

BREWSTER'S MILLIONS



GEORGE BARR
McCUTCHEON





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George Barr McCutcheon



CHAPTER I

A BIRTHDAY DINNER

“The Little Sons of the Rich” were gathered about the long table in Pettingill’s studio. There were nine of them present, besides Brewster. They were all young, more or less enterprising, hopeful, and reasonably sure of better things to come. Most of them bore names that meant something in the story of New York. Indeed, one of them had remarked, “A man is known by the street that’s named after him,” and as he was a new member, they called him “Subway.”

The most popular man in the company was young “Monty” Brewster. He was tall and straight and smooth-shaven. People called him “clean-looking.” Older women were interested in him because his father and mother had made a romantic runaway match, which was the talk of the town in the seventies, and had never been forgiven. Worldly women were interested in him because he was the only grandson of Edwin Peter Brewster, who was many times a millionaire, and Monty was fairly certain to be his heir—barring an absent-minded gift to charity. Younger women were interested for a much more obvious and simple reason: they liked him. Men also took to Monty because he was a good sportsman, a man among men, because he had a decent respect for himself and no great aversion to work.

His father and mother had both died while he was still a child, and, as if to make up for his loss, his grandfather, relentless, the grandfather had taken the boy to his own house and had cared for him with what is called affection. After college and some months on the continent, however, Monty had preferred to be independent. Old Mr. Brewster had found him a place in the bank, but beyond this and occasional dinners, Monty asked for and received no favors. It was a question of work, and hard work, and small pay. He lived on his salary because he had to, but he did not resent his grandfather’s attitude. He was better satisfied to spend his “weakly salary,” as he called it, in his own way than to earn more by dining seven nights a week with an old man who had forgotten he was ever young. It was less wearing, he said.

Among the “Little Sons of the Rich,” birthdays were always occasions for feasting. The table was covered with dishes sent up from the French restaurant in the basement. The chairs were pushed back, cigarettes were lighted, men had their knees crossed. Then Pettingill got up.

“Gentlemen,” he began, “we are here to celebrate the twenty-fifth birthday of Mr. Montgomery Brewster. I ask you all to join me in drinking to his long life and happiness.”

“No heel taps!” some one shouted. “Brewster! Brewster!” all called at once.

“For he’s a jolly good fellow,
For he’s a jolly good fellow!”

The sudden ringing of an electric bell cut off this flow of sentiment, and so unusual was the interruption that the ten members straightened up as if jerked into position by a string.

“The police!” some one suggested. All faces were turned toward the door. A waiter stood there uncertain whether to turn the knob or push the bolt.

“Damned nuisance!” said Richard Van Winkle. “I want to hear Brewster’s speech.”

“Speech! Speech!” echoed everywhere. Men settled into their places.

“Mr. Montgomery Brewster,” Pettingill introduced.

Again the bell rang—long and loud.

“Reinforcements. I’ll bet there’s a patrol in the street,” remarked Oliver Harrison.

“If it’s only the police, let them in,” said Pettingill. “I thought it was a creditor.”

The waiter opened the door.

“Some one to see Mr. Brewster, sir,” he announced.

“Is she pretty, waiter?” called McCloud.

“He says he is Ellis, from your grandfather’s, sir!”

“My compliments to Ellis, and ask him to inform my grandfather that it’s after banking hours. I’ll see him in the morning,” said Mr. Brewster, who had reddened under the jests of his companions.

“Grandpa doesn’t want his Monty to stay out after dark,” chuckled Subway Smith.

“It was most thoughtful of the old gentleman to have the man call for you with the perambulator,” shouted Pettingill above the laughter. “Tell him you’ve already had your bottle,” added McCloud.

“Waiter, tell Ellis I’m too busy to be seen,” commanded Brewster, and as Ellis went down in the elevator a roar followed him.

“Now, for Brewster’s speech!—Brewster!”

Monty rose.

“Gentlemen, you seem to have forgotten for the moment that I am twenty-five years old this day and that your remarks have been childish and wholly unbecoming the dignity of my age. That I have arrived at a period of discretion is evident from my choice of friends; that I am entitled to your respect is evident from my grandfather’s notorious wealth. You have done me the honor to drink my health and to reassure me as to the inoffensiveness of approaching senility. Now I ask you all to rise and drink to ‘The Little Sons of the Rich.’ May the Lord love us!”

An hour later “Rip” Van Winkle and Subway Smith were singing “Tell Me, Pretty Maiden,” to the uncertain accompaniment of Pettingill’s violin, when the electric bell again disturbed the company.

“For Heaven’s sake!” shouted Harrison, who had been singing “With All Thy Faults I Love Thee Still,” to Pettingill’s lay figure.

“Come home with me, grandson, come home with me now,” suggested Subway Smith.

“Tell Ellis to go to Halifax,” commanded Montgomery, and again Ellis took the elevator downward. His usually impassive face now wore a look of anxiety, and twice he started to return to the top floor, shaking his head dubiously. At last he climbed into a hansom and reluctantly left the revelers behind. He knew it was a birthday celebration, and it was only half-past twelve in the morning.

