \$1,500 for four to five rooms – no more, as that is all shelter is worth. If we can’t find a place at that price, we’ll stay in a hotel!”

So the second day of house-hunting went forward by two divisions instead of one, and all that day Mrs. Stewart and Eleanor experienced the same snubs, weariness, and failures, as thousands of other home-hunters in New York had. And at evening they returned wearily to the hotel to hear what Anne had

accomplished.

“Polly and she have not yet arrived,” announced Eleanor, as Mrs. Stewart and she entered their suite.

“I hope she has had better luck than we can brag about,” added Mrs. Stewart, dropping into an easy chair.

A long time after the “first division” had returned, baffled, to the hotel, Anne and Polly burst into the room with happy faces.

“Oh, we just found the most wonderful place! Polly and I actually *discovered* it. We were giving up all hope of ever finding a decent apartment at any reasonable figure, and had started for the subway when we saw this one. The flower-boxes caught Polly’s eye, so we are really indebted to her for having secured our home.”

Anne’s enthusiasm was contagious, and instantly Mrs. Stewart and Eleanor wanted to know where it was located.

Anne and Polly exchanged smiling glances, as if the secret was too precious to impart to others.

“I suppose you two did up the entire upper sections, to-day, eh?” asked Anne, countering their eager queries.

“Did we? I should say we did! I got a taxi for the day and we flew from one pile of stone and marble to the next, and so many rides up and down in gorgeous elevators all day has kept my head still spinning. But we had the same results as yesterday. When you inspect one of these modern honey-combs you see them all. The only difference being that a few owners manage to retain the elevator and telephone operators, while the majority of

superintendents apologise by saying, 'My help went on a strike, to-day.'

"It really looks, Anne, as if these poor New Yorkers will have to move out to the country if they want to live this year," remarked Mrs. Stewart, earnestly.

Her companions laughed and Anne said: "Mother, you are too precocious. But now listen to our 'find'!

"As I planned, you two went uptown while Polly and I went downtown from here. We covered all the lower sections by criss-crossing back and forth, but we came away from the Gramercy Park section, late this afternoon, with an utter sense of failure. In fact, I was silently planning to inquire about good boarding-houses, when we hailed a Lexington avenue car, going north.

"Being woolly westerners, we failed to ascertain how far northwards the car went, and having paid our fares, sat down. I remember turning to Polly and saying, 'This is actually the first car in New York that I have been on that wasn't crowded to the platforms.'"

Polly laughed at the remembrance, and Anne smiled. "But it was our salvation, Anne," ventured the former.

Anne nodded and continued her story. "Then we soon learned why there were vacant seats on that car. A pleasant-faced, grey-haired man of about fifty, must have overheard my comment because he spoke to us after we were seated.

"Perhaps you did not know that this car goes no farther north than the next block? It is switched back downtown, from that

point. Did not the conductor mention it to you?"

"I was furious, and I replied: 'No! he never said a word when I paid the fares.'

"By this time the car stopped and the conductor called out: 'All out – dis car goes no fuder. We switch back next corner!'

"So Polly and I had to get off with the others. When we stepped down from the car, the nice man lifted his hat to us and said: 'I judge you are strangers in the city. Can I direct you anywhere?'

"I thanked him and told him we were only going as far as Forty-second street to the hotel. Then I added, sarcastically: 'But there may be no cars which run as far north as that street!'

"He laughed and said: 'You had better walk over to Fourth avenue and get the car there. It takes you through the tunnel much quicker than the Lexington avenue car runs to Forty-second street. But be careful and do not board a car that stops at the car-house on Thirty-second street.'

"We all laughed at that, as it would have been just like me to do so; then we thanked him and started along Thirty-first street to reach the car. And there we found our Haven of Hope!"

"Where? Not on Thirty-first street, I trust!" exclaimed Mrs. Stewart. "Isn't that section of the city dreadful?"

"Not the block where we found a home," explained Anne. "It has several remodeled houses and several other flat houses on it."

"But just wait until you see our house – it's fine!" said Polly, eagerly.

“Polly caught hold of my arm and exclaimed: ‘Oh, Anne! see the lovely flower-boxes in that cute little house!’

“I saw three narrow windows on the second floor with green flower-boxes on the outside sills, but then my eyes dropped lower and I spied a swinging sign at a side-door. It merely said: ‘To Let inquire, etc. Polly saw it at the same moment, so we stood and gazed at each other.

“‘Let’s try and peep in at this window,’ suggested Polly.

“I agreed, and we did our best to see what was within; but the long iron-lattice that covered the four slits in the wide front doors, were covered from the inside. So we went to hunt up the agent.

“His office was only a few blocks down Fourth avenue, so Polly and I hurried there before it should be closed for the day. A boy was told to accompany us and we were soon inspecting the premises. Our escort offered all the information he had heard in the real estate office.

“‘This hain’t been on our books more’n a day. I just hung out the sign this morning. The last man what lived here was an artist and he fixed up everything like you see it now. But he wanted the owner to take out the stable doors and put in a studio-winder, and when the owner wouldn’t spend a cent, the artist up and moved. My boss said the next tenant would insist on having the doors taken out, so you might as well kick about them being here, and see if you’s kin get the winder in.’”

Anne’s mimicry of the office-boy was perfect and her hearers laughed, but Mrs. Stewart had caught the significant words:

“Stable doors,” and now she looked deeply concerned. Anne hastened to end her narrative when she saw her mother’s expression.

