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YOUNG WALLINGFORD

By

GEORGE RANDOLPH CHESTER

Author of

THE EARLY BIRD

THE MAKING OF BOBBY BURNIT

WITH ILLUSTRATIONS BY

F. R. GRUGER & HENRY RALEIGH

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CONTENTS

CHAPTER		PAGE
I	Wix Begins to Think	1
II	Easy Money	12
III	Young Wix Takes a Hand	25
IV	The Easiest Way	38
V	Wix Disappears Forever	52
VI	A Sad Disappointment	61
VII	A Green-Goods Playlet	72
VIII	The Double Cross	86
IX	Spoiling the Egyptians	101
X	Eating Cake and Having It	111
XI	A Brief Character Bit	126
XII	Wallingford Is Frozen Out	144
XIII	Beauty in the Spot-Light	158
XIV	An Old Score Evened Up	172
XV	Taking His Money	183
XVI	Enjoying Themselves	201
XVII	J. Rufus Seeks Investment	219
XVIII	Speculation in Real Estate	231
XIX	A Great Art Center	251
XX	Etruscan Black Mud	264
XXI	The Great Vittoreo Matteo	279
XXII	The Surprise of His Life	288
XXIII	Still Another Surprise	298
XXIV	A Straight Business	306
XXV	The Sciatacata Company	318
XXVI	A Delusion and a Snare	331
XXVII	Laugh at That Woozy Feeling	341

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YOUNG WALLINGFORD

CHAPTER I

WHEREIN JONATHAN REUBEN WIX BEGINS TO THINK

"A NATURAL again!" exulted Jonathan Reuben Wix, as the dice bounded from his plump hand and came to rest upon the billiard-table in Leiniger's Select Café, with a five and a deuce showing. "Somebody ring the bell for me, because I'm a-going to get off."

He was a large young man in every dimension, broad of chest and big and pink of face and jovial of eye, and he chuckled as he passed the dice to his left-hand neighbor. There was a hundred dollars on the table and he gathered it up in a wad.

"Good-by, boys, and many merry thanks for these kind contributions," he bantered as he stuffed the money into his pocket. "It's me for Bunkville-amidst-the-ferry-boats, on the next Limited."

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He was back in less than three days, having spent just twenty-four hours in New York. The impulsively decided journey was nothing unusual for him, but it had an intimate bearing upon his future in that it forced upon him the confidence of secretive Clifford Gilman, who lived next door.

"Home so soon?" inquired Gilman in surprise. "They must have robbed you!"

"Robbed!" laughed Wix. "I should say not. I didn't waste a cent. Railroad ticket, sleepers, meals and extra fare on the Limited cost twenty-five each way. That left fifty. My room at the hotel cost five dollars. Breakfast was two dollars; morning drive through Central Park, four; lunch, three-fifty; matinée ticket, with cab each way, five; dinner, eight, with the ordinary champagne of commerce; theater and cab hire, five-fifty; supper, twelve, including a bottle of real champagne at eight dollars, and the balance in tips."

Clifford gasped as he hungrily reviewed these luscious items.

Young Gilman was not one of those who had been in the game by which Wix had won a hundred. He never played dice, did young Gilman, nor poker, nor bet on a horse race, nor drank, nor even smoked;

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but wore curly, silken sideburns, and walked up the same side of Main Street every morning to the bank, with his lunch in a little imitation-leather box. He walked back down the same side of Main Street every evening. If he had happened to take the other side on any morning, before noon there would have been half a dozen conservative depositors to ask old Smalley, who owned the bank, why Clifford had crossed over.

Young Gilman was popularly regarded as a "sissy," but that he had organs, dimensions and senses, and would bleed if pricked, was presently evidenced to Mr. Wix in a startling proposition.

"Look here, Wix," said Gilman, lowering his voice to a mystery-fraught undertone, "I'm going to take a little trip and I want you to come along."

"Behave!" admonished Wix. "It would be awful reckless in me to go with a regular little devil like you; and besides, sarsaparilla and peanuts tear up my system so."

"I've got three hundred dollars," stated Gilman calmly. "Does that sound like sarsaparilla and peanuts?"

"I'm listening," said Wix with sudden interest. "Where did you get it, mister?"

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Gilman looked around them nervously, then spoke in an eager whisper, clutching Wix by the arm.

"Saved it up, but like you do. I saw the wisdom of your way long ago. Old Smalley makes me put half my salary in the bank, but I pinch out a little more than that, and every time I get twenty dollars on the side, I invest it in margin wheat, by mail. Most often I lose, but when I do win I keep on until it amounts to something. Of course, I'm laying myself open to you in this. If old Smalley found it out he'd discharge me on the spot."

Wix chuckled.

"I know," he agreed. "My mother once wanted me to apply for that job. I went to see old Smalley, and the first thing he did was to examine my fingers for cigarette stains. 'You won't find any,' I told him, 'for I use a holder,' and I showed him the holder. Of course, that settled my case with Smalley; but do you know that he smokes after-dinner cigarettes away from home, and has beer and whisky and three kinds of wine in his cellar? I've got his number, all right, but I didn't have little Clifford's. Where do you hide it?"

"In the bank and here at home," returned Gilman with a snarl; "and I've been at it so long I'm be-

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ginning to curdle. You've worked in every mercantile establishment, factory and professional office in town, and never cared to hold a job. Yet everybody likes you. You drink, smoke, gamble and raise the dickens generally. You don't save a cent and yet you always manage to have money. You dress swell and don't amount to a tinker's cuss, yet you're happy all day long. Come along to the Putnam County Fair and show me how."

"The Putnam County Fair!" repeated Wix. "Two hundred miles to get a drink?"

"I can't take one any closer, can I?" demanded Gilman savagely. "But the real reason is that Uncle Thomas lives there. I can go to visit Uncle Thomas when I wouldn't be allowed to 'go on the cars alone' anywhere else. But uncle is a good fellow and his wife don't write to my mother. He tells me to go ahead; and I don't need go near him unless I'm in trouble."

"Some time I'll borrow your Uncle Tom," laughed Wix. "He sounds good to me."

Mrs. Gilman came to the door. She was a thin, nervous, little woman, with a long chin and a narrow forehead.

"Come in, Cliffy," she urged in a shrill, wheedling

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voice. "You must have a good, long night's rest for your trip in the morning." In reality she was worried to have her Clifford talking with the graceless Wix—though secretly she admired Jonathan Reuben.

"I must go in now," said Gilman hastily. "Go down to the train in the morning and get in on the other side, so mother won't see you. And don't tell your mother where you've gone."

"She won't ask," responded Wix, laughing. "Nothing ever worries mother except our name. I don't like it myself, but I don't worry over it. It isn't my fault, and it was hers."

If Wix felt any trace of bitterness over his mother's indifference he never confessed it, even to himself. Mrs. Wix, left a sufficient income by the late unloved, lived entirely by routine, with a separate, complacent function for every afternoon of the week. She was very comfortable, and plump, and placid, was Mrs. Wix, and Jonathan Reuben was merely an excrescence upon her scheme of life. Jonathan Reuben, however, had no lack of feminine sympathy. Quite a little clique of dashing young matrons, with old or dryly preoccupied husbands, vied with the girls to make him happy.

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In the present instance, young Wix was quite right about his mother's indifference. He called to her as he went down to early breakfast that he might not be back for a few days, and she sleepily answered. "All right." So Clifford and his instructor went to the fair, and the more experienced spendthrift showed the amateur how to get rid of his money, to their mutual gratification.

Back of the Streets of Cairo, on the closing day, Wix and Gilman, hunting a drink, found a neat young man with piercing black eyes and black hair, who upon the previous days had been making a surreptitious hand-book on the races. Just now he was advising an interested group of men that money would not grow in their pockets.

"If your eye is quicker than my hand you get my dollars," he singsonged as he deftly shifted three English walnut shells about on a flimsy folding stand. "If my hand is quicker than your eye, I get your dollars. Here they go, three in a row. They're all set, and here's a double sawbuck for some gentleman with a like amount of wealth and a keen eye and a little courage. Where, oh, where, is the little pea?"

The location of the little pea was so obvious that

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it seemed a shame to take the black-eyed young man's money, for just as he had stopped moving the shells, Wix and Gilman, pressing up, saw that the edge of the left-hand shell had rested upon the rubber "pea" and had immediately closed over it. Notwithstanding this slip on the part of the operator, there seemed some reluctance on the part of the audience to invest; instead, with what might have seemed almost suspicious eagerness, they turned toward the new-comers. Gilman, flushed of face and muddy of eye, and hiccoughing slightly—though Wix, who had drunk with him drink for drink, was clean and normal and his usual jovial, clear-eyed self—hastily pressed in before any one else should take advantage of the golden chance.

"Don't, Gilman," cautioned Wix, and grabbed him by the arm, but Clifford, still eager, jerked his arm away; and it was strange how all those who had been packed around the board made room for him.

"Here's the boy with the nerve and the money," commented the black-eyed one as he took Mr. Gilman's twenty and flaunted it in the air with his own. "Now lift up the little shell. If the little pea is under it you get the twin twenties. Lovely twins!" He laughed and kissed them lightly. "It's only a ques-

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tion," he shouted loudly, as Gilman prepared to make his choice, "of whether your eye is quicker than my hand."

Confidently Mr. Gilman picked up the left-hand shell, and a ludicrously bewildered look came over his face as he saw that the pellet was not under it. There was a laugh from the crowd. They had been waiting for another victim. Gilman looked hastily down at the trampled mass of straw and grass and muddy, black earth.

"The elusive little pea is not on the ground," explained the brisk young man. "The elusive little pea is right here on the board in plain sight."

To prove it he lifted up the center shell and displayed the pellet! There was another laugh. Not one person in that crowd had seen the dexterous movement of his little finger, so quick and certain that it was scarcely more than a quiver; but, to make sure that his "quickness of hand" had not been detected, he scanned every face about him swiftly and piercingly. In this inspection his eye happened to light on that of Jonathan Reuben Wix, and met a wink so knowing, and withal so bubbling with gleeful appreciation, that he was himself forced to grin.

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"How you've wasted your young life," commented Wix as he led away his still dazed companion. "I thought everybody knew that trick by this time, but I guess postmasters and bank clerks are always exempt."

"But how did he do it?" protested Gilman. "I saw that little ball under the left-hand shell as plain as day."

"That's what he meant you to see," returned Wix with a grin. "He let that one stop under the edge as if he were awkward, then he flipped it into the crook of his little finger. When he lifted the middle shell he shoved the ball under it. At the time you picked yours up there wasn't a ball under any of the three shells. There never is."

"I guess it's too late for me to get an education," sighed the other plaintively. "Smalley won't give me a chance. I don't even dare buy a new suit of clothes too often. I'd never see a bit of life if it wasn't for this wheat speculation."

Wix turned to him slowly.

"You want to let that game alone," he cautioned.

"Oh, I'm cautious enough," returned Gilman.

"You're almost in full charge at the bank now,

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aren't you?" observed Wix carelessly. "Smalley's over at his new bank in Milton a good deal."

"About half the time," admitted Gilman uneasily.

"He keeps a big cash reserve, doesn't he? Done up in bales, I suppose, and never looks at it except to count the mere bundles."

"Of course." Gilman was extremely nonchalant about it.

The other let him change the subject, but he found himself studying Clifford speculatively every now and then. This day was another deciding step in the future of Wix.

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CHAPTER II

THE BLACK-EYED YOUNG MAN DISCOURSES OF EASY MONEY

IT was to Jonathan Reuben that the waiters in the dining-car paid profound attention, although Gilman had the money. There was something about young Wix's breadth of chest and pinkness of countenance and clearness of smiling eye which marked him as one with whom good food agreed, whom good liquor cheered, and whom good service thawed to the point of gratitude and gratuities: whereas Clifford Gilman, take him any place, was only background, and not much of that.

"Say, General Jackson," observed Wix pleasantly to the waiter, "put a quart of bubbles in the freezer while we study over this form sheet. Then bring us a dry Martini, *not* out of a bottle."