At three o’clock the elevator made another trip to the top floor and Ellis rushed over to the unfriendly doorbell. This time there was stubborn determination in his face. The singing ceased and a roar of laughter followed the hush of a moment or two.

“Come in!” called a hearty voice, and Ellis strode firmly into the studio.

“You are just in time for a ‘night-cap,’ Ellis,” cried Harrison, rushing to the footman’s side. Ellis, stolidly facing the young man, lifted his hand.

“No, thank you, sir,” he said, respectfully. “Mr. Montgomery, if you’ll excuse me for breaking in, I’d like to give you three messages I’ve brought here to-night.”

“You’re a faithful old chap,” said Subway Smith, thickly. “Hanged if I’d do A.D.T. work till three A.M. for anybody.”

“I came at ten, Mr. Montgomery, with a message from Mr. Brewster, wishing you many happy

returns of the day, and with a check from him for one thousand dollars. Here's the check, sir. I'll give you my messages in the order I received them, sir, if you please. At twelve-thirty o'clock, I came with a message from Dr. Gower, sir, who had been called in—"

"Called in?" gasped Montgomery, turning white.

"Yes, sir, Mr. Brewster had a sudden heart attack at half-past eleven, sir. The doctor sent word to me, sir, that he was at the point of death. My last message—"

"Good Lord!"

"This time I bring a message from Rawles, the butler, asking you to come to Mr. Brewster's house at once—if you can, sir—I mean, if you will, sir," Ellis interjected apologetically. Then, with his gaze directed steadily over the heads of the subdued "Sons," he added, impressively: "Mr. Brewster is dead, sir."

CHAPTER II

SHADES OF ALADDIN

Montgomery Brewster no longer had "prospects." People could not now point him out with the remark that some day he would come into a million or two. He had "realized," as Oliver Harrison would have put it. Two days after his grandfather's funeral a final will and testament was read, and, as was expected, the old banker atoned for the hardships Robert Brewster and his wife had endured by bequeathing one million dollars to their son Montgomery. It was his without a restriction, without an admonition, without an incumbrance. There was not a suggestion as to how it should be handled by the heir. The business training the old man had given him was synonymous with conditions not expressed in the will. The dead man believed that he had drilled into the youth an unmistakable conception of what was expected of him in life; if he failed in these expectations the misfortune would be his alone to bear; a road had been carved out for him and behind him stretched a long line of guide-posts whose laconic instructions might be ignored but never forgotten. Edwin Peter Brewster evidently made his will with the sensible conviction that it was necessary for him to die before anybody else could possess his money, and that, once dead, it would be folly for him to worry over the way in which the beneficiaries might choose to manage their own affairs.

The house in Fifth Avenue went to a sister, together with a million or two, and the residue of the estate found kindly disposed relatives who were willing to keep it from going to the Home for Friendless Fortunes. Old Mr. Brewster left his affairs in order. The will nominated Jerome Buskirk as executor, and he was instructed, in conclusion, to turn over to Montgomery Brewster, the day after the will was probated, securities to the amount of one million dollars, provided for in clause four of the instrument. And so it was that on the 26th of September young Mr. Brewster had an unconditional fortune thrust upon him, weighted only with the suggestion of crepe that clung to it.

Since his grandfather's death he had been staying at the gloomy old Brewster house in Fifth Avenue, paying but two or three hurried visits to the rooms at Mrs. Gray's, where he had made his home. The gloom of death still darkened the Fifth Avenue place, and there was a stillness, a gentle stealthiness about the house that made him long for more cheerful companionship. He wondered dimly if a fortune always carried the suggestion of tube-roses. The richness and strangeness of it all hung about him unpleasantly. He had had no extravagant affection for the grim old dictator who was dead, yet his grandfather was a man and had commanded his respect. It seemed brutal to leave him out of the reckoning—to dance on the grave of the mentor who had treated him well. The attitude of the friends who clapped him on the back, of the newspapers which congratulated him, of the crowd that expected him to rejoice, repelled him. It seemed a tragic comedy, haunted by a severe dead face. He was haunted, too, by memories, and by a sharp regret for his own foolish thoughtlessness. Even the fortune itself weighed upon him at moments with a half-defined melancholy.

Yet the situation was not without its compensations. For several days when Ellis called him at seven, he would answer him and thank fortune that he was not required at the bank that morning. The luxury of another hour of sleep seemed the greatest perquisite of wealth. His morning mail amused

him at first, for since the newspapers had published his prosperity to the world he was deluged with letters. Requests for public or private charity were abundant, but most of his correspondents were generous and thought only of his own good. For three days he was in a hopeless state of bewilderment. He was visited by reporters, photographers, and ingenious strangers who benevolently offered to invest his money in enterprises with certified futures. When he was not engaged in declining a gold mine in Colorado, worth five million dollars, marked down to four hundred and fifty, he was avoiding a guileless inventor who offered to sacrifice the secrets of a marvelous device for three hundred dollars, or denying the report that he had been tendered the presidency of the First National Bank.