“So Polly and I went back to the agent’s, heard the price of the place, and paid down half a month’s rent to hold it until you all can go with us to-morrow morning to approve of our selection.”

“Oh, Anne! how much was it a month?” exclaimed Eleanor, eagerly, while Mrs. Stewart looked dubious over such recklessness.

“One-fifty a month, and we can have a straight lease – no humbugging about clauses.”

“And how many rooms, did you say, dear?” gasped Mrs. Stewart.

“I didn’t say, mother, and I told Poll not to say more until after you see it in the morning.”

“But I like it, and it really does seem as if Providence sent us through that street,” added Polly, sighing with content.

“Eleanor, did you hear Anne say it had stable-doors?” now ventured Mrs. Stewart, fearfully.

“No! did you, Anne? Why would it have stable-doors?”

“Because in the days of horses and carriages, it was some rich man’s private stable,” laughed Anne, enjoying the horror on her mother’s face.

“A stable! Ha, ha, ha – for a Maynard of Chicago! Oh – ha, ha, ha!” laughed Eleanor, rocking back and forth.

Even Mrs. Stewart had to laugh at the picture Eleanor’s

exclamation suggested – Mrs. Maynard and Barbara calling upon a member of their family who was living in an East Side stable!

Any doubt of this being just the place they wanted vanished in the morning when Anne and Polly proudly escorted Mrs. Stewart and Eleanor about their future domicile. True, it had all the earmarks of a stable from the *outside*, but once you were within, there was only an artistic home to be seen. The ground-floor which had once held four stalls and a harness-room, with space for two carriages, was now partitioned off in a manner that made the most of the space. A large living-room across the front acted as entrance-hall and passageway to the rear rooms and second floor. In the corner of the living-room, where the small brick chimney had served as smoke-vent for the stove of former days, there now was a wide tiled fire-place which would hold great logs.

Double glass-paneled doors led from the front room to the dining-room with its two high-set square windows opening to the sunlight in the rear. Also a single door went to the kitchen, which also had two high windows like those in the adjoining room. From the kitchen, a back door opened upon a tiny grass-platted garden of about twenty feet square. A fine locust tree grew in one corner of the plot and gave shade in the afternoon.

Anne explained certain peculiar features regarding the windows of the back-rooms. “Don’t you see why they are so high? It is because they were once the ventilators to the stalls. Each horse had his own window for air. But I think they now

make the rooms look quaint, don't you?"

The others agreed with her, and Eleanor said: "If we had a shelf running along under the windows, it would look better."

"And we can use it for china," added Polly.

Anne now started to go upstairs, followed by the other three, they all examined the bedrooms and were delighted with them. There were two large front and two smaller rear rooms, with a fine tiled bathroom between the back rooms. Not one of the rooms was as small as the largest chambers seen in the modern apartments.

"And all for a hundred and fifty a month!" exclaimed Eleanor, joyously.

"I reckon we'd better take it at once, children," said Mrs. Stewart, approvingly.

"But remember," said Anne, on the way to the agent's office, "we have to make all inside repairs, or redecorate as we want. There is no steam heat or hot water supplied, either, like the swell apartment houses, uptown, offer us."

"I'd rather have it so, Anne dear," replied Mrs. Stewart. "I've always been used to a coal range and those fandangled gas ideas worried me, but I didn't say anything to you-all. I noticed what a fine little kitchen stove this one has, so you'll always have hot water – never fear. As for heat! Well, a great open fire-place in the front room will help heat upstairs, and there is a register in the bathroom that comes from the kitchen stove-pipe."

"We can use electric or gas radiators, Anne," added Eleanor,

eagerly, "in very cold weather."

"I never knew what heated bedrooms were like, in Pebbly Pit, Anne," Polly said, anxious to have a word.

"Besides we may have a very mild winter," remarked Anne.

So the lease was signed and the first month's rent paid. "We'll give you any assistance you may need in getting the place in order, Mrs. Stewart," said the agent, as he handed the papers to his new tenant.

"That will be very nice, and we will take advantage of your offer, at once. I want the kitchen range and stove pipe put in perfect working order, and please see that the radiator in the bathroom is not obstructed in any way," said the lady.

Anne and the agent exchanged looks and laughed. "I can see where Mrs. Stewart expects to enjoy herself this winter. Well, I told my wife the other day, we were more comfortable when we had an old-fashioned flat with a kitchen range, than we now are with all the latest modern improvements," returned the agent.

"Anne, Polly and I want our rooms repapered and painted," whispered Eleanor, tugging at Anne's sleeve.

"I was about to suggest that you have all the woodwork given one coat of nice fresh paint, but the paper now on the walls is very expensive and artistic, so I wouldn't be in too great a hurry to have it done over. The last tenant imported his own paper at a great expense for that place," explained the agent.

"I think you are very kind and sensible to advise us in this way. So we'll have the men do the paint but not touch the paper until

we have had time to look it over again,” said Anne.

“When can we move in?” questioned Polly.

“Any time you like; but I would advise having the painters out first. I will send two men to begin work in there to-morrow.”

Then the four delighted tenants left the office, and on the walk back to the corner where they wished to board the car they eagerly planned how they would furnish their home.

## CHAPTER III – FURNISHING THE STABLE

“Anne, if we hurry and get the furniture, we can settle our home before school starts,” suggested Eleanor, eagerly.

“If you-all had only let me ship my stuff from Denver you wouldn’t have to buy a stick!” declared Mrs. Stewart.