"I reckon you're going to have about what you want, boss," said the negro with a grin, and darted away.

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He talked with the steward, who first frowned, then smiled, as he looked back and saw the particular guest. A moment later he was mixing, and Clifford Gilman gazed upon his friend with most worshipful eyes. Here, indeed, was a comrade of whom to be proud, and by whom to pattern!

They had swallowed their oysters and had finished their soup, with a quart of champagne in a frosty silver bucket beside them and the entrée on the way, when the "captain" was compelled to seat a third passenger at their table. It was the black-eyed young man of the walnut shells.

At first, as with his quick sweep he recognized in Mr. Gilman one of his victims, he hesitated, but a glance at the jovial Mr. Wix reassured him.

"We're just going to open a bottle of joy," invited Wix. "Shall I send for another glass?"

"Surest thing, you know," replied the other. "I'm some partial to headache water."

"This is on the victim," observed Wix with a laugh, as the cork was pulled. "You see he has coin left, even after attending your little party."

"Pity I didn't know he was so well padded," grinned the black-eyed one, whereat all three laughed, Gilman more loudly than any of them.

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Gilman ceased laughing, however, to struggle with his increasing tendency toward cross-eyes.

Wix turned to him with something of contempt.

"He don't mind the loss of twenty or so," he dryly observed. "He's in a business where he sees nothing but money all day long. He's a highly trusted bank clerk."

Instead of glancing with interest at Mr. Gilman, the black-eyed young man sharply scrutinized Mr. Wix. Then he smiled.

"And what line are you in?" he finally asked of Wix.

"I've been in everything," confessed that joyous young gentleman with a chuckle, "and stayed in nothing. Just now, I'm studying law."

"Doing nothing on the side?"

"Not a thing."

"He can't save any money to go into anything else," laughed Gilman, momentarily awakened into a surprising semblance of life. "Every time he gets fifty dollars he goes out of town to buy a fancy meal."

"You were born for easy money," the black-eyed one advised Wix. "It's that sort of a lip that drives us all into the shearing business."

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Wix shook his head.

"Not me," said he. "The law books prove that easy money costs too much."

The black-eyed one shrugged his shoulders.

"In certain lines it does," he admitted. "I'm going to get out of my line right away, for that very reason. Besides," he added with a sigh, "these educated town constables are putting the business on the bump-the-bumps. They've got so they want from half to two-thirds, and put a bookkeeper on the job."

Mr. Gilman presently created a diversion by emitting a faint whoop, and immediately afterward went to sleep in the bread-platter. Wix sent for the porter of their sleeping-car, and between the two they put Mr. Gilman to bed. Before Wix returned to the shell expert he carefully extracted the money from his friend Clifford's pocket.

"He won't need it, anyhow," he lightly explained, "and we will. I'll tell him about it in the morning."

"I guess you can do that and make him like it all right," agreed the other. "He's a born sucker. He can get to the fat money, can't he?"

Wix shook his head.

"No," he declared; "parents poor, and I don't

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think he has enough ginger in him ever to make a pile of his own."

The other was thoughtful and smiling for a time.

"He'll get hold of it some way or other, mark what I tell you, and you might just as well have it as anybody. Somebody's going to cop it. I think you said you lived in Filmore? Suppose I drop through there with a quick-turn proposition that would need two or three thousand, and would show that much profit in a couple of months? If you help me pull it through I'll give you a slice out of it."

Wix was deeply thoughtful, but he made no reply.

"You don't live this way all the time, and you'd like to," urged the other. "There's no reason you shouldn't. Why, man, the bulk of this country is composed of suckers that are able to lay hands on from one to ten thousand apiece. They'll spend ten years to get it and can be separated from it in ten minutes. You're one of the born separators. You were cut out for nothing but easy money."

Easy money! The phrase sank into the very soul of Jonathan Reuben Wix. Every professional, commercial and manufacturing man who knew him had predicted for him a brilliant future; but they had given him false credit for his father's patience to

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plod for years. Heredity had only given him, upon his father's side, selfishness and ingenuity; upon his mother's side, selfishness and a passion for luxurious comfort, and now, at twenty-six, he was still a young man without any prospect whatsoever.

Easy money! He was still dreaming of it; looking lazily for chance to throw it his way, and reading law, commercial law principally, in a desultory fashion, though absorbing more than he knew, when one day, about six months afterward, the black-haired young man landed in Filmore. He was growing a sparse, jet-black mustache now, and wore a solemn, black frock-coat which fitted his slender frame like a glove. He walked first into the Filmore Bank, and by his mere appearance there nearly scared Clifford Gilman into fits.

"I guess you don't remember me," said the stranger with a smile. "My name is Horace G. Daw, and I had the pleasure of doing a little business with you at the Putnam County Fair."

"Yes, I—I—remember," admitted Gilman, thankful that there were no depositors in, and looking apprehensively out of the door. "What can I do for you?"

"I have a little business opportunity that I think

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would about suit you," said Mr. Daw, reaching toward his inside coat pocket.

"Not here; not here!" Gilman nervously interrupted him. "Somebody might come in at any minute, even Mr. Smalley himself. He's started for the train, but he might come back."

"When, then, can I see you?" demanded Daw, seeing that Gilman was afraid of him. He had intended to meet the young man upon terms of jovial cordiality, but this was better.

"Any time you say, out of hours," said Gilman.

"Then suppose you come down to the Grand Hotel at from seven-thirty to eight o'clock."

"All right," gulped Gilman. "I'll be there."

Under the circumstances Mr. Daw changed his plans immediately. He had meant to hunt up Mr. Wix also, but now he most emphatically did not wish to do so, and kept very closely to his hotel. Mr. Gilman, on the contrary, did wish to find Mr. Wix, and hunted frantically for him; but Wix, that day, obeying a sudden craving for squab, had gone fifty miles to dine!

Alone, then, Gilman went in fear and trembling to the Grand Hotel, and was very glad indeed to be sheltered from sight in Mr. Daw's room.

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What would Mr. Gilman have to drink? Nothing, thank you. No, no wine. A highball? No, not a highball. Some beer? Not any beer, thank you. Nevertheless, Mr. Daw ordered a pitcher of draft beer with two glasses, and Mr. Gilman found himself sipping eagerly at it almost before he knew it: for after an enforced abstinence of months, that beer tasted like honey. Also, it was warming to the heart and exhilarating to the brain, and it enabled him to listen better to the wonderful opportunity Mr. Daw had to offer him.

It seemed that Mr. Daw had obtained exclusive inside information about the Red Mud Gold Mine. Three genuine miners—presumably top-booted, broad-hatted and red neck-kerchiefed—had incorporated that company, and, keeping sixty per cent. of the stock for themselves, had placed forty per cent. of it in the East for sale. As paying ore had not been found in it, after weary months of prospecting, one of the three partners brought his twenty per cent. of the stock East, and Mr. Daw had bought it for a song. A song, mind you, a mere nothing. Mr. Daw, moreover, knew where the other forty per cent. had been sold, and it, too, could be bought for a song. But now here came the point. After the

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departure of the disgruntled third partner the others had found gold! The two fortunate miners were, however, carefully concealing their good luck, because they were making most strenuous endeavors to raise enough money to buy in the outstanding stock before the holders realized its value.

Mr. Gilman, pouring another amber glassful for himself, nodded his head in vast appreciation. Smart men, those miners.

Mr. Daw had been fortunate enough to glean these facts from a returned miner whom he had befriended in early years, and fortunate enough, too, to secure samples of the ore, all of which had happened within the past week. Here was one of the samples. *Look at those flecks!* Those were gold, virgin *gold!*

Mr. Gilman feasted his eyes on those flecks, their precious color richly enhanced when seen through four glasses of golden beer. That was actually gold, in the raw state. He strove to comprehend it.

Here was the certified report of the assay, on the letter-head of the chemist who had examined the ore. It ran *a hundred and sixty-three dollars to the ton!* Marvelous; perfectly marvelous! Mr. Daw himself, even as he showed the assay, admired it

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over and over. As for Mr. Gilman, words could not explain how he was impressed. A genuine assay!

Now, here is what Mr. Daw had done. Immediately upon receiving the report upon this assay he had scraped together all the money he could, and had bought up an additional ten per cent. of the stock of that company, which left him holding thirty per cent. Also, he had secured an option upon the thirty per cent. still outstanding. That additional thirty per cent. could be secured, if it were purchased at once, for three thousand dollars. Now, if Mr. Gilman could invest that much money, or knew any one who could, by pooling their stock Mr. Gilman and Mr. Daw would have sixty per cent. of the total incorporated stock of the company, and would thus hold control. Mr. Gilman certainly knew what that meant.

Mr. Gilman did, for Mr. Smalley's Filmore Bank had been started as a stock company, with Mr. Smalley holding control, and by means of that control Mr. Smalley had been able to vote himself sufficient salary to be able to buy up the balance of the stock, so that now it was all his; but Mr. Gilman could not see where it was possible for him to secure three thousand dollars for an investment of this nature.

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An investment? Mr. Daw objected. This was not an investment at all. It was merely the laying down of three thousand dollars and immediately picking it up again fourfold. Why, having secured this stock, all they had to do was to let the secret of the finding of the hundred-and-sixty-three-dollar-a-ton gold be known, and, having control to offer, they could immediately sell it, anywhere, for four times what they had paid for it. The entire transaction need not take a week: it need not take four days.

Now, here is what Mr. Daw would do—that is, after he had ordered another pitcher of beer. He had the thirty per cent. of stock with him. He spread it out before Mr. Gilman. It was most beautifully printed stock, on the finest of bond paper, with gold-leaf letters, a crimson border and green embellishments, and was carefully numbered in metallic blue. It was also duly transferred in the name of Horace G. Daw. Mr. Daw would do this: In order that Mr. Gilman might be protected from the start, Mr. Daw would, upon taking Mr. Gilman's three thousand, make over to Mr. Gilman this very stock. He would then take Mr. Gilman's three thousand and purchase the other thirty per cent. of

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stock in his, Mr. Daw's, own name, and would, in the meantime, sign a binding agreement with Mr. Gilman that their stock should be pooled—that neither should sell without the consent of the other. It was a glorious opportunity! Mr. Daw was sorry he could not swing it all himself, but, being unable to do so, it immediately occurred to him that Mr. Gilman was the very man to benefit by the opportunity.

Mr. Gilman looked upon that glittering sample of ore, that unimpeachable certified assay, those beautifully printed stock certificates of the Red Mud Gold Mining Company, and he saw yellow. Nothing but gold, rich, red mud gold, was in all his safe, sane and conservative vision. Here, indeed, was no risk, for here were proofs enough and to spare. Besides, the entire transaction was so plausible and natural.

"By George, I'll do it!" said Mr. Gilman, having already, in those few brief moments, planned what he would do with nine thousand dollars of profits. Mr. Daw was very loath to let Mr. Gilman go home after this announcement. He tried to get him to stay all night, so that they could go right down to the bank together in the morning and fix up the matter; for it must be understood that a glittering opportunity like this must be closed immediately.

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Mr. Gilman, as a business man of experience, could appreciate that. But there were weighty reasons why Mr. Gilman could not do this, no matter how much he might desire it, or see its advisability. Very well, then, Mr. Daw would simply draw up that little agreement to pool their stock, so that the matter could be considered definitely settled, and Mr. Daw would then wire, yet that night, to the holders of the remaining stock that he would take it.

With much gravity and even pomp the agreement was drawn up and signed; then Mr. Gilman, taking the sage advice of Mr. Daw, drank seltzer and ammonia and ate lemon peel, whereupon he went home, keeping squarely in the center of the side-walk to prove to himself that he could walk a straight line without wavering. Young Mr. Daw, meanwhile, clinging to that signed agreement as a mariner to his raft, sat upon the edge of his bed to rejoice and to admire himself; for this was Mr. Daw's first adventure into the higher and finer degrees of "wise work," and he was quite naturally elated over his own neatness and despatch.

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CHAPTER III

YOUNG WIX TAKES A HAND IN THE BLACK-EYED ONE'S GAME

THE glowing end of a cigar upon the porch of the adjoining house told Gilman that young Wix was at home, and, full of his important enterprise, he stopped in front of the Wix gate to gloat.