Oliver Harrison stirred him out early one morning and, while the sleepy millionaire was rubbing his eyes and still dodging the bombshell that a dream anarchist had hurled from the pinnacle of a bedpost, urged him in excited, confidential tones to take time by the forelock and prepare for possible breach of promise suits. Brewster sat on the edge of the bed and listened to diabolical stories of how conscienceless females had fleeced innocent and even godly men of wealth. From the bathroom between splashes, he retained Harrison by the year, month, day and hour, to stand between him and blackmail.

The directors of the bank met and adopted resolutions lamenting the death of their late president and passed the leadership on to the first vice-president and speedily adjourned. The question of admitting Monty to the directory was brought up and discussed, but it was left for Time to settle.

One of the directors was Col. Prentiss Drew, "the railroad magnate" of the newspapers. He had shown a fondness for young Mr. Brewster, and Monty had been a frequent visitor at his house. Colonel Drew called him "my dear boy," and Monty called him "a bully old chap," though not in his presence. But the existence of Miss Barbara Drew may have had something to do with the feeling between the two men.

As he left the directors' room, on the afternoon of the meeting, Colonel Drew came up to Monty who had notified the officers of the bank that he was leaving.

"Ah, my dear boy," said the Colonel, shaking the young man's hand warmly, "now you have a chance to show what you can do. You have a fortune and, with judgment, you ought to be able to trip it. If I can help you in any way, come and see me."

Monty thanked him.

"You'll be bored to death by the raft of people who have ways to spend your money," continued the Colonel. "Don't listen to any of them. Take your time. You'll have a new chance to make money every day of your life, so go slowly. I'd have been rich years and years ago if I'd had sense enough to run away from promoters. They'll all try to get a whack at your money. Keep your eye open, Monty. The rich young man is always a tempting morsel." After a moment's reflection, he added, "Won't you come out and dine with us to-morrow night?"

CHAPTER III

MRS. AND MISS GRAY

Mrs. Gray lived in Fortieth Street. For years Montgomery Brewster had regarded her quiet, old-fashioned home as his own. The house had once been her grandfather's, and it was one of the pioneers in that part of the town. It was there she was born; in its quaint old parlor she was married; and all her girlhood, her brief wedded life, and her widowhood were connected with it. Mrs. Gray and Montgomery's mother had been schoolmates and playmates, and their friendship endured. When old Edwin Peter Brewster looked about for a place to house his orphaned grandson, Mrs. Gray begged him to let her care for the little fellow. He was three years older than her Margaret, and the children grew up as brother and sister. Mr. Brewster was generous in providing for the boy. While he was away at college, spending money in a manner that caused the old gentleman to marvel at his own liberality, Mrs. Gray was well paid for the unused but well-kept apartments, and there never was a murmur or complaint from Edwin Peter Brewster. He was hard, but he was not niggardly.

It had been something of a struggle for Mrs. Gray to make both ends meet. The property in Fortieth Street was her only possession. But little money had come to her at her husband's death, and an unfortunate speculation of his had swept away all that had fallen to her from her father, the late Judge Merriweather. For years she kept the old home unencumbered, teaching French and English until Margaret was well in her teens. The girl was sent to one of the good old boarding-schools on the Hudson and came out well prepared to help her mother in the battle to keep the wolf down and her appearances up. Margaret was rich in friendships; and pride alone stood between her and the advantages they offered. Good-looking, bright, and cheerful, she knew no natural privations. With a heart as light and joyous as a May morning, she faced adversity as though it was a pleasure, and no one would have suspected that even for a moment her courage wavered.

Now that Brewster had come into his splendid fortune he could conceive no greater delight than to share it with them. To walk into the little drawing-room and serenely lay large sums before them as their own seemed such a natural proceeding that he refused to see an obstacle. But he knew it was there; the proffer of such a gift to Mrs. Gray would mean a wound to the pride inherited from haughty generations of men sufficient unto themselves. There was a small but troublesome mortgage on the house, a matter of two or three thousand dollars, and Brewster tried to evolve a plan by which he could assume the burden without giving deep and lasting offense. A hundred wild designs had come to him, but they were quickly relegated to the growing heap of subterfuges and pretexts condemned by his tenderness for the pride of these two women who meant so much to him.

Leaving the bank, he hastened, by electric car, to Fortieth Street and Broadway, and then walked eagerly off into the street of the numeral. He had not yet come to the point where he felt like scorning the cars, even though a roll of banknotes was tucked snugly away in a pocket that seemed to swell with sudden affluence. Old Hendrick, faithful servitor through two generations, was sweeping the autumn leaves from the sidewalk when Montgomery came up to the house.

"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 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 latch key, 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 calf.”

His first self-consciousness had gone.

