Money To Burn

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MONEY TO BURN

BY

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KINDRED OF THE DUST
THE ENCHANTED HILL
CAPPY RICKS, ETC.

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CHAPTER I

Mr. Absolom McPeake's secretary came into her employer's office with an unpleasant announcement. Mr. Hiram Butterworth was waiting in the outer office and desirous of seeing him.

"Keep him waiting half an hour," the lawyer answered. "I haven't finished reading the morning paper and a half-hour wait will have a good psychological effect on that old razorback. It will add to my importance and diminish his."

"Of course I told him you would be busy for some little time, Mr. McPeake, and of course he said he could not brook delay; that he had something of particular importance to see you about to-day. Mumbled something about time meaning money and lawyers being the thieves who steal both."

McPeake finished reading the paper and lighted a cigar; when the cigar was consumed, he opened the door leading to the general office and bowed Hiram Butterworth in with a cheery good morning and a polite inquiry as to the state of the Butterworth health.

"I'm done for," his visitor replied agitatedly and sank heavily into the overstuffed armchair which Absolom McPeake reserved for his clients. "Yes, McPeake, done for!"

"I wouldn't say that, Mr. Butterworth," McPeake soothed him. "You are always pessimistic. Try being optimistic for a change."

Hiram Butterworth flared in sudden rageful impatience. "Why wouldn't you say it?" he growled, and answered the question himself. "Because you don't know anything about it, that's why. And I do. I ought to. I've paid out enough good cash money to find out. I've been to six specialists in six cities and have received six identical verdicts. I'm done for, I tell you, and don't you try to tell me I'm not. I guess I know when I'm done for. Cost me enough to find out."

He paused for breath and stared at McPeake out of small, round, pale blue, deep-set eyes. His hair, short, coarse, stiff and iron-gray came down

over his eyes in a bang. His extraordinarily large ears, high on the sides of his bullet head, stuck out like the blades of a propeller; as he swallowed nervously his Adam's apple rippled up and down a scrawny, corded, wrinkled throat upon which the dry skin hung in leathery folds.

He shuffled his feet, and McPeake, glancing down, observed that Butterworth's shoes were old, cheap and worn. And the thin, threadbare suit, cheap and ready-made, old and demoded, coupled with the saw-edged collar and the plain black "ready-to-wear" necktie, still further heightened the atmosphere of misery and neglect which this old man radiated.

McPeake replied without irritation: "I'm very sorry to hear this disturbing report, Mr. Butterworth. What did the doctors say was the matter with you?"

"Hardening of the arteries and heart disease," the old man barked. "Three years ago I found myself getting a pain in my chest whenever I moved around very actively, so I called on Doc Reiter to cure it. Reiter told me what was what and six others have since confirmed his diagnosis. One of 'em charged me eighty dollars for a physical examination and a couple of X-ray pictures." He bored into McPeake with his gimlet eyes. "I'm liable to die at any moment," he said then in a low, sad voice, "so I've come to set my house in order."

McPeake frowned but kept his temper. "You will recall—pardon me for reminding you—that for twenty years I have been urging you to make a will, Mr. Butterworth."

"That's right, that's right," the miser complained. "You're one of those I-told-you-so fellows. For two cents I'd have another lawyer draw up my will."

"That would please me greatly," Absolom McPeake replied serenely. "For less than that I'd decline to draw your will."

His peevish client subsided instantly. "Tut, tut, Absolom. You're too quick on the trigger. You know mighty well it's too late for me to quarrel with my lawyer now, and besides you know more about my affairs than anybody else."

"Yes, and I've had such a devil of a job collecting my modest fees from you ever since you brought me your first case that the least you ought to do is to give me the job of closing your estate. The fee for that is fixed by law, and for once I'll not have to put up a battle to collect it."

The miser chuckled, as if the lawyer's blunt charge revived memories of rib-cracking jokes. He was instantly in good humor. McPeake, out of a vast experience, knew how to handle this irascible, semi-insane old man. Butterworth, always a bully, made instant obeisance to a bully greater than himself. The lawyer glared at him for a half-minute, then drew a pad of legal-size yellow scratch paper toward him and prepared to place Hiram Butterworth's house in order.

"To whom do you wish to bequeath your estate?" he queried.

Butterworth pursed his lips. "Well, Absolom, I've only got one blood relative I care to leave it to, and that's my late sister's son, Elmer Butterworth Clarke."

"But you have other nephews and nieces, Mr. Butterworth?"

"Yes, my sister Hattie's two girls and two boys. Hattie's husband left them mighty well fixed, but they went hog-wild once they got control of the money—damned extravagant wasters. Let 'em work for a living now, like I did. Catch me leavin' 'em anything. I'd die first."

"According to the doctors' verdicts you probably will. What inclines you toward Elmer Clarke?"

"Well, in the first place I thought more of his mother than any other member o' my family. She never bothered me with her troubles. Why, her husband was dead two years before I heard of it. She never asked me for a dollar and I never gave her a dollar. I don't suppose we'd written to each other for twenty years before Mabel died, on account of me not thinking much of her husband. Good enough cuss, but no git-up-an'-go to him. Fussed his life away on a cheap government job, studying bugs and grasshoppers, black scale, aphis an' boll-weevil; didn't care for money but wanted to do something constructive, to hear him tell it."

The old wretch chuckled pleasurably as he recalled his futile and peculiar brother-in-law. "Never laid eyes on Elmer," he went on. "Never heard from him in my life and wouldn't know him from Adam's off ox, if I hadn't seen his photograph. Absolom, he's the dead spit of his Uncle Hiram."

He handed the lawyer a photograph. McPeake studied it a moment and gave it back. "You flatter yourself," he remarked acidly. "That boy resembles you as much as he resembles a wart-hog. But go on."

"He resembles me when I was his age," the miser persisted. "And I know all about him. Ha-ha! You bet. Never made a move in my life until I

knew just why I was making it. Yes, sir. Look before you leap has been my motto, and no leaping for anything that wouldn't pay me seven percent net, at the lowest." He fumbled in his pocket and brought forth some envelopes.

Absolom McPeake opened the one his client handed him and drew out a sheaf of typewritten pages. The first page was a carbon copy of a letter:

"Muscatine, Iowa,
July 16, 1924.

"Gentlemen:

"A valued customer of this bank is desirous of ascertaining in the strictest confidence the mental, physical, social, financial and moral status of his nephew, Elmer Butterworth Clarke, of your city. Any information you can give us as to his character, habits, occupation, the degree of application he exhibits in his pursuit of a living, how he is regarded by his associates and any other information you may consider will enable our customer to form a vivid mental picture of Elmer Clarke, will be appreciated and reciprocated whenever possible. Please bill us for any expense incurred in securing the information desired. "Thanking you in advance, we are,

Yours very truly,
First National Bank of Muscatine,
By Geo. O. David, Cashier"

The lawyer grunted disdainfully. "Catch you spending any money for a report from a detective agency when your banker will do it for nothing," he remarked. "This letter attached is the report, I take it. Hum-m!" He read:

"Dear Sir: We have for acknowledgment your letter of the 16th inst., requesting that we furnish you with a confidential report on Mr. Elmer Butterworth Clarke of this city.

"Mr. Elmer B. Clarke is well and intimately known to us and has been for the past fifteen years. The Great Register of Voters of this county informs us that Mr. Clarke is a Republican and that he was born Oct. 10th, 1898, in Selma, Fresno County, this State. He is the only child of the late Professor James J. Clarke and the late Mabel Butterworth Clarke.

"Professor Clarke was a graduate of the University of California and was very eminent in the field of parasitology. His research work contributed much information of tremendous value to the fruit growers of this State. He perished of a fever contracted while in Brazil studying the life and habits of a pest known as the Brazilian fly which had succeeded in invading the Territory of Hawaii. His wife died of pneumonia as a sequel to influenza contracted during the epidemic of 1918-19. She was a woman of great intelligence, probity and force of character and, like her husband, was held in the highest esteem here.

"We enclose herewith a photograph of Elmer Butterworth Clarke, which we succeeded in securing from a local photographer at a cost of $1.50, for which we would be pleased to have your remittance.

"Elmer Clarke was twelve years old when his father died. As is the case with most professors and particularly those in federal employ, Professor Clarke's salary was never commensurate with his ability. Also, he was careless in the matter of providing life insurance for his dependents, with the result that the care of his widow fell immediately upon Elmer. He secured the agency of a weekly magazine of national circulation and within a month had built up a subscription list that was productive of an income of twenty dollars a week. This income he increased by doing odd chores for the neighbors, such as sawing wood, mowing lawns and gardening. He also found time to deliver morning papers for which he received a salary of twelve dollars a month.

"At twelve years of age, therefore, Elmer Clarke played his last game of ball and became the sole and efficient support of his mother—a burden lightened somewhat by reason of the fact that Professor Clarke had left his widow a comfortable six-room bungalow on a lot of 100 feet frontage, on C Street of this city. This property was free of any incumbrance and is rapidly appreciating in value, due to the encroachment of our business district upon residential areas.

"Elmer Clarke graduated from the Union High School here at the age of sixteen and was No. 1 on the honor list of ten pupils. He immediately went to work in a local fruit cannery, where the remuneration of employees is regulated by their industry. When the canning season closed he had three hundred dollars in the

savings department of this bank. The following season he bought fruit, on commission, for various packing houses and proved himself an uncanny judge of fruit values and crop tonnage.

"However, realizing the drawbacks of a seasonal occupation and faced with the necessity of insuring the care of his mother, he learned telegraphy in his spare moments and secured a position as assistant station agent in the local office of the Southern Pacific Railroad. He had just been promoted to station agent at the outbreak of the World War. He enlisted at once and served with the Rainbow Division as a radio sergeant, until October of 1918, when he was commissioned a second lieutenant. He was wounded twice and slightly gassed.

"For the three years following his discharge from the service, Mr. Clarke's health, due to his wounds and the gassing already referred to, was too precarious to permit of his acceptance of his old position as station agent at Pilarcitos. He therefore accepted a position of less responsibility and lighter duties as assistant to the proprietor of a local billiard and pool hall, with a cigar stand in connection with same.

"He has gradually recovered his health, and the last time the writer spoke to him on this subject, he stated that he was now as well as he had ever been. His close application to the interests of his employer, coupled with a personality of no inconsiderable magnetism, has resulted in the upbuilding of the latter's patronage to a point where competition has been practically eliminated.

"Mr. Clarke is a very ambitious young man, never satisfied with what he has, always scheming for something better. He is well and very favorably known in this city. As commander of the local post of the American Legion, he is a strong force for better citizenship in our community. He is profoundly interested in politics but too shrewd and farseeing to desire a political office.

"Mr. Clarke is prominent in local fraternal circles and has held the highest offices within the gift of the orders of which he is a member. He dresses well and in good taste. He is not stingy; neither is he extravagant. He is not a church member. He drives a cheap secondhand coupé, and when it required painting he did the job himself and did it well. He is an ardent angler and shooter of

upland game, and won the State trophy at the trap-shooting tournament last year. He does not play golf, but is a good boxer.

"He is unmarried and there are no immediate prospects of this status being changed. He pays cash for everything and has a savings account in this bank of approximately twenty-five hundred dollars. At the present time he is endeavoring to negotiate with us a loan on his C Street property, his object being to engage in business for himself. He is a member of the Rotary Club, the Kiwanis Club, the Hundred Per Cent Club, the Optimists' Club, the Advertising Club and president of our local Chamber of Commerce. He is a Go-Getter and too big for this town and it is our opinion that he will leave it for wider and greener pastures. We regard him as a model young man and worthy of every confidence.

"Respectfully yours,
Pilarcitos Commercial Trust and Savings Bank,
By N. C. Cathcart, Trust Officer"

Absolom McPeake looked up and caught a gleam of pride in old Butterworth's piggy little eyes. "Pretty flattering report, I should say, Mr. Butterworth."

"He takes after me," the miserable ruin persisted.

"God forbid!" said Absolom McPeake.

“I WANT TO LEAVE EVERYTHING TO ELMER,” HIRAM TOLD THE LAWYER, “AND CUT HATTIE’S CHILDREN OFF AT THE POCKETS.”

“Don’t get nasty, Absolom. The boy takes after me, I tell you. A young feller like that who knows the value of money is the man who ought to have my estate. He’ll make it grow. He’ll do things with it. I want to leave everything to him and cut Hattie’s children off at the pockets.”

“Very well, then, Elmer Clarke draws the capital prize. However, I suggest that you leave his cousins something also.”

“Not a penny, Absolom. They’re wasters, I tell you.”

“Well, we’ll leave them five dollars each just so they’ll be remembered in the will, and that will block a lawsuit.”

“You bet, Absolom; I want you to make that will air-tight. It occurred to me mebbe Hattie’s brats might start a will contest on the grounds that I was crazy when I made my will, so I went down to Des Moines last week and had the lunacy commissioners examine me. I have a certificate from them stating that I was sane as late as three o’clock yesterday afternoon.”

“Old Safety First,” murmured Absolom McPeake.

The old man tittered at the compliment. Apparently he enjoyed it. “Never made a jump in my life until I knew where I was going to land,” he bragged.

“Do you desire to make any other specific bequests, Mr. Butterworth?”

"Yes, five thousand to Bunker."

"Only five thousand to old Bunker?" McPeake looked and felt surprised. "Why, he's been as faithful to you as a dog for a quarter of a century!"

"Say, who's making this will, anyhow?" the irritable old man shrilled.

The lawyer ignored the query. "I think you're a miserable ingrate to cut Bunker off with five thousand. You ought to give him fifty thousand at the very least. Get some other lawyer to draw your will. I'm through handling your business. You're a wolf. Get out!"

"No, you're not through. Now, Absolom, you hold your hosses. You git fresh with me and I'll name somebody else executor of my estate."

"Oh, so you want me to be your executor also, do you? Well, I don't want the job. Now, how does that strike you?"

"Absolom, you've got to accept the executorship. You're the one man I can trust."

"Well, I'll take it provided you leave Bunker ten thousand dollars."

"Very well, to please you, but not a cent more. Understand? Not a cent more. That's final."

"We will not quarrel about it further. Any other specific bequests?"

The miser's gaze sought the carpet and it was evident now that he was embarrassed. "Absolom," he stammered finally, "I got a confession to make. Some forty years ago I had a farm in Illinois—I'll give you the full legal description later—and I mortgaged it to a man for forty thousand dollars. I wanted the money to put into the worst investment I ever made, and that was a Nevada silver mine—Consolidated Virginia. I bought stock with that money during the days of the big Comstock excitement. I could have sold out and doubled my money two weeks after I'd made the investment, but I held on and on, takin' more an' more profit—on paper—until that underground river busted into the Comstock lode on the two-thousand-foot level and ruined the mine—and me.

"Well, I lost the farm. I couldn't repay the mortgage, Absolom, and after there was a flood and the Mississippi River changed its channel and ruined that farm, I didn't want to repay the loan. Of course the man who loaned me the money lost his forty thousand and the interest. He got a deficiency judgment against me, but I dodged it for twenty years and then his widow or his executor permitted the judgment to lapse—and—well, Absolom, I reckon I'd ought to have paid the widow that money. However, I didn't an'

now I want to fix it in my will so that every dollar, both principal and interest, due under that judgment to date shall be paid to the widow or——"

"The legal heirs of her body," McPeake cut in professionally.

Old Butterworth nodded and handed him a fat envelope. "This contains all the information," he explained.

"Have you ever been married, Mr. Butterworth?" the lawyer questioned.

"Once, Absolom, but she run away from me an' I got a complete an' final divorce, all regular, for desertion. Here's the papers in that matter. You can look 'em over."

"Anything else?"

"Nothing, Absolom, except that—well, I reckon it's usual to have the executor give a bond, so you'd better stipulate in my will that the customary bond shall be filed with the court by the executor."

"Old Safety First," McPeake repeated. "I'll have your will ready in an hour. Stay where you are."

Within the hour Hiram Butterworth had signed his last will and testament. He carried a copy of the document away with him and left the original with his lawyer. On the first of the following month he received from Absolom McPeake a bill for fifty dollars for professional services drawing will.

"The dirty, cheap, two-for-a-cent legal jackal," he raved to his man Bunker. "Sending me a bill for drawing my will after all I've done for him." He telephoned immediately to Absolom McPeake and told the latter in lurid language exactly what he thought of him.

"How do I know I'm going to outlive you?" the lawyer queried. "I have no guarantee that I shall live to earn my fee as executor and attorney for your estate; consequently I want, while I can still use it, the money you owe me now. I never jump until I know where I'm going to land either."

"You're a dirty robber!" the old man shrieked. "I'll change my will this very day. I'll learn you——"

He was terribly angry—so angry, in fact, that he quite forgot the advice for which he had paid so heavily to six heart specialists. He mumbled incoherently into the transmitter, then let it fall with a crash which was not

lost on the lawyer at his end of the line. Then, very faintly, McPeake heard him say: "O God! Forgive me! I'm dying—dy——"

When McPeake reached his client's place of business he found Hiram Butterworth stretched out on the grimy, uncarpeted floor of his private office. He was quite dead. Bunker, a gray-haired, gray-faced, meek, cowed-looking little man, was sitting in a chair across the room watching the dead man.

He looked up as McPeake entered and a smile illumined his gray face, for he was free at last.

"The old man's heart went back on him," Bunker explained. "He's dead, and although I've worked for him nearly thirty years I can't say I'm sorry."

"You ought to be glad, Bunker. In fact, you will be glad when I tell you that his will, which I drew two weeks ago, provides a specific bequest to you of ten thousand dollars."

"Ten thousand! *Ten thousand!*" the old clerk repeated, in crescendo. "Why, he—he—he promised me for years that he'd leave me a hundred thousand. I've devoted my life to that man and all I ever got for it was abuse and a bare living. And now he—he's betrayed me!"