"Hello, Gilman," said Wix, sauntering down. "Out pretty late for a mere infant of twenty-four?"

"Little matter of business," protested Mr. Gilman pompously, glancing apprehensively at the second-story window, where a shade was already drawn aside.

"Business!" repeated Wix. "They put midnight business in jail at daylight."

"Hush!" warned Gilman, with another glance at the window. "This is different. This is one of those lucky strokes that I have read about but never hoped would come my way," and enthusiastically, in an undertone which Wix had to strain to hear, he recited all the details of the golden opportunity.

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It was not so much experience as a natural trend of mind paralleling Mr. Daw's which made Mr. Wix smile to himself all through this recital. He seemed to foresee each step in the plan before it was told him, and, when Mr. Gilman was through, the only point about which his friend was at all surprised, or even eager, was the matter of the three thousand.

"Do you mean to say you can swing that amount?" he demanded.

"I—I think I can," faltered Mr. Gilman. "In fact, I—I'm very sure of it. Although, of course, that's a secret," he hastily added.

"Where would you get it?" asked Wix incredulously.

"Well, for a sure thing like this, if you must know," said Gilman, gulping, but speaking with desperately businesslike decision, "I am sure Mr. Smalley would loan it to me. Although he wouldn't want it known," he again added quickly. "If you'd speak to him about it he'd deny it, and might even make me trouble for being so loose-tongued; so, of course, nobody must know."

"I see," said Wix slowly. "Well, Cliff, you just pass up this tidy little fortune."

"Pass it up!"

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"Yes, let it slide on by. Look on it with scorn. Wriggle your fingers at it. Let somebody else have that nine thousand dollars clean profit from the investment of three, all in a couple of days. I'm afraid it would give you the short-haired paleness to make so much money so suddenly. Ever hear of that disease? The short-haired paleness comes from wearing horizontal stripes in a cement room."

For a moment young Gilman pondered this ambiguous reply in silence, then out of his secret distress he blurted:

"But, Wix, I've *got* to do something that will bring me in some money! I've run behind on my wheat trades. I've—I've *got* to do something!"

Wix, in the darkness, made a little startled movement, the involuntary placing of his finger-tips behind his ear; then he answered quietly:

"I told you to keep away from that game. I tried it myself and know all about it."

"I know, but I did it just the same," answered Gilman.

Wix chuckled.

"Of course you did. You're the woolly breed that keeps bucket-shops going. I'd like no better lazy life than just to run a bucket-shop and fill all

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my buckets with the fleeces of about a dozen of your bleating kind. It would be easy money."

The front door of the Gilman house opened a little way, and the voice of a worried woman came out into the night:

"Is that you, Cliffy?"

"Yes, mother," answered Clifford. "Good night, old man. I want to be sure to see you before I go to the bank in the morning. I want to talk this thing over with you," and young Gilman hurried into the house.

Wix looked after him as he went in, and stood staring at the glowing second-story window. Then he suddenly went back up to his own porch and got his hat. Fifteen minutes later he was at the desk of the Grand Hotel.

"Mr. Daw," he said to the clerk.

"I think Mr. Daw's probably gone to bed by this time, Wix," the clerk protested.

"We'll wake him up, then. What's the number of his room? I'll do it myself."

The clerk grinned.

"If he kicks, you know, Wix, I can't blame you for it. I'll have to stand it myself."

"He won't kick. What's his room?"

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"Number one," and again the clerk grinned. Nobody ever point-blank refused young Wix a favor. There was that in his bigness, and in the very jollity with which he defied life and its pretended gravity, which opened all doors to him. His breadth of chest had much to do with it.

"The bridal chamber, eh?" he chuckled. "In that case, send up a bottle of champagne and charge it to Mr. Daw's account. Yes, I know the bar's closed, but you have a key. Go dig it out yourself, Joe, and do it in style."

Unattended, Mr. Wix made his way to room one and pounded on the door. Mr. Daw, encased in blue pajamas and just on the point of retiring, opened cautiously, and was quite crestfallen when he recognized his visitor. Nevertheless, he thawed into instant amiability.

"Glad to see you, old scout," he cried, and shaking hands with Wix, pulled him into the room. "I felt as if the old homestead was no longer home when I didn't find you here to-day. Sit down. What'll you have to drink?"

"Wine, thanks," replied Wix. "They're getting it ready now. I gave them your order before I came up."

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Mr. Daw gasped and batted his eyes, but swallowed quickly and had it over with.

"You see," explained Wix, as they seated themselves comfortably. "I thought, since we wouldn't have time for many drinks, that we might just as well make it a good one. I brought up this time-table. There's a train leaves for the East at five-thirty-seven this morning, and one leaves for the West at six-ten. Which are you going to take?"

"Why, neither one," said Daw in some surprise. "I have some business here."

"Yes," admitted Wix dryly; "I just saw Gilman. Which train are you taking?"

"Neither, I said," snapped Daw, frowning, "I don't intend to leave here until I finish my work."

"Oh, yes, you do," Wix informed him. "You're going about the time Gilman is washing his face for breakfast; and you won't leave any word for him."

"How do you know so well?" retorted Daw. "Look here, Mr. Wix, this proposition I'm offering Gilman is a fair and square—"

"You say that again and I'll bite you," interrupted Wix pleasantly.

"I've got a pretty good left-handed punch of my own," flared Daw, advancing a threatening step.

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Wix, though much the larger man, betrayed his touch of physical cowardice by a fleeting shade of pallor, and moved over next the door. The Grand Hotel had not installed a room telephone service, still relying upon the convenient push-button. To this, Wix, affecting to treat the entire incident as a joke, called attention.

"One ring, ice water," he read from the printed card above it; "two rings, bell boy; three rings, maid. I think about six rings will bring the clerk, the porter and the fire department," he observed; "but I don't see where we need them in a quiet little business talk like ours."

"Oh, I see!" said Daw in the sudden flood of a great white light, and he smiled most amiably. "I promised you a rake-off when I spoke about this on the train, didn't I? And, of course, I'm willing to stick with it. If I pull this across there's a thousand in it for you."

"No. It won't do," said Wix, shaking his head.

"Say fifteen hundred, then."

Once more Wix shook his head. He, also, smiled most amiably.

"I guess you want it all?" charged Daw with a sneer.

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"Possibly," admitted Wix, then suddenly he chuckled so that his big shoulders heaved. "To tell you the truth," he stated, "I didn't know Gilman could put up so big a prize as all that nice money, or he wouldn't have had it loose to offer you by now. As soon as I get over the shock I'll know what to do about it. Just now, all I know is that he's not going into this real silky little joke of yours. I don't want to see the money go out of town."

"I saw it first," Daw reminded him. "I don't care where he gets it, you know, just so I get it."

"Wherever he gets it," said Wix impressively, "it will be secured in a perfectly legitimate manner. I want you to understand that much."

"Oh, yes, I understood that, anyhow," acknowledged Daw, and the two young men looked quite steadily into each other's eyes, each knowing what the other thought, but refusing to admit it.

It was Daw who first broke the ensuing silence.

"Suppose I can't decide to wing my onward way?" he suggested.

"Then I'll have you looking out on court-house square through the big grill."

"On what charge?"

"General principles," chuckled Wix.

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"I suppose there's a heavy stretch for that if they prove it on me," returned Daw thoughtfully. There was no levity whatever in the reply. He had read the eyes of Wix correctly. Wix would have him arrested as sure as breakfast, dinner and supper.

"Just general principles," repeated Wix; "to be followed by a general investigation. Can you stand it?"

"I should say I can," asserted Daw. "What time did you say that train leaves? The one going east, I mean."

"Five-thirty-seven."

"Then, if you don't mind, you may leave me a call for five o'clock;" and Mr. Daw nonchalantly yawned.

There came a knock at the door.

"I'm sorry you have to leave us so soon, Mr. Daw," said Wix, admitting the clerk with the wine, and speaking with much regret in his tone.

"I'll clink glasses with you, anyhow, old sport," offered Daw, accepting the inevitable gracefully, after the clerk had gone. "I don't know what your game is, but here's to it! Always remember, though, that I located this three thousand for you. I hate to leave it here. It was such easy money."

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"Easy money!" Again that phrase rang in the ears of young Wix, as he walked home, as he stood at his gate looking over at the second-story window of the Gilman house, and as he lay upon his pillow. To dwell in perpetual ease, to be surrounded with endless luxury, to spend money prodigally in all the glitter and pomp of the places that had been built at the demand of extravagance: these things had become an obsession with him—yet, for them, he was not willing to work and wait.

Gilman felt that he had lost vast estates, when, upon calling at the hotel in the morning, he found that Mr. Daw had left upon an early train. He was worried, too, that he had not been able to see Wix before he started down-town. Most opportunely, however, Wix sauntered out of Sam Glidden's cigar store, opposite the hotel, as Gilman emerged upon the street.

"When's the funeral?" asked Wix. "You look like a sick-headache feels."

"Daw has gone, and without leaving me any word," quavered Gilman. "I suppose he'll—he'll probably write to me, though."

"I'm betting that he has writer's cramp every time he tries it," asserted Wix.

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"But I signed an agreement with him last night. He must write."

"Does this look anything like that agreement," asked Wix, and from his pocket drew the document, torn once across each way. Gilman gazed at the pieces blankly. "I got it away from him, and tore it up myself, last night," continued Wix. "Also, I ran the gentleman out of town on the five-thirty-seven this morning, headed due east and still going."

"What do you mean?" gasped Gilman. "Why, man, you've taken away the only chance I had to get even. I *have* to make money, I tell you!"

"Be calm, little Cliffy," admonished Wix soothingly. "I'm going to get it its money. Look here, Gilman, this man was a fake and I made him say so, but his coming here gave me an idea. I'm going to open a bucket-shop, and you're going to back it."

"Not a bucket-shop!" objected Gilman, aghast at the very name.

"Yes, a bucket-shop. Do you know how they operate? Of course not, merely having played against them. Well, suppose you gamble a thousand bushels of wheat on a two-cent margin, holding for a two-cent advance. What happens to your twenty dollars? The bucket expert takes out his buying

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commission of one-fourth cent a bushel. A straight broker takes off one-eighth cent, but your man milks you for a nifty little total of two dollars and a half, because you're a piker. If wheat goes down one and three-fourths cents you lose the other seventeen-fifty, don't you?"

"Yes," admitted Gilman.

"If it goes up two cents the man closes the deal and takes out another one-fourth cent a bushel for closing. That's another two-fifty. You get back thirty-five dollars. Your bucket-shop man is practically betting fifteen dollars of his money against twenty of yours on worse than an even break. Pretty good game for the bucket-shop man, isn't it? But there's more. He doesn't take as much risk as matching pennies on a three-to-four shot. Suppose he has one man betting that wheat will go up and another that it will go down. Each man puts up twenty, and one must lose. The man with the bucket runs no chances, and every time he takes in forty dollars he pays out only thirty-five of it. Twelve and one-half per cent. of all the money that passes through his hands stays there. Moreover, the winner puts his right back into the game, and the loser rakes up more, to win back what he lost. Pretty

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syrupy, eh? The only trouble with you is that you have been playing this game from the wrong end. Now, you're going to play it from the inside. I'm going to rent an office to-day. You're to back me to the extent of three thousand dollars, and we'll split the profits."

Gilman's eyes glistened. He was one who did his thinking by proxy, and reflected enthusiasm with vast ease.

"Do you suppose it would take the three thousand all at once?" he asked with some anxiety.

"No, we won't need it in a lump," Wix decided, after some sharp thought over Gilman's nervousness; "but it must be where we can get all or any part of it at a minute's notice."

Gilman drew such an obvious breath of relief that Wix became once more thoughtful; but it was a thoughtfulness that brought with it only hardening of the jaw and steeling of the eyes.