“I thought of that, but I didn’t dare say it,” she laughed. “One must be respectful to rich relatives.”

“Hang your rich relatives, Peggy; if I thought that this money would make any difference I would give it up this minute.”

“Nonsense, Monty,” she said. “How could it make a difference? But you must admit it is rather startling. The friend of our youth leaves his humble dwelling Saturday night with his salary drawn for two weeks ahead. He 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 eyes.

“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 embarrassments.”

“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 it hung 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 eyes.

“I’m going up there this afternoon to see what the place is like,” he said eagerly. “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,” she said impulsively. “You’ll stay for luncheon, too.”

“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 twelve-thirty 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 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 his 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 eyes.

"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, but you really must not."

"Why, what's mine is yours—" he began.

"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 for Monty, he could only look at the floor. "We cannot, Monty, dear,—you must never speak of it again. Mamma and I had a feeling that you would do it. But don't you see,—even from you it is an offer of help, and it hurts."

"Don't talk like that, Peggy," he implored.

"It would break her heart if you offered 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 blue eyes was the hot flash he had felt once or twice before.

He rose and walked across the floor, back and forth again, and then stood 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.

September 30.

MONTGOMERY BREWSTER, ESQ.,

New York.

Dear Sir:—We are in receipt of a communication from Mr. Swearingen 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 this time has qualified in Montana as the 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 yours,

GRANT & RIPLEY.

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

“Who is your Uncle James?” she asked.

“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 Optic’ this afternoon?”

CHAPTER IV

A SECOND

“You are both fortunate and unfortunate, 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 at the Drews the night before and Barbara had had more charm for him than usual. It was of her that he was thinking when he walked into the office of Swaengren Jones’s 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 or twenty 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 Swaengren Jones, one of the richest men in the far West. Sedgwick’s will was signed on the day of his death, September 24th, 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 seven million dollars.”

Montgomery Brewster sat like one petrified, staring blankly at the old lawyer, who could say such 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 thirty or forty thousand dollars 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 Portland, he did not owe a dollar in the world. His property is absolutely unencumbered—safe and sound as a government 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.”

“Ah!”

“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 pigeon-hole in his desk, adjusted his glasses and prepared to read. Then, as though struck by a sudden thought, he laid the paper down and turned once more to Brewster.

“It seems that Sedgwick never married. 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 all 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 set forth the dates of your mother’s marriage, of your birth, of the death of Robert Brewster and of Mr. 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 harshest 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 fled 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 in leash.

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 wondered dimly if this were a pose.

In brief, the last will of James T. Sedgwick bequeathed everything, real and personal, of which he died possessed, to his only nephew, Montgomery Brewster of New York, son of Robert and Louis 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, September 23rd.

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 nine o’clock New York time, on the morning of September 23rd, 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 satisfaction of the said executor, Swaengen Jones, the estate was to be distributed among certain institutions 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 one million dollars 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 he 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 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 loan 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 a 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.

"How do you like it?" asked Mr. Grant, as he passed the will to Brewster.

The latter took the paper and glanced over it with the air of one who had heard but had not fully grasped its meaning.

"It must be a joke, Mr. Grant," he 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. Sedgwick was many times a millionaire. This statement, which he calls an inventory, enumerates his holdings and their value, and the footing shows \$6,345,000 in round numbers. The investments, you see, are gilt-edged. There is not a bad penny in all those millions."

"Well, it is rather staggering, isn't it?" said Montgomery, passing his hand over his forehead. He was beginning to comprehend.

"In more ways than one. What are you going to do about it?"

"Do about it?" in surprise. "Why, it's mine, isn't it?"

"It is not yours until next September," the lawyer quietly said.

"Well, I fancy I can wait," said Brewster with a smile that cleared the air.

"But, my dear fellow, you are already the possessor of a million. Do you forget that you are expected to be penniless a year from now?"

"Wouldn't you exchange a million for seven millions, Mr. Grant?"

"But let me inquire how you purpose doing it?" asked Mr. Grant, mildly.

"Why, by the simple process of destruction. Don't you suppose I can get rid of a million in a year? Great Scott, who wouldn't do it! All I have to do is to cut a few purse strings and there is but one natural conclusion. I don't mind being a pauper for a few hours on the 23rd of next September."

"That is your plan, then?"

“Of course. First I shall substantiate all that this will sets forth. When I am assured that there can be no possibility of mistake in the extent of this fortune and my undisputed claim, I’ll take steps to get rid of my grandfather’s million in short order.” Brewster’s voice rang true now. The zest of life was coming back.

Mr. Grant leaned forward slowly and his intent, penetrating gaze served as a check to the young fellow’s enthusiasm.

“I admire and approve the sagacity which urges you to exchange a paltry million for a fortune, but it seems to me that you are forgetting the conditions,” he said, slowly. “Has it occurred to you that it will be no easy task to spend a million dollars without in some way violating the restrictions in your uncle’s will, thereby losing both fortunes?”