"I'm probably the only human being with whom he had business dealings that he did not betray," McPeake said kindly. He patted the old clerk on the latter's thin shoulder. "Sorry, Bunker," he murmured. "I fought for you. He wanted to let you down with five thousand, and I pushed him up to ten; then I knew I'd reached the danger point and dared not press him further for fear of losing all."

Bunker's form quivered and two tears coursed slowly down his lined cheeks. "My wife will feel badly about this," he quavered. "She was sort of figuring on it. Well, what can't be cured must be endured, I suppose. Thank you, Mr. McPeake. I'm sure you did your best."

McPeake went back to his office. Two hours later, in Pilarcitos, California, Elmer Clarke received the following telegram:

Muscatine, Iowa,
Aug. 1, 1924

Your uncle, Hiram Butterworth, died suddenly here to-day. Please wire disposition of body. I was your uncle's attorney during his lifetime, and am named executor of his estate.

A. McPeake, Federal Trust Bldg.

This information was received by Elmer Clarke half an hour before his departure for the home of his heart's desire, whom he planned to escort that evening to the municipal band concert in the plaza. To this young lady Elmer disclosed the contents of the telegram.

"What disposition *are* you going to make of the body, Elmer?" she inquired.

"I feel like wiring McPeake to send the old man's carcass to a medical college for dissection, in order that at the finish it might be said of him that once he accomplished something constructive, something for the benefit of the world in which he had his being."

"Oh, please don't do that, Elmer!"

"Oh, of course not, Nellie. He was my mother's brother, even if he was a heartless old skinflint. I suppose he died penniless for all his miserly thrift, or his lawyer would not have wired me as he did. I'll send McPeake a night letter and instruct him to give the old man a plain, decent Christian burial, the expense of which shall not exceed one hundred and fifty dollars, and to draw on me at sight for the same. For mother's sake I can't have the old man buried in Potter's Field."

Nellie patted Elmer Clarke's hand. "I'm glad you're going to do the right thing by him, even if he didn't deserve it."

They went to the band concert and when they parted at Nellie's front gate Elmer held her hand longer than seemed necessary.

"Nellie, my dear, you're a great comfort to me," he said very seriously, apropos of nothing. "I like to think that some day when my ship comes in —" He checked himself, and after a pause added: "But then it will never come in until I sail it in, so what's the use dreaming until I know my dreams can come true?"

"Elmer," the girl replied, "within a week your ship is going to come in. I feel it in my bones—somewhat after the fashion of old men who have rheumatic twinges just before the first rains. Wouldn't it be wonderful, Elmer, if your Uncle Hiram died with just scads of money and left it all to you?"

"No hope," he answered gloomily. "In all his life that human error never gave anything to anybody except my mother. When they were children he gave her chicken pox."

“You have never met him, have you, Elmer?”

“No, and I have never desired to.”

“Elmer, if the unexpected should happen and you should receive a substantial sum from your uncle’s estate, what would you do?”

He looked down at her very soberly and seemed about to answer her question without the hesitation which almost instantly he developed. He bit his lip and sighed.

“I’d get into business for myself, of course,” he replied.

The girl nodded soberly and he had a vague suspicion that his answer had been a disappointment, for she withdrew her hand and said good night.

CHAPTER II

Mrs. Matilda Bray, familiarly known in Pilarcitos as old lady Bray, who came on duty at seven o'clock A.M. to handle the night letters arriving at the Pilarcitos telegraph office, closed her key, sat back and read with interest the message she had just received for Elmer Clarke.

"Will wonders never cease?" the good soul murmured—and reached for the telephone. One would have assumed that she was about to call Elmer Clarke. But she knew Elmer had no telephone; consequently, delivery of the message could not be effected until the arrival of Juanito Montalvo, a youth who served, on a roaring motor-cycle, the Pilarcitos trade that could not be reached direct via the telephone.

Old lady Bray's voice quavered with excitement as she called her number; when it responded she asked to have Miss Nellie Cathcart called to the telephone. A long wait; then Miss Nellie said "Hello."

"*Nellie!* What *do* you suppose has happened? This is Mrs. Bray of the telegraph office speaking."

"Really, I couldn't guess, Mrs. Bray. You seem terribly excited. Do tell me at once."

"Elmer Clarke's uncle, Hiram Butterworth, died back in Iowa yesterday. You knew that, didn't you?"

"Yes, Mrs. Bray."

"Well, just this minute I took a night letter from a lawyer, directed to Elmer, of course, and Uncle Hiram's will has been opened and Elmer's been left a *million dollars*! Do you hear me, Nellie? *A million dollars!* Isn't it *wonderful*, Nellie?"

"I'm very happy at Elmer's good fortune, Mrs. Bray."

"Elmer's good fortune!" Old lady Bray practically shrieked the words. "What about *your* good fortune?"

"Have you just received the message over the wire, Mrs. Bray?" Nellie Cathcart's voice was calm.

"This very minute!"

“Well, then, Mrs. Bray, why not send the telegram to Elmer immediately and permit him to be the one to tell the world of his good fortune?”

“But I thought—why—I—I thought you’d want to know it first——”

“I fear you think too much about other people’s business, dear Mrs. Bray.” The telephone clicked; Nellie Cathcart had hung up.

“Miserable, ungrateful little cat,” snarled old lady Bray, and immediately called the Reverend Mr. Claude Goodfellow, pastor of the First Christian Church, of which Elmer Clarke’s mother—now deceased—had been a member. To Mr. Goodfellow old lady Bray—in confidence this time—related the news of what she termed Elmer Clarke’s windfall. Mr. Goodfellow promised to respect her confidence and immediately returned to the breakfast table and told his wife and eldest daughter.

Five minutes later his eldest daughter Alice telephoned Ansel Moody, president and sole owner of the Pilarcitos Commercial Trust & Savings Bank. Mr. Moody was the treasurer of her father’s church, and as a banker he would naturally be interested in the prospect of a new account of such magnitude. Moreover Miss Alice was Ansel Moody’s housekeeper and was aware that some months previous Elmer Clarke had approached her employer with a proposition to lend him five thousand dollars on his house and lot in C Street. At the time old Ansel had turned a cold ear to the request and Elmer had left the bank disappointed and angry.

Now old Ansel told Alice she was a sharp girl and as she hung up the receiver she was aflutter with the prospect of a salary raise.

Immediately upon hearing from Alice Goodfellow, Ansel Moody telephoned to old lady Bray and ordered her to withhold delivery of the telegram to Elmer Clarke for one hour. The banker was the telegraph company’s principal customer and old lady Bray would have trembled for her position had she failed to obey his order.

At half past seven o’clock that morning Elmer Clarke left his home. He paused at the front entrance to pluck a bud from the rose bush that climbed over it; with the blossom in his lapel he proceeded next to light a cigar; then he adjusted the fancy colored handkerchief in his breast coat pocket until the monogram in one corner peeped coyly out, swung a cane jauntily and set forth down C Street to the locus of his labors in Sam Haskins’ Smoke Shoppe at the corner of Main and F Streets.

The Smoke Shoppe was quite the most pretentious establishment of its kind in Pilarcitos and lent to the town an air distinctly metropolitan. Indeed,

Mr. Haskins, as was well known in Pilarcitos, had spent nearly six thousand dollars on his fixtures alone. In the rear of the Smoke Shoppe an equally pretentious billiard and pool hall, also owned by Mr. Haskins, was patronized by the male citizens of Pilarcitos with an enthusiasm and regularity which had so depressed two competitors that their former places of business were now for rent. Elmer Clarke was Sam Haskins' principal assistant and for his services drew a stipend of forty dollars a week—a sum regarded in Pilarcitos as truly princely.

At the corner of C and Main Streets Elmer paused before a vacant store. Above the portal a faded blue and gold sign informed whoever might have been interested sufficiently to wonder what local industry had on this spot taken root, withered and died, that once upon a time H. Wasservogel had here dispensed Choice Stall-Fed Meats.

Every morning of his life, en route to the Smoke Shoppe, Elmer Clarke was wont to pause before this dusty and forlorn arena of H. Wasservogel's despair and in his mind's eye make it over into Elmer Clarke's Smokerie, the Pilarcitos Sanitary Barber Shop and the Nonpareil Billiard and Pool Parlor. All of these prospective avenues of affluence could be housed within the space formerly occupied by H. Wasservogel, and Elmer knew to the last tenpenny nail exactly how it could be done, provided he could borrow five thousand dollars on the lot and bungalow he had inherited from his mother. Five thousand, together with his savings, would enable him to transform the deserted butcher shop into something that would draw trade from Sam Haskins' Smoke Shoppe so fast that within a year the latter place would resemble the ruins of one of those Maya cities in the jungles of Yucatan.

For Elmer Clarke had no illusions regarding the identity of the magnet that had drawn trade to Sam Haskins' Smoke Shoppe in such numbers as to ruin two competitors. In the terminology of present-day America, Elmer knew he had "sold" Sam Haskins to the men of Pilarcitos; *ergo*, he could sell himself to them with equal ease—in fact, easier than that. For regretfully must it be recorded that Mr. Haskins was of the earth, earthy. The proprietor of a Smoke Shoppe, he chewed tobacco. In warm weather Sam also was accustomed to discard his coat and vest while waiting on customers; to him a pair of suspenders was still a pair of suspenders, and he liked them a bright red in color. Then, too, Mr. Haskins was always expectorating at a distant cuspidor and missing it, and once, upon observing that old Ansel Moody was lighting at the Smoke Shoppe lighter cigars which the banker purchased elsewhere—from a mail-order house, to be exact—Sam Haskins had,

without consulting Elmer, caused to be screwed to the wall just back of the lighter a neatly framed sign reading:

NOTICE
Light where you Buy!

Elmer had not argued with him about this. That sign, as he explained to Nellie Cathcart, would be "water on his wheel" when he went into the same business for himself.

"The trouble with H. Wasservogel," Elmer ruminated this morning, as indeed he had ruminated every morning for a year, "was that he had too much overhead. He could have got along with half the space and sub-leased the other half. I'll install a six-chair barber shop on that side—I can get the chairs and supplies on time—put in a manager and make that space pay the rent of the entire store and then some. If I——"

"Morning, Elmer," a cheerful voice hailed.

He turned and gazed into a countenance that somehow appeared vaguely familiar. After the second look he recognized Ansel Moody, whom he had seen every day for five years.

"Why, I didn't recognize you, Moody," Elmer replied flippantly and disrespectfully to the banker. He had been the first man in Pilarcitos to call old Ansel to his face anything but Mr. Moody. "No, sir, I didn't recognize you at first. You were smiling!"

"Ha-ha! Ha! Ha-ha!" old Ansel barked mirthlessly. "Still holdin' your little grudge, eh, Elmer?"

"I still feel the old pain," Elmer replied candidly. "You're a pawnbroker, not a banker. Most bankers lend *some* money on ability and integrity, but you want collateral worth fully sixty percent more than the loan, and even then you require a responsible indorsement."

"Well-l, y'know, Elmer, us bankers ain't got all the say 'bout that," old Ansel soothed him. "We got to be careful. However, I been thinkin' your proposition over since you was in the bank last an' I've about come to the conclusion I'll take a chance on you, Elmer."

"Why, Mr. Moody!"

The great man rumbled on. "I've come to the conclusion that if you was to get set up in a swell place of your own, Sam Haskins' trade would follow you, Elmer, like drunkards to a wrecked rum ship. An' Sam deserves it. As fast as you build up trade for him he tears it down, doin' dirty little things

like that there sign he has at the cigar lighter. Durn his skin, I'll learn him! Whenever you're ready, Elmer, come down to the bank an' see me. I'll give you a loan of five thousand on your pruppty in C Street an'—er—" Old Ansel's face took on a harried, questing look. "You pretty sure you can git by on five thousand, Elmer? I wouldn't bite off more'n I could chew if I was you, startin' out, but—er——"

"Well, I really ought to have ten thousand. I have twenty-five hundred in your savings department."

"If you'll put that twenty-five hundred into the venture, by gravy that'll show confidence in your enterprise, Elmer, an' I'll give you an open credit of twenty-five hundred more. That's fair, ain't it?"

"More than fair, Mr. Moody. I'm afraid I was a little hasty with you that day, and this morning, but then——"

Old Ansel raised a deprecating hand. "Don't mention it, Elmer. A feller's bound to make mistakes. I've made 'em myself. Come see me when you're ready to shoot," and with a friendly wave of his hand he was off to open his little red-brick bank for the business of the day.

Elmer stared after his retreating form. "One man's meat is the other fellow's poison," he mused. "I knew that fool sign would put the skids under Sam Haskins sooner or later."

At the corner of Main and D Streets the Reverend Claude Goodfellow met him, with a broad smile of brotherly love and appreciation.

He cut around Reverend Goodfellow and continued on his way, only to be stopped in the middle of the block by the editor of the Pilarcitos Clarion, who slapped him familiarly on the back and asked for a news item.

"Ask some old lady—old lady Bray up at the telegraph office, for instance," Elmer snapped. "She gets it first and tells everybody. If she won't come through, ask old Miss Thurston at the post office. She hasn't skipped a postal card in ten years."

He broke away from the editor. He did not like him and regarded him as a fathead. Indeed, the last time they had met Elmer had told him so, the reason being the following item which had appeared in the Clarion's Local Brevities column:

> Elm Clarke drove over to the county-seat in his new secondhand flivver last Sunday. Look out, girls!

This rude bucolic humor had rasped Elmer's sensibilities like sandpaper on a blistered heel.

Before he had reached E Street he had been accosted by four men and two women with whom he was not particularly well acquainted—certainly not friendly. And he could not help noticing that they had gone out of their way to speak to him kindly and shake hands. They had never done that before, so Elmer wondered what he had that they wanted and eventually came to the conclusion that it must be his lawn mower. Elmer was the only householder in his block who owned a lawn mower which was kept in excellent running order.

CHAPTER III

Elmer reached the Smoke Shoppe fifteen minutes late. Heretofore Sam Haskins had never failed to mark his assistant's rarely committed crime of tardiness. On such occasions Mr. Haskins was wont to cough loudly and look at Elmer. Then he would look at the clock, cough again and look back at Elmer. This morning, however, he varied his custom by crying joyously:

"Well, how's tricks with the old soldier this morning? Sleep well last night? Must have or you wouldn't be fifteen minutes late. Well, reckon you earn it, Elmer, if anybody does." And he dealt Elmer a hearty and affectionate blow between the shoulder blades.

Elmer sighed. He wished that Sam Haskins had not done that. He had planned to say:

"Well, Sam, take a good long, satisfying look, because it's the last in your repertoire. I'm giving you two weeks' notice, Sam. I'm going into this business for myself. . . . If you will kindly step aside, Sam, I'll phone for the ambulance."

"I'm sorry, Mr. Haskins, that I'm late," he mumbled confusedly. "I started in time, but all the people in town that never come to the Smoke Shoppe had to stop me and talk a minute. Anything new?"

"Not a thing," Mr. Haskins lied blithely.

From under the cigar counter Elmer produced a bundle of clean cheesecloth; one by one he took boxes of cigars from the shelves, dusted them carefully and replaced them, pausing from time to time to greet a customer and serve him. Presently, looking up from his task, he saw Nellie Cathcart standing on the edge of the sidewalk in front of the Smoke Shoppe looking in at him in a manner that brought a warm, comfortable glow to his heart. He came out of the Smoke Shoppe and greeted her with a cheery:

"Hello, Nellie, old dear. How are you this morning? You look wonderful."

Nellie Cathcart was a golden blonde—a real blonde, if you know what is meant by that—and she had very dark eyebrows and wide, beautiful dark blue eyes beneath a wide, beautiful white brow overhanging a sweetly wistful patrician face. Her fine, even white teeth were exposed as she carelessly favored Elmer with a million-dollar smile.

“Well, Elmer?” she queried.

“Well, Nellie?” he echoed.

“You’re keeping something from me, Elmer.”

“If I am, Nellie, I don’t know what it is. Do you?”

“Well, I’ve heard, Elmer, that Uncle Hiram Butterworth has left you a million dollars.”

“Interesting if true, Nellie. The stories that are circulated in this town and gain credence are unbelievable. However, Nellie, I have got some news for you, and you can believe this. That human icicle Ansel Moody stopped me on the street half an hour ago and told me he’d accept my application for five thousand and give me an open credit for twenty-five hundred more. I’m going up at noon to close my lease on H. Wasservogel’s old butcher shop.”

Nellie came closer to Elmer and took each lapel in her little brown hands. “Elmer,” she warned, “beware the Greeks when they come bringing gifts. Do not accept that loan and do not treat for that lease to-day. Please!”

“Why?”

“I don’t think you ought to. To-day is not the day for you to discuss anything with anybody—even with me.”

“Have you been going in for astrology, Nellie?”

“No, but the little birds tell me things.”

“I had an impression that in Pilarcitos that was the prerogative of old hens,” he replied.

Then he laughed, suddenly joyous about nothing save that Nellie Cathcart stood before him, and Nellie was sweet and petite and wonderful and he had a very well-defined suspicion that one of these days he would have something to say to Nellie Cathcart. Furthermore, he had more than a suspicion that Nellie was going to lend a sympathetic ear to his communication.

“Very well, Nellie,” he promised. “I’ll not do anything, then, without consulting my manager.”

She drenched him with her smile and continued on to her work. She was paying teller for the Pilarcitos Commercial Trust & Savings Bank and one of old Ansel’s dummy directors. Once a month also she exported Alice

Goodfellow's books, for Alice had an incurable habit of transposing figures when posting them into the ledger.

Nellie also was the trust officer of the bank and a notary public, which latter office she had acquired on her own initiative. When Ansel Moody discovered this he suggested that she turn over her notarial fees to the bank—he argued that she attested documents on the bank's time. Nellie had promptly closed her paying teller's window, balanced her cash, taken a receipt from the cashier and walked out of the bank. By the time Ansel Moody had got around to calling upon her to discuss the error of her action, she had departed on a much needed vacation, leaving no forwarding address. Upon her return old Ansel had surrendered, Nellie had pried her salary up to thirty-five dollars a week and, what with her notarial fees, was rich beyond the dreams of avarice in Pilarcitos.