They were standing on the corner waiting for an uptown car but not one was in sight. Anne showed signs of impatience but exclaimed at her mother’s remark:

“Mother, you know very well what the crating and freight would have cost, and you sold your stuff for more than it was worth. I think you are most fortunate to have that little roll of money on hand, when you consider the wear and tear your furniture has had in the last thirty years.”

“Anyway, Mrs. Stewart, I don’t want Victorian period in our house. Polly and I want to furnish and decorate our own rooms as we like. This is to be our first experiment in real artistic work,” said Eleanor, comfortingly.

Polly nodded her head at these words; but standing with her back to the curb, her face was opposite a large show-window in the corner building. Now, as if by some magnet, her eyes were attracted to what that window contained.

“Why, just see there! Right near our street is a furniture shop!”

With this exclamation, Polly ran over to inspect the objects displayed in the window. A carved four-poster, and other rare antiques, drew the attention of the little group.

Polly glanced around to see what furniture shop it was that was so near their new home.

“Why! It’s an auction place. Surely, it cannot be that such wonderful things are sold in a junk room,” exclaimed Mrs. Stewart.

That made the other three look also, and Eleanor added: “It doesn’t follow that just because this is an auction house, that it must be a junk room.”

“Well, I never saw anything but awful junk in the second-hand place in Oak Creek,” explained Polly.

“Even the Denver dealers sell only junk, Nolla. But it may be different in New York. Everything seems to be different,” said Anne.

“Of course it is! Why wouldn’t it be when you stop to think of it. In the first place, no one in Oak Creek ever had anything but junk to sell. And in Denver, where everyone hangs on to every stick they have, simply because it is so difficult to get anything worth while, the poor second-hand dealer starves for want of trade. But here, as well as in Chicago, folks send stuff to places like this for sale, when they can’t find a place to move into. I just bet there will be thousands of families that will have to sell out this year just because there are not enough homes for all of them.” Eleanor’s logic was sound, and Polly ventured a

suggestion.

“I’d love to go in there and see what they do with such pieces. There are lots of well-dressed people going in – come on.”

Nothing loath to see the interior of a New York second-hand shop, the westerners went to the front door. There a colored porter stood and bowed politely.

“Sale goin’ on in third room, right, ladies; have a catalogue?”

As the uniformed attendant offered Anne a pamphlet of about twenty pages, he waved them inside out of the doorway. Then he repeated his directions to the next couple who followed directly after Mrs. Stewart’s party.

To say the four friends were astonished at the size and quality of the auction-rooms is speaking mildly. Not a piece of furniture but looked rare and expensive. It seemed improbable that it all was for sale.

A second attendant now came up and said: “Sale now going on in south gallery, ladies.”

Then Anne took her courage in her hands. “We have never visited a sale before, so you will confer a favor by showing us where to go, or what to do. We are about to furnish a house.”

The man sensed a good customer, and gallantly showed them through several well-stocked rooms until they reached the last, where a smiling smooth-tongued individual sat behind a raised desk and spoke conversationally to the crowd which sat in rows before him.

“Jake, find me four chairs, in a hurry,” whispered the man

who was conducting Anne's party.

Without confusion and in a moment's time, Jake carried over four wonderful Jacobean chairs, two in each hand, their backs to each other, and handled as recklessly as if the fine carving was made of unbreakable metal.

"Now, ladies, enjoy yourselves," the smiling attendant said; then he stopped for a moment at the desk to say a word to the auctioneer who continued his selling as if no new victims had been introduced.

One marvelous article after another was brought forth and placed for exhibition upon the Persian rug that covered the platform in front of the audience. And one after another, the objects of art and beauty were sold to different buyers at a preposterously low figure.

But the wily auctioneer took notice that not a member of the newly arrived party was bidding on anything. He decided that this must not be, so he stood up to address the assembly.

"Friends, I know that you are here to buy and not to waste your time in mere curiosity. If there is any particular article you need, or have seen on the premises, speak out and I will oblige you by introducing it in this sale."

He glanced over the crowd and finally allowed his gaze to rest upon the four who sat in the front row. They all felt guilty of using his time and room when they had no idea of buying any particular thing. Mrs. Stewart was about to whisper to Anne that they had better go when Eleanor spoke up fearlessly.

“I saw a four-poster in the show-window before I came in. Is it for sale?”

Her three companions felt the shock that is experienced when one does an unusual or unexpected thing. But they each felt thrilled, too, at the courage of that one.

“I regret exceedingly, my dear young lady, that that particular set of antique mahogany cannot be sold until day after to-morrow. In fact, only the contents of *this* vast room is for sale to-day. We take them in turn, you see. To-morrow the adjoining room goes, and the day following that everything is sold and cleared out of the third room – where the bed is.”

“But we have a four-poster in this sale, Mr. Winters,” quickly said one of the floor-men.

“Ah, indeed! Perhaps the young lady will like it as well as the other one. Bring it forward, Joe.”

Without the slightest delay, the floor-men then pulled and pushed a very elaborately carved four-posted bed out upon the dais. It was similar to the one in the window but it was smaller, this one being four feet wide while the one on exhibition for Friday’s sale was full sized.

The auctioneer spoke of all the points about this particular piece of furniture, and then began to offer it for sale. The four visitors in the front row sat as if hypnotized at his manner.

“What, no one here to appreciate this marvelous work of other days, now to be sold for three hundred dollars?”

Not a sound encouraged him, so he sighed and said: “Well, is

there anyone who will give two hundred for it?”