CHAPTER V

THE MESSAGE FROM JONES

A new point of view gradually came to Brewster. All his life had been spent in wondering how to get enough money to pay his bills, and it had not occurred to him that it might be as difficult to spend to acquire wealth. The thought staggered him for a moment. Then he cried triumphantly, "I can decline to accept grandfather's million."

"You cannot decline to accept what is already yours. I understand that the money has been paid to you by Mr. Buskirk. You have a million dollars, Mr. Brewster, and it cannot be denied."

"You are right," agreed Montgomery, dejectedly. "Really, Mr. Grant, this proposition is too much for me. If you aren't required to give an immediate answer, I want to think it over. It sounds like a dream."

"It is no dream, Mr. Brewster," smiled the lawyer. "You are face to face with an amazing reality. Come in to-morrow morning and see me again. Think it over, study it out. Remember the conditions of the will and the conditions that confront you. In the meantime, I shall write to Mr. Jones, the executor, and learn from him just what he expects you to do in order to carry out his own conception of the terms of your uncle's will."

"Don't write, Mr. Grant; telegraph. And ask him to wire his reply. A year is not very long in an affair of this kind." A moment later he added, "Damn these family feuds! Why couldn't Uncle James have relented a bit? He brings endless trouble on my innocent head, just because of a row before I was born."

"He was a strange man. As a rule, one does not carry grudges quite so far. But that is neither here nor there. His will is law in this case."

"Suppose I succeed in spending all but a thousand dollars before the 23rd of next September! I lose the seven millions and be the next thing to a pauper. That wouldn't be quite like getting money's worth."

"It is a problem, my boy. Think it over very seriously before you come to a decision, one way or the other. In the meantime, we can establish beyond a doubt the accuracy of this inventory."

"By all means, go ahead, and please urge Mr. Jones not to be too hard on me. I believe I'll risk it if the restrictions are not too severe. But if Jones has puritanical instincts, I might as well give up hope and be satisfied with what I have."

"Mr. Jones is very far from what you'd call puritanical, but he is intensely practical and clear-headed. He will undoubtedly require you to keep an expense account and to show some sort of receipt for every dollar you disburse."

"Good Lord! Itemize?"

"In a general way, I presume."

"I'll have to employ an army of spendthrifts to devise ways and means for profligacy."

"You forget the item which restrains you from taking anybody into your confidence concerning this matter. Think it over. It may not be so difficult after a night's sleep."

“If it isn’t too difficult to get the night’s sleep.”

All the rest of the day Brewster wandered about as one in a dream. He was pre-occupied and puzzled, and more than one of his old associates, receiving a distant nod in passing, resentfully concluded that his wealth was beginning to change him. His brain was so full of statistics, figures, and computations that it whirled dizzily, and once he narrowly escaped being run down by a cable car. He dined alone at a small French restaurant in one of the side streets. The waiter marveled at the amount of black coffee the young man consumed and looked hurt when he did not touch the quail and lettuce.

That night the little table in his room at Mrs. Gray’s was littered with scraps of pad paper, each covered with an incomprehensible maze of figures. After dinner he had gone to his own room, forgetting that he lived on Fifth Avenue. Until long after midnight he smoked and calculated and dreamed. For the first time the immensity of that million thrust itself upon him. If on that very day, October the first, he were to begin the task of spending it he would have but three hundred and fifty-seven days in which to accomplish the end. Taking the round sum of one million dollars as a basis, it was an easy matter to calculate his average daily disbursement. The situation did not look so utterly impossible until he held up the little sheet of paper and ruefully contemplated the result of that simple problem in mathematics.

It meant an average daily expenditure of \$2,801.12 for nearly a year, and even then there would be sixteen cents left over, for, in proving the result of his rough sum in division, he could account for but \$999,999.84. Then it occurred to him that his money would be drawing interest at the bank.

“But for each day’s \$2,801.12, I am getting seven times as much,” he soliloquized, as he finally got into bed. “That means \$19,607.84 a day, a clear profit of \$16,806.72. That’s pretty good—yes, too good. I wonder if the bank couldn’t oblige me by not charging interest.”

The figures kept adding and subtracting themselves as he dozed off, and once during the night he dreamed that Swaengen Jones had sentenced him to eat a million dollars’ worth of game and salad at the French restaurant. He awoke with the consciousness that he had cried aloud, “I can do it, but a year is not very long in an affair of this kind.”

It was nine o’clock when Brewster finally rose, and after his tub he felt ready to cope with any problem, even a substantial breakfast. A message had come to him from Mr. Grant of Grant & Ripley, announcing the receipt of important dispatches from Montana, and asking him to luncheon at one. He had time to spare, and as Margaret and Mrs. Gray had gone out, he telephoned Ellis to take his horse to the entrance to the park at once. The crisp autumn air was perfect for his ride, and Brewster found a number of smart people already riding and driving in the park. His horse was keen for a canter and he had reached the obelisk before he drew rein. As he was about to cross the carriage road he was nearly run down by Miss Drew in her new French automobile.