Like Elmer Clarke, Nellie Cathcart was an orphan. She was twenty-two years old and while already in Pilarcitos she was regarded as an old maid, more or less in the sere and yellow leaf, she was still the recipient of much attention from the most presentable of the Pilarcitos swains and was reputed to have declined to marry each of them.

Elmer Clarke, the last of a stricken field, was holding his own with Nellie, however. Two years had passed since first he had sat with her on the veranda of the Tully house, where Nellie made her home with old Mr. and Mrs. Tully, who kept some chickens and lived off Nellie's board money and the interest from a farm mortgage. Also, it had been observed that no other female had ever been known to profane the interior of Elmer Clarke's secondhand coupé.

Before Elmer could escape inside the Smoke Shoppe, he felt a hand plucking at his sleeve. Juanito Montalvo had arrived with the telegram from Absolom McPeake. Elmer signed for it, read it, tucked it in his pocket and returned to the Smoke Shoppe. Sam Haskins waited for him to say something—waited five minutes, in fact, and then said:

"No bad news, I hope, Elmer."

Elmer shook his head and went on wiping dust off the stock. Before he had completed this task he was aware that some fifteen or twenty men had congregated across the street and were watching the Smoke Shoppe as if they expected to see it burst into flames. Presently Sam Haskins essayed another sortie.

"Elmer, they tell me you've fallen heir."

“I have,” Elmer answered without enthusiasm.

Sam swatted him smartly between the shoulder blades again. “Well, why don’t you say something, Elmer?”

“Nothing to say, Sam. The whole town knows it already. You couldn’t expect old lady Bray to live with that news bottled up inside her, could you?”

“Reckon she’d bust if she tried it, Elmer.” Sam heaved a heavy sigh. “I suppose this means it’s up to me to git myself some new help,” he added.

Now that Sam had opened the ticklish subject Elmer was quick to take advantage of the opening. “Yes, Sam. I don’t suppose either of us can afford the luxury of a million-dollar man working for forty dollars a week. However, Sam, I was going to leave you, anyhow. In fact, it was my intention to slip you the bad news to-night. This telegram hasn’t made the slightest bit of difference, because the news it contains is as great a surprise to me as it was to old lady Bray. I was going to quit you to go into business for myself.”

“In what line?” Sam’s tone was freighted with anxiety.

“Same line as this.”

“What? After workin’ for me five years an’ learnin’ the business from me, you figure on startin’ opposition?”

Elmer felt a sense of irritation at the ignoramus. “Only the dead ones stick in one place long enough to take root, Sam. And by the way, I never learned anything from you. On the contrary I’ve tried to teach you something about your own business and I have failed. And I was not aware that you own an indefinite monopoly on this line of business in Pilarcitos. Of course you have a temporary monopoly, but your title exists solely at my pleasure, so for heaven’s sake, Sam, don’t be a short sport. Let’s part amicably.”

Sam Haskins lost his temper completely. “It’s a rotten trick to play on me, Elmer.”

“I’m sorry you think so. At any rate, your protest does not move me, so you have my resignation, to take effect immediately. I wouldn’t work a split second for a man who thinks I’m capable of dirty tricks and who has as little appreciation of loyalty and ability as you possess.” And Elmer tossed the cheesecloth under the counter, took his salary to date from the cash-register, made out a receipt for it—and walked out of the Smoke Shoppe.

“You goin’ to let me down without notice?” Sam cried incredulously.

“I wasn’t—until you talked that way. Hereafter, Sam, get along the best way you know how.”

He walked away down Main Street, only to be stopped by a concerted rush of the men congregated across the street. They pumped his hand, slapped his back and showered him with congratulations.

Eventually Elmer escaped from them and continued on down to the Pilarcitos Commercial Trust & Savings Bank. At Nellie’s window he paused long enough to hand her the telegram from McPeake and continued on to Ansel Moody’s office.

The banker rose expeditiously and shook hands with him. “Well, Elmer, did you bring the search of the title of your C Street pruppty with you?” he queried with mock interest.

Elmer sat down. “I’ve decided not to go into that business after all, Mr. Moody,” he announced. “When I broke the bad news to Sam Haskins he was frightened and angry; got insulting immediately. And since speaking with you this morning I have received a telegram from a lawyer in Muscatine, Iowa, informing me that under the last will and testament of my uncle Hiram Butterworth, of that city, I am, with the exception of two minor bequests, the sole beneficiary of an estate conservatively estimated at a million dollars.”

Of all the congratulatory handshakes he had received that morning none equaled in promptness and intensity of grip the one which old Ansel Moody gave him now. “By gravy!” cried the banker. “By gravy! If this ain’t the best news I’ve ever heard, Elmer. You’re the richest man in Pilarcitos an’ the second richest man in the county. I congratulate you with all my heart.”

“Thank you, Mr. Moody. I must say I do not feel depressed about it myself. After a fellow has carried a burden for a long time and finally drops it, he begins to realize how heavy it was. The first thought that came to me after receiving that telegram was that I had been going sixteen hours a day for five years without a vacation; and during that five years I have had to beat back a long way to regain my health. I was struggling for a prize—and now the necessity for further struggle is ended. I have come to the conclusion, therefore, that I’ll leave Sam Haskins in possession of his monopoly.”

Old Ansel remembered the sign. “Don’t tell him so, Elmer. Let him sweat an’ worry,” he pleaded.

Elmer laughed, and at that moment Nellie entered to return the telegram to him. “I’m awfully happy for your sake, Elmer,” she told him. “Still, this is not a surprise to me. I told you last night that within a week your ship would come in.”

“Thank you, Nellie. I came down to tell you first, but of course you knew it already. Old lady Bray had broadcasted it.”

“Yes, she telephoned me first, Elmer.”

Ansel Moody turned to his paying teller and trust officer. “Why didn’t you telephone me this great news, Miss Cathcart?” he demanded.

“I would have informed you when I reached the bank this morning, Mr. Moody, if Alice Goodfellow hadn’t told me she had telephoned you at your home.”

Old Ansel could have stabbed her with his paper knife. To cover his confusion he picked up the telegram and studied it carefully.

“Sure somebody ain’t tryin’ to play a practical joke on you, Elmer?” he asked finally. “If you want, I’ll wire some bank in Muscatine an’ ask them to investigate an’ report.”

“If you will be kind enough to do that, Mr. Moody, I will be under obligation to you.”

“Certainly. Miss Cathcart, attend to that matter, please. Elmer, if this bank can serve you in any way, always remember that that’s what we’re here for—to serve our customers. Good luck to you, boy, an’ God bless you!”

He shook hands with Elmer again, very cordially, and answered the telephone. Elmer followed Nellie out into the lobby of the bank.

“Don’t be misled by Mr. Moody’s friendliness, Elmer,” she warned him. “He’s after your account. If he hadn’t had advance information he would not have waylaid you this morning and offered to finance you.”

“Think so?” Elmer was a trifle doubtful.

“Know so. The man’s a shark. Be careful of him. He’ll try to get your confidence and unload some of his own cats and dogs on you under the guise of advising you in your investments. In fact, you’ll have a great number of people sacrificing themselves to the solemn duty of safeguarding that million dollars, Elmer. Heretofore you had a host of friends who loved you for what you are. You will now double the number of your friends. Be careful of them, Elmer. They will love you for what you have. That, by the

way," she added, "is the first, last and only advice I am going to give you and I prefer to give it to you *before* you come into your inheritance. I loathe competition."

Elmer was about to say something that had been close to his heart for two years, but reflected in time that the lobby of a bank was not the proper place to say it. Moreover, Mr. Crittenden, the cashier, had come out of his office now and was proffering a congratulatory handshake.

"You'll find that wealth is a burden," he informed the new millionaire sagely. "Put it in bonds, Elmer—Liberty bonds. The interest yield is small, but it is safe."

Elmer caught the small smile in back of Nellie's lovely eyes as he left the bank. On the sidewalk he met Ed Wyatt, mayor of the town, who promptly corraled him.

"Conserve it, Elmer, conserve it," his Honor boomed in his mellow, orotund voice that hadn't any more sincerity in it than near beer. "When you get around to it, see me and I'll put you next to one of the grandest buys in an apricot orchard that is to be found in the State."

Elmer thanked him and proceeded on his way. But not very far. Lafe Kidwell, the chief of police, called him over to his car and, leaning out, gave him his card, after first writing on it:

> To all peace officers:
>
> The bearer, Elmer B. Clarke, is a personal friend of mine. Any courtesies extended will be appreciated.

"You'll be getting yourself a new car, Elmer," the chief prophesied, "and this card might help you with the traffic officers."

Elmer tucked the card away in his wallet, a little pleased to have it in case of emergency. At Main and F Streets the local agent of a car that retailed for more than four thousand dollars ran a demonstrator in to the sidewalk and bade the new millionaire get in and take a spin.

"I haven't the time," Elmer replied, "and if I had, that isn't the kind of car I'd buy."

Somehow he fought his way home, and on the front steps Charley Terrill, city editor and reporter on the Pilarcitos Clarion, was seated, waiting for an interview.

“Heard you’d quit Sam Haskins,” he explained, “so I come around to get the story of that million-dollar bequest. That *is* a story! I’m the local correspondent of the United Press Association and I’m putting the story on the wire right away. Got any statement to make?”

“None, except that I’m tired being a millionaire already. I don’t know any more about it than you do, Charley, and I don’t care to discuss the matter further. All I know about it is contained in this telegram”—and he handed the yellow paper to Terrill. The latter copied it and rushed away to broadcast the news over the State.

Elmer changed into an old suit and gum boots, climbed into his secondhand flivver and departed for his favorite trout stream. He was weary of verbal banalities and handshakes.

CHAPTER IV

It was dark when he returned to Pilarcitos. He changed his clothes and drove around to the Tully house. He found Nellie seated on the front porch.

"Have you had your dinner, Elmer?" she asked.

"No, Nellie. Thought I'd come around and take you to dinner out to Joe Angellotti's. Been fishing. Didn't have much luck, but got enough for you and me. Joe will cook them for us."

She climbed into the coupé and took the wheel, "I'll drive, Elmer. Something tells me you have had a hard day."

"I have, Nellie. I've been experiencing the burden of wealth. Already old enemies show a disposition to let sleeping dogs lie and the Elmer B. Clarke Benevolent and Protective Association is in process of organization exactly as you foretold. Every half-baked idiot I've met to-day has taken it for granted that I'll buy everything for sale in this county. The greedy animals think I want to wear myself out caring for physical assets and worrying over them."

"What are you going to do, Elmer?"

"I'm going to Muscatine as soon as I can, have a consultation with McPeake, learn what the estate consists of and then decide what I am going to do. While I'm away you can use the flivver."

"Thanks, Elmer. Want me to feed your dog and the canaries?"

He turned toward her impulsively and laid his hand over hers, where it clasped the wheel. "You're a sweetheart, Nellie," he murmured.

Nellie looked at him with love lights in her eyes, but suddenly remembering that he was now a millionaire and she must not be guilty to-night of a tendency toward a sentiment she would not have bothered to repress if Elmer had been as poor as Job's famed turkey, she withdrew her hand from under his and asked him how many trout he had caught that day.

"Ten nice ones, Nellie. Somehow I couldn't keep my mind on the fish to-day. It's quite a shock to become a millionaire without warning."

"You'll grow accustomed to it. By the time the novelty of buying whatever you want has worn off, you'll have learned much of men and

motives. Probably, too, you'll have learned much about women. And of course you'll not live in Pilarcitos."

"Really, Nellie, you wouldn't blame me for leaving this little country town of three thousand inhabitants. I've been weary of it for a long, long time."

"You've had the wanderlust ever since you went away to the war," Nellie complained. "However, I suppose you'll come back occasionally to visit your real friends in Pilarcitos."

"Of course, Nellie. By the way, did Moody receive an answer from the Muscatine Bank?"

"Not up to the time I left the office."

"I'm not going to make any definite plans until that telegram comes, Nellie. Suppose McPeake's telegram has been garbled in transit. Suppose some trick clause should develop in the will. Suppose I have to do some fool thing before I'll be eligible as a residuary legatee; suppose I decide not to do it and the million dollars goes to charity."

"Well, you could still go into business for yourself in Pilarcitos, Elmer. However, your caution makes me cautious, although one learns caution working for Ansel Moody. Better play safe, Elmer. Tackle Ansel Moody for a large unsecured loan to-morrow morning. If the bank confirms the McPeake telegram, he'll fall all over himself to accommodate you. Then if your inheritance proves a disappointment you'll not be at Moody's mercy."

Elmer was silent, considering this proposition. Suddenly he laughed. "I'll do it," he declared. "It'll be nice to know I have a ten thousand dollar credit."

"Make it twenty thousand and see if you can get away with it."

"It would be nice to have the money in case a cog slipped in that will," he agreed. "Well, I'll try old Ansel out in the morning."

He and Nellie had dinner at Joe Angellotti's Italian tavern ten miles out on the county turnpike. Other young people from Pilarcitos were there that night and when Joe Angellotti heard the great news, the crafty Boniface, realizing the value of a millionaire patron, presented a perfectly chilled and perfectly illegal quart of Pol Roger, 1898, to Elmer and Nellie, served it himself and helped to drink it. Then they danced until midnight to jazz strains from a radio with a loud speaker and drove home very happy in the secondhand coupé.

At parting that night Elmer Clarke kissed Nellie Cathcart for the first time since he had known her—and he had known her since his twelfth year. Nellie offered no serious objection. However, with maidenly repression, she did not invite a shower of osculation, and when Elmer seemed about to unload the secret he had reserved for unloading until he could afford to offer Nellie worldly comforts far in excess of those she at present enjoyed, she reminded him that he was not to make any plans until the morrow.

Elmer laughed. "Well, kiss me once more," he pleaded. "Unless a fellow can take a sporting chance he might as well be dead, so I'll take one sporting chance and tell you that I love you, Nellie. I'm crazy about you and I have been for years. I—I——"

"I've suspected this, Elmer." Nellie's face was uplifted to him again. "And I don't see any reason why you've kept it a secret from me when everybody else in town knew it! You old dear! I'm so happy about you I could cry—and I will if you don't let me go."

He let her go—but not until he had heard from her sweet lips an admission that she loved him better than anything or anybody in the whole wide world.

"And it isn't pantry love, either," Elmer told his wire-haired fox terrier, Benjy, that night as he crawled into bed. "As for that last kiss she gave me, Benjy, I wouldn't trade it for a million dollars. No, sir, not for two million."

Long after Elmer Clarke, despite the strain and excitement of that momentous day, had fallen into his customary gentle slumber Nellie Cathcart sat before her dressing table, mechanically brushing her hair and thinking. For Nellie could think. She was a *rara avis* among her sex. Although beautiful she was brainy—the type of woman whom the Creator occasionally fashions seemingly for the express purpose of demonstrating to egotistic man that the hand that rocks the cradle rules the world.

Just now Nellie was thinking that, although nobody, not even Elmer, would ever know it unless she should tell—which she would not do—she, Nellie Cathcart, was really responsible for Elmer Clarke's legacy.

When the First National Bank of Muscatine, Iowa, had written for a report on Elmer Clarke, and old Ansel with a grin had handed her the letter with the suggestion that she had better answer it since she knew more about Elmer Clarke than any girl in town, Nellie had thrilled at the opportunity to write a report calculated to present Elmer in a light which could not possibly

fail to impress the valued customer of the Muscatine bank who sought the information.

Old Ansel hadn't the slightest suspicion that this customer was Elmer's queer uncle, but Nellie, who had learned from Elmer all that the latter knew about his crabbed relative, was convinced instantly that Uncle Hiram was about to develop a long-delayed interest in his nephew. With the adroitness of a clever woman she resolved instantly to foster that budding interest by forwarding a report calculated to appeal particularly to the sort of man she believed Uncle Hiram Butterworth to be.

That she had succeeded beyond her wildest expectations she now realized; wherefore, hers was now the quiet joy which comes of a consciousness of a worth-while task put through to a happy and profitable conclusion.

"I do hope it doesn't spoil Elmer," Nellie soliloquized. "There's so much that's fine in Elmer and so little that isn't all man. Still, the receipt of a million dollars by a young man who has never known anything but hard work and sacrifice is apt to cause a mental reflex. Oh, dear, if Elmer should prove silly my heart would break. But he'll not! I know he'll not. . . . Wouldn't it be awful if I ruined Elmer?"

However, she was not, apparently, fully convinced, for just before she crept into bed she knelt and prayed to God to guide Elmer Clarke whose path would be beset by new friends hereafter; by adroit, oily-tongued persuaders, by get-rich-quick schemers of both sexes who would spare no effort to lead him out of the comparative safety of Pilarcitos into the snares of a world of which he knew so little.

She resolved to marry Elmer as quickly as possible, because she loved him tenderly and it was her duty to protect him from the pitfalls which she could see but which he did not even suspect. Like all women who devotedly love a man, she regarded Elmer as a particularly helpless, innocent, lovable boy, but little removed from the stage wherein he might reasonably be suspected of a tendency to neglect washing his neck and ears.

Eventually she had a good cry over nothing worth weeping about and fell into a troubled slumber.

CHAPTER V

When Elmer Clarke strolled down town the following morning he found Sam Haskins struggling alone with the Smoke Shoppe and looking very sad and disconcerted. A night's rest and the knowledge that he was no longer dependent upon Mr. Haskins had erased all the irritability which Elmer had felt and manifested the day previous.

Albeit his keen reaction to injustice, his natural love for liberty and independence, and the possession of something more than normal masculine courage had conduced to make Elmer aggressive to a point where, under provocation, he would fight a bear-cat and give the bear-cat the first three bites, it must be recorded in Elmer's favor that he was congenitally incapable of holding a grudge. His heart went out now to Sam.