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CHAPTER IV

WHICH SHOWS THE EASIEST WAY TO MAKE A BUCKET-SHOP PAY

WITHIN three days, Wix, who was a curious blend of laziness and energy, had fitted up an office in a sample-room leading off the lobby of the Grand Hotel. Over the name on the door he puzzled somewhat, and it was only his hatred for every component syllable of "Jonathan Reuben Wix" that caused the sign finally to appear as "La Salle Grain and Stock Brokerage Company." The walls were freshly papered in deep red, a thick, red carpet was put upon the floor, a resplendent cashier's wicket and desk were installed, fine leather-padded chairs faced a neatly ruled blackboard; and the speculative element of Filmore walked right into its first real bucket-shop and made itself at home. It was a positive pleasure to lose money there, and it was a joy to have young Wix take it. He did it so jovially.

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Punctually every evening Wix handed to Gilman his half of the profits on the trades closed that day, and each week the profits became larger. Gilman was thrown into a constant state of delight; Wix bought him a horse and buggy. Gilman saw fortune just ahead of him; Wix saw possible disaster. It pained him to note that Filmore was optimistic. There were many more bulls than bears, which was not the ideal condition. There should have been a bear to offset every bull, in which case the La Salle Grain and Stock Brokerage Company would have run no risk whatever.

Of course, the inevitable happened. All the wheat and stock gamblers of Filmore got in on a strong bull market and stayed in. When the market finally turned back and the "longs" were frightened out, the crash came, and every dollar was lost of the original three thousand. Wix, having anticipated the possibility of such an event, was disappointed but "game." Gilman, having more at stake and being at best a cheerful winner only, was frantic.

"What shall I do? What shall I do?" he moaned, over and over.

"Dig up more money," Wix cheerfully advised him.

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"I can't!" cried Gilman. "I've gone now even deeper than I dared." He was silent for a long time. Great beads of perspiration came on his brow. His hair was wet. "Wix," he finally burst out, "I've got to tell you something; something that no living creature knows but me."

"No, you don't!" Wix sharply stopped him. "If you have any secrets, keep them to yourself. I am stone deaf."

Gilman's eyes widened with a look of positive terror. For the first time in his life he had met that glare in the eyes of a supposed friend which denied friendship, sentiment or emotion of any sort; which told only of cold self-interest. Two or three times he essayed to speak, but he could not. He only stood with his sides heaving, like a spent dog.

"There is no use whining about this thing," Wix went on sharply. "We've got to raise money, and that's all there is to it. How about your profits that I've been handing you? I've spent mine."

There was no answer.

"You said something about owing four hundred dollars before we began," Wix went on. "I suppose you repaid that—that loan."

Gilman dumbly nodded.

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"I've paid you over a thousand dollars rake-off. I suppose you saved the rest of it?"

Again Gilman nodded his head.

"Well, bring me that six hundred or whatever it is."

Gilman mechanically produced it, all in one-hundred-dollar bills folded very flat.

That morning Wix faced the business anew with six hundred dollars, and felt keenly his limited capital. His severe losses had been a good advertisement, and every man who had won a dollar was prepared to put it back. Wix, with a steady hand at the helm, stood through this crisis most admirably, refusing trades from buyers until he had sellers enough to offset them, and refusing excess trades from sellers until he had buyers to balance. Within two weeks he had a comfortable little sum, but now the daily division of spoils brought no balm to Gilman. He was suddenly old, and upon his face were appearing lines that would last him throughout his life. Upon the florid countenance of Wix there was not even the shadow of a crease.

"Good money, boy," said he to Gilman, upon the day he handed over the completion of five hundred dollars. "This business is like a poker game. If the

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players stick at it long enough the kitty will have all the money."

"I don't want it all," replied Gilman wearily. "Wix, if I ever get back the twenty-five hundred dollars that it will take to make me square, I swear before my Maker," and he held up his trembling, white hand, "never to touch another investment outside the bank as long as I live."

"Your liver must be the color of a sick salmon," retorted Wix, but nevertheless he was himself disillusioned. The bucket-shop business was not what he had imagined it to be. It was not "easy money!" It had fluctuations, must be constantly watched, was susceptible to bankruptcy—and meant work! The ideal enterprise was one which, starting from nothing, involved no possible loss; which yielded a large block of cold cash within a short time, and which was then ended. Daw's idea was the most ideal that had come under his observation. That was really an admirable scheme of Daw's, except for one very serious drawback. It was dangerous. Now, if as clever a plan, and one without any menace from the law, could only be hinged upon some more legitimate business—say a bucket-shop concern. . . .

There is no analyzing a creation, an invention.

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It is not deliberately worked out, step by step. It is a flash of genius. At this moment young Wix created. The principle he evolved was, in fact, to stand him in good stead in a score of "safe" operations, but, just now, it was a gaudy new thing, and its beauty almost blinded him. The same idea had been used by many men before him, but Wix did not know this, and he created it anew.

"Sam," he said to the cigar-store man next morning, "I want you to invest in The La Salle Grain and Stock Brokerage Company."

"Not any," declared Sam. "You have two hundred of my money now."

"Not the entire roll," denied Wix. "I only got twelve and one-half per cent."

"If you'd take twelve and a half per cent. eight times you'd have it all," retorted Sam. "That's why I quit. I stood to lose two hundred dollars on a seven-point drop, or win a hundred and seventy-five on an eight-point raise. When I finally figured out that I had the tweezers into my hair going and coming, I didn't wish any more."

"But suppose I'd offer you a chance to stand on the other side of the counter and take part of the change?"

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"I'd let you stand right here and talk a while. What's the matter?"

"Haven't capital enough," explained Wix. "I think I refused to take a trade of yours one time, just because I had to play safe. I had to be in position to pay off all my losses or quit business."

"How much are you increasing?" asked Glidden, interested.

"A twenty-five-thousand-dollar stock company: two hundred and fifty shares at a hundred dollars each."

"I might take a share or two," said Sam.

"You'll take twenty," declared Wix, quite sure of himself. "I want four incorporators besides myself, and I want you to be one of them."

"Is that getting me the stock any cheaper?"

"Fifty per cent.; two thousand dollars' worth for a thousand. After we five incorporators are in we'll raise the price to par and not sell a share for a cent less."

"How much do you get out of this?" Sam asked, with a leer of understanding.

"Ten per cent. for selling the stock, and have the new company buy over the present one for ten thousand dollars' worth of shares."

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"Sam," he said, "I want you to invest"

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"I thought so," said Glidden with a grin. "Fixtures, established business and good will, I suppose."

Wix chuckled.

"You put it in the loveliest words," he admitted.

"You're a bright young man," said Glidden admiringly. "You'd better pay for those fixtures and put in the whole business at five hundred."

"What do you suppose I'm enlarging the thing for, except to increase my income?" Wix demanded. "With ten thousand dollars' worth of stock I'd get only two-fifths of the profit, when I've been getting it all heretofore. As a matter of fact, I'm doing pretty well not to try to capture the majority."

They both laughed upon this, and Glidden capitulated. Within forty-eight hours Wix had his four directors, all ex-traders who would rather make money than gamble, and each willing to put in a thousand dollars. As soon as they were incorporated they paid Wix his hundred shares for the old business, and that developing financier started out to sell the balance of the stock, on commission.

It was an easy task, for his fellow-directors did all the advertising for him. Practically all he had to do was to deliver the certificates and collect. It

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was while he was engaged in this pleasant occupation that he went to Gilman with a blank certificate for twenty-five shares.

"I think you said, Gilman, that if you could get your remaining twenty-five hundred dollars out of the La Salle you'd be satisfied, didn't you?"

"Satisfied!" gasped Gilman. "Just show me how it can be done!"

"Here's twenty-five hundred dollars' worth of stock in the new company I've incorporated from the old one, and it's selling—at par—like beer at a German picnic."

"That would ruin me," Gilman protested in a panic. "You must sell it for me or I'm gone. Why, Wix, this new state bank inspection law has just gone into effect, and there may be an inspector at the bank any day."

"I see," said Wix slowly, looking him straight in the eye, "and they may object to Smalley's having loaned you that money on insufficient security. Well, I'll see what I can do."

Nevertheless, he let Gilman's stock lie while he sold the treasury shares, and, the market being still so eager that it seemed a shame not to supply it, *he sold his own!*

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There was now time for Gilman, and Wix, with an artistic eye for dramatic propinquities, presented his proposition to no less a person than Smalley, grinning, however, as he went in.

"I couldn't think of such a thing, sir," squeaked that gentleman. "I'll have nothing to do with gambling in any way, shape or form."

"No," agreed Wix, and carefully closed the door of Smalley's private office. "Well, this isn't gambling, Mr. Smalley. It's only the people outside who gamble. The La Salle doesn't propose to take any chances; it only takes commissions," and he showed to Mr. Smalley, very frankly, a record of his transactions, including the one disastrous period for the purpose of pointing out the flaw which had brought it about.

Smalley inspected those figures long and earnestly, while Wix sat back smiling. He had penetrated through that leathery exterior, had discovered what no one else would have suspected: that in Smalley himself there ran a long-leashed gambling instinct.

"But I couldn't possibly have my name connected with a matter of this sort," was Smalley's last citadel of objection.

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"Why should you?" agreed Wix, and then a diabolical thought came to him, in the guise of an exquisite joke. He had great difficulty in repressing a chuckle as he suggested it. "Why not put the stock in Gilman's name?"

"It might be a very bad influence for the young man," protested Smalley virtuously, but clutching at the suggestion. "He is thoroughly trustworthy, however, and I suppose I can explain it to him as being a really conservative investment that should have no publicity. I think you said, Mr. Wix, that there are only twenty-five shares remaining to be sold."

"That's all," Wix assured him. "You couldn't secure another share if you wanted it."

"Very well, then, I think I shall take it."

"I have the certificate in my pocket," said Wix, and he produced the identical certificate that he had offered Gilman some days before. It had already been signed by the complacent Sam Glidden as secretary. "Make this out to Gilman, shall I?" asked Wix, seating himself at Smalley's desk, and poising his pen above the certificate.

"I believe so," assented Smalley, pursing up his lips.

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With a smile all of careless pleasure with the world, Wix wrote the name of Clifford M. Gilman, and signed the certificate as president.

"Now, your check, Mr. Smalley, for twenty-five hundred, and the new La Salle Company is completely filled up, ready to start in business on a brand-new basis."

With his lips still pursed, Smalley made out that check, and Wix shook hands with him most cordially as he left the room. Outside the door he chuckled. He was still smiling when he walked up to the cashier's wicket, where young Gilman sat tense and white-faced. Wix indorsed the check, and handed it through the wicket.

"Here's your twenty-five hundred, Cliff," said he. "You can turn it over on the books of the bank as soon as you like."

Gilman strove to voice his great relief, but his lips quivered and his eyes filled, and he could only turn away speechless. Wix had gone out, and Gilman was still holding in his nerveless fingers the check that had saved him, when Smalley appeared at his side.

"Ah," said Smalley; "I see you have the check I gave Mr. Wix. Did he deposit?"

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"No, sir," replied Gilman, in a low voice; "he took currency."

Mr. Smalley visibly winced.

"A bill of exchange might have done him just as well," he protested. "No non-employing person has need of actual currency in that amount. I'm afraid young Wix is very extravagant—very. By the way, Mr. Gilman, I have been forced, for protection and very much against my will, to take some stock in an enterprise with which I can not have my name associated for very obvious business reasons; so I have taken the liberty of having the stock made out in your name," and, before young Gilman's eyes, he spread his twenty-five-share certificate of The La Salle Grain and Stock Brokerage Company.

Gilman, pale before, went suddenly ghastly. The blow of mockery had come too soon upon the heels of his relief.

"I can't have it," he managed to stammer through parched lips. "I must refuse, sir. I—I can not be connected in any way with that business, Mr. Smalley. I—I abhor it. Never, as long as I live—"

Suddenly the fish-white face and staring eyes of Gilman were not in the line of Mr. Smalley's astonished vision, for Gilman had slid to the floor, be-

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tween his high stool and his desk. Sam Glidden, coming into the bank a moment after, found Smalley working feverishly over the prostrate form of his feebly reviving clerk.