“I beg your pardon,” she cried. “You’re the third person I’ve run into, so you see I’m not discriminating against you.”

“I should be flattered even to be run down by you.”

“Very well, then, look out.” And she started the machine as if to charge him. She stopped in time and said with a laugh, “Your gallantry deserves a reward. Wouldn’t you rather send your horse home and come for a ride with me?”

“My man is waiting at Fifty-ninth Street. If you’ll come that far, I’ll go with pleasure.”

Monty had merely a society acquaintance with Miss Drew. He had met her at dinners and dances and he had a host of other girls, but she had impressed him more than the others. Something indescribable took place every time their eyes met. Monty had often wondered just what that something meant, but he had always realized that it had in it nothing of platonic affection.

“If I didn’t have to meet her eyes,” he had said to himself, “I could go on discussing even politics with her, but the moment she looks at me I know she can see what I’m thinking about.” From the first they considered themselves very good friends, and after their third meeting it seemed perfectly natural that they should call one another by their first names. Monty knew he was treading on dangerous ground. It never occurred to him to wonder what Barbara might think of him. He took it as a matter of course that she must feel more than friendly toward him. As they rode through the maze of carriage ways they bowed frequently to friends as they passed. They were conscious that some of the women, notably the noticeably old Miss Dexter, actually turned around and gazed at them.

“Aren’t you afraid people will talk about us?” asked Monty with a laugh.

“Talk about our riding together in the park? It’s just as safe here as it would be in Fifth Avenue. Besides, who cares? I fancy we can stand it.”

“You’re a thoroughbred, Barbara. I simply didn’t want you talked about. When I go too far, say the word and drop me.”

“I have a luncheon at two, but until then we have our ride.”

Monty gasped and looked at his watch. “Five minutes to one,” he cried. The matter of his engagement with the attorney had quite escaped him. In the exhilaration of Miss Drew’s companionship he had forgotten even Uncle James’s millions.

“I’ve got a date at one that means life and death to me. Would you mind taking me down to the nearest Elevated—or—here, let me run it.”

Almost before Barbara was aware of what was happening they had changed places and the machine, under Monty’s guidance, was tearing over the ground.

“Of all the casual people,” said the girl, by no means unequal to the excitement, “I believe you’re kidnapping me.”

But when she saw the grim look on Monty’s face and one policeman after another warned him she became seriously alarmed. “Monty Brewster, this pace is positively dangerous.”

“Perhaps it is,” he responded, “but if they haven’t sense enough to keep out of the way they shouldn’t kick if they get run over.”

“I don’t mean the people or the automobiles or traps or trees or monuments, Monty; I mean you and me. I know we’ll either be killed or arrested.”

“This isn’t anything to the gait I’ll be going if everything turns out as I expect. Don’t be worried, Babs. Besides it’s one now. Lord, I didn’t dream it was so late.”

“Is your appointment so important?” she asked, hanging on.

“Well, I should say it is, and—look out—you blooming idiot! Do you want to get killed?” The last remark was hurled back at an indignant pedestrian who had escaped destruction by the merest chance.

“Here we are,” he said, as they drew up beside the entrance to the Elevated. “Thanks awfully, you’re a corker,—sorry to leave you this way. I’ll tell you all about it later. You’re a dear to help me keep my appointment.”

“Seems to me you helped yourself,” she cried after him as he darted up the steps. “Come up for me some day and tell me who the lady is.”

After he had gone Miss Drew turned to her chauffeur, who was in the tonneau. Then she laughed unrestrainedly, and the faintest shadow of a grin stole over the man’s face.

“Beg pardon, Miss,” he said, “but I’d back Mr. Brewster against Fournier any day.”

Only half an hour late, Brewster entered the office of Messrs. Grant & Ripley, flushed, eager, and unconscious of the big splotch of mud that decorated his cheek.

“Awfully sorry to have kept you waiting,” he apologized.

“Sherlock Holmes would say that you had been driving, Mr. Brewster,” said Mr. Ripley, shaking the young man’s hand.

“He would miss it, Mr. Ripley. I’ve been flying. What have you heard from Montana?” He could no longer check the impatient question, which came out so suddenly that the attorneys laughed irresistibly, Brewster joining them an instant later. They laid before him a half dozen telegram responses from bankers, lawyers, and mine-operators in Montana. These messages established beyond doubt the extent of James T. Sedgwick’s wealth; it was reported to be even greater than shown by the actual figures.

“And what does Mr. Jones say?” demanded Montgomery.

“His reply resembles a press dispatch. He has tried to make himself thoroughly clear, and if there is anything left unsaid it is past our comprehension. I am sorry to inform you, though, that he has paid the telegraph charges,” said Mr. Grant, smiling broadly.

“Is he rational about it?” asked Montgomery, nervously.