"Good morning, Sam," he cried cheerfully, and swung in behind the cigar counter. "I've been thinking about our silly little tiff yesterday and have come to the conclusion that I can't let you down without notice. I haven't been a millionaire long enough to be hard and disregard the feelings of folks, so get out of my way and let me take charge again while you go forth into the highways and byways and hire my successor."

Sam's harassed countenance lighted up like the Grand Canyon of Arizona at sunset. He thrust out his hand. He was embarrassed. "Guess I was a mite hasty myself, Elmer," he admitted.

"Well, we both feel better now," Elmer declared, and removed from above the cigar lighter the sign which had offended old Anse Moody. "I let you keep that up because I knew it was making enemies for you, Sam," he explained, "but now that I've decided not to buck you, down it comes. When old Moody barges by here after luncheon, slip him a cigar on the house."

Throughout the morning trade was brisk, due to the fact that news had spread around town that the new millionaire was still on duty at the Smoke Shoppe, apparently none the worse for wear. Consequently the citizenry, naïvely curious, congregated to study Elmer with new interest. Among them was the Clarion reporter, Charley Terrill, who considered this manifestation of democracy of such news value that he sent in another wire story to the United Press Association.

The Los Angeles Record printed it in boldfaced type, boxed, on the front page, where it was seen and read that very day by the promoters and bunco

steerers who had overlooked the story the day previous. Among the latter was one known to the room clerk of the New Biltmore Hotel as Mr. James P. Hutton, a coal baron from Pennsylvania. To the police, however, Mr. Hutton was known as Colorado Charley.

Upon the instant that he read that story, Colorado Charley's eyebrows elevated automatically, which was always a sure indication that he had struck a lead worth following. For two weeks he had been living in luxury at the New Biltmore, in the hope of working an elaborately conceived real estate swindle on a local bank. However, while he had by no means abandoned this enterprise, he had been disturbed f late by an apprehension common to all predatory animals. He believed that he was being watched by a plain man who haunted the hotel lobby and read the same newspaper too long and too thoroughly.

It would be well, therefore, Colorado Charley concluded, in view of his rapidly disappearing fund of ready money, to branch out in some other line of endeavor—one that promised speedy action and equally speedy returns. In the recently created millionaire cigar clerk and pool-hall manager of Pilarcitos he saw a golden prospect and acted immediately.

In response to a telephone message there appeared at his suite within the hour the companion of Colorado Charley's lighter moments—a gorgeous brunette female of perhaps twenty-five summers. She entered without knocking, sat down in an armchair facing Colorado Charley, lighted a gold-tipped and monogrammed cigarette and blew smoke at him.

"Well, old thing?" she queried.

Her voice, low and sweet, filled the room like a chord from a violoncello.

"There's game afoot, Mae," the man answered in businesslike tones and handed her the Los Angeles Record with a well-manicured thumb nail indicating the boxed story.

"ELMER CLARKE'S GOING TO GET THE MILLION," SAID COLORADO CHARLEY, "AND WE'LL TAKE IT AWAY FROM HIM."

The woman read it and smiled lazily. "He hasn't got the million yet, Carlo darling," she reminded him. "Why waste your little girl friend's fragrance on the desert air?"

"According to this press story he's going to get it, and when he does we'll take it away from him. Nothing could be simpler, Mae. Of course a little preliminary work is always necessary. As the proposition unfolds itself to me, your job is to go up to Pilarcitos to-morrow. You will call upon Elmer Clarke at his home, introduce yourself as a Sunday supplement news writer

come to interview him so you can write a feature story for an Eastern paper —say the New York American—entitled 'How It Feels to Be Poor To-day and a Millionaire To-morrow.' He will be flattered. Do not confine yourself to a mere interview with him. Have a nice little visit and do your stuff. Mae, if you can't land this poor fish out in the grass there isn't another woman in the world who can."

"Suppose he's already married."

Colorado Charley's white, handsome teeth flashed in a gay smile. "So much the better for our purposes, Mae. The most pitiful thing I know of is a small-town married man in the coils of a lady who threatens trouble if he doesn't divorce the wife of his bosom and marry her. In such situations the settlement is always larger and easier to collect. The man is usually the first to suggest a monetary balm."

"He may have a sweetheart."

"If he has, she's a village queen who can be dethroned so fast by you that it's unworthy of you to consider her at all." The pair stared at each other for a minute. "You will be the coy, sweet, shy, trusting little thing, just breaking in as a newspaper woman, and the success of this interview is going to mean *so* much to you," Colorado Charley went on glibly. "If he should take you to luncheon and offer you a cocktail, don't take it. If he proffers a cigarette, look horrified. If he suggests a ride in his new automobile, mention the desirability of a chaperon. And for the Lord's sake, dress for the part and act it. You've done it before. After you've won him, get him to write to you, but fight his advances because you don't want him to think you're after his money."

"But I can't hang around Pilarcitos indefinitely to pull off a play like that, Carlo. I'll have to return here after I've interviewed him."

"Naturally. Meanwhile I'll have rented a modest furnished bungalow here. I'll be your brother. You and I are orphans, living on a modest income. Lure him down here, invite him to the house for dinner and the rest will be as easy as hitting an elephant with a handful of bird shot."

"I hope he won't turn out to be a tightwad, Carlo."

"He won't. Boobs who have learned to caress a dollar bill before they spend it always put on the dog with the first million that's left them. The only money that means anything to anybody is money that's toiled for and accumulated dollar by dollar. That's why money means nothing in our young lives, Mae."

“Sometimes I think we work hard enough for what we get,” the girl sighed.

“Oh, but we do not get it dollar by dollar!” he reminded her. “It comes to us in chunks—when it comes.”

“So does trouble, Carlo. . . . Well, this does look like an easy job. I’ll tackle it.”

Colorado Charley rewarded her with a grateful smile, a kiss and a hug and a hundred dollars for expense money.

At noon Elmer Clarke called at Ansel Moody’s office. The banker picked up a telegram and waved it at him.

“The Muscatine bank advises the will is all regular, Elmer,” old Anse boomed, “an’ if anything they’re inclined to think the estate will run closer to two million than the figger set by the lawyer who wired you. Bank ought to know, eh? What say, Elmer?” And the financier grinned like a gargoyle.

“It would seem that his bankers ought to have inside information, Mr. Moody.” Elmer smiled his compelling smile. “Well, how’s my credit this bright summer day?” he hazarded nonchalantly.

“A-1, Elmer, an’ goin’ up. Bank in Muscatine says their attorneys have read the will an’ there ain’t a Chinaman’s chance to bust it. Thinkin’ of borrowin’ a little money, Elmer?”

“Why, yes, if you don’t mind, Mr. Moody. I’d like to have twenty thousand dollars for, say, a year. It may be that long before the estate is distributed and I’ll have to be in Muscatine and traveling back and forth considerably, I dare say.”

“Naturally, naturally, Elmer. I understand.” The banker pressed a button and Mr. Crittenden entered. “Take Elmer’s promissory note for twenty thousand at—well, let’s see now, Elmer. The bank’s gittin’ as high as ten percent on chattel mortgages an’ nine percent on farm mortgages an’ eight percent on call loans. I reckon we can let you have this for eight an’ a half.”

“Quite satisfactory, Mr. Moody.” It wasn’t really, because Elmer knew he was about to be exploited successfully for the first time, but being a millionaire he concluded not to worry about an extra percent or two.

Mr. Crittenden made out the note, Elmer signed it and Mr. Crittenden credited the twenty thousand dollars to his account in the bank, entered the deposit in a pass book and with a flourish handed Elmer the pass book and pocket check book. Elmer thanked Mr. Moody and Mr. Crittenden and on

his way out of the bank was captured by Nellie Cathcart, who carried him off to luncheon at the Palace Grill.

"Well, Elmer," said Nellie when they found themselves in the quasi privacy of a booth, "how does it feel the day after?"

"Aside from a realization that I have dropped a burden with a consequent stiffening of my backbone, I feel as poor as I ever did, Nellie."

"Are you finding your riches a burden?"

"I'm not, dear, but a great many people are. A hundred well wishers, advisers and salesmen have visited me this morning. By the way, I've gone back to help Sam out until we can break in a new man."

Nellie beamed upon him. "I'm glad you did that, Elmer. No matter what life has in store for you of fame or fortune I shall always want to believe that it cannot spoil you—that you will always be a human being. I want to see you dress well. I want you to enjoy all the good things of life but never forget that that isn't life. By the way, I have been the recipient of numerous congratulations myself. The impression appears to be fairly prevalent in Pilarcitos that I am a coheir with you—after a fashion."

Elmer grinned mischievously. "Pilarcitos is a smart town," he admitted. He broke a shrimp in twain and nibbled it thoughtfully. "Where would you care to live, Nellie? In Los Angeles or San Francisco or New York?"

"I take it," Nellie replied, "that you and I are not formally engaged to be married and that a discussion of our future residence would be premature. Or is your query by way of being a proposal?"

"But—Nellie darling——"

"Now, Elmer, I love you to death. I've admitted that twice within twenty-four hours. You're the only man I've ever loved. But I'm not engaged to you."

"Why not?"

"Yesterday I would have replied, 'Because you've never asked me.' To-day I say that I've decided not to engage myself to you until you've had ample opportunity to see the world, juggle that million dollars awhile and see what the other girls look like. Why, you haven't even taken another girl to luncheon since I came to this town. If you please, Elmer, I'd much prefer to marry you after you've got used to ready money rather than before. Meanwhile I'll continue to love you just as devotedly as if I were wearing a

diamond engagement ring as big as a headlight, and in the interim we will not discuss the matter of our future residence."

His face clouded. "Well, suppos'n—" he began.

"Oh, dear! I see you're going to insist on settling that question now. Well, Elmer, after we're married I'll live wherever you want to live and be quite happy if you are happy, but if I were to be granted a preference——"

"Yes, of course," he interrupted. "That's why I asked the question."

"Brace yourself for a shock, dearest. I'd like to live in Pilarcitos."

"In this jay town! Why, Nellie, you're not serious—really!"

"I am—really. What's wrong with Pilarcitos?"

"Everything. Everybody knows everybody else and they all talk about each other and each other's affairs. It's dull, quiet, provincial—nothing doing."

"But it's a pretty town, Elmer. I like the rows of locust trees along the sidewalks; I like the pretty bungalows with roses and bougainvillea covering them; I prefer to be a householder, not a cliff dweller; I like a garden and my own little garage, and a big kennel and run for a dog; I like a big shanghai rooster for an alarm clock and I like babies and baby carriages and the kind of mothers who manage their own babies and baby carriages. The country hereabouts is an Eden. God made only one Santa Clara valley. You can have London in the season but I prefer the Santa Clara in blossom time, Elmer."

"Good Lord, Nellie, how you surprise me! Why, there are no social or intellectual contacts here, no——"

"Halt! The dust-brown ranks will stand fast!" Nellie commanded. "Only the day before yesterday a certain altruistic, ambitious and enthusiastic young man, by name Elmer Butterworth Clarke, was planning ways and means for transforming H. Wasservogel's defunct butcher shop into a number of profit-making enterprises to which he meant to cling while growing up with the country. Pilarcitos was a pretty nice town the day before yesterday, wasn't it?

"Why, Elmer, if you lived in New York it would cost you thousands of dollars a year to support a membership in a rich man's gun club, whereas you and three other small-town sports control the best duck grounds in this county at a cost of about seventy-five dollars a year. New York sportsmen journey out to Tennessee and down to South Carolina for a quail shoot, but you jump in your flivver and with your old plug shooting dog sitting beside

you, away you go to the best quail shooting on earth. You're there in an hour and back by noon with a limit bag.

"The same is true of your trout fishing. You get just as good trap shooting in Pilarcitos as rich men do at Pinehurst, and there are just as good shots here, even if most of them do wear overalls instead of plus fours. The meat you buy in the local butcher shops, being non-refrigerated, contains vitamin C, which is good for you, while lack of vitamin C in his beefsteak piles up doctors' bills on the New York millionaire."

"I'm licked. You have entirely too many reasons, Nellie."

"I have more reasons if pressed for them."

"Well, I've been thinking I'd like to see the other side of the picture, Nellie."

Nellie's soft, brown, firm little hand came across the table and closed on Elmer's. "Dear old adventurous boy! Of course you want to see it, and you want to go prowling alone. I don't blame you. Last night I came to the conclusion that it is just inevitable that you must buy a certain amount of experience with that million dollars. I thought then that I'd rush you into an immediate marriage to save you all that—in fact, that's really why I egged you on to borrow that twenty thousand dollars from the bank.

"On second thought, however, I've decided that it's better to have loved and lost than never to have loved at all. You yearn for liberty and independence and you've never known it. Elmer, step out and see the world. When you've seen all you want of it and find its rocks and dirty, nosey, gossipy, mean, cruel, good, tender and lovable people wherever you go, and that no spot on earth has a monopoly on life's pleasures, you might come back to me. I'll be so glad to have you! On the contrary, if you've changed your mind about me—well, I'll understand. I'd rather have you change your mind before marriage than after it. Sometimes I think that young men who marry nowadays give hostages to fortune."

"It wouldn't apply to me, Nellie. I have my fortune."

"Riches sometimes have wings, Elmer."

"What a remarkable philosopher you've grown to be!" he exclaimed admiringly. Playfully he reached over and tweaked the tip of her adorable nose. "Old sweet!" he murmured. "I'm crazy about you, Nellie. Crazier than a March hare!"

“I’m a warlock, dear. I play hunches and I have a hunch about you. Normally, you’re too big for this town, but—when pain and anguish wring your brow, perhaps this town will be just right for you. At any rate, it will be not less than eleven months before your Uncle Hiram’s estate can be distributed to you and——”

“How do you know, Nellie?”

“I’m a trust officer in a bank and trust officers have to know considerable about estates.”

“Oh!”

“Estates of over ten thousand dollars usually drag through the probate courts that long.”

“Then by golly, Nellie, I’m going to hop it to Muscatine, Iowa, and speed up the machinery of the law.”

“I’d try if I were you, but it will not get you very far.”

“I don’t quite like your unreasonable preference for Pilarcitos as the scene of our married life, Nellie.”

“My dear, I can take Pilarcitos or leave it alone. I merely said I preferred it to a big city.”

“Oh!”

Nellie smiled wistfully as she noted his slight hesitation. “You’ve been to the Great War and you’ve seen something of the world, Elmer, but really you don’t know very much about it,” she reminded him. “I’m ages older than you. One sees so much of life, even in a small-town bank.”

“You’re certainly practical.”

As Elmer walked back to the Smoke Shoppe, after parting with Nellie in front of the bank, it occurred to him again that Nellie was not only practical but the most practical girl he had ever known.

And in this Elmer was perfectly right, for he had not known many girls, although he was acquainted with all of the fair sex of Pilarcitos. He was the sort of straight-thinking chap who would never know many women, because even the dullest of them would be too clever for him. Such men as Elmer are predestined to marry the woman they know best, since those they know best are the ones most worth knowing. A tremendous love may not be the forerunner of such unions, but solid comfort is not unusually the aftermath.

While he did not take the trouble to analyze the slight feeling of discomfort that harassed him in the knowledge of Nellie's undoubted practicality and common sense, the fact was that, like ninety-nine and nine-tenths per cent of his sex, he yearned for a clinging vine rather than a lovely, upstanding wild flower, although of this he was happily unaware.

CHAPTER VI

When Nellie returned to the bank after luncheon she went into Anse Moody's office and for the second time perused the telegram which had arrived that morning from the First National Bank of Muscatine. It ran as follows:

> "McPeake's estimate estate extremely conservative. Think appraisal will develop double that. Our counsel have read will and pronounce it absolutely air-tight and free from attack on any known grounds. Your customer sole legatee with exception one specific bequest of ten thousand. Will also instructs executor to pay a certain mortgage given to one Benedict Catheron together with interest as per terms of mortgage. Principal sum of mortgage forty thousand dollars. In event death Elmer Clarke before distribution estate his share goes to state university.
>
> First National Bank of Muscatine"

Nellie sighed and retired to her desk, where she figured rapidly for half an hour. As she surveyed the result of her computations a gurgling little chuckle escaped her; then as if overcome with shame at her levity, her sea-blue eyes filled with tears.

The following day was Saturday and the Pilarcitos Commercial Trust & Savings Bank closed as usual at noon. About half past eleven Ansel P. Moody summoned Nellie to his private office; when she appeared he sat and glared at her ferociously over the tops of his square spectacles. After a half minute of this he spoke in a voice trembling with rage.

"Looky here, miss, if you expect to continue to work in this bank, you got ter git out of the insurance business."

Nellie sat down—uninvited. "Mr. Moody, this is the first intimation I have had that my work as an employee of this bank has been unsatisfactory. In fact, I laid the flattering unction to my soul that I was the most efficient person on your pay roll."

"You are—an' your work's all right; I'm not kickin' at that. It's your side lines that rile me."

“You’ve known for a year that in my spare moments I have been selling all kinds of insurance. You have not hitherto objected to that provided my work in the bank did not suffer in consequence.”

“Well, hereafter you cut it out. Hear me!”

“Just why, please?”

“Becuz your side lines tangle up in mine onc’t in a while. For instance, when I loaned Elmer Clarke that twenty thousand dollars yesterday on his unsecured note, you knew I did it becuz of his prospects.

“Now, then, I ain’t got no assurance, have I, that Elmer’ll live long enough to come into his fortune? I got to have some security for that loan, don’t I? What security can I git from him now? Nothin’ except life insurance. Now, it’s a whole lot easier to sell a policy to a man that’s under obligation to you than it is because he owes you anything, ain’t it? Well, I figure Elmer won’t offer no objection to takin’ out a policy to protect the bank, so I stroll up to the Smoke Shoppe this mornin’ an’ suggest it to him. He’s right agreeable an’ says he’s already thought o’ that, for which reason he’s applied for a policy with a company represented in this town by you!”

“That is quite true. It occurred to me that you had overlooked suggesting the matter to Elmer when you made the loan, so I, realizing that the bank should be protected, took Elmer out to luncheon yesterday, and between the soup and the nuts I sold him a hundred thousand dollar policy. The bank is a beneficiary to the extent of any approved claim against his estate and somebody else is the beneficiary of all that’s left.”