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CHAPTER V

JONATHAN REUBEN WIX CASTS ASIDE HIS ONLY HANDICAP AND DISAPPEARS FOR EVER

JUST as Jonathan Reuben Wix reached his home, a delivery man was taking in at the front door a fine dresser trunk. On the porch stood a new alligator traveling-bag, and a big, new suit-case of thick sole leather, trimmed profusely with the most expensive knobs and clamps, and containing as elaborate a toilet set as is made for the use of men. In the hall he found five big pasteboard boxes from his tailor. He had the trunk and the suit-case and the traveling-bag delivered up to his room; the clothing he carried up himself.

That morning he had dressed himself in new linen throughout. Now he took off the suit he wore and put on one of the new business suits. He opened half a dozen huge bundles of haberdashery which he had purchased within the past week, and began packing them in his trunk: underwear, shirts, socks,

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collars, cravats, everything brand new and of the choicest quality. He packed away the other new business suit, the Prince Albert, the tuxedo, the dress suit—the largest individual order his tailor had ever received—putting into his trunk and suit-case and traveling-bag not one thing that he had ever worn before; nor did he put into any of his luggage a single book or keepsake, for these things had no meaning to him. When he was completely dressed and packed he went to his mother's room and knocked on the door. It was her afternoon for the Women Journalists' Club, and she was very busy indeed over a paper she was to read on *The Press: Its Power for Evil.* Naturally, interruptions annoyed her very much.

"Well, what is it, son?" she asked in her level, even tone as he came into the room. Her impatience was very nicely suppressed, indeed.

"I'm going to New York on the six-thirty," he told her.

"Really, I don't see how I can spare any money until the fifteenth," she objected.

"I have plenty of money," he assured her.

"Oh," she replied with evident relief, and glanced longingly back at her neatly written paper.

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"I can even let you have some if you want it," he suggested.

"No, thank you. I have sufficient, I am sure, portioned out to meet all demands, including the usual small surplus, up to the fifteenth. It's very nice of you to offer it, however."

"You see," he went on, after a moment's hesitation, "I'm not coming back."

She turned now, and faced him squarely for the first time.

"You'd better stay here," she told him. "I'm afraid you'll cost me more away from home than you do in Filmore."

"I shall never cost you a cent," he declared. "I have found out how to make money."

She smiled in a superior way.

"I am a bit incredulous; but, after all, I don't see why you shouldn't. Your father at least had that quality, and you should have inherited something from him besides"—and she paused a trifle—"his name." She sighed, and then continued: "Very well, son, I suppose you must carve out your own destiny. You are quite old enough to make the attempt, and I have been anticipating it for some time. After all, you really ought to have very little trou-

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ble in impressing the world favorably. You dress neatly," she surveyed him critically, "and you make friends readily. Shall I see you again before you go?"

"I scarcely think so. I have a little down-town business to look after, and shall take dinner on the train; so I'll just say good-by to you now."

He shook hands with her and stooped down, and they kissed each other dutifully upon the cheek. Mrs. Wix, being advanced, did not believe in kissing upon the mouth. After he had gone, a fleeting impression of loneliness weighed upon her as much as any purely sentimental consideration could weigh. She looked thoughtfully at the closed door, and a stirring of the slight maternal instinct within her made her vaguely wistful. She turned, still with that faint tugging within her breast which she could not understand, and it was purely mechanical that her eyes, dropping to the surface of the paper, caught the sentence: "Mental suggestion, unfit for growing minds, is upon every page." The word "Mental" seemed redundant, and she drew her pen through it, neatly changing the "s" in "suggestion" to a capital.

A cab drove past Wix as he started down the

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street and he saw Smalley in it. He turned curiously. What was Smalley doing there? He stopped until he saw the cab draw up in front of Gilman's house. He saw Smalley assist young Gilman out of the cab, and Gilman's mother run out to meet them. He was thoughtful for a moment over that, then he shrugged his shoulders and strode on.

On the train that night as he swaggered into the dining-car, owning it, in effect, and all it contained, he saw, seated alone at a far table, no less a person than Horace G. Daw, as black and as natty as ever, and with a mustache grown long enough to curl a little bit at the ends.

"Hello, old pal," greeted Daw. "Where now?"

"I'm going out alone into the cold, cold world, to make fortunes and spend them."

"Half of that stunt is a good game," commented Mr. Daw.

Wix chuckled.

"Both ends of it look good to me," he stated. "I've found the recipe for doing it, and it was you that tipped off the plan."

"I certainly am the grand little tipper-off," agreed Daw, going back in memory over their last meeting. "You got to that three thousand, did you?"

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"Oh, no," said Wix. "I only used it to get a little more. Our friend Gilman has his all back again. Of course, I didn't use your plan as it laid. It was too raw, but it gave me the suggestion from which I doped out one of my own. I've got to improve my system a little, though. My rake-off's too small. In the wind-up I handled twenty-one thousand dollars, and only got away with eight thousand-odd of it for myself."

"You haven't it all with you?" asked Daw, a shade too eagerly.

Wix chuckled, his broad shoulders heaving and his pink face rippling.

"No use, kind friend," said he. "Just dismiss it from your active but greedy mind. If anybody gets away unduly with a cent of this wad, all they need to do is to prove it to me, and I'll make them a present of the balance. No, my dark-complected brother, the bulk of it is in a safe place in little old New York, where I can go get it as I need it; but I have enough along to buy, I think. It seems to me you bought last," and they both grinned at the reminiscence.

"I wasn't thinking of trying to annex any of that coin," lied Mr. Daw glibly, and changing entirely

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his attitude toward Mr. Wix as his admiration grew; "but I was thinking that we might cook up something together. I'll put up dollar for dollar with you. I've just been harvesting, myself."

Again Wix chuckled.

"Declined with thanks," he returned. "I don't mind trailing around a bit with you when we get to New York, and also meeting the carefully assorted selection of dead-sure-thing geniuses who must belong to your set, but I'll go no further. For one thing, I don't like the idea of a partner. It cramps me to split up. For another thing, I wouldn't like to hook up in business with you. You're not safe enough; you trifle too much with the law, which is not only foolish but unnecessary."

"Yes?" retorted Daw. "How about this eight thousand or so that you committed mayhem on Filmore to get?"

"Good, honest money," asserted Wix. "I hate to boast about your present companion, but I don't owe Filmore a cent. I merely worked up a business and sold my share in it. Of course, they didn't know I was selling it, but they'll find out when they go over the records, which are perfectly straight. If, after

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buying the chance to go into business, they don't know what to do with it, it isn't my fault."

A traveling man who had once been in the office of The La Salle Grain and Stock Brokerage Company for an afternoon's flyer, and who remembered the cordial ease with which Wix had taken his money, came over to the table.

"Hello, Wix; how's tricks?" he hailed.

Wix looked up at him blankly but courteously.

"Beg pardon," he returned.

The face of the traveling man fell.

"Aren't you Mr. Wix, of Filmore?"

"I'm afraid not," replied Wix, smiling with great cordiality. "Sorry to disappoint you, old man."

"Really, I beg your pardon," said the traveling man, perplexed. "It is the most remarkable resemblance I ever saw. I would have sworn you were Wix. He used tc run a brokerage shop in the Grand Hotel in Filmore."

"Never was in the town," lied Wix.

The man turned away. Daw looked after him with an amused smile.

"By the way, Wix, what is your name now?"

"By George, I haven't decided! I was too busy

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getting rid of my only handicap to think up a substitute. I'll tell you in a minute," and on the spur of the moment he invented a quite euphonious name, one which was to last him for a great many years.

"Wallingford," he announced. "How does that hit you? J. Rufus Wallingford!"

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CHAPTER VI

J. RUFUS PROVES A SAD, SAD DISAPPOINTMENT TO SOME CLEVER PEOPLE

THEY were glad to see Blackie Daw back on Broadway—that is, in the way that Broadway is glad; for they of the Great White Way have no sentiments and no emotions, and but scant memories. About Blackie's companion, however, they were professionally curious.

"Who is this large, pink Wallingford person, and where did you get it?" asked Mr. Phelps, whose more familiar name was Green-Goods Harry.

Mr. Daw, standing for the moment with Mr. Phelps at the famous old cheese-and-crackers end of the Fifth Avenue bar, grinned.

"He's an educated Hick," he responded, "and I got him out of the heart of the hay-fever district, right after he'd turned a classy little trick on the easy producers of his childhood home. Sold 'em a bankrupt bucket-shop for eight thousand, which is going *some!*"

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Mr. Phelps, natty and jaunty and curly-haired, though shifty of eye, through long habit of trying to watch front and back doors both at once, looked with a shade more interest across at the imposing white vest of young J. Rufus where he stood at the bar with fat and somber Badger Billy. There was a cocksure touch to the joviality of young Wallingford which was particularly aggravating to an expert like Mr. Phelps. Young Wallingford was so big, so impressive, so sure of pleasing, so certain the world was his oyster, that it seemed a shame not to give his pride a tumble—for his own sake, of course.

"Has he got the eight thousand on him, do you think?" asked the green-goods one, his interest rapidly increasing.

"Not so you could notice it," replied Daw with conviction. "He's a wise prop, I tell you. He's probably lugging about five hundred in his kick, just for running expenses, and has a time-lock on the rest."

"We might tinker with the lock," concluded Harry, running his fingers through his hair to settle the curls; "it's worth a try, anyhow."

"You'll bounce right off," declared Mr. Daw. "I tried to put a sweet one over in his home town, and

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he jolted the game so quick he made its teeth rattle."

"Then you owe him one," persisted Mr. Phelps, whom it pained to see other people have money. "Do you mean to say that any pumpkin husker can't be trimmed?"

"Enjoy yourself," invited Mr. Daw with a retrospective smile, "but count me out. I'm going to Boston next week, anyhow. I'm going to open a mine investment office there. It's a nice easy-money mining district."

"For pocket mining," agreed his friend dryly.

Young Wallingford, in his desire for everybody to be happy, looked around for them at this juncture, and further conversation was out of the question. The quartet lounged out of the Fifth Avenue bar and across Broadway in that dull way peculiar to their kind. At the Hoffman House bar they were joined by a cadaverous gentleman known to the police as Short-Card Larry, whose face was as that of a corpse, but whose lithe, slender fingers were reputed to have brains of their own, and the five of them sat down for a dull half-hour. Later they had dull dinner together, strolled dully into four theaters, and, still dull, wound up in the apartments of Daw and J. Rufus.

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"What do you think of them?" asked Blackie in their first aside moment.

"They give me the pip," announced J. Rufus frankly. "Why do they hate themselves so? Why do they sit in the darkest corners and bark at themselves? Can't they ever drink enough to get oiled happy?"

"Not and do business with strangers on Broadwây," Daw explained. "Phelps has been shy about thin glassware for five years, ever since he let an Indiana come-on outdrink him and steal his own money back; Billy Banting stops after the third glass of anything, on account of his fat; the only time Larry Teller ever got pinched was for getting spifflicated and telling a reporter what police protection cost him."

"If I wasn't waiting to see one of them bite himself and die of poison I'd cut 'em out," returned Mr. Wallingford in the utmost disgust. "Any one of them would slung-shot the others for the price of a cigarette. Don't they ever get interested in anything?"

"Nothing but easy marks," replied Mr. Daw with a grin. "The way they're treating you is a compliment. They're letting you just be one of them."

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"One of them! Take it back, Blackie!" protested Wallingford. "Why, they're a bunch of crooks!"

In deep dejection young Wallingford, rejoining his guests, ordered three lemonades and a quart of champagne. There was a trifle more of animation among them now, however, since they had been left alone for a few moments. They told three or four very hilarious stories, in each of which the nub of the joke hinged on an utter disregard of every human decency. Then, quite casually and after a lull, Badger Billy smoothed down his smart vest and cleared his throat.

"What do you fellows say to a little game of stud?" he proposed.

"Sure!" agreed Wallingford with alacrity. "That's the first live noise I've heard to-day," and he went to the 'phone at once to order up some cards and chips.