Mr. Grant gave his partner a quick, significant glance, and then drew from his desk the voluminous telegram from Swarengen Jones. It was as follows:

October 2.

GRANT & RIPLEY,

Yucatan Building, New York.

I am to be sole referee in this matter. You are retained as my agents, heir to report to me through you weekly. One desire of uncle was to forestall grandfather’s bequest. I shall respect that desire. Enforce terms rigidly. He was my best friend and trusted me with disposition of all this money. Shall attend to it sacredly. Heir must get rid of money left to him in given time. Out of respect to memory of uncle he must take no one into his confidence. Don’t want world to think S. was damned fool. He wasn’t. Here are rules I want him to work under: 1. No reckless gambling. 2. No idiotic Board of Trade speculation. 3. No endowments to institutions of any character, because their memory would be an invisible asset. 4. No indiscriminate giving away of funds. By that I don’t mean him to be stingy. I hate a stingy man and so did J.T.S. 5. No more than ordinary dissipation. I hate a saint. So did J.T.S. And both of us sowed an oat or two. 6. No excessive donations to charity. If he gives as other millionaires do I’ll let it go at that. Don’t believe charity should be spoiled by indulgence. It is not easy to spend a million, and I won’t be unreasonable with him. Let him spend it freely, but not foolishly, and get his money’s worth out of it. If he does that I’ll consider him a good business man. regard it foolish to tip waiter more than a dollar and car porter does not deserve over five. He does not earn more than one. If heir wants to try for the big stake he’d better begin quick, because he might slip up if he waits until day of judgment. It’s less than year off. Luck to him. Will write you more fully.

S. JONES.

“Write more fully!” echoed Montgomery. “What can there be left to write about?”

“He is explicit,” said the attorney, “but it is best to know all the conditions before you decide. Have you made up your mind?”

Brewster sat for a long time, staring hard at the floor. A great struggle was going on in his mind.

“It’s a gamble, and a big one,” he said at last, squaring his shoulders, “but I’ll take it. I don’t want to appear disloyal to my grandfather, but I think that even he would advise me to accept. Yes, you may write Mr. Jones that I accept the chance.”

The attorneys complimented him on his nerve, and wished him success. Brewster turned with

smile.

~~“I’ll begin by asking what you think a reasonable fee for an attorney in a case of this kind. I hope you will act for me.”~~

“You don’t want to spend it all in a lump, do you?” asked Mr. Grant, smiling. “We can hardly act as counsel for both you and Mr. Jones.”

“But I must have a lawyer, and the will limits the number of my confidants. What am I to do?”

“We will consult Mr. Jones in regard to the question. It is not regular, you see, but I apprehend no legal difficulties. We cannot accept fees from both sides, however,” said Mr. Grant.

“But I want attorneys who are willing to help me. It won’t be a help if you decline to accept my money.”

“We’ll resort to arbitration,” laughed Ripley.

Before night Montgomery Brewster began a career that would have startled the world had the fact been known. With true loyalty to the “Little Sons of the Rich,” he asked his friends to dinner and opened their eyes.

“Champagne!” cried Harrison, as they were seated at table. “I can’t remember the last time I had champagne.”

“Naturally,” laughed “Subway” Smith. “You couldn’t remember anything after that.”

As the dinner progressed Brewster explained that he intended to double his fortune within a year. “I’m going to have some fun, too,” he said, “and you boys are to help me.”

“Nopper” Harrison was employed as “superintendent of affairs”; Elon Gardner as financial secretary; Joe Bragdon as private secretary; “Subway” Smith as counsel, and there were places in view for the other members.

“I want the smartest apartment you can find, Nopper,” he commanded. “Don’t stop at expense. Have Pettingill redecorate it from top to bottom, Get the best servants you can find. I’m going to live in Nopper, and hang the consequences.”

CHAPTER VI

MONTY CRISTO

A fortnight later Montgomery Brewster had a new home. In strict obedience to his chief's command "Nopper" Harrison had leased until the September following one of the most expensive apartments to be found in New York City. The rental was \$23,000, and the shrewd financial representative had saved \$1,000 for his employer by paying the sum in advance. But when he reported this bit of economy to Mr. Brewster he was surprised that it brought forth a frown. "I never saw a man who had less sense about money," muttered "Nopper" to himself. "Why, he spends it like a Chicago millionaire trying to get into New York society. If it were not for the rest of us he'd be a pauper in six months."

Paul Pettingill, to his own intense surprise and, it must be said, consternation, was engaged to redecorate certain rooms according to a plan suggested by the tenant. The rising young artist, in a great flurry of excitement, agreed to do the work for \$500, and then blushed like a schoolgirl when he was informed by the practical Brewster that the paints and material for one room alone would cost twice as much.

"Petty, you have no more idea of business than a goat," criticised Montgomery, and Paul lowered his head in humble confession. "That man who calcimines your studio could figure on a piece of work with more intelligence than you reveal. I'll pay \$2,500. It's only a fair price, and I can't afford anything cheap in this place."