“Yes, but does this bank git a fifty-fifty cut on the commission you earn on that policy? That’s what I’d like to know.”

"WELL, MR. MOODY," NELLIE SAID, "HOW MUCH NOTICE DO YOU REQUIRE?"

"Oh, so that's where the shoe pinches, is it? Well, Mr. Moody, I'm not going to give up my side line and I'm not going to continue it provided I permit you to graft off me. Consequently I shall have to accept your alternative and resign my position here. How much notice do you require?"

Old Anse was mortally stricken—impaled on both horns of a dilemma. If he accepted Nellie's resignation, he would never, never find another employee like her. Also, he would most certainly alienate the hardly won affections of Elmer Clarke—and a healthy account from the fledgling millionaire would be worth many thousand dollars yearly to the bank.

"You women make me sick," he growled. "You ain't got no sense of humorosity. Ain't a one of ye can take a joke." And he flounced up and out of the bank.

Nellie Cathcart's mellow, gurgling little laugh followed him, to give him the lie. She wondered how, as she balanced her cash, Elmer Clarke could find Pilarcitos so dull when she found its very provincialism so delightful.

After luncheon she went down to Elmer Clarke's mail-order garage. She found his old plug shooting dog, Noah, asleep on the lawn, so she invited Noah into Elmer's flivver and drove off to San Carlos, a town some thirty

miles distant. Here she sent a telegram, requesting an answer by mail; and having thus spiked the guns of old lady Bray, as it were, she returned to Pilarcitos.

When Absolom McPeake came down to his office the following Monday morning, he found on his desk a most remarkable telegram. It ran as follows:

> "Please write me giving details of the mortgage mentioned in Hiram Butterworth's will as having been given by Butterworth to one Benedict Catheron. My grandfather was Benedict Catheron, formerly of Davenport, Iowa, and I find among my deceased mother's papers a mortgage for forty thousand at eight percent, payable semiannually, on a farm in Mercer County, Ill., to secure a promissory note of Hiram Butterworth given my grandfather. My mother was the sole heir of my grandfather's body, and I am the sole heir of hers. She is dead and so is my grandfather. Mortgage dated August 10, 1882, deficiency judgment dated March 23, 1887. Do not telegraph, as desire keep this matter absolutely secret and telegrams to Pilarcitos are broadcasted by operator. Answer.
>
> Nellie C. Cathcart,
> Pilarcitos, California"

"Christopher Columbus!" murmured Absolom McPeake. "What do you think of that?" He rang for his secretary. "The Butterworth file," he commanded.

The girl brought it. It took Mr. McPeake less than a minute to unearth a duplicate copy of a mortgage given to Benedict Catheron, of Davenport, Iowa, by Hiram Butterworth, on a section of land in Mercer County, Ill., to secure a promissory note for forty thousand dollars at eight percent interest payable semiannually, and if not so paid semiannually, to be added to the principal and bear interest at a like rate. The mortgage bore the date August 10, 1882. A minute later the lawyer had unearthed a record of a deficiency judgment against Hiram Butterworth, in favor of Benedict Catheron, dated March 23, 1887.

He sat staring at the telegram. "Nellie C. Cathcart," he murmured. "Where have I heard that name Cathcart recently? Cathcart. Cathcart. Ah, yes! N. C. Cathcart, trust officer of the bank that made that report on Elmer Clarke to old Hiram."

He took the letter in question from the file and read it again.

"N. C. Cathcart, Trust Officer, is a girl. N. C. Cathcart is Nellie C. Cathcart. A girl, by thunder—and a smart girl! The Pilarcitos Commercial Trust and Savings Bank didn't make this report. Nellie C. Cathcart made it. Oh, Lord, for a secretary with brains like Nellie! She's up to snuff. She knew all about Hiram Butterworth and she made it strong—so strong it knocked old Hiram clear off his perch. She figured on doing just that—and she succeeded. She ought to be president of that bank and I'll bet she will be—after that mortgage is paid."

He reread the letter. "Between the lines I seem to see something," he soliloquized. "Nellie Cathcart is in love with Elmer Clarke. That's why she wants this little discovery kept a profound secret. Going to surprise Elmer on their wedding day, I suppose. Bully for you, Nellie. You're all right and I'll play the game with you. Now, how did she learn of this clause in the will so promptly? That's easy. Bullard, of James, Bullard and Yohn, counsel for the bank downstairs, was in to look at the will just before I took it up to the court house to be filed. Nellie wired the bank for detailed information about the will, and the bank furnished it, whereupon Nellie cinched her case and wired me. Well, good news shouldn't be hoarded. I'm going to disobey Nellie and send her a telegram to Pilarcitos."

He did. It was at the bank waiting for Nellie when she got there that same morning. It read:

> Dear Nellie. You win. Congratulations. May I come to the wedding? Mum's the word.
>
> Mac

Contrary to Ansel P. Moody's declaration that Nellie had no sense of humorosity, she wired back immediately, straight message:

> Dear Ab: You're awfully fresh, but I like you, so you may come to my wedding. As you are not a banker, it probably has never occurred to you that funds at six per cent compounded semiannually practically double every twelve years. O Time, where is thy sting at eight per cent? How about income taxes, federal inheritance taxes? Who gets this last, Iowa or California or both? Am not grafting free legal advice either. Send your bill for the answer.
>
> Nellie

The following morning old lady Bray was again "knocked all of a heap" when she took the following night letter over the wire:

> Nellie, you are priceless. Our reverend Uncle Samuel cannot get his hands on any income earned or due prior to March 15, 1913, although he does participate in all income from interest collected thereafter, and I do not see how we can dodge it.
>
> Federal inheritance tax may not apply at all in this case because the legal heir of Catheron's body inherits through his daughter. Hence if granddaughter can prove that this mortgage was appraised as worthless by the appraisers of her mother's estate and mother's estate probated on that basis, the law cannot be retroactive and claim an inheritance tax on an estate that has developed value long after estate has been closed.
>
> If Catheron's daughter died more than five years ago, statute of limitations acts as further bar to collection of inheritance tax on her estate now. Catheron's granddaughter cannot now be regarded as a legatee just because a doubtful asset has suddenly appreciated in value, for this new value is not a bequest under decedent's will but is attained because will gives authority to pay a debt of honor long overdue. Of course, internal revenue collector will try to collect, but if he does I will lick him at every turn. For the same reason that federal inheritance taxes do not apply in this case, state inheritance cannot apply either.
>
> Oh joy, oh joy, spring is here and I am so glad. How lovely to find somebody who can laugh, not to say sneer, at the Washingtonian wolves of finance! No charge for this advice. After all, I have some sporting blood and to prove it I shall even refrain from sending this telegram collect.
>
> Mac

"Isn't Absolom McPeake a perfect dear?" Nellie soliloquized. "He has told me everything I want to know without telling old lady Bray anything."

She sat down at her typewriter and rattled off a letter of thanks to Absolom McPeake. Incidentally she informed him that her mother had been dead five years and seven months and that her estate had never been probated, for two very sufficient reasons. One, because she had nothing to probate, and two, because she had taken the precaution some two years before her demise from a lingering illness formally to give, assign, transfer

and set over unto her daughter, Nellie Catheron Cathcart, all of the right, title and interest which she had inherited from her father in and to that certain mortgage and deficiency judgment, et cetera. Nellie opined that the statute of limitations in her case was in perfect working order and that even the wolves at Washington could not, by any possible interpretation of the federal income tax or federal inheritance tax laws, construe a gift as an inheritance under a will.

Nellie now figured the interest at eight per cent annually, compounded semiannually, on $40,000 from August 10, 1882, to August 10, 1924. Having completed her computations, she was aware that in forty-two years her mother's gift had grown to be worth—oh, masterpiece of manipulation! —exactly $1,078,000.

The author of this tale has figured this sum twice, so he knows the figures are correct. Nellie worked with an actuary and a machine that could add, subtract, multiply and divide; consequently she was enabled to check her computations. She *knew* that her figures were not the product of a disordered imagination; she *knew* that if Hiram Butterworth's estate could afford to pay her that sum, it would, under the definite terms of the will, have to pay her. There was room for neither legal quibble nor compromise.

Upon completing her computations Nellie went into the vault, ostensibly to put her cash away, but in reality to shed a few briny tears of sympathy for Elmer Butterworth Clarke. Presently she bucked up and her practical mind leaped to the problem of ascertaining approximately the sum that a rapacious and predatory government would bite out of Elmer's share of the estate. When she had made a fairly accurate if rough estimate of this, she wept again. Upon recovering her emotions she deducted a further sum which might reasonably include the funeral expenses of Uncle Hiram, the probate fees, the appraiser's fees and the executor's fee, the specific bequest of ten thousand dollars, state and county taxes and ordinary debts of the estate. She was still further appalled at this total and wept a third time.

"Poor Elmer!" she sobbed. "To think that he was shot twice and gassed once fighting for his country, and now look what his country does to him! Oh, darling, darling, your poor dear head is going to be all bloody, but if you'll only keep it unbowed, how much more your sweetheart is going to love you!"

Before she emerged from the vault she remembered the joke which fate, in her case, had played on the wolves of Washington. She at least was going to get $1,078,000 out of the wreck and the howls of the wolves would be

sweet music to her ears. They couldn't touch her with a buggy whip—as Elmer would have expressed it. Let fate do its worst to Elmer Clarke! What did Nellie Cathcart care? When the tumult and the shouting died, when the smoke of battle drifted from the scene, it would reveal Little Faithful, smiling, happy and confident, the possessor of Elmer Clarke and a bank roll that a greyhound couldn't jump over.

On her way home that night Nellie stepped into the Bon Ton Toggery and bought six beautiful scarfs that cost her $7.50 each. It was her intention to send them by parcel post to Absolom McPeake. However, upon sober second thought, she decided to send him three only. The remaining three—the prettiest—she kept for Elmer Clarke.

Dear Nellie Cathcart!

CHAPTER VII

Meanwhile Elmer Clarke's final period of service at the Smoke Shoppe was drawing to a close. During that two weeks one incident alone upthrust itself in Elmer's consciousness as a pleasant variation from the orderly procession of morning, noon and night.

On the third day following the great news, the editor of the Clarion fathered a thought truly bucolic. Remorse for the light manner in which he had once offended Elmer Clarke in his local brevities column now overtook him. What if Elmer should take a notion to back some smart metropolitan journalist in a new Pilarcitos paper and run the Clarion out of business! Horrible! A vacancy occurring on the Board of Trustees of the Union High School at this time, the Clarion came out with an editorial blast in bold brevier with a three-column head, suggesting the election to the board of that sterling and distinguished citizen, Elmer Butterworth Clarke. The proponents of another candidate to the office, which was without salary, promptly pointed out the inadvisability of shattering an ancient and well established custom of electing to the school board only those men and women who had demonstrated their fitness to superintend the education of the young by providing the community with young to educate.

In an indefinite and roundabout way Elmer sensed a covert slam in this. At any rate it aroused all of his new-born antagonism to provincialism. Egged on by his friends, he decided to demonstrate to Pilarcitos that a young, unmarried man should, and would, function on that board or know the reason why. Immediately he announced himself as a candidate for the office. Parenthetically it is worthy of remark that he announced his intention to the public first and to Nellie Cathcart next.

Nellie was delighted, because this evidenced on Elmer's part a subconscious decision to continue to live in Pilarcitos and grow up with the town. She advised him to conduct a furious campaign against the mossbacks of the community, to prove that he had its interests at heart as truly as did his opponent, Henry Tichenor, who was the father of twelve children. Indeed, in the midst of her subtle blandishments she suddenly conceived the idea of making Elmer the leading citizen of the county, if not of the state.

In one illuminating instant she caught a vision that caused her to tremble. As the sole proprietor of Elmer's Place, she knew her man couldn't be elected town dog catcher, but as president of the Pilarcitos Commercial

Trust and Savings Bank she could elect him mayor at the primary election. From mayor to the state legislature, from the state legislature to Lieutenant-Governor, from that to Governor, to Congressman, to United States Senator, to the Vice-Presidency—*to the White House*!

"It's a big dream," she reflected, "but only those who have the ability to dream big dreams ever amount to anything. Just as easy to dream big dreams as little ones—and Ansel P. Moody has battened on this community long enough. Elmer is right. He's a pawnbroker, not a banker, and a banker should be *the* big man in any community. He should know better than any other man its needs, its aspirations and his duty toward it. When the time comes I'll tell Ansel P. Moody where he gets off. He'll sell his controlling interest in that bank to me at a fair price, or I'll start a new bank and run him and his competitor out of business in ten years."

With difficulty she repressed a cheer. "I'll open my bank with a hundred thousand dollars capital, fully paid up. I'll start with my own deposit of at least four hundred thousand dollars and I'll become a member of the Federal Reserve Bank, which no banker in this town has sense enough to become. I'll take over every loan Anse Moody has as it falls due. I'll cut the interest rate on those two bloodsuckers and I'll lend money on honesty, ability and industry; in the long run I'll consolidate the other two banks in this town with mine—I mean Elmer's and mine. Oh, Elmer darling, you're playing into my hand, and that means you'll wear out your life, not drag it out and rot it out! And nobody shall ever know who put up the money."

Her thoughts ran on and on. "And man is the natural leader of a household. His wife may be possessed of greater leadership than her husband, but she will never by word, sign or deed admit it if she be a wise woman. The greater her sense of leadership the more carefully should she guard her secret.

"A wife's place is in the home, but there she should be a queen, not a doormat. When she goes forth into the world she finds herself battling a man's world. She finds herself battling an immutable law—immutable because it is biological. Man may not have the brains, but he has the strength and the dominant will to leadership. He may conduct a disastrous campaign, but—he will conduct it nevertheless. If he be well advised—diplomatically—he will conduct a less disastrous campaign—particularly if he be a man like Elmer, free from self-conceit but brimming with self-esteem.

"Elmer darling, you're a strapping big boy but watch me wrap you around my little finger without bruising you and without letting you know

you're being wrapped. Yesterday you admitted that, having dropped your burden, your backbone was beginning to stiffen a little. It ought to be softened a little for my purpose and nothing will soften a backbone like an overdraft at the bank. I know. I've seen too many men give imitations of angleworms in Anse Moody's private office."

After inculcating in Elmer such a sense of power as he had never known before, Nellie adroitly shifted the conversation to a subject which is never very far from pleasing to nine men out of ten, to wit, himself.

"Dearie," she charged suddenly, "do you know that suit you're wearing is beginning to look just a little bit shabby? I don't like to see my Elmer letting himself go like this. You should be the best dressed man in town—and usually you are. I'm afraid you've been trying too hard to save money to equip Elmer's Place."

He squeezed her hand gratefully.

"The idea of that business of my own obsessed me, Nellie," he admitted. "I have been scrimping more than usual lately. I wanted to get going—to be independent and make enough money to enable me to marry you and give you everything you desired."

"But, darling—I would have married you on far less. I would have been a help to you, not a source of expense."

"I know it, old lovable. But you were doing as well in your job as I was doing in mine, and it isn't a particularly striking evidence of unselfishness when a man asks a woman to give up financial independence to scrimp and save and sacrifice with him. I didn't want you to do that. My mother had to do that all her life and it hurt me. I swore that when I married, my wife should never have to say to me, 'Elmer, dear, may I have a dollar and a half to pay the gas bill?' or 'Elmer, I'd like eight dollars to buy a new hat.'

"Nellie, that sort of thing is disgraceful. I want my wife to have, not an allowance, but more than half of the family treasure, provided she isn't a wild spendthrift. I want our funds deposited in a joint checking account and our married life based on mutual confidence. Also, I want you to have your own private checking account and I never want to know what you do with the money."

Nellie now squeezed his hand. "Never fear, Elmer, I'll have my own checking account and nobody shall ever know what I do with the money. I agree with you thoroughly there. But, Elmer, we're off our subject. I want

you to go up to San Francisco and get yourself a complete wardrobe. Have you ever had a vacation, Elmer?"

He grinned humorously. "Any number of them, Nellie—when I was a boy in school. We had three months every summer. I used to enjoy myself working during my vacations skinning peaches in a fruit cannery."

"Poor dear! But haven't you had a real vacation since?"

"Once. When I was in France I had a four months' vacation in a hospital, but I've been on the job ever since."

"You must take a vacation, Elmer."

"I will—if you'll take it with me."

"I shall not. On a vacation I'd be a nuisance. You'd be working hard just trying to assure yourself that your wife was having a wonderful time—and I'm not ready to marry you yet, dear. Really, you must not bother yourself with a wife and her trunks and bags, not to mention your own."

"Sure you can't be persuaded to change your mind and marry me before I go, Nellie?"

"Elmer Clarke, I'm not even engaged to you—yet. Remember that. I have already explained to you why."

He surrendered. "You're a mean woman, but I love you, so I suppose all of my life I'll be giving you your own way about everything. The only comfort I'll draw out of that will be the knowledge that you're wiser than a tree full of owls and probably know more about everything than I do."

"Omit the compliments, Mr. Clarke, please. Are you going on that vacation?"

"Yes—after I've cleaned up Henry Tichenor in this school election. By the way, I have a notion that, if elected, I'd like to be president of the board."

"You will be," Nellie assured him confidently. "As a man thinketh in his own heart, so is he."

"Maybe. By the way, Nellie, I've made one new resolution since that lawyer, McPeake, wired me I was a millionaire. I've decided not to cook my own breakfast hereafter and to refrain from eating my luncheons and dinners in restaurants. I've engaged a smart gentleman of color to look after me and the dogs. His name is Jasper and he swings a mean skillet; he can buttle, drive a car and play the banjo."

"Can he press clothes without burning them?"

"Says he can."

"Good! Elmer, I think you ought to buy yourself another nice present. You've been good for ever so long and you deserve it."

"Agreed on every point. What would you suggest, Nellie?"