Eleanor’s heart thumped. She was willing to give it but she found her tongue cleave to the roof of her mouth at the very idea of securing the bed at such a price.

“Too bad! Then I shall have to ask if anyone will pay me one hundred dollars? Is this bed not worth that to you, young lady – or perhaps you need a full-sized bed?” The auctioneer looked at Eleanor but failed to see the dazzling glint that shot into her eyes when he offered the bed for one hundred. He really had no hope of starting it at that figure so he over-did it that time.

“All right, friends, I am perfectly willing to have you set your own price on this magnificent piece of carving that is no less than a hundred and fifty years old. Now what is your pleasure? Fifty, forty, thirty – what? did I hear a bargain-hunter say twenty-five? Oh, impossible?”

Eleanor almost fainted at such a dreadful sacrifice, and would have stood up to offer him the hundred, had not a man in the rear called out “Fifty.”

“Ah, that is better – thank you. Now, fifty, fifty, fifty – who says seventy-five? I want seventy-five – fifty, fifty, fifty, fif – fif-tee, tee, t-e-e – what, no one here willing to pay more than fifty dollars for this bee-u – utiful bit of antique mahogany? Fif-fif-fif – Ah!”

Eleanor swallowed hard, half-stood up, and the auctioneer caught her eye at last. He smiled, acknowledged her expression, and now called:

“Seventy-five! I now have seventy-five, seven, seven, sev-sev-seventy – seventy-fi-ifvvve! I have seventy-five dollars for this wonderful mahogany bed that is really worth seven hundred dollars in any store to-day. And I only have seventy-five dollars bid. Seven-tee – ”

Again Eleanor half-stood up and this time she managed to say “One hundred, please!”

“Thank you, young lady – you certainly understand fine furniture. I am now offered one hundred dollars by one who knows the value of this bed – one hundred, one hundred – hundred – one, h-u-ndred dollars offered – who will give a hundred and ten – only ten more gets it?”

Polly was so amazed when Eleanor said “One hundred dollars” that she giggled hysterically; but not wishing to have her friend brag how “she bid at this auction and her friends were too shy,” Polly looked anxiously at the auctioneer. He saw that look and understood.

“Don’t hesitate, young lady. You know ‘he who hesitates is lost’ – in this case, loses a great bargain. If you wish to bid, never fear competing with a friend. In this business there are no friends – all men are strangers. Shall I say one hundred and ten for you?”

Polly nodded eagerly and smiled broadly at Eleanor. The two girls were so delighted with themselves at daring to speak out so bravely in a city like *New York* that they failed to realize the auctioneer had knocked down the bed to Polly.

“This young lady in front. I *must* say she appreciates fine

furniture!” declared the suave auctioneer to everyone in general.

“W-h-y, Pol – le-ee! Is that your bed?” gasped Mrs. Stewart.

“I’m sure I don’t know. Is it, Nolla?” laughed Polly.

Just then a brusque voice said: “Name and address please – and twenty-five per cent deposit money.” The girls looked up in bewilderment. Who was the man?

He seemed to read their thoughts, for he smiled. “I am the cashier. Everyone has to pay down a cash deposit on their bids. Everything you buy has to be removed by Saturday, or we are not responsible for it after that.”

“Oh!” Polly and Eleanor looked at each other. They were trying to figure out how much money he wanted.

“Here – I’ll pay the deposit. About thirty dollars, isn’t it?” said Anne, in a business-like tone.

“Yes, thank you. Now name and address, please?”

“What’s the number of our stable, Anne?” laughed Eleanor.

When Anne gave the address the cashier looked surprised. “Oh, have you rented the Studio down the street?”

The girls bowed wonderingly, and he added: “The artist who lived there for a number of years, used to drop in here every week just for the entertainment of picking up curios. In fact, I saw him here a few minutes ago. He told me he would give fifty percent advance to the tenant who leased that place. Here’s a chance for you to make money if you want to give up the Studio.”

“We want a home more than money, mister!” declared Polly.

“You’ve said it, Poll! If we give up this studio we may have to

go back and live in our gold mine, because New York hasn't any homes left, this year," laughed Eleanor.

The cashier had not missed the mention of "our gold mine" and determined to do his utmost to please these ladies. Hence he whispered: "I'll look after everything you buy here, and don't worry about moving it away on Saturday. Next week will do, if you are not ready to get things out this week."

"Polly, Polly! There goes a high-boy that matches the bed you got!" cried Eleanor, at this moment.

"They are pieces of the same set. Strange to say, they came from the very place you rented. The artist has to sell out because he cannot find an apartment, and there is no storage room for his furniture," explained the cashier.

So Polly secured the high-boy for sixty dollars and felt very proud of her purchases. Eleanor bought a pair of brass fire-dogs and irons, and Anne bid on a large etching. When it was knocked down to her, she turned to her mother and said: "I really do not want it. What under the sun did I get it for?"

And Mrs. Stewart laughed. "It's always the way at these vendues. One gets all kinds of things one never needs."

"Then let's get out. Girls, I'm going now," whispered Anne, rising to leave.

The cashier hurried over when he saw the four new customers about to go, and said, "The artist would like very much to meet his successors to the Studio."

At the same moment, a grey-haired gentleman bowed and

smiled, and the group waited expectantly. Anne and Polly smiled also.

“You are the kind friend who advised us, yesterday, when we had to leave the car,” Anne said, pleasantly.

“Yes, but I never dreamed I was directing you right to my front door,” rejoined the artist.