With his back turned, the three lemonade drinkers exchanged pleased smiles. It was too easy! Mr. Daw let them smile, and reposed calmly upon the couch, entirely disinterested. Professional ethics forbade Mr. Daw to interfere with the "trimming" of the jovial Mr. Wallingford, and the instincts of a gentleman, with which, of course, they were all per-

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fectly provided, prevented him from taking any part in that agreeable operation. To his keen amusement the game was very brief—scarcely more than twenty minutes.

It was Short-Card Larry who, with a yawn, discovered suddenly how late it was and stopped the game. As he rose to go, young Wallingford, chuckling, was adding a few additional bills to the plethoric roll in his pocket.

"What made you chop the game, Larry?" asked Green-Goods Harry in impatient wonder. "We'd ought to strung it along a while. What made you let him have that hundred and fifty so quick?"

"Let him!" retorted Larry savagely. "He took it! Twice I gave him aces back to back on my deal, and he turned them down without a bet. On his own deal he bet his head off on a pair of deuces, with not one of us three able to draw out on him; and right there he cops that hundred and fifty himself. He's too fresh!"

"Well," said Badger Billy philosophically, "he'll come for more."

"Not of mine, he won't," snorted the dexterous one. "I can't do any business against a man that's next. I hope he chokes."

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"There you go again, letting your temper get the best of you," protested Mr. Phelps, himself none too pleased. "This fresh lollop has coin, and it ought to be ours."

"Ought to be? It *is* ours," growled Larry. "We'll get it if we have to mace him, at noon, on Madison Square."

In the meantime J. Rufus was chuckling himself to sleep. He rose at eleven, breakfasted at one, and was dressing and planning to besiege New York upon his own account, when the telephone advised him that Mr. Phelps was down-stairs with a parched throat, and on the way up to get a drink!

"Fine business!" exclaimed J. Rufus with a cordiality which had nothing whatever to do with the puzzled expression on his brow. "What'll you have? I'll order it while you're on your way up."

"Nothing stronger than a Scotch highball," was the reply, whereupon young Wallingford, as soon as the telephone was clear, ordered the materials therefor.

"Fine business," he repeated to himself musingly as he stood with his hand still on the receiver after he had hung it up; "also rough work. This thirst is too sudden."

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He was still most thoughtful when Mr. Phelps knocked at the door, and had yet more food for contemplation when the caller began talking with great enthusiasm about his thirst, explaining the height and breadth and thickness thereof, its atomic weight, its color and the excellent style of its finish.

"If I just had that thirst outside of me where I could get at it, I could make an airship of it," he imaginatively concluded.

"Gas or hot air?" inquired young Mr. Wallingford, entirely unmoved, as he poured the highballs and dosed both quite liberally with the Scotch, whereat Mr. Phelps almost visibly winced, though gamely planning to drink with every appearance of enjoyment.

"Where's Daw?" he asked, after two sips which he tried to make seem like gulps.

"Gone out to a print-shop to locate a couple of gold mines," announced Wallingford dryly, holding his own opinion as to the folly of Mr. Daw's methods. They were so unsanctioned of law.

"Sorry for that," said Mr. Phelps, who was nevertheless relieved to hear it, for Mr. Daw was rather in the way. "We've got a great game on; a Reuben right from Reubensville, with five thousand of pa's

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money in his jeans. I wanted you fellows to come and look him over."

"What's the use?" returned Wallingford. "Come down to the lobby and I'll show you a whole procession of them."

"No, but they're not so liberal as this boy," protested Phelps laughing. "He just naturally hones and hones and hones to hand us this nice little bundle of kale, and we're going to accommodate him. You can get in on the split-up if you want to. Daw would have first choice, of course, if he was here, but since he isn't you might as well come in. Five thousand iron men are hardly worth bending to pick up, I guess."

"Oh, I don't know," objected Wallingford condescendingly. "It would make cigarette money, anyhow, if there are not too many to tear it apart."

"It takes just four," Phelps informed him: "look-out, spieler, panel-man and engraver."

Wallingford shook his head, refusing even to speculate on the duties of the four named actors in the playlet.

"Four makes it hardly union wages," he objected.

Green-Goods Harry cast at him a look of quick dislike.

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"I know, but wait till you see the sample," he insisted. "The fun's worth more than the meat. He's the rawest you ever saw; wants green goods, you know; thinks there really is green goods, and stands ready to exchange his five thousand of the genuine rhino for twenty of the phoney stuff. Of course you know how this little joke is rimmed up. We count out the twenty thousand in real money and wrap it up in bales before both of his eyes, then put it in a little satchel of which we make Mr. Alfred Alfalfa a present. While we're giving him the solemn talk about the po-lice Badger Billy switches in another satchel with the same kind of looking bales in it, but made out of tissue-paper with twenties top and bottom; then we all move, and Henry Whiskers don't dare make a holler because he's in on a crooked play himself; see?"

"I see," assented Wallingford still dryly. "I've been reading the papers ever since I was a kid. What puzzles me is how you can find anybody left in the world who isn't hep."

"There's a new sucker born every minute," returned Mr. Phelps airily, whereat Wallingford, detecting that Mr. Phelps held his intelligence and

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education so cheaply as to offer this sage remark as original, inwardly fumed.

"Come on and look him over, anyhow," insisted Phelps, rising.

Wallingford arose reluctantly.

"What's the matter with your highball?" he demanded.

"It's great Scotch!" said Mr. Phelps enthusiastically, and drank about a tablespoonful with great avidity. "Come on; the boys are waiting," and he surged toward the door.

Wallingford finished his own glass contemplatively and followed with a trace of annoyance.

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CHAPTER VII

WALLINGFORD HELPS IN A GREEN-GOODS PLAYLET PURELY FOR ACCOMMODATION

INTO the back room of a flashy saloon just off Broadway Mr. Phelps led the way, after pausing outside to post Wallingford carefully on all their new names, and here they found Billy Banting and Larry Teller in company with a stranger, one glance at whom raised Wallingford's spirits quite appreciably, for he was so obviously made up.

He was a raw-boned young fellow who wore an out-of-date derby, a cheap, made cravat which rode his collar, a cheap suit of loud-checked clothes that was entirely too tight for him, and the trousers of which, two inches too short, were rounded stiffly out below the knees, like stove-pipes, by top-boots which were wrinkled about the ankles. Moreover, the stranger spoke with a nasal drawl never heard off the stage.

Wallingford, with a wink from Phelps, was in-

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troduced to Mr. Pickins as Mr. Mombley. Then, leaning down to Mr. Pickins with another prodigious wink at Wallingford, Phelps said in a stage-whisper to the top-booted one:

"Mr. Mombley is our engraver. Used to work in the mint."

"Well, I'll swan!" drawled Mr. Pickins. "I'd reckoned to find such a fine gove'ment expert a older man."

With a sigh Wallingford took up his expected part.

"I'm older than I look," said he. "Making money keeps a man young."

"I reckon," agreed Mr. Pickins, and "haw-hawed" quite broadly. "And did you really make this greenback?" he asked, drawing from his vest pocket a crinkled new ten-dollar-bill which he spread upon the table and examined with very eager interest indeed.

"This is one of that last batch, Joe," Short-Card Larry negligently informed Wallingford, with a meaning wink. "I just gave it to him as a sample."

"By jingo, it's scrumptious work!" said Mr. Pickins admiringly.

"Yes, they'll take that for a perfectly good bill

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anywhere," asserted Wallingford. "Just spend it and see," and he pushed the button. "Bring us a bottle of the best champagne you have in the house," he directed the waiter, and with satisfaction he noted the startled raising of heads all around the table, *including the head of Mr. Pickins.*

"I don't like to brag on myself," continued Wallingford, taking on fresh animation as he began to see humor in the situation, "but I think I'm the grandest little money-maker in the city, in my special line. I don't go after small game very often. A ten is the smallest I handle. Peters," he suddenly commanded Phelps, "show him one of those lovely twenties."

"I don't think I have one of the new ones," said Phelps, moistening his lips, but nevertheless reaching for his wallet. "I think the only twenties I have are those that we put through the aging process."

Wallingford calmly took the wallet from him and as calmly leafed over the bills it contained.

"No, none of these twenties is from the new batch," he decided, entering more and more into the spirit of the game, "but this half-century is one that we're all proud of. Just examine that, Mr. Pickins," and closing the wallet he handed it back to Phelps,

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passing the fifty-dollar bill to the stranger. "Billy, give me one of those twenties. I'm bound to show Mr. Pickins one of our best output."

Badger Billy, being notorious even among his fellows as a tight-wad, swallowed hard, but he produced a small roll of bills and extracted the newest twenty he could find. During this process it had twice crossed Billy's mind to revolt; but, after all, Wallingford was evincing an interest in the game that might be worth while.

"That's it," approved Wallingford, running it through his fingers and passing it over to Pickins. He got up from his place and took the vacant chair by that gentleman. "I just want you to look at the nifty imitation of engine work in this scroll border," he insisted with vast enthusiasm, while Mr. Pickins cast a despairing glance, half-puzzled and half-bored, at the others of the company, themselves awed into silence.

He was still explaining the excellent work in the more intricate portions of the two designs when the waiter appeared with the wine, and Wallingford only interrupted himself long enough nonchalantly to toss the ten-dollar bill on the tray after the glasses were filled. Then, with vast fervor, he re-

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turned to the counterfeiting business, with the specimens before him as an inspiring text.

The waiter brought back two dollars in silver.

"Just keep the change," said Wallingford grandly, and then, as the waiter was about to withdraw, he quickly handed up the fifty and the twenty-dollar bills to him. "Just take this twenty, George," said he to the waiter, "and run down to the cigar-store on the corner and buy some of those dollar cigars. You might as well get us about three apiece. Then take this fifty and get us a box for *The Prince of Pikers* to-night. Hustle right on, now," and he gave the waiter a gentle but insistent shove on the arm that had all the effect of bustling him out of the room. "We'll show Mr. Pickins a good time," he exultantly declared. "We'll show him how easy it is to live on soft money like this."

Wallingford had held the floor for fifteen solid minutes. Now he paused for some one else to offer a remark, his eager eye glowing with the sense of a duty not only well, but brilliantly, performed, as it roved from one to the other in search of approval. But feeble encouragement was in any other eye. Four men could have throttled him, singly and in company. Wallingford was too enthusiastic an

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"Just keep the change," said Wallingford grandly

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actor. He was taking the part entirely too well, and a vague doubt began to cross the minds of the other gentlemen in the party as to whether he would do or not. It was Short-Card Larry who first recovered his poise and broke the dismal silence.

"Show him one or two of those new hundreds, Mombley," he invited Wallingford with almost a snarl.

Wallingford merely smiled in a superior way.

"You know I never carry any but the genuine," he said in mild reproach. "It wouldn't do, you know. Anyhow, are we sure that Mr. Pickins wants to invest?"

Mr. Pickins drew a long breath and once more plunged into the character which he had almost doffed.

"Invest? Well, I reckon!" he nasally drawled. "If I can get twenty thousand dollars as good money as that for five, I'd be a blame fool not to take it. And I got the five thousand, too."

Things were coming back to a normal basis now, and the others cheered up.

"Look here," Mr. Pickins went on, and, reaching down, he drew off with much tugging one of the high boots, in the top of which had reposed a pack-

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age of greenbacks: ten crisp, nice-looking five-hundred-dollar bills.

For just a moment Wallingford eyed that money speculatively, then he picked up one of the bills and slid it through his fingers.

"It's good money, I suppose," he observed. "You can hardly tell the good from the bad these days, except by offering to spend it. We might break one of these—say for an automobile ride."

"No, you don't," hurriedly interposed Mr. Pickins, losing his nasal drawl for the moment and reaching for the bill, which he put back in the package, snapping a weak rubber band around it. "I reckon I don't let go of one of these bills till I see something in exchange. I—I ain't no greenhorn!"

His nasal drawl had come back, and now seemed to be the cue for all the others to affect laughter.