"A nice town car with a specially built body, equipped for touring."

"I'd like a Bolles-Joyce, but the thought of the cost frightens me."

"Would the possession of a Bolles-Joyce automobile give you real pleasure?"

"Next to possessing you, Nellie, it would give me the real thrill of my life."

"Then buy one. You can afford to."

"But it will cost about sixteen thousand dollars f.o.b. Los Angeles or San Francisco."

"Give them half. Your credit is good for the other half. Give yourself one smashing thrill if it's the last act of your life, Elmer."

Instantly Elmer had a vision of glorious little Nellie in a Bolles-Joyce. In the quaint *patois* of our own United States, he was sold on the spot.

"You'll want a new house, of course," Nellie rambled on, "if you intend to remain in Pilarcitos long enough to complete your term of office as chairman and member of the board of trustees of the Union High School. What do you want for your bungalow and lot?"

"Ten thousand dollars. Got a customer for me, Nellie?"

"Yes, but I'm afraid my customer cannot meet your terms. I know a party who *might* be induced to buy your house if you will accept two thousand dollars down, with a first mortgage for two years on the remainder at seven per cent."

"Sold!" The word popped out of Elmer's mouth in much the same manner he formerly employed when giving orders to his patron.

"I'll try to work up the deal," the practical Nellie replied. "I make no definite promise, but within a month I'll have an answer."

"I suppose you'll want a commission, Nellie," Elmer suggested with what Anse Moody would have termed ill-concealed humorosity.

“Not from you,” she replied breathlessly. They were lunching at the time in a booth at the Palace Grill. Nellie glanced around, saw that for the moment they were unobserved. “Kiss me!” she commanded fiercely.

Elmer dutifully obeyed. “Now go forth and make your fight for school trustee,” Nellie ordered. “See to it that you win. If you’re defeated I’ll cry.”

CHAPTER VIII

Having nothing else to do that afternoon, Elmer concluded to kill two birds with one stone. He resolved to go fishing. En route to the stream and back he planned to visit half a dozen farmers and solicit their support at the coming school election.

His expedition to fish for trout was not a conspicuous success, but that part of it which had to do with fishing for votes was eminently satisfactory. He received assurances of support from every voter upon whom he called, and four out of the six expressed profound satisfaction at this signal evidence of Elmer's intention, despite his recently acquired million, to remain in Pilarcitos, take an active interest in civic affairs and grow up with the county. In fact, one of them went so far as to hit him a hearty swat on the back and say: "Elmer, you're all right. No swelled head about you. I'm for you all the way! You're just plain folks like the rest of us an' your money hasn't spoiled you a mite."

The accolade brought on a coughing fit, but Elmer did not mind. He was beginning to discover, in these piping times of peace, the true inwardness of something he had gone to war to fight for, and that was the gentle art of making the world safe for democracy. In that moment he caught a glimpse of the class consciousness and class resentment, sleeping perhaps but never dead, even in a free republic. He knew he must be careful not to appear any different hereafter from what he had always been; that jealous minds in back of keen eyes would be quick to attribute to him now the ideals and impulses which would be their own did they but stand in his shoes.

He was thoughtful and subdued as he drove into his garage late that evening.

His newly acquired person of color, Jasper, came out of the kitchen and met Elmer as the latter was locking the garage door.

"Dey's a young lady waitin' foh you, suh, in de parlor," he confided. "She done call about foh o'clock an' when I told her you-all had gone fishin' she said she'd set aroun' an' wait twell you got back."

"Who is she, Jasper?"

Jasper handed him a card, which read:

MISS DORIS GATEWOOD

Special Correspondent
The American Weekly
New York City
245 Rampart Boulevard
Los Angeles, Calif.
Telephone 067-978

"Oh, Lord!" Elmer groaned. "So I'm still news! What sort of person is she, Jasper?"

Jasper grinned. "Shuah ain't hard to look at, Mistah Clarke."

"Well, you tell the lady I have just returned and will see her as soon as I have had an opportunity to clean up."

Some ten minutes later, when Elmer entered his little parlor, in which no woman had sat since his mother's funeral, he found Miss Doris Gatewood seated at the ancient square piano softly playing a Strauss waltz. At his approach she turned gracefully on the revolving stool and advanced to greet him with outstretched hand and a shy, embarrassed smile. There was about her a charming combination of frankness and shyness which quite robbed the friendliness of her glance, her smile and her hand shake of a faint note of boldness.

Elmer, who was hypersensitive to first impressions, noted all this and told himself it was, perhaps, characteristic of lady correspondents. He had gathered an impression from his reading that all writers were a bit jolly, unconventional and bohemian.

"So glad to meet you, Mr. Clarke!" the girl announced. Her deep, mellifluous tones seemed to reverberate in the room and challenge the dying voice of the last note she had struck on Elmer's old piano. "I am Doris Gatewood."

Elmer bowed over the outstretched hand. "Jasper gave me your card, Miss Gatewood; consequently I can guess the reason for your call. Please be seated." He indicated a horsehair sofa and sat down opposite. "I'm sorry you've had to wait so long for me."

"Oh, I haven't been a bit lonely, Mr. Clarke! I've been playing with your fox terrier, and when he ran away I played the piano. I found some books and I've been reading also."

"You did quite right to make yourself at home, Miss Gatewood."

“You’re very kind. By the way, Mr. Clarke, if you’ll forgive me for mentioning it, your piano has a wonderful tone, but it needs tuning.”

“I wasn’t aware of that. Nobody has opened the old ruin since my mother passed away over five years ago.”

“And you live quite alone?”

ELMER THOUGHT DORIS WAS THE MOST DASHING YOUNG WOMAN HE HAD EVER SEEN. AND DORIS WAS THINKING: “ELMER YOU’RE A NICE BOY AND I LIKE YOU.”

He nodded, the while he appraised her with the impersonal air of good breeding which was his natural heritage. He decided she was the most dashing young woman he had ever seen. In fact, she was more beautiful than Nellie Cathcart—and Elmer had thought that an impossibility for any woman.

Perhaps, he told himself, that was due to the undeniable “air” of her more than to superiority of sheer physical beauty. Nellie, too, had an air, but it was natural, while Miss Doris Gatewood appeared to have acquired hers. She was dressed in a manner which Elmer could not have described; like all of his sex all he knew about women’s clothes was that they looked stunning or indifferent. Miss Gatewood’s wardrobe then and there in evidence was

neither stunning nor indifferent, and Elmer found in his rag bag of a mind a phrase that appeared to describe her and her clothes. She was well groomed.

Her chic little tan hat—it was a Paris model—gave her a saucy air and fitted her face. Her hair was bobbed and as black and glistening as a raven's wing. Her skin was the kind one loves to touch, but whether her glorious coloring was natural or artificial was beyond Elmer's ability to decide. She wore a smart tailored suit of brownish tweed and somewhat mannish cut, brown silk stockings and cunning little brown brogues with tasseled tongues. Her shirt waist, with a tailored collar, was immaculately white and very plain. She wore Colorado Charley's handsome brown silk tie; her gloves were brown and her eyes were brown, radiant, challenging, alight with interest.

"She's a darb!" thought Elmer Butterworth Clarke. "Brains to spare. Must have, to be a special correspondent of the American Weekly. I've heard writers like her make a hundred or two a week, sometimes more. That's why she can afford such nice clothes. But she isn't overdressed, either. What Nellie would call good taste is the keynote of her get-up."

Miss Doris Gatewood on her part was, without appearing to do so, making a swift appraisal of Elmer Clarke. "Isn't he nice-looking?" she asked herself. "And he has nice manners too, for a hick. He must have had a nice mother. He's small town but not a Reuben, and he's shy and sensitive. Hello, he wears a silver service button in his lapel. He's been to the war and been wounded. Right leg, doubtless. I notice he favors it just a little. He buys his suits ready-made. Much too much of the collegiate atmosphere to the one he's wearing. His tie is a trifle flamboyant, but that's what they're wearing lately.

"He seems reserved and dignified. Bet he's an old-fashioned boy, takes off his hat in elevators and gives up his seat in street cars to old ladies. Good Western type and not fresh. He's taking me in from heels to hair, but his eyes are as innocent and free from desire as a baby's. Elmer, you're a nice boy and I like you. Now to make you like me!"

She fished a note book and a short pencil from her pocket and smiled across at him apologetically. "Of course, Mr. Clarke, I know I'm boring you to the point of warm tears," she began. "But really, you look so kind I can't feel as contrite about it as I ought. Besides, I make my living by boring people—making them talk when they do not want to and putting words into their mouths when they refuse to talk."

"What do you want to know?" he challenged.

"Oh, all about the fortune that's been left you by the uncle you've never seen! I'm ordered to interview you and get a snappy story on how it feels to be a poor man to-day and a millionaire to-morrow. I'd like to have some expression from you as to your ideas on the obligations of wealth. Does money make for great happiness, or vice versa? What do you expect to do with your money and when? Are you going to marry the one girl who has been waiting for you—or is there one girl?"

"That's out," he reminded her. "It's nobody's business whether there's one girl or two or a dozen—and if there were I should not discuss them."

"Tipped a foul that time," Miss Gatewood went on, flushing prettily. "Still, one never can tell whether the patient will talk on that subject or not, so usually we ask to find out. Pardon. I'll try to stick to my knitting hereafter. Now, then—Mr. Clarke, what *is* your man Friday cooking for dinner?"

"It smells like corned beef and cabbage to me. This is Thursday, isn't it?"

Miss Gatewood nodded brightly. "And potatoes boiled with their jackets on?" she queried with eager curiosity. He nodded. "Then you're as plebeian as I am," she challenged. "I adore plain food and I'm famished."

To himself Elmer said: "I suppose I'll be a dog if I don't invite her to eat some of it. Confound it, I think she expects to be invited, or wants to be. That's just like these bohemian newspaper women." He turned to his visitor. "I should like very much to invite you to dinner, Miss Gatewood, but——"

"I'd adore to come," she interrupted before he could cloak his invitation with more buts. "During dinner we can have a nice, long, comfortable interview."

"Well, Miss Gatewood, if you can manage without a chaperon, I can."

"I'm sure you're not at all a dangerous person, Mr. Clarke."

"I'm sure you are!" Elmer came back at her just like that.

She blushed at the compliment and proved herself equally fast by retorting: "I see you are not a stranger to risks, Mr. Clarke. I had two brothers in the service. One was killed at Soissons and the other was gassed. He hasn't been very well since. He lives with me in Los Angeles."

"Indeed! Well, I had my taste of phosgene gas too. My lungs are still a little ticklish, but I'm slowly outgrowing the effect. Pardon me, please, while

I tell Jasper to set a place for you and add a few fancy touches in your honor."

That was a very delightful if unconventional dinner. Miss Gatewood was charming. It was her business to be charming and she knew her business. Her charm received a considerable impetus, however, from the charm which she extracted from Elmer. Under the ameliorating influence of her delightful personality, Elmer was in perfect form. He was interviewed without being aware of it, nor did Doris Gatewood have to interview him. Everything she wanted to know came out naturally in their conversation. In fact, the lady almost forgot she was playing a part.

She was returning to Los Angeles on the train which came through Pilarcitos at ten-thirty that night. After dinner she suggested that, unless Elmer had something better to do, they might kill time by going to a movie. Since Nellie was dining out that night and Elmer had nothing better to do than escort his new-found acquaintance to the movie, he declared he could think of nothing more delightful. So they went to see a thriller, and once during an exciting moment of the photoplay Miss Gatewood seized Elmer's hand impulsively and clung to it, apparently quite oblivious of what she was doing.

After dinner Elmer walked with her to the train and got her little traveling case out of the checking station in the depot. Before she boarded the train she had exacted a promise from him to call upon her and her brother at their Los Angeles home and have dinner with them. Elmer said he expected to be in Los Angeles in a few days to buy a Bolles-Joyce automobile, and would take that opportunity to renew an acquaintance so happily begun.

Upon arrival in Los Angeles, Mae, alias Doris Gatewood, reported to Colorado Charley that the fish was on the line; that nothing now remained to do save get out the net and land him.

CHAPTER IX

When Elmer Clarke returned to his humble home after seeing Doris Gatewood off at the railroad station, he was sensible of having passed one of the most delightful evenings in years. Of course he had spent many delightful hours in Nellie Cathcart's company—Nellie was always delightful; but about this other girl there had been a charm so utterly different from Nellie's that Elmer, after the fashion of his sex, yielded to the delight of it without bothering to analyze it.

She dazzled him. He found her innocent bohemianism, her lack of stand-offishness, her breezy humor, her quality of being instantly at ease with him, her lack of reserve without being forward—that is, noticeably so—distinctly challenging.

She had, in effect, dared him to like her—and he had. He wished he might see her again.

Elmer lunched with Nellie the following day and discussed with her his coming campaign for election to the board of trustees of the Union High School—a subject in which Nellie displayed the most avid interest. For a reason so vague he did not pause to define it, he refrained from telling Nellie of the visit of the young lady reporter the evening previous. Nellie wondered why he did not. She had seen him walking down to the station with this stranger and had marked her thoroughly, from the toes of her smart boots to the tip of her saucy hat. In particular, Nellie had been struck by a note of spurious merriment in her gurgling laugh as the pair passed, too interested in themselves to see her. That laugh had been just a trifle too loud.

On Tuesday Elmer received a long letter from Absolom McPeake, conveying very definite information regarding the estate. It consisted largely of very valuable business real estate in the city of Muscatine, a plethora of frame shanties in the poorer section of the city, from which Uncle Hiram had drawn rentals entirely disproportionate to the value of the property, stocks, bonds, farm mortgages and a little private banking business—a usurer's shop, in reality.

Mr. McPeake felt confident that the little banking business could readily be disposed of to form a branch bank of a large local institution. Of course, in view of Uncle Hiram's death, this bank, so dependent upon his presence,

would not now be sold at much of a profit, but it could be disposed of without loss, and McPeake advised this course.

After reading that letter, Elmer felt more than ever inclined to follow the dictates of his humble ambition and purchase a Bolles-Joyce car. He carried the letter over to the Pilarcitos Commercial Trust & Savings Bank and showed it to the charming trust officer of that institution. Nellie was much interested and proffered some advice when Elmer declared he was going down to Los Angeles the following day to place an order for the new car. He promised Nellie the first ride in it.

Before he could drive away from the agency with his new possession the next day, a smart uniformed chauffeur appeared and reminded him that a gentleman able to afford a Bolles-Joyce car could not possibly descend to driving it himself. Elmer was struck by the force of this argument and engaged the man at a salary of fifty dollars a week.

While waiting for the license plates to arrive, by special messenger, from the State Motor Vehicle Office, he telephoned Doris Gatewood and was rewarded with shrill feminine cries of delight from the lady in question. Could he not come out to the house for luncheon? She had just finished her story and was about to mail it East—perhaps he would care to read it first?

Elmer would. He said he would be delighted to; and at one o'clock he slid noiselessly up to Colorado Charley's dainty bungalow and discovered the girl and her alleged brother waiting for him on the lawn.

The famed prodigal, returning from his unwholesome adventure with the husks and the swine, could not have been received with more enthusiasm. The luncheon was exquisite and served by Doris Gatewood herself. She flushed prettily when Colorado Charley reminded Elmer that she had cooked it also. Charley ate little, however, and appeared languid and disinterested, as became a semi-invalid. Having been informed that he was a veteran of the Great War, Elmer at once had for Colorado Charley a distinct feeling of fraternity, and the conversation was almost entirely of soldiering. In preparation for this, the bunco-man had "boned up" on the A.E.F. from an invalid ex-soldier at Arrowhead Hospital and another at the Veterans' Home at Sawtelle. When it seemed that he might be getting into deep water, Doris saved him by suggesting that it was time for him to take his after-luncheon nap.

“Poor Charley gets so excited and nervous when he talks of those terrible scenes,” she explained to Elmer. “It wears him out even to think about them.”

Elmer noticed the sallowness of Colorado Charley’s features and charitably ascribed this pallor to ill-health instead of dissipation. He was relieved when the invalid retired for his nap and left him alone with Doris. Incidentally, it is worthy of remark here that when she washed the dishes Elmer wiped them for her, for which act of servitude he was duly rewarded. Doris informed him enthusiastically that he was a dear and gave him a friendly little pat on the cheek with her wet fingers.

There being nothing better to do after the dishes had been washed and set back in the cupboard, Elmer suggested that they go for a ride in the Bolles-Joyce. Doris replied that she would *adore* it—so they went, in calm defiance of Elmer’s voluntary promise to Nellie Cathcart that she should be the very first person to ride in his new car. In justice to Elmer it must be added, however, that he had completely forgotten that promise. Having been lightly made, it had been as lightly forgotten.

While in France Elmer, in common with thousands of other young Americans, had visited Paris after the Armistice and had there listened to the old saw that if one should sit long enough on the sidewalk in front of the Café de la Paix, everybody he had ever known would eventually pass by. Elmer had sat there half a day and been accosted by nobody more important than a military policeman who had made him exhibit, in writing, his right to sit there.

It did occur to Elmer, however, upon his return to Pilarcitos three days later that this is indeed a very small world. An exile from Pilarcitos had seen him driving along Santa Monica Boulevard with Doris Gatewood, and a former Pilarcitos belle, who had emigrated to Los Angeles and was eking out a precarious existence as an extra in the movies, wrote home to Alice Goodfellow that she had seen Elmer Clarke fox-trotting in a Hollywood café with a girl who had everything on her except the kitchen stove.

This gossip so interested Alice that she felt it her Christian duty to mention it to Nellie Cathcart, who said nothing but wondered a little.

Elmer arrived home in a singularly happy frame of mind. He had had a perfectly delightful time in Los Angeles. He and Doris Gatewood had become great pals; his new car provided him with a thrill every time he looked at it and he had in the tonneau several pieces of new and shiny luggage quite filled with the finest in haberdashery and Los Angeles

tailoring. Also, at parting Doris had, in her brother's presence and with that candor and charm which so fascinated Elmer, insisted upon kissing him good-by. Then she had walked out to the car with him and shaken his hand in farewell.