“Well, Mr. Fabian, as long as you’ve met before, I’ll go about my business,” and the cashier hurried away, leaving the five people in the adjoining room.

Anne proceeded to introduce her friends and then added: “It was providential that we went through that street. Now we have a home to our liking.”

“I am delighted that my successors will appreciate the place, but I am still seeking for quarters. Had I choked my anger and swallowed my pride, when the owner refused to keep his word about the stable-doors, I would still be enjoying my cozy Studio.”

Mr. Fabian then told the ladies how he had taken the stable in its raw state and turned it into the lovely dwelling it now was. He had paid for all the hardwood floors, for the partitions on the ground-floor, and for the kitchen plumbing.

“Why, it must have cost you a small fortune,” ventured Anne. “And now it seems too bad that you can’t enjoy it.”

“But I did enjoy it, my dear young lady – for five years. And I only paid sixty dollars a month, during that time, too. When the owner raised me, this year, to ninety I rebelled, because I had spent so much money on beautifying the rooms. I thought he

would really relent and say I could have it for about seventy-five a month. I was mistaken.”

“We’re paying a hundred and fifty a month and make all repairs, ourselves,” Anne ventured.

“He took advantage of the unusual conditions. But you have a better bargain, even so, than if you had rented a seven-room apartment, uptown, for two or three thousand a year.”

By this time they were standing on the corner once more, and Mr. Fabian seemed ready to leave them. Then Polly remembered that the cashier had said the bed and high-boy she just bought had come from the Studio.

“Oh, Mr. Fabian, excuse me for speaking of it, but did you really own the four-poster I got at the sale just now?”

“Yes, my dear. It was in the room my little daughter occupied when she was home. She is now in Paris taking an art course.” The girls were deeply interested in this intimate information. “That box-spring with the mattress on the bed was made to order of the best material I could buy. You’ll find the silk-floss in that mattress is so soft you’ll never care to get up, once you rest upon it.”

“But I didn’t know the spring and mattress went with the bed,” Polly said, amazed.

“Oh, yes. That is the way they generally sell other folks’ goods. But I wish to say, that Nancy only used the bed a few weeks, as she had a splendid opportunity to enter a class in a friend’s school in Paris, so we started her across without delay. My wife

went, too, to look after her; that is one reason I refused to pay the increased rent; I thought it was too much for one lone man to pay.”

“It almost makes me feel as if we ought to take you in to live with us,” said Mrs. Stewart, sympathetically. “If there only was one extra bedroom, now, we could make you a member of our family just as well as not.”

“But we haven’t that extra room!” laughed Anne, wondering what this stranger would think of her mother’s free western hospitality.

What he thought was soon expressed. “I certainly appreciate such unusual kindness and I see it is genuine. So I will dare to do this: I shall love to drop in, now and then, and see how you all are doing. Perhaps I can be of some assistance to you, in various ways.”

“I know you can!” declared Eleanor, eagerly. “Polly and I are taking up art and interior decorating and we need lots of ideas from grown-ups who have had experience. You can advise us that way.”

“Begin your regular home visits a week from Sunday, Mr. Fabian. We will be settled then and ready to welcome you to our house,” added Anne.

Then they parted and Mr. Fabian went downtown, while the four companions walked northwards to the hotel. As they walked, Anne said: “It certainly was queer how that gentleman sent us past his own home and we saw it. Now, he turns out to be just

the kind of a friend Polly and Eleanor will need to advise them about art school.”

“Anne, what shall we do with the rest of the afternoon? We still have two hours before dinner-time,” said Eleanor, glancing at her wristwatch.

“We can go over to the nearest shop and get Polly an everyday hat. I can’t bear to see this lovely one hacked out at auction rooms. She needs complete outfits of underwear, too, but we may be too late at the shops, for that.”

“Anne, I saw in the paper this morning, when you were looking for apartments, that a fine Fifth avenue shop is having a sale of early fall models. Let’s go up and get Polly’s hat there,” advised Eleanor, eagerly.

Anne laughed. “You are willing to get one for yourself, too, eh?”

So both girls were supplied with chic hats before they returned to the hotel. There they found an invitation from the Latimers to come, informally, and dine with them that night. Dr. and Mrs. Evans would try to come in later.

“It’s now five-thirty. Can we get dressed and make it, in time?” asked Eleanor, anxiously.

“Oh, yes; we haven’t far to go, you know. A taxi will take us there in ten minutes,” replied Anne.

All was hurry and bustle, then, and when the two girls emerged from their rooms dressed in their new gowns, Anne felt that they did her credit. She could not but remark at the great improvement

that clothes, well-fitting and of fine material, made in Polly's appearance. Now the girl looked positively beautiful.

A pleasant evening ensued, Jim and Ken insisting upon the right to escort the ladies home after everyone had said good-night.

"You know, girls, Ken and I are going to Yale next week?" said Jim, as they started down Broadway.

"So your father said, to-night. We will miss you, Jim," returned Anne.

"But we'll be home every chance we get – Thanksgiving, Christmas and other times," Kenneth said, hopefully.

"Nolla and I will be awfully busy in school, and in trying to get started in the art classes," added Polly.

"I hope you have the stable settled before we leave the city. We want to give you-all a house-warming," said Kenneth.

"That will be great! Let's have it, anyway, even if everything is not in apple-pie order in the house," exclaimed Polly.

So before they parted, that night, it was all arranged that the house-warming should take place the next Tuesday evening. The boys were leaving for college on Thursday, and the last few days before starting in the new school, would be busy ones for the girls.