"To be sure he's not," said Mr. Phelps, reaching over to slap him on the back in all the jovial heartiness with which a greenhorn is supposed to be encouraged. "You're wise, all right, Pickins. We wouldn't do business with you if you weren't. You see, we're putting ourselves in danger of the penitentiary and we have to be careful. More than that, wise people come back; and, with a dozen or so like

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Mr. Pickins shoving the queer for us, we put out about all we can make. Nobody in the business, Mr. Pickins, gets as high a price for green goods as we do, and nobody in the business keeps all their customers as we do. That's because our output is so good."

This, which was one of the rehearsed speeches, went off very well, and they began to feel comfortable again.

"That's me, by Jinks!" announced Pickins, slapping his leg. "I'll be one of your steady customers, all right. When'll I get this first twenty thousand?"

"Right away," said Mr. Phelps, rising. "Just wait a moment till I talk it over with the engraver and see if he has the supply ready."

"The supply's all right," declared Wallingford. "These boys will 'tend to the business with you, Mr. Pickins. I'm very glad to have met you. I'll probably see you to-night at the show. I have to go back and look after a little more engraving just now." And, shaking hands cordially with Mr. Pickins, he rose to go.

"Wait a minute, Mombley," said Phelps amidst a general scowl, and he walked outside with Wallingford. "Fine work, old man," he complimented,

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keeping his suavity with no little effort. "We can go right in and pick our bunch of posies any minute."

"Go right ahead!" said Wallingford heartily. "I'm glad to have helped you out a little."

Mr. Phelps looked at him in sour speculation.

"Of course you're in on it," he observed with a great air of making a merely perfunctory remark.

"Me?" inquired Wallingford in surprise. "Not on your life. I only played engraver for accommodation. I thought I did a grand little piece of work, too."

"But we can't go through without you," insisted Mr. Phelps desperately, ignoring the other's maddening complacency and sticking to the main point. "It takes twenty thousand and we only have five thousand apiece. We're looking to you for the other five."

Wallingford looked him squarely in the eyes, with an entire change of manner, and chuckled.

"There are four reasons, Phelps, why I won't," he kindly explained. "The first is, I never do anything in partnership; second, I never pike; third, I won't take a fall out of any game that has the brown-and-white-striped clothes at the end of it;

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fourth, Billy might not get the satchels switched right; *extra, I won't fool with any farmer that strikes a match on the sole of his boot!*"

The fifth and extra reason was so unexpected and was laid before Mr. Phelps with such meaning emphasis that that gentleman could only drop his jaw and gape in reply. Wallingford laid both hands on his shoulders and chuckled in his face.

"You're a fiercely unimaginative bunch," he said. "Let's don't try to do any more business together. Just come up to my room to-night and have a friendly game of stud poker."

At last Green-Goods Harry found his tongue.

"You go to hell!" said he.

Back in their common sitting-room, Wallingford found Daw studying some gaudy samples of stock certificates. "Blackie, did you tell this gang of yours that they didn't drink enough to suit me?" Wallingford demanded.

Blackie grinned.

"They wanted to know why you wouldn't warm up," he admitted.

"I see the pretty, pretty lights at last," Wallingford chuckled. "I was sure there was something doing when Curly Harry came up here claiming a

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thirst, and went so far as to drink champagne on top of a high ball."

"He's taking stomach and liver dope right now," Blackie guessed. "You see, these Broadway boys are handicapped when they run across a man who still has a lining. They lost theirs years ago."

"They lost everything years ago. I'm disappointed in them, Blackie. I had supposed that these people of the metropolis had Herman the Great looking like a Bowery waiter when it came to smooth work; but they've got nothing but thumbs."

"You do them deep wrong, J. Rufus Wallingford Wix," admonished Blackie. "I've trailed with this crowd four or five years. They're always to be found right here and they always have coin—whether they spend it or not."

"They get it gold-bricking New Yorkers, then," declared Wallingford contemptuously. "They couldn't cold deck anybody on the rural free delivery routes. They wear the lemon sign on their faces, and when one of their kind comes west of the big hills we padlock all our money in our pockets and lock ourselves in jail till they get out of town."

"What have they been doing to you?" asked Blackie. "You've got a regular Matteawan grouch."

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"They had the nerve to try to ring me in for the fall guy on a green-goods play, baited up with a stage farmer from One Hundred and Sixtieth Street," asserted Wallingford. "Don't they ever spring a new one here?"

Mr. Blackie Daw only laughed.

"I'm afraid they don't," he confessed. "They take the old ones that have got the money for years, and work in new props and scenery on them, just like they do in the theaters; and that goes for Broadway."

"It don't go for me," declared Wallingford. "If they come after mine again I'll get real peevish and take their flash rolls away from them."

"Go to it," invited Blackie. "They need a trimming."

"I think I'll hand it to them," said Wallingford savagely, and started to walk out.

"Where are you going?" asked the other.

"I don't know," said Wallingford, "but I am going to scare up some excitement in the only way possible for a stranger, and that is go out and hunt for it by myself. No New Yorker knows where to go."

In the bar Wallingford found a convivial gentle-

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man from Georgia, lonesome like himself, with whom he became firm friends in an hour, and it was after midnight when, their friendship still further fixed by plenty of liquid cement, he left the Georgian at one of the broad, bright entrances in charge of a doorman. It being but a few blocks to his own hotel, he walked, carrying with complacent satisfaction a burden of assorted beverages that would have staggered most men.

It was while he was pausing upon his own corner for a moment to consider the past evening in smiling retrospection, that a big-boned policeman tapped him on the shoulder. He was startled for a moment, but a hearty voice reassured him with:

"Why, hello, Wix, my boy! When did you come to town?"

A smile broke over Wallingford's face as he shook hands with the bluecoat.

"Hello, Harvey," he returned. "I never would have looked for you in this make-up. It's a funny job for the ex-secretary of the Filmore Coal Company."

"Forget it," returned Harvey complacently. "There's three squares a day in this and pickings. Where are you stopping?"

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Wallingford told him, and then looked at him speculatively.

"Come up and see me when you go off watch," he invited. "But don't ask for me under the name of Wix. It's Wallingford now, J. Rufus Wallingford."

"No!" said Harvey. "What did you do at home?"

"Not a thing," protested Wallingford. "I can go right back to Filmore and play hop-scotch around the county jail if I want to. I just didn't like the name, that's all. But I want to talk with you, Harvey. I think I can throw about a hundred or so in your way."

"Not me," returned Harvey with a grin. "That's the price of a murder in this town."

"Come up, and I'll coax you," laughed Wallingford.

He walked away quite thoughtfully. Harvey Willis, who had left Filmore on account of his fine sense of honor—he had embezzled to pay a poker debt—seemed suddenly to fit an empty and an aching void.

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CHAPTER VIII

A THIRD ARM TO THE OLD-FASHIONED DOUBLE CROSS

"THE fresh Hick!" observed Mr. Pickins savagely. "I'd like to hand him a bunch of knuckles."

Mr. Pickins was not now in character, but was clad in quite ordinary good clothes; his prominent cheek-bones, however, had become two white spots in the midst of an angrily red countenance.

"I don't know as I blame him so much," said Phelps. "The trouble is we sized him for about the intelligence of a louse. Anybody who would stand for your Hoop-pole Caounty line of talk wouldn't need such a careful frame-up to make him lay down his money."

"There's something to that," agreed Short-Card Larry. "I always did say your work was too strong, Pick."

"There ain't another man in the crowd can play as good a Rube," protested Mr. Pickins, touched

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deeply upon the matter of his art. "I don't know how many thousands we've cleaned up on that outfit of mine."

"Ye-e-es, but this Wallingford person called the turn," insisted Phelps. "The only times we ever made it stick was on the kind of farmers that work in eleven-story office buildings. You can fool a man with a stuffed dog, but you can't fool a dog with it; and you couldn't fool Yap Wallingford with a counterfeit yap."

"Well," announced Mr. Pickins, with emphatic finality, "you may have my part of him. I'm willing to let him go right back to Oskaloosa, or Oshkosh, or wherever it is."

"Not me," declared Phelps. "I want to get him just on general principles. He's handed me too much flossy talk. You know the last thing he had the nerve to say? He invited us up to play stud poker with him."

"Why don't you?" asked Pickins.

"Ask Larry," said Phelps with a laugh, whereat Larry merely swore.

Badger Billy, who had been silently listening with his eyes half closed, was possessed of a sudden inventive gift.

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"Yes, why don't you?" he repeated. "If I read this village cut-up right, and I think I do, he'll take a sporting chance. Get him over to the Forty-second Street dump on a proposition to play two-handed stud with Harry there, then pull off a phoney pinch for gambling."

"No chance," returned Phelps. "He'd be on to that game; it's a dead one, too."

"Not if you work it this way," insisted Billy, in whom the creative spirit was still strong. "Tell him that we're all sore at Harry, here; that Harry threw the gang last night and got me put away. I'll have McDermott take me down and lock me up on suspicion for a couple of hours, so you can bring him down and show me to him. Tell him you've found a way to get square. Harry's supposed to have a grouch about that stud poker taunt and wants to play Wallingford two-handed, five thousand a side. Tell him to go into this game, and that just when they have the money and the cards on the table, you'll pull off a phoney pinch and have your fake officer take the money and cards for evidence, then you'll split up with him?"

Billy paused and looked around with a triumphant eye. It was a long, long speech for the Badger, and

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a vivid bit of creative work of which he felt justly proud.

"Fine!" observed Larry in deep sarcasm. "Then I suppose we give him the blackjack and take it all away from him?"

"No, you mutt," returned Billy, having waited for this objection so as to bring out the clever part of his scheme as a climax. "Just as we have Dan pull off the pinch, in jumps Sprig Foles and pinches Dan for impersonating an officer. Then Sprig cops the money and the cards for evidence, while we all make a get-away."

A long and thoughtful silence followed the exposition of this great scheme of Billy's. It was Phelps who spoke first.

"There's one thing about it," he admitted: "it's a new one."

"Grandest little double cross that was ever pulled over," announced Billy in the pride of authorship.

It was a matter of satisfaction, to say nothing of surprise, to Short-Card Larry to note the readiness, even the alacrity, with which young Wallingford fell into the trap. Would he accept the traitorous Mr. Phelps' challenge if guaranteed that he would win? He would! There was nothing young Wallingford

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detested so much as a traitor. Moreover, he had a grouch at Mr. Phelps himself.

Short-Card Larry had expected to argue more than this, and, having argument still lying heavily upon his lungs, must rid himself of it. It must be distinctly understood that the crowd wanted nothing whatever out of this. They merely wished to see the foresworn Mr. Phelps lose all his money, so that he could not hire a lawyer to defend him, and when he was thus resourceless they intended to have him arrested on an old charge and "sent over." They were very severe and heartless about Mr. Phelps, but they did not want his money. They would not touch it! Wallingford could have it all with the exception of the two hundred and fifty dollars he would have to pay to the experienced plain-clothes-man impersonator whom Larry, having a wide acquaintance, would secure.

Mr. Wallingford understood perfectly. He appreciated thoroughly the motives that actuated Mr. Larry Teller and his friends, and those motives did them credit. He counted himself, moreover, highly fortunate in being on hand to take advantage of the situation. Still moreover, after the trick was turned he would stand a fine dinner for the entire

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crowd, including Mr. Pickins, to whom Mr. Teller would kindly convey his, Mr. Wallingford's, respects.

Accepting this commission with some inward resentment but outward pleasure, Mr. Teller suggested that the game be played off that very afternoon. Mr. Wallingford was very sorry. That afternoon and evening he had business of grave importance. To-morrow evening, however, say at about nine o'clock, he would be on hand with the five thousand, in bills of convenient denomination. Mr. Teller might call for him at the hotel and escort him to the room, although, from having had the location previously pointed out to him, Mr. Wallingford was quite sure he could find Mr. Teller's apartment, where the contest was to take place. Left alone, Mr. Wallingford, in the exuberance of his youth, lay back in his big chair and spent five solid minutes in chuckling self-congratulation, to the great mystification of the incoming Mr. Daw, whom J. Rufus would not quite trust with his reason for mirth. Feeling the need of really human companionship at this juncture, young Wallingford called up his convivial friend from Georgia and they went out to spend another busy and pleasant afternoon and even-

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ing, amid a rapidly widening circle of friends whom these two enterprising and jovial gentlemen had already managed to attach to them. With an eye to business, however, Wallingford carefully timed their wanderings so that he should return, alone, on foot, to his own hotel a trifle after midnight.