Here she had reminded him that Pilarcitos lay three hundred miles to the north, that the roads, while good, were quite overrun with morons driving flivvers and please, please, to be careful—for her sake. She said she wouldn't sleep a wink until she knew he had arrived home safely—and wouldn't he telegraph her the instant that happy end had been accomplished? Elmer would. He promised her solemnly to that effect—and he kept his promise.

He should have known better. Old lady Bray handled that telegram, made a note of the lady's name and address and promptly circulated a report that Nellie Cathcart had better look out—that a girl in Los Angeles was after Elmer Clarke and was in a fair way of landing him.

The theft of the queen bee from a hive could not possibly have upset a community of bees one-half so much as the three reports on Elmer's Los Angeles activities upset Pilarcitos. The town buzzed with gossip and idle speculation.

If it had been pro-Elmer and anti-Elmer prior to that fatal trip to Los Angeles, it was now pro-Nellie to the last man and woman. Elmer had been regarded, the moment news of his inheritance had become known, as first prize, won by Miss Nellie Cathcart. Now, to have a stranger beat Nellie out by a whisker in the last jump, as it were—to employ racing parlance—set the town agog with excitement.

Elmer arrived in Pilarcitos too late in the afternoon to take Nellie to luncheon, and as he was due that night to conduct an initiation of a class of thirty neophytes into the local lodge of the Woodmen of the World, he had no opportunity of seeing her until noon of the following day. By that time, however, he had listened to enough bucolic badinage and impish queries regarding his gallantry in Los Angeles to realize that Nellie Cathcart must have listened to twice as much.

Consequently he was somewhat troubled of soul as he drew up in front of the bank and waited for Nellie to emerge.

She came, flashing him a radiant smile of welcome from the top step, where she paused to make deliberate appraisal of the new millionaire, his

chauffeur and his new car. Elmer stepped out, opened the tonneau door and waved her in.

"Oh, boy!" Nellie murmured breathlessly and popped in. "Elmer, darling, it's gorgeous—so gorgeous that I'm grateful to be the second girl to ride in it first."

Nellie couldn't help thrusting that one home—and it went home, too. Elmer flushed and looked as guilty as a sheep-killing dog as he climbed in beside her. Well, there was but one thing to do and that was to tell the truth, shame the devil and let the chips fall where they might.

"Well, I'll tell you all about her—" he began, but Nellie raised a menacing finger.

"Don't, Elmer! It isn't necessary. You do not have to. I know you just happened to be riding along, you met her, she was walking, she recognized you and you just had to be decent and give her a lift."

"Well, have it your own way," he replied gloomily but bravely. "Only that wasn't the way. You see, I'd met her before. She's a newspaper correspondent and she came up here to get a story from me on how it feels to be a poor man one day and a millionaire the next. She's a very charming girl and her name is Doris Gatewood. She's a correspondent for the American Weekly of New York. I happened to tell her I was going to Los Angeles to buy this car and she suggested that if I would telephone her she'd let me read her story before she mailed it East. I suppose she didn't want to write anything to which I might object."

"Oh!" said Nellie. "Did she write a nice, interesting story about you, Elmer?"

"I'll be hanged if I know," he confessed. "We forgot to look at it."

"Just as well you forgot, Elmer. She couldn't write a snappy, interesting story anyhow. She's as spurious as a lead dollar."

"Now, how can you say such a thing about a girl you have never met?" Elmer challenged.

"Saw you walking down to the depot with her the night she was in Pilarcitos. Heard a fragment of her conversation. Heard her laugh. Noted her general make-up. That's all, but that's enough for little Nellie Cathcart."

"Well, I'll admit she isn't in your class, Nellie, but nevertheless I think she's charming. She's bully company—so much so that I double-crossed you and gave her the first ride—after I'd promised you."

Nellie's gay, gurgling little laugh set him at his ease. "Now that I've made you suffer, dear, you may pick yourself up and dust yourself off. I'm not miffed at you, but I could kill a number of people in this town to-day."

"So could I. I wish I hadn't jumped into that campaign for high school trustee. You're all that keeps me from leaving this town and never coming back. I hope I get whipped to a frazzle in that trustee fight—honestly, I do."

Nellie's hand came over and rested on his. "You go in and win," she commanded. "The day I catch you dragging your tail in this community is the day you and I are going to have our first real disagreement. Leave Pilarcitos as often as you like and have a good time while you are away, but—come back to Pilarcitos! When I begin to demand a detailed report on your doings it will be time for you to commence worrying."

"I don't think I could stand that," he confessed soberly.

Nellie laughed. "No man of spirit would. Where are you taking me for luncheon?"

"Out to Joe Angellotti's."

"Well, Elmer," Nellie announced when they found themselves seated, "I've sold your house and lot on the terms you named. If you'll drop in at the bank after luncheon and sign the deed, I'll attest it and the deal will be closed in twenty-four hours."

"Three cheers!" said Elmer. "Nellie, you're a smart girl. When does the new owner desire to take possession of my house?"

"Immediately."

"O.K. I'll take a suite at the hotel."

"Atta boy!" said Nellie. "Now let's talk about your campaign for high school trustee and organize that. I've been checking off votes on the Great Register of Voters, trying to estimate your probable strength, and it seems to me you have a fight on your hands."

"That will make it all the more interesting."

"You have two weeks in which to do it, and you have a great deal of ground to cover if you intend making a house-to-house campaign."

"Watch my smoke," said Elmer Clarke.

Because he was so easy to handle Nellie favored him with a loving look and with difficulty repressed an impulse to lean across the table and kiss

him. Dear, blind, straightforward, straight-thinking Elmer! All she had to do to hold him in line, to keep him from leaving the town in which he was destined to become an important citizen, was to show him a fight and then send him into it.

With a wisdom far beyond her years, and with philosophy totally disproportionate to her experience of life, she realized that the fighting spirit must not be permitted to die in the soul of this man she loved. He had been fighting and winning since his twelfth birthday—and it had never been an easy fight. His path had always been beset with obstacles, which he had successfully hurdled, but far down that path Nellie could discern one obstacle that must send him crashing to the ground.

Yes, nothing but death before he should reach that obstacle could save Elmer Clarke from having his nose rubbed in the dirt and Nellie had a vast curiosity to see how this man, who had tasted victory, would assimilate defeat, chagrin, sneers, gibes and the varied cruelties of a world which tramples joyously over the fellow who goes down in the fight. Standing alone, in a stricken field, would Elmer, defeated, acknowledge defeat?

"Why, Nellie, what are you crying about?" he demanded suddenly.

Nellie's sweet mouth trembled pitifully. "I—I—can't tell you, Elmer. I'm just—s-s-silly, that's all. I—I haven't any spunk. Please forgive me—darling."

Elmer was delighted. Most men are when they think they have observed infallible evidence that the girl they love, but aren't quite certain of, evinces signs of jealousy. Poor Elmer thought she was jealous of Doris.

CHAPTER X

That night Nellie sent a telegram to the editor of the American Weekly in New York, asking if their Los Angeles staff correspondent was Miss Doris Gatewood, and giving her address, which in the form of an anonymous letter had reached her that morning. She requested an answer collect.

She had it early next morning. "I thought so," Nellie soliloquized. "Only another buzzard gathering for the feast. Well, Elmer might as well learn about women from her. I wonder if she's an alimony hound or just a plain swindler. Well, a letter to the chief of police of Los Angeles, on the bank stationery, will receive prompt attention."

Nellie wrote the letter. Three days later she had her answer. It ran as follows:

Dear Miss Cathcart:

In response to your interesting letter of recent date:

The circumstances under which the lady in question made the acquaintance of your friend appeared to me to present ample ground for suspicion—particularly in view of the fact that the gentleman has a considerable fortune.

I therefore sent one of my most reliable men to investigate.

He reports that the house at the address you name is inhabited by a notorious bunco steerer, known to the police all over the country as Colorado Charley. There is a young woman living there with him who passes as his sister, but who is an accomplice of his. She has a police record as the most accomplished come-on in the business, and is undoubtedly the person to whom you refer.

We will keep them under surveillance. Meanwhile, if you should have any further information of importance to communicate to us, we shall be glad to coöperate with you.

In closing, may I suggest that you do nothing to indicate to the young man that he is playing with fire? If we give this calf more rope we may be enabled to get him into the corral and earmark him.

Very truly yours,

J. Fitzgerald,
Acting Captain of Detectives

"I'm accumulating so much interesting and valuable correspondence I must protect it," Nellie decided, and forthwith rented a safe-deposit box in the Pilarcitos Commercial Trust & Savings Bank.

When Elmer called at the bank to sign the deed to his house and lot, he noted that the deed ran to Nellie Cathcart, an unmarried woman. "Hello," he murmured, "I see the buyer is hiding his identity by using you as a dummy. Why all the secrecy, Nellie?"

"No secrecy at all," Nellie replied demurely. "I am the buyer."

Elmer scratched his ear in perplexity. "What do you want of the property?" he demanded presently.

"It's a good buy, Elmer. I think I can sell it for about two thousand dollars' profit in a year's time."

"Are you going to move into the house yourself?"

"No, Elmer. I'm going to rent it."

"Well, suppose you rent it to me for the present. It's all furnished with my furniture, and I'll be far more comfortable there than in that rat trap of a Palace Hotel."

"The rental will be seventy-five dollars a month, Elmer."

"You're a highway robber."

Nellie shrugged her adorable shoulders, reached into a tray on her desk and brought forth a typewritten letter, which she handed Elmer. He discovered it was a formal notice to surrender possession of the property he had just sold not later than the fifteenth of that month.

"Will you take this now and acknowledge receipt verbally, or shall I send you this notice by registered mail?"

"I'll stay—and pay you seventy-five dollars a month rental. I'll have to have a lease for at least a year."

Nellie calmly reached again into the tray and brought forth the lease. It was already filled in and only awaited his signature. Elmer signed it savagely.

"You had me figured to a nicety, didn't you?"

Nellie flushed faintly. "Yes, I think I did, dear, and while it doesn't tax my gigantic intellect the least bit to figure you to a nicety, I do think that would constitute quite a job for most women. Now, Miss Doris Gatewood, of Los Angeles——"

"Who told you her name?" he interrupted.

"I do not know, Elmer, but I have a suspicion it was old lady Bray. The information came in the shape of an anonymous letter, typewritten. You must have sent Doris a telegram. Why were you foolish enough to file it in Pilarcitos?"

"Hang this hick town!" growled Elmer, in that fervid outburst admitting everything.

"So you did wire Doris Gatewood! Elmer, you're a fast worker. You've been thousands of miles from me more than once, but you never sent me a telegram. You must have a business deal on with Miss Gatewood."

"Nonsense. I wired her that I had arrived home safe and sound."

"What a long caudal appendage our cat has! Was she worried about you?"

Elmer realized that he had crept into a hole and drawn the entire aperture in after him. In desperation he resolved to throw some dust in the air. "You're jealous," he charged.

"Fiddlesticks! Elmer, don't be silly! Why, you're doing exactly what I prescribed for you. Didn't I tell you I wanted you to see a great deal of the world?—which, of course, means seeing a great deal of other women. I'm jealous of that Gatewood woman! Why, she hasn't a chance to compete with me, and you know it!"

"You hate yourself," he charged sourly.

"I do not, but you do. Right now you could kick yourself from one end of this county to the other for having sent that telegram. So could I, for that matter. When you breast your little wave of innocent flirtation I get deluged with the backwash."

"Women are cats, Nellie."

"Men are donkeys, Elmer."

"At least they mind their own business."

"That's fine. Well, Elmer, you have to use your head for thinking, so get Doris Gatewood out of your mind and I'll get old lady Bray out of Pilarcitos!"

"Bully for you, Nellie! Why, I had no idea you could work yourself up to such a state of ferocity."

"Alice Goodfellow is to be the next victim. She ran all the way from her home to the bank to tell me about Doris Gatewood. One of these days I'm going to call Alice into this office and fire her. She isn't efficient anyhow."

There fell a silence while they looked at each other. Then: "How goes your fight for school trustee, dear?"

"It's a fight—and I'm fighting. That's all I can say. I'm making a house-to-house canvass."

"In the new car?" He nodded. "Better use the old tin Lizzie," she suggested. "That shiny new monster will cost you votes. I heard a well-known merchant of Pilarcitos remark to Mr. Moody, apropos of your new imported car, that a fool and his money are soon parted."

"Well, I must be off, Nellie. I'm afraid I shall not be able to see very much of you until after the school election."

"Atta boy, Elmer!"

As he strode out of the bank Nellie observed that, for the first time, he no longer walked with the slight limp that had been the result of an unexpected meeting with a soldier of the Prussian Guard. Once it had been a real limp; then it had become a habit; but now——

"Nothing like a little judicious prodding—nothing like a hint of opposition—nothing like an objective to be captured, to keep that boy busy," the girl soliloquized. "Well, anyhow, he didn't fib to me about Doris Gatewood. He didn't apologize or explain or try to excuse himself—and that's a comfort."

True to his promise, Elmer saw little of Nellie during the period intervening before the school trustee election. He had a fight on his hands and he fought. The Sunday before the election he invited the entire high school district to a barbecue. During the barbecue he made the only public speech of his campaign. It was a rattling good speech and well delivered; it sizzled with local pride and it ridiculed to death the claim of his opponent

that no single man was eligible for the honorary office of high school trustee.

As usually occurs when an untrained speaker warms to his subject, Elmer's oratory suddenly captivated Elmer. Almost before he realized it, he had announced his intention of seeking the office of mayor of Pilarcitos, as an independent candidate, at the November election. In his next breath he bade defiance to the local political bosses and accused the incumbent mayor and the city council of being mossbacks and a drag on the community.

When Elmer Clarke stepped down from the table upon which he had made his speech, he knew he had won. In fact, he was elected by a majority of nineteen votes, and took office at the next regular monthly meeting of the board.

Meanwhile the Pilarcitos Clarion had increased its circulation by one. Colorado Charley had subscribed for three months, on the off-chance that thus he might be kept in touch with the activities of his intended victim. As a result of his foresight, Elmer received a telegram from Doris Gatewood on the morning of election day, wishing him a tremendous victory and making the prophecy that any other issue would be improbable.

Elmer thought it was both kind and considerate of her to do this; consequently an hour after the votes were counted he sent her a telegram thanking her and announcing his victory. Immediately she replied with a night letter suggesting that he owed himself a present and that it ought to take the form of another visit to Los Angeles.

With that suggestion Elmer was in entire accord. There was no reason why he should not indulge in a tour to Los Angeles, and accordingly he did. He told Nellie about it before he left and she agreed that he ought to go. When he told her he would probably see Doris Gatewood and her brother while there, she scolded him for this indubitable evidence that he appeared to think he was about to do something he should not do or which would annoy her. Furthermore, she told him she hoped he *would* see the charming Miss Gatewood and that he might enjoy her society immensely. As a result of this conversation, Elmer departed into the south not a little irritated. He would have preferred to have Nellie display opposition to his plan.

To say that Elmer enjoyed his vacation would, in these days of superlative slang, scarcely express the extent of his enjoyment. Perhaps it would be better to state that he ate it up. He lunched and dined and fox-trotted in every worth-while hotel, restaurant and road house in Los Angeles County, and then departed, accompanied by Colorado Charley and Doris

Gatewood, for points farther south. They swam and played golf at Coronado, they lunched at delightfully wicked Tia Juana, and, at a bare suggestion from his guests, he ruined the paint on his new automobile in a wild dash across the Colorado Desert to spend a week at the Grand Canyon.

Quite early in the history of the junket Doris commenced calling him Elmer and insisted that if they were to be good pals he must call her Doris. He did—gratefully.

Presently she took to calling him dear and darling and old thing and old dear and silly boy and sundry other verbal evidences of insincerity. Elmer liked it. He "ate it up." In the gentle art of coquetry Doris Gatewood was a past master, and it is not to be marveled at that he became hopelessly infatuated with her.

She thrilled him, she dazzled him, she brought on a delicious pain in his heart, she filled him with the wonder of her. When he thought of Nellie Cathcart it was with a pang of shame and trepidation, but even this unpleasantness gradually disappeared, exorcised by Elmer himself. Finding he could not think of Nellie without having his indescribable happiness clouded, he ceased to think of her at all, although he did send her a few picture postcards. She was but a memory of another life.

Nevertheless old habits, particularly of loyalty, are hard to break. Elmer was more than the devoted friend and host, but not quite the lover. He wanted to be but lacked the courage. Doris realized this and created opportunity after opportunity for him to declare himself. She even went so far, on their way back to Los Angeles, when they traveled by night to avoid the heat of the day, as to pretend to sleep with her lovely head on his shoulder.

She went further. She placed her lovely provocative lips to his ear and whispered to him that he was wonderful. Elmer trembled a little but that was all, so the lady took advantage of Colorado Charley's presence in the front seat with the driver to commence weeping softly; when Elmer asked her tenderly why she wept she told him it was because they had to part so soon. Thereupon she got her first real rise out of Elmer. He said:

"Well, I don't know about that!"

What more he might have said is more or less problematical. Fortunately for Elmer his chauffeur at that moment furnished a diversion by sheering suddenly off the desert road and out into the mesquite. He had fallen asleep at the wheel. Colorado Charley switched off the ignition and applied the

service brake in time to avert damage, but for an hour thereafter all hands worked furiously to get the heavy car through the sand back to the highway. When they succeeded Elmer took the wheel himself and Colorado Charley sat in the tonneau with Doris.

There is something connected with driving a fast and powerful car through the night which promotes straight thinking, and so Elmer came to the conclusion that he was violently in love with two women at the same time; he had to choose one, he knew which one he wanted and he lacked the courage to choose her and jilt the other.

He reflected bitterly that in the days of his poverty no such unhappy ultimatum could possibly have been his portion. Also, he had a curious presentiment that Colorado Charley was going to borrow some money from him before long, and that he, Elmer, was going to grant the loan and, figuratively speaking, kiss the money good-by.