"All right, we'll tell the folks the fun is on for next Tuesday, then," said Jim, as they shook hands.

"And it must be a regular surprise, you know – we bring our own refreshments and everything," laughed Kenneth.

"Oh, no! That is the least we can do in return for all you folks

have done for us. We will furnish your refreshments!” declared Eleanor, positively.

“As long as you furnish plenty, all right. But remember, girls, that Ken and I still have our Rocky Mountain appetites!”

## CHAPTER IV – BARGAINS, BARGAINS EVERYWHERE!

With the worry of house-hunting gone, the young friends felt at liberty to be deliberate while apportioning their time. Anne took Polly and Eleanor to the West End School, the morning following their meeting with Mr. Fabian, and introduced them to the proprietress as the two young ladies she had written about.

Polly thought the elegant mansion that looked more like a prince's residence than a school, would keep her from concentrating upon her lessons. While Anne and the principal of the select school talked business, Polly glanced about the reception room.

The rugs were beautiful, most of them having the faded soft colors of the antique Persian and Turkish. But the furniture was too gorgeous in upholstery for the type of room. Then there were heavy boxed oil paintings in rich gilt frames, hanging on the walls; and teakwood pedestals holding statuettes and busts; and onyx stands with palms. The mantel was loaded with bric-a-brac of all sorts. Many other minor items showed bad taste in whoever furnished the room.

Polly felt all this, but could not explain just why she resented such a conglomeration of color and furnishings. But Eleanor, having had the results of a decorator's judgment displayed in

her home, in Chicago, felt inclined to smile at what she saw about her. It was sure evidence of Polly's improvement in artistic interiors since the day she thought the green window-shades quite the thing, to this time when the indiscriminate mixing of colors offended her eyes.

"I really am relieved to hear that you will not be resident here, Miss Stewart, as I need your room for two boarders. I had planned to enlarge the dormitory this year, but everything costs so much that I postponed it. Now this extra room will come in very nicely for me," Mrs. Wellington was saying when Polly and Eleanor had finished a survey of the room, and rejoined Anne.

"Girls, Mrs. Wellington says we may have a look at the classrooms. Would you like to go with me?" said Anne.

Without demur they followed the lady of the house. They passed through the formal parlor where guests of distinction were entertained. Here the two girls also saw the lack of taste in furnishing. Gilded furniture with delicate satin upholstery, fought with wallpaper of heavy Spanish-leather design. Curtains and portières were of velour, heavily edged with fringe. Valances of velour were over the windows, and on the mantel. Instead of having a delicate French carpet on the floor, there were thick napped dark-toned Beloochistan rugs.

The long library opened out from the parlor, and here there was an atmosphere of rest, because the entire wall spaces were lined with dark cabinets whose shelves were well filled with volumes in bindings made to harmonize with the rich paper that

showed above the book-cases. The window-seats were built in and upholstered in tapestry to match the paper. The tables and leather armchairs were not so glaringly out of keeping with the room as the furniture in the first two rooms had been.

Mrs. Wellington waved her hand carelessly at this room. “When I bought this house, all the books went with it, just as you see them now. The window-seats are still covered as they were, but I hope soon to spend some money in making this library more cheerful for the girls. I like bright colors, but that dun wall paper and that dull tapestry on the window cushions gives me the blues. If the books had not been such a bargain – the executor of the estate was most anxious to dispose of them – I never would have taken them. Their dull green morocco bindings make the room seem heavy, don’t you think?”

“Oh, no! I was just thinking how lovely the glint of the gold lettering on each dark book makes the room seem. If only there was a dark polished floor to reflect the chair and table legs, the room would be wonderful! But this large carpet spoils that effect!” Nolla exclaimed impetuously.

Mrs. Wellington straightened her spine and looked in hurt amazement at this inexperienced miss who babbled like an expert decorator. No one had ever criticised that carpet rug before!

Anne saw the look and comprehended at once, so she dropped oil on the troubled waters. “Oh, Nolla! you are so carried away with your hobby of studying decorating that you needs must practise it and criticise everywhere. Now, I’m sure, Mrs.

Wellington never would have dreamed of your ambition had you not showed it so plainly in your words just now.”

Eleanor understood Anne’s motive in speaking thus, and smiled benignly. Polly was still trying to grasp the handle to Anne’s remark when the lady of the house led them forth again.

“Here are a number of smaller rooms where girls may sit and read or study in the evening. And now we will go up to the class rooms.”

If Eleanor and Polly had been able to find flaws with the lack of taste shown in the furnishings of the first-floor, they could not detect the slightest item missing in the equipment and furnishing of the different school rooms. Every known modern device and object for the comfort, health and help of scholars, were in evidence. Anne smiled with pleasure as she looked around.

“It will be a delight to teach in such a room as this, Mrs. Wellington; and I’m sure the scholars appreciate all you do for them.”

“No, that is the strange part of it, Miss Stewart. The girls who come here seldom think of all I do for them in providing these rooms. They take it as a matter of course that I should spend so much money in keeping everything as I do, while my competitors ask higher rates and spend less;” the lady looked troubled over it.

“Now I have a friend down on Seventy-second street, who has conducted a most exclusive school for years; but she will not spend a cent in these ideal accommodations yet she gets higher prices than I do. And her waiting list of well-known names is

endless. I only have a list of about a dozen applicants and they are not daughters of millionaires, either.”