As Mr. Teller and Mr. Wallingford, on the following evening at a few minutes before nine, turned into the house on Forty-second Street, they observed a sturdy figure helping a very much inebriated man up the stone steps just before them, but as the sturdy figure inserted a latch-key in the door and opened it with one hand while supporting his companion with the other arm, the incident was not one to excite comment. Just inside the door the inebriated man tried to raise a disturbance, which was promptly squelched by the sturdy gentleman, who held his charge firmly in a bearlike grip while Mr. Teller and Mr. Wallingford passed around them at the foot of the stairs, casting smiling glances down at the face of the perpetually-worried landlady, who had come to the parlor door to wonder what she ought to do about it.

In the second floor back room Mr. Phelps and Mr. Badger already awaited them. Mr. Badger's greet-

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ing to Larry was the ordinary greeting of one man who had seen the other within the hour; his greeting to Mr. Wallingford was most cordial and accompanied by the merest shade of a wink. Mr. Phelps, on the other hand, was most grim. While not denying the semblance of courtesy one gentleman should bestow upon another, he nevertheless gave Mr. Wallingford distinctly to understand by his bearing that he was out for Mr. Wallingford's financial blood, and after the coldest of greetings he asked gruffly:

"Did you bring cards?"

"One dollar's worth," said Wallingford, tossing four packs upon the table. "Ordinary drug-store cards, bought at the corner."

"You see them bought, Larry?" inquired Phelps.

"They're all right, Phelps," Mr. Teller assured him.

"Good," said Mr. Phelps. "Then we might just as well get to work right away," and from his pocket he drew a fat wallet out of which he counted five thousand dollars, mostly in bills of large denomination.

In the chair at the opposite side of the little table Wallingford sat down with equal grimness, and

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produced an equal amount of money in similar denominations.

"I don't suppose we need chips," said Phelps. "The game may not last over a couple of deals. Make it table stakes, loser of each hand to deal the next one."

They opened a pack of cards and cut for the deal, which fell to Wallingford, and they began with a mutual five-dollar ante. Upon the turn card of the first deal each placed another five. Upon the third card, Phelps, being high, shoved forward a five-dollar bill, which Wallingford promptly raised with fifty. Scarcely glancing at his hole-card, Phelps let him take the pot, and it became Phelps' deal.

It was a peculiar game, in that Phelps kept the deal from then on, betting mildly until Wallingford raised, in which case Wallingford was allowed to take down the money. By this means Wallingford steadily won, but in such small amounts that Mr. Phelps could have kept playing for hours on his five thousand dollars in spite of the annoyance of maudlin quarreling from the next room. It was not necessary to enter such a long test of endurance to gain mere time, however, for in less than a half-hour the door suddenly burst open, its latch-bar los-

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ing its screws with suspicious ease, and a gaunt but muscular-looking individual with a down-drooping mustache strode in upon them, displaying a large shining badge pinned on his vest underneath his coat.

"Every man keep his seat!" commanded this apparition. "The place is pinched as a gambling joint."

Mr. Phelps made a grab for the money on the table.

"Drop that!" said the new-comer, making a motion toward his hip pocket, and Mr. Phelps subsided in his chair.

The others had posed themselves most dramatically, and now they sat in motionless but trembling obedience to the law, while the man with the tin badge produced from his pocket a little black bag into which he stuffed the cards and all the money on the table.

"It's a frame-up!" shouted Mr. Phelps.

Loud voices and the overturning of chairs from the room just ahead interrupted them at this moment, and not only Mr. Badger and Mr. Teller and Mr. Phelps looked annoyed, but the man with the shining badge glanced apprehensively in that di-

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rection, especially as, added to the sudden uproar, there was the unmistakable clang of a patrol-wagon in the street.

Simultaneously with this there bounded into the room a large gentleman with a red face and a husky voice, who whipped a revolver from his pocket the minute he passed the threshold and leveled it at the man with the badge, while all the others sprang from their chairs.

"Hands up!" said he, in a hurried but business-like manner, himself apparently annoyed with and apprehensive of the adjoining disturbance and the clanging in the street. "This is a sure-enough pinch, but it ain't for gambling, you can bet your sweet life! You're all pulled for a bunch of cheap sure-thing experts, but this guy has got the lock-step comin' to him for impersonating an officer. You've played that gag too long, Dan Blazer. Give me that evidence!" and he snatched the black bag from the hand of the man with the badge.

Short-Card Larry, standing near what was apparently a closet door, now took his cue and threw it open, and, grabbing Wallingford by the arm, suddenly pulled him forward. "This is the real thing," he said in a hoarse whisper. "We've got to make

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a get-away or go up. They're fierce on us here if the pinch once comes."

"Hello, boys," broke in a third new voice, and then the real shock came. The third new voice was not in the play at all, and the consternation it wrought was more than ludicrous.

Wallingford, drawing back for a moment, was nearly knocked off his feet by fat Badger Billy's dashing past him through that door to the back stairway, closely followed by Mr. Phelps, and Mr. Phelps was trailed almost as closely by the gaunt man of the badge. Glancing toward the door, Mr. Wallingford smiled beatifically. The cause of all this sudden exodus was huge Harvey Willis, in his blue suit and brass buttons and helmet, with a club in his hand, who, making one dive for the husky red-faced man as he, too, was bent on disappearing, whanged him against the wall with a blow upon the head from his billy; and as the red-faced man fell over, Harvey grabbed the black bag. The crash of a breaking water-pitcher from the adjoining room, the shrill voice of a protesting and frightened landlady as she came tearing up the stairs, and the clamor of one of those lightning-collected mobs in front of the house around the patrol-wagon, created a diversion

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in the midst of which Harvey Willis started out into the hall, a circumstance which gave the dazed red-faced man an opportunity to stagger down the back stairway and out through the alley after his companions, whom Wallingford had already followed. They were not waiting for him, by any means, but this time were genuinely interested in getting away from the law, each man darkly suspicious of all the others, and Wallingford, alone, serene in mind.

In the hall, Willis, with a grin, thrust the black bag into his big pocket, and turned his attention to the terrified landlady and his brother officer of the wagon, who was just then mounting the stairs.

"Case of plain coke jag," he explained, and burst into the noisy room, from which the two presently emerged with the shrieking and inebriated man who had been brought up-stairs but a short while before.

In Wallingford's room that night, Blackie Daw was just starting for Boston when Harvey Willis, now off duty, came up with the little black bag, which he dropped upon the table, sitting down in one of the big chairs and laughing hugely.

"Mr. Daw, shake hands with Mr. Willis, a friend

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of mine from Filmore," said Wallingford. "Order a drink, Daw."

As he spoke, he untied the bag, and, taking its lower corners, sifted the mixture of cards and greenbacks upon the table. Daw, in the act of shaking hands, stopped with gaping jaws.

"What in Moses is that?" he asked.

"Merely a little contribution from your Broadway friends," Wallingford explained with a chuckle. "Harvey, what do I owe out of this?"

"Well," said Harvey, sitting down again and naming over the cast of characters on his fingers, "there's seven dollars for the room, and the tenner I gave Sawyer to go down on Park Row and hunt up a coke jag. Sawyer gets fifty. We ought to slip a twenty to the wagon-man. Sawyer will have to pay about a ten-case note for broken furniture, and I suppose you'll want to pay this poor coke dip's fine. That's all, except me."

"Ninety-seven dollars, besides the fine," said Wallingford, counting it up. "Suppose we say a hundred and fifty to cover all expenses, and about three hundred and fifty for you. How would that do?"

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"Fine!" agreed Harvey. "Stay right here and keep me busy at the price."

"Not me," said Wallingford warmly. "I only did this because I was peevish. I don't like this kind of money. It may not be honest money. I don't know how Phelps and Banting and Teller got this money."

Blackie Daw came solemnly over and shook hands with him.

"Stay amongst our midst, J. Rufus," he pleaded. "We need an infusion of live ones on Broadway. Our best workers have grown jaded and effete, and our reputation is suffering. Stay, oh, stay!"

"No," refused J. Rufus positively. "I don't want to have anything more to do with crooks!"

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CHAPTER IX

IN WHICH J. RUFUS HEARS OF SOME EGYPTIANS WORTH SPOILING

IT was in a spirit of considerable loneliness that Wallingford came back from seeing Blackie Daw to the midnight train, for he had grown to like Blackie very well indeed. Moreover, his friend from Georgia was gone, and quite disconsolate, for him, he stood in front of the hotel wondering about his next move. Fate sent him a cab, from which popped a miniature edition of the man from Georgia. The new-comer, who had not waited for the cab door to be opened for him, immediately offered to bet his driver the price of the fare that the horse would eat bananas. He was a small, clean, elderly gentleman, of silvery-white hair and mustache, who must have been near sixty, but who possessed, temporarily at least, the youth and spirits of thirty; and he was one of that sort of looking men to whom one instinctively gives a title.

"Can't take a chance, Governor," said the driver,

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grinning. "I might as well go jump off the dock as go back to the stand without them four dollars. I'm in bad, anyhow."

"I'll bet you the tip, then," offered the very-much-alive elderly gentleman, flourishing a five-dollar bill.

"All right," agreed the driver, eying the money. "Nothing or two dollars."

"No, you don't! Not with Silas Fox, you don't!" promptly disputed that gentleman. "First comes out of the dollar change two bits for bananas, and then the bet is nothing or a dollar and a half that your horse'll eat 'em. Why, any horse'll eat bananas," he added, turning suddenly to Wallingford. With the habit of shrewdness he paused for a thorough inspection of J. Rufus, whose bigness and good grooming and jovial pinkness of countenance were so satisfactory that Mr. Fox promptly made up his mind the young man could safely be counted as one of the pleasures of existence.

"I'll bet *you* this horse'll eat bananas," he offered.

"I'm not acquainted with the horse," objected Wallingford, with no more than reasonable caution. "I don't even know its name. What do you want to bet?"

"Anything from a drink to a hundred dollars."

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J. Rufus threw back his head and chuckled in a most infectious manner, his broad shoulders shaking and his big chest heaving.

"I'll take you for the drink," he agreed.

Two strapping big fellows in regulation khaki came striding past the hotel, and Mr. Fox immediately hailed them.

"Here, you boys," he commanded, with a friendly assurance born of the feeling that to-night all men were brothers; "you fellows walk across the street there and get me a quarter's worth of real ripe bananas."

The soldiers stopped, perplexed, but only for an instant. The driver of the cab was grinning, the door-man of the hotel was grinning, the prosperous young man by the curb was grinning, and the well-dined and wined elderly gentleman quite evidently expected nothing in this world but friendly complaisance.

"All right, Senator," acquiesced the boys in khaki, themselves catching the grinning contagion; and quite cheerfully they accepted a quarter, wheeled abreast, marched over to the fruit stand, bought the ripest bananas on sale, wheeled, and marched back.

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Selecting the choicest one with great gravity and care, Mr. Silas Fox peeled it and prepared for the great test. The driver leaned forward interestedly; the two in khaki gathered close behind; the large young man chuckled as he watched; the horse poked forward his nose gingerly, then sniffed—then turned slowly away!

Mr. Fox was shocked. He caught that horse gently by the opposite jaw, and drew the head toward him. This time the horse did not even sniff. It shook its head, and, being further urged, jerked away so decidedly that it drew its tormentor off the curb, and he would have fallen had not Wallingford caught him by the arm.

"I win," declared the driver with relief, gathering up his lines.

"Not yet," denied Mr. Fox, and stepping forward he put his arm around the horse's neck and tried to force the banana into its mouth.

This time the horse was so vigorous in its objection that the man came near being trampled under-foot, and it was only on the unanimous vote of the big man and the two in khaki that he profanely gave up the attempt.

"Not that I mind losing the bet," announced Mr.

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