"At this rate you won't be able to afford anything," said Pettingill to himself.

And so it was that Pettingill and a corps of decorators soon turned the rooms into a confusion of scaffoldings and paint buckets, out of which in the end emerged something very distinguished. No one had ever thought Pettingill deficient in ideas, and this was his opportunity. The only drawback was the time limit which Brewster so remorselessly fixed. Without that he felt that he could have done something splendid in the way of decorative panels—something that would make even the glory of Puvis de Chavannes turn pallid. With it he was obliged to curb his turbulent ideas, and he decided that a rich simplicity was the proper note. The result was gorgeous, but not too gorgeous,—it had depth and distinction.

Elated and eager, he assisted Brewster in selecting furniture and hangings for each room, but he did not know that his employer was making conditional purchases of everything. Mr. Brewster had agreements with all the dealers to the effect that they were to buy everything back at a fair price, if he desired to give up his establishment within a year. He adhered to this rule in all cases that called for the purchase outright of substantial necessities. The bump of calculativeness in Monty Brewster's head was growing to abnormal proportions.

In retaining his rooms at Mrs. Gray's, he gave the flimsy but pathetic excuse that he wanted a place in which he might find occasional seasons of peace and quiet. When Mrs. Gray protested against this useless bit of extravagance, his grief was so obviously genuine that her heart was touched, and there was a deep, fervent joy in her soul. She loved this fair-faced boy, and tears of happiness came to her eyes when she was given this new proof of his loyalty and devotion. His rooms were kept for him ju

as if he had expected to occupy them every day and every night, notwithstanding the luxurious apartments he was to maintain elsewhere. The Oliver Optic books still lay in the attic, all tattered and torn, but to Margaret the embodiment of prospective riches, promises of sweet hours to come. She knew Monty well enough to feel that he would not forget the dark little attic of old for all the splendors that might come with the new dispensation.

There was no little surprise when he sent out invitations for a large dinner. His grandfather had been dead less than a month, and society was somewhat scandalized by the plain symptoms of disrespect he was showing. No one had expected him to observe a prolonged season of mourning, but that he should disregard the formalities completely was rather shocking. Some of the older people who had not long to live and who had heirs-apparent, openly denounced his heartlessness. It was not very gratifying to think of what might be in store for them if all memories were as short as Brewster's. Old Mrs. Ketchell changed her will, and two nephews were cut off entirely; a very modest and impecunious grandson of Joseph Garrity also was to sustain a severe change of fortune in the near future, if the cards spoke correctly. Judge Van Woort, who was not expected to live through the night, got better immediately after hearing some one in the sick-room whisper that Montgomery Brewster was to give a big dinner. Naturally, the heirs-to-be condemned young Brewster in no uncertain terms.

Nevertheless, the dinner to be given by the grandson of old Edwin Peter Brewster was the talk of the town, and not one of the sixty invited guests could have been persuaded to miss it. Reports as to its magnificence were abroad long before the night set for the dinner. One of them had it that it was to cost \$3,000 a plate. From that figure the legendary price receded to a mark as low as \$500. Montgomery would have been only too glad to pay \$3,000 or more, but some mysterious force conveyed to his mind a perfect portrait of Swearingen Jones in the act of putting down a large black mark against him, and he forbore.

"I wish I knew whether I had to abide by the New York or the Montana standard of extravagance," Brewster said to himself. "I wonder if he ever sees the New York papers."

Late each night the last of the grand old Brewster family went to his bedroom where, after dismissing his man, he settled down at his desk, with a pencil and a pad of paper. Lighting the candles which were more easily managed, he found, than lamps, and much more costly, he thoughtfully and religiously calculated the expenses for the day. "Nopper" Harrison and Elon Gardner had the receipts for all moneys spent, and Joe Bragdon was keeping an official report, but the "chief," as they called him, could not go to sleep until he was satisfied in his own mind that he was keeping up the average. For the first two weeks it had been easy—in fact, he seemed to have quite a comfortable lead in the race. He had spent almost \$100,000 in the fortnight, but he realized that the greater part of it had gone into the yearly and not the daily expense-account. He kept a "profit and loss" entry in his little private ledger, but it was not like any other account of the kind in the world. What the ordinary merchant would have charged to "loss" he jotted down on the "profit" side, and he was continually looking for opportunities to swell the total.

Rawles, who had been his grandfather's butler since the day after he landed in New York, came over to the grandson's establishment, greatly to the wrath and confusion of the latter's Aunt Emmeline. The chef came from Paris and his name was Detuit. Ellis, the footman, also found a much better berth with Monty than he had had in the house on the avenue. Aunt Emmeline never forgave her nephew for these base and disturbing acts of treachery, as she called them.

One of Monty's most extraordinary financial feats grew out of the purchase of a \$14,000 automobile. He blandly admitted to "Nopper" Harrison and the two secretaries that he intended to use it to practice with only, and that as soon as he learned how to run an "auto" as it should be run he

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