“Perhaps,” Anne remarked kindly, “the girls *you* graduate make something of themselves in life, whereas those other society girls merely skim over lessons and never know how to spell their own names.”

“Yes, that is true; I secure the very best teachers and try to instill knowledge wisely. And I am sure, my girls, upon leaving here, can compete with anyone.”

“I should say that was a great comfort. To look back some day and be able to say: ‘I taught that girl how to combat ignorance.’ And the girls who sincerely admit what you have done, will rise up and call you blessed – for giving them these expensive modern helps to acquire wisdom.”

Madam seemed pleased with this point of view, and said: “You will stop and have luncheon with me, won’t you, dears?”

“We really cannot, Mrs. Wellington. You see we have to furnish the home that we just leased, yesterday. We are most anxious to have everything in order before starting with our school work on the first,” Anne explained, politely.

“Oh, of course, that is wise. Then I will look for you Monday morning – the first of October. If there is anything you wish to know, you can call me up any time during the mornings. And if you are in this neighborhood before the first, do come in and have tea.”

After the girls had gone, Madam smiled and thought to

herself: "I certainly made no mistake in engaging *that* young teacher. She seems to be the best one I have ever interviewed. And the girls will take to her, I'm sure."

Anne led the way to a Broadway trolley, and soon they were at the hotel. Mrs. Stewart was impatiently awaiting them, so they had an early luncheon and then hurried downtown to the "Art Galleries" on Fourth avenue.

The sale had just opened, and they were able to secure front chairs. A list had been made of pieces of furniture they really needed to start house-keeping with, and now they hoped to be able to find just the things they had pictured for the Studio.

A solid mahogany gate-leg table was knocked down to Anne for fourteen dollars and a half. Then a wing-chair with quaint lines, upholstered in orchid blue velour, was sold to Eleanor for nineteen dollars.

"Dear me, that was a lovely chair, Nolla. I wish I had one like it," sighed Polly.

"Isn't my table a dear!" whispered Anne, eagerly.

"But it has as many legs as a centipede," replied Polly.

The others laughed gaily at her criticism but at that moment, a comfortable Turkish arm-chair was placed upon the dais. It was upholstered in a rich tapestry, and looked oh! so luxurious.

Polly watched the bidders anxiously. She had a sudden desire for that chair, but she couldn't manage to get in at the bidding, at all. But when she saw a woman opposite, hold up a hand above her head, and so learned that that was one way to catch the

auctioneer's attention, she, too, followed suit.

She instantly held up her hand, and just saved the chair from being sold to a man at the back. So it was knocked down to her at seventeen-fifty.

"There! That is Mrs. Stewart's chair. I saw the look in her eye when it was placed upon the dais; and I know just how she will enjoy it when she has done preparing our dinners. That chair, out before the open fire-place giving rest to a tired house-keeper, will make one feel like new!" Polly said.

"But, Polly, child! you must not spend your money buying *me* such things!" exclaimed Mrs. Stewart.

"I will if I want to! This is the first stick you've got for your room. And without you, I'd like to know what kind of a home we'd have. So don't you say another word if I want to buy other things for you."

Anne objected. "Maybe this one chair is all right, Polly, but no more, please."

"Anne, just see all the money we're saving on buying our furniture, this way. Why can't I use the surplus as I want to? I say I *will*— if I see anything I want very much to give you or your mother."

Anne knew when Polly was determined to have her way, and believed the best plan now would be to buy what was needed for herself and her mother, so as to forestall Polly or Eleanor.

So that afternoon Anne got two single brass beds with brand new springs and mattresses. The auctioneer explained that the

bedding was sent in by the Manhattan Factory, because of an order that had been cancelled before delivery of goods. So Anne secured the bedding at half price.

Neither of the girls suspected Anne of any secret plot when she bought other articles at that sale for the two bedrooms she needed to furnish; but when Eleanor eagerly bid on a Priscilla work-table of mahogany and got it for Mrs. Stewart, Anne felt annoyed.

“My goodness, Anne, it was only five-fifty. Who ever saw a work-table as cheap as that, before? I know your mother will love to darn stockings for us all, now – with a nice place in which to keep her wools,” argued Eleanor, laughingly.

“Maybe mother would rather not darn stockings but let you keep the table, yourself,” suggested Anne.

Before they left the Art Gallery that day, they found they had really bought enough articles to start in with if they liked. They could add rugs, bric-a-brac, and different luxurious chairs, at any time.

“But we need dishes and utensils, girls,” said Mrs. Stewart.

“We’ll get them in a department store, and have them delivered at once,” replied Anne.

“Let’s run over and see if the painters have done anything,” suggested Polly.

“Might as well, Anne – we are right here, you see,” added Eleanor.

So they turned the corner and walked down the street to reach

the Studio in time to see the painters finish the work on the ground floor.

“How nice and fresh it looks. But the wallpaper looks dusty,” said Mrs. Stewart.

“It is dusty, madam. I was just sayin’ to my friend here you ought to have someone clean it all off with bread crumbs. It is a swell paper if it is clean,” remarked the painter.

“Bread-crumbs?” ejaculated Anne.

“Yes’m. Best thing known to clean fine paper. I’ll get a man to do it if you say so. He knows his job.”

“I wish you would. And ask him to supply the bread, too, as we are stopping at a hotel where it is hard to get such things.”

“An’ I was goin’ to mention – the porcelain tubs and basins oughta be cleaned fer you’se. When we finish painting I will scour and polish ’em, if you say so.”

“Yes, please do! And the floors ought to be polished, too.”

“We’ll take care of all that, if you just tell us to go ahead and clean up as we see fit,” said the painter.

“All right; but don’t make us wait too long before we can move in. We are going to have a house-warming, here, next week,” explained Eleanor, anxiously.

“I’ve got an extra man comin’ on to-morrow, and we’ll be out of here by Saturday. Especially if we work Sat’aday afternoon – but that means double pay, you know.”

“Never mind that; finish the job as soon as possible, for we will save that much extra money in hotel bills,” said Anne.

“All right! We’ll turn it over for you Sat’aday night!”

Everything seemed to be going so well, not only with their Studio-home, but with furnishings and decorators, that the girls felt elated.

The next day they again met Mr. Fabian at the Art Galleries, and he proved a very welcome member to their party, as he knew all about rugs, porcelains, and antiques. Having shown them and explained all about the few rare pieces still for sale in the auction rooms, he said:

“Some day you must go with me to some of the other places. There are dozens of these shops in New York, and each one seems to incline to some particular line of furnishing. Then, too, one can see more wonderful antiques in these shabby little shops along the avenue, than one would believe possible.

“I often pick up rare things in these places. They are run, mostly, by Hebrews who merely know when an object is antique, or in demand. But they seldom can tell you the period or name of many of their most valuable items. It was in this way that a friend of mine once discovered a treasure.

“His wife wanted a necklace for Christmas – something odd and different than any that her friends had. So he came to me and said: ‘Fabian, I can’t afford Tiffany prices, but I wish I could find something unusual. I want to please my wife, because she has been such a good sport during the time I was hanging over the edge of bankruptcy. Now what would you suggest?’

“I offered to go with him. So we sauntered out of the Studio

and walked over here, to Fourth avenue. We stopped in every little collector's shop along the street, but could not find just what appealed to him. Then we entered that shop across the street – the one near the corner.

“I knew the old Hebrew well, having often looked over his trays filled with every old thing conceivable. So I said upon entering: ‘Got any odd kind of necklace or chain, Moses? Something to go around a lady's neck, you know?’ I had to demonstrate my words as I spoke.

“Ya, ya! Shure, I got a chain. I show him you?”

“It was a long antique-silver chain, the great flat links being beautifully filigreed. But it was not what my friend wanted, so I bought it for Nancy. Then the shop-keeper looked wistful.

“Ain't I got it what you like? Tell me what for you want him?”

“My friend replied: ‘For my wife. She goes to balls and like pearls, or other stones, in a necklace.’

“Ah, ha! I got yust what you like. A pearl necklace vot come in las' veek wid a lot of odder fine tings.’ Then the old man rooted around under the counter until he found the tray he wanted. It was coated with dust from the floor, but he blew this off and carelessly placed the heaped-up tray before us.

“Such a tangle of all kinds of jewelry I never *did* see! Finally I got the string of pearls free from the snarls of ordinary glass beads and other trash, and handed it over to my friend. He curled a lip in scorn at the soiled trinket.

“Avery, drive a bargain with him for this. I honestly think

those pearls are quite good. Let me rub one up on my sleeve, while you draw the fellow's attention from what I am doing,' I whispered.

"While Avery tried to bargain, I cleaned up one of the gems and felt sure they were unusually good even for artificial pearls.

"We actually bought the string for twelve dollars, but my friend feared lest he had been taken in. So I smiled and said: 'Leave them with me and I'll see that they are polished up like new by to-morrow night. I'll take them to an old jeweler down the street and have them washed and the gold links cleaned. Your wife won't know but that they came from Tiffany's.

"Avery laughed and left them with me. So I hurried down to Union Square and showed them to the old jeweler I knew, there.

"He puckered his brow at first, then ran for his magnifying glasses. After an unusually keen inspection he called to his associate. Both of them then examined the string most carefully, and the old man finally looked up.

"If I didn't know you to be an honest man I should say: 'Where did you steal them?' – but I will ask: 'How came you by these?'"

"I was astonished, as you may know, but I tried to appear wise, so I laughingly replied: 'They are not mine, my dear, sir. I only wish they were! I just got them from a friend to have someone, who is responsible, clean them nicely. I must hand them back as soon as you have finished.'

"Mr. Fabian, I can't undertake such a job. I have no bonded

man to do such work and I dare not send them out. They may be substituted, you know.'

"Then I couldn't help saying: 'My good man! You don't value them so highly as that, do you? Why, I carried them downtown in my pocket!'

"Ha, ha!" he laughed, 'I never saw a better matched string of perfect pearls in my life and I am nigh onto sixty. If I had to handle that necklace, I should instantly insure it with a broker for a hundred thousand dollars.'

"Fancy, my friends, how I felt! My knees gave way and I had to sit down. I loosened my collar which seemed suddenly to grow too tight, but I couldn't say a word."

Polly and Eleanor stood listening with eyes bulging and mouths half-open. Anne and her mother were also deeply interested.

Mr. Fabian smiled to himself before he continued his tale, "Well, I took the pearls and hailed a taxi. I was taken to Tiffany's, and asked for the manager, at once. Of course they wanted to know why I wished to see him, and I said, courageously: 'To turn over a valuable pearl necklace and insure it for a hundred thousand.'

"That brought the manager running. We went to a small private room and I placed the string of pearls before him. He took it carefully, examined it casually, then more minutely. He seemed perturbed and got up. 'Don't leave this room and do not allow anyone to come in and see it. I'll be back in a moment with

our expert.’

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