What with the happiness that was in the company of Doris, Elmer had not hitherto given more than a cursory thought to his other companion. Now his thoughts centered suddenly on Colorado Charley, who, by the way, was known as Harvey Gatewood.

It occurred to him now that Harvey was a bit narrow between the eyes, a trifle furtive, a shade overdressed, his affability and graciousness a fraction overstressed. He talked too much and too big. He had the crook's instinct to make a hero of himself; he had been to so many places and had met so many well-known people that Elmer wondered how he had ever been able to keep up appearances on the modest income whose possession he admitted.

Elmer felt his suspicions mounting, even as the hackles of a dog rise as he lies asleep and dreams of rats. "If I should marry Doris," he decided, "I'll give Harvey the air about ten minutes after leaving the altar. He has Doris fooled, but fooling me isn't so easy."

They stopped for breakfast at the Harvey House in Barstow. As they were about to resume their journey the station agent came up to the car and asked for Mr. Elmer B. Clarke. Elmer admitted he was Mr. Clarke and the station agent handed him a telegram.

"Party who sent it wired me at the same time to keep an eye out for a Bolles-Joyce with a party of four in it," he explained. "Said you'd be passing through here early to-day."

Elmer excused himself to his friends and read the telegram. It was from Nellie, who merely wished him a very happy birthday!

He had forgotten that to-day was his twenty-sixth birthday, but Nellie had not. That was like Nellie. But how strange that she should telegraph him at this desert station, on the off-chance that he would be passing through. And how strange that she should be so certain of his movements as to wire the station agent! And how strange that she should know the number of persons in his car!

On the instant Elmer felt all of the apprehensions which assail a murderer in the presence of his victim. He was actually afraid of Nellie now. She was too smart. If he should marry her he knew who would be the head of the family. He sighed, went into the telegraph office and wired her his appreciation of her thoughtful birthday greeting. He pondered a minute as to whether he should add the word “love,” but finally decided that in his then unsettled state of mind he had better not. After all, he wasn’t engaged to Nellie. He was still free and he might as well remain free.

He was a very thoughtful young man during the remainder of the journey to Los Angeles. Also, having been awake all night, he presently fell asleep in the tonneau, whereupon Doris abstracted the telegram from his overcoat pocket, read it and tucked it back again.

CHAPTER XI

Arrived at their home, Elmer soberly announced his intention of departing for Pilarcitos next day, but promised to look in again on his way north and say good-by. The result was that when he did "look in" he found Doris alone. She was curled up on a divan, sobbing audibly, when Elmer walked up on the porch of the bungalow, glanced in through the screen door and saw her.

With the license of an old friend he entered unannounced, sat down beside her, and tenderly inquired what the matter might be.

"Oh, Elmer darling, I can't bear it—I can't—I can't!" the girl sobbed. "I'll be so lonely!"

She seized his hand, covered her tear-stained face with it—and kissed it very humbly and benignantly. An instant later she was in Elmer's arms and he was kissing her tears away and murmuring words of endearment. Presently her soft cheek was against his and she was, according to her own statement, the happiest girl in the world!

Many a man has been captured less adroitly but nevertheless as securely. Elmer had three hundred miles of motoring before him that day, so he did not linger long over his leave-taking—just long enough to swear undying love and promise fervently to write the light of his life daily until they should meet again—soon!

As a curious commentary on the unfaithfulness of man and the general inconsistency of the creature, it is worthy of remark that thirty miles up the road Elmer Clarke quivered, sighed dismally and murmured very distinctly: "Oh, Lord, what an ass I am! What a jam I'm in! What am I going to do?"

About the same time Doris, perched on Colorado Charley's thin knees, was telling him the inside story of her conquest. "I knew I had to work fast after that hayseed sweetheart of his wired him at Barstow," she confided. "There was something fishy about that telegram, so I decided to put the job over before he should see her again."

Colorado Charley stroked her fair cheek.

"You're papa's little sweetheart," he declared happily. "We're almost broke, Mae. When you've had half a dozen letters from him he should be touched for a thousand."

Elmer Clarke suffered every foot of the journey back to Pilarcitos. Not that he reproached himself with having made a mistake; but he faced an unpleasant issue and there was no possible chance of avoiding it if he purposed living with himself the remainder of his life. Rather than face Nellie and tell her that the love he had formerly vowed to her had all been a mistake, he would cheerfully have submitted to the bastinado.

Nevertheless it had to be done, even though his sense of chivalry and decency revolted at the prospect. To Elmer's type of man the jilting of a hag would have been fraught with terror and remorse; wherefore the reader will glean some little understanding of the feeling with which he drove around to the Tully house the night after his arrival home.

He took Nellie out to Joe Angellotti's road house for dinner and tried desperately to be his old cheerful self. However, no man has ever succeeded in deceiving a highly intelligent woman who loves him, and from the moment she had got into the car Nellie was aware that Elmer was distrait. Also, she was aware that whatever it was that troubled him he was not going to keep it to himself forever. All he required was a decent opportunity to discharge his cargo of grief, so on the way home Nellie decided to be kind to him.

"Elmer," she said suddenly, "you're unhappy. Am I the cause of your unhappiness?"

He nodded, afraid to trust himself to speak.

"Well, we're not engaged, Elmer, so speak freely. Is there another girl?"

"Unhappily there is, Nellie."

"Unhappily for whom?"

"For both of us," he finally ground out.

"Speak for yourself, Elmer," she countered. "Are you very unhappy about it?"

"Quite."

"Why?"

"You ought to know," he complained.

"I am not a mind reader, Elmer. That's why I ask questions. Now that you have decided on a new sweetheart, are you dissatisfied with your selection?"

"No-o!"

"Ah, I perceive your predicament. You are more than passing fond of me; you had thought you loved me devotedly until the other girl appeared on the scene, and now you realize it has all been a hideous mistake." He nodded affirmatively. "And, of course," Nellie ran on without a tremor in her bell-like voice, "it hurts you to have to hurt me."

He was ready to weep. "It—it—lacerates me, Nellie, but I—I had to tell you. A fellow's got to come clean with a girl like you—no use to play a double game. I—I've made a mistake. Took you out to-night to tell you—thanks for helping me with the dirty job——"

"Please do not mention it, Elmer dear. It's my fault entirely. Nobody knew better than I the risks I was taking—and I'm much too wise to think a mere man can be a paragon. You were quite within your rights in following the dictates of your wandering fancy. I thought you might want to some time, so I decided to give you a free hand and let it happen now. I entertain no resentment, Elmer, and there isn't the slightest necessity for you and me discontinuing our lovely friendship. I am of the opinion that you do not know any more about women than a gopher does about astronomy and I am perfectly willing that you should have a wide experience before I take on the job of educating you. To date you're the finest man I have ever met and I'm not going to ruin my happiness by letting you escape. I'll get you yet, Elmer. Meanwhile, enjoy yourself."

"And you're not angry with me, Nellie?"

"Not the least little bit."

"You're positively wonderful!"

"You're positively childish. But then most men are—where women are concerned. That is, idealistic idiots with broad streaks of sentiment in their souls. You'll be all the better for having the corners knocked off your sentiment." She laughed softly. "I know I will, at any rate."

His hand closed over hers and held it tightly.

"Dear old booby!" she murmured. "I understand you so well that explanations aren't necessary. Cheer up, Elmer, and be happy. By the way, the town is agog with excitement over your threat to run for mayor. Did you mean it?"

"I meant it. Of course I did."

"And you're going to enter the race?"

“Surest thing you know, Nellie.”

“Great news! Well, here we are at home. Good night, Elmer. God’s in His Heaven and all’s right with the world.” She gave him her hand at parting. “Whatever you do, Elmer, use your head and not your heart. Be sure you’re right, then go ahead.”

“I want to kiss you,” he half growled.

“You are a philanderer, aren’t you? Well, what’s a kiss more or less between friends—and ex-sweethearts? There!”

“How did you know where to reach me with a telegram on my birthday, Nellie?”

“I’m a very wise woman. I know many things. In the language of the classic, I use my bean occasionally. Good night!”

She was gone. Elmer sat at the wheel of his expensive imported automobile and watched the little white figure disappear within the Tully home without one backward glance.

“Well, that’s over,” he told himself, “and I don’t know whether I’m happy or broken-hearted. Nellie’s so practical and conservative she’s hard to understand, but I’ll say this of her: she’s something that mighty few women are—and that’s a true blue sport!”

He went home and didn’t sleep a wink.

For two weeks Elmer fought the deadly life of the idle rich around Pilarcitos. And each day of that awful two weeks he wrote to Doris Gatewood. As her accepted suitor he felt it incumbent upon him to put a note of tenderness in his lengthy epistles, but for the life of him he could not make that note ring true. Doris, however, appeared to suffer from no such inhibition. Hers were sufficiently sentimental to suit the most exacting male.

Also, she was quick to note the restraint in Elmer’s correspondence and chided him with it. She bade him assure her that he loved her—and only her—with a love that should transcend that of Abélard and Héloise, that passionate pair whom Mr. Irvin S. Cobb has still further immortalized with the announcement that they are splitting a grave between them in Picpus cemetery. Thus cornered, Elmer gave the assurance demanded—in writing. Later, upon request, he sent his photograph, on which appeared these words: “To Doris, from her devoted Elmer.”

Then suddenly, like a swooping falcon, came a heartbreaking letter. Poor dear Harvey had invested all of his little principal in an enterprise which had failed. The shock of this terrible loss had sickened him, and at the moment he was, according to no less than two doctors, developing an abscess in his right lung, due to the gassing he had received in France. Her own income, earned as a correspondent for the American Weekly, was insufficient to support them even in the humble style to which they had been accustomed, and she faced the terrible necessity of seeing Harvey bundled off to a public hospital. In the meantime they were desperate. If Elmer could send her a thousand dollars to tide them over, et cetera.

"I knew it," Elmer soliloquized. "I smelled that touch coming, only I thought it would come from Harvey. Well, one thing is certain—they need that thousand dollars badly, or Doris would never have asked me for it."

Still wrapped in the fogs of misunderstanding and still in incomplete possession of his senses, Elmer sent her a check on the Pilarcitos Commercial Trust & Savings Bank for the sum in question. Two days later the check was returned through a Los Angeles bank for payment.

Now, it so happened that Alice Goodfellow had had an attack of the megrims that day and in consequence Nellie Cathcart had to take over Miss Goodfellow's task of posting the customers' ledger. Naturally, as she sorted the checks at the close of the day's business preparatory to charging them up, she came across Elmer B. Clarke's check for the sum of one thousand dollars, in favor of Doris Gatewood. It had been indorsed by Doris Gatewood and bore, in addition, the indorsement of Harvey Gatewood and the Los Angeles bank. Pasted to the check was a small red label bearing the words "Please wire if uncollectable." Evidently the Los Angeles bank had taken the check for collection only.

"Fast work, Doris darling," Nellie murmured. From a stack of printed tags she selected one and checked off in red ink from a long list of standard excuses for failure to honor a check the excuse which she knew would start a riot between Elmer and the payee without involving her, to wit: "Signature of indorser irregular." And that was absolutely true, since Nellie knew the names in both cases were fictitious. With a little smile of malice she enclosed the rejected check in an envelope and shot it back to the Los Angeles bank.

"And now," she murmured to the adding machine, "we shall see that which we shall see. This new love of Elmer's will wire him for an explanation and he will come over to the bank with blood in his lovelorn eye

and demand an explanation of Anse Moody. Old Anse will call me in and scold me for being stupid and I'll have to hand Elmer jolt number one. After that the other jolts will follow in rapid succession. Alas, poor Elmer!"

Events fell out even as Nellie had foretold. A devil with a whip of fire drove Elmer Clarke to the bank early the next afternoon. Rather than do this he would have preferred to jump over a tall cliff, but—his check had been questioned, the love of his life had called him hysterically on the telephone and he had to do or die. Only, as he was figuratively dying, he cursed himself for his stupidity in sending Doris his own check. Why in the name of common sense had he not purchased a cashier's draft in his own name and indorsed it to Doris?

Well, there was nothing to do now save go through with the awful operation, so with a flashing eye that belied his trembling soul he stalked into old Anse Moody's lair and in a thundering voice demanded of that astounded individual what the devil he meant by refusing payment on one of his checks.

"Don't know a thing about it, Elmer," old Anse protested humbly. "Alice Goodfellow tends to all that, but she was sick yesterday an' Nellie Cathcart posted up the customers' ledger. I reckon Nellie knows why she done it. Step over to her cage an' ask her, boy."

So Elmer stepped over to Nellie's cage and was greatly relieved at the privilege, for he shuddered at the prospect of giving old Anse the details of the transaction. Nellie looked up from her work as Elmer's face appeared at her window.

"Yes, I did it, Elmer," she confessed. "I thought perhaps you had acted hastily in the matter and I wanted to give you some time to think it over. I hoped you might change your mind before the check should be paid, and tell us to stop payment."

"I know what I am about," he replied quietly. "May I suggest that hereafter you mind your own business and leave to me the minding of my own? Those signatures were perfectly regular and you know it. I want you to wire that Los Angeles bank to send the check back to this bank for payment. Why, Nellie, you must be loony to do such a thing!"

"Sorry I missed that one," Nellie replied complacently, "but watch me line out the next ball that passes over the plate. Run along now. I assure you I have no desire to laugh in your face—you big boob!"

His face turned white with fury. Disdaining further argument he left the bank abruptly, while Nellie wired the Los Angeles bank to return the check for further examination of the signatures of the indorsers.

That night, when his colored retainer, Jasper, summoned Elmer to dinner, the latter found a fat, plain envelope beside his plate. It bore a Los Angeles postmark. After reading its contents Elmer's appetite failed him completely. He sat motionless, staring wildly into space.

Presently Elmer's fox terrier, Benjy, becoming alarmed at his master's rigidity and silence, came to the latter's chair and uttered a short, friendly little bark. Elmer paid no attention to him, so Benjy favored his master with a playful bite on the chin—whereupon Elmer Butterworth Clarke rose in his agony and with a well directed kick skidded the surprised Benjy fifteen feet across the room.

The first thing Nellie Cathcart saw, as the curtain went up before her window at ten o'clock next morning, was Elmer Butterworth Clarke. He said very distinctly: "Stop payment on that Gatewood check, please."

Nellie nodded and Elmer strode out of the bank, nor did he utter another syllable. Nellie did not blame him in the least, for there are moments when silence is golden!

It was not an easy task to frighten Elmer Clarke. Experts had tried that and failed. Nellie Cathcart, however, had succeeded not only in frightening Elmer but also in stampeding him—a fact of which she was fully aware when, upon returning from her luncheon, she was informed by Mr. Crittenden, the cashier, that Elmer Clarke must be planning to take a journey, since he had just purchased two thousand dollars' worth of travelers' checks.

Nellie left the bank and walked swiftly up Main Street to the public telephone office and sought a booth.

"Nellie speaking, Elmer. Are you going away?"

"Yes, I am." Elmer's voice was lugubrious.

"When?"

"Five minutes from now. I'm motoring to San Francisco and will take the Overland Limited from there."

“Whither away, Elmer?”

“To Muscatine, Iowa, to look after my interests.”

“And you were going away without a word of farewell to me?”

“Yes, I was”—savagely.

“I had an idea I didn’t deserve such treatment, Elmer.”

“You don’t. You’re an angel.” Elmer’s voice had a slight catch in it now.

“Well, you could drop over to the bank for a minute to say good-by, couldn’t you? I’ll not pick on you.”

“I know it, Nellie. That’s just the trouble. I require a lot of picking on. I’m the wild ass of the universe.”

“Well, Elmer darling, I’m afraid I’m not well up on natural history, but isn’t it a characteristic of the wild ass to run away when frightened?”

Elmer instantly lied to her for the first time. “Oh, I’m not frightened, Nellie! What have I got to be frightened about?”

“You act as if you are afraid of me.”

“Not afraid of you, Nellie—just a little ashamed to face you, that’s all. I’m going away to—well, I think I ought to go away for a while, for the good of my soul.”

“Why don’t you go to Los Angeles again?”

“Nellie! Please, please!”

“Silly old dear, I *am* picking on you after all. I’m sorry. I’ll not do it again. Tell me, Elmer, have I ruined your romance?”

“Nellie, why did you hold up that check the first time?”

“A woman’s instinct. I thought if I gave you time to reconsider, you might change your mind. And wasn’t I right, Elmer dear? You did change your mind, didn’t you? As soon as you had time to think things over you stopped payment on the check.”

“That’s right,” he agreed lifelessly.

“Are you sorry now that you stopped payment?”

“No, I’m not!” Savage again.

“I thought you might be. One cannot treat one’s fiancée so casually and hope to escape unscathed, Elmer. I’d feel badly at such treatment myself.”

“She’s not my fiancée.”

“But you told me she was. You jilted me for her. Surely you must have been quite certain of your ground before you disclosed your altered feelings toward me.”

“Well, she’s no fiancée of mine,” he protested doggedly.

“Then, pray, what is she? A friend?”

“Not any more.”

“An enemy?”

“Perhaps.”

“Elmer, did you promise to lend her the money or give it to her?”

“She asked for a loan.”

“For how long. Did she offer any security?”

“No security. It was a Kathleen Mavourneen loan.”

“I don’t understand, Elmer.”

“ ‘It may be for years and it may be forever?’ ” he quoted from the Celtic ballad.

“But you agreed to make the loan, didn’t you?”

“Certainly. Didn’t I send my check?”

“You did. It’s too bad you didn’t send her the cash—by express. Then your ex-sweetheart wouldn’t have learned your silly secret, and you wouldn’t now face the necessity for running away because you’re afraid to face me again. Elmer darling, I very greatly fear you’re just a little bit cowardly.”

He was stung to the core of his being. “I’m not a coward,” he replied coldly. “I have a Distinguished Service Cross to prove that.”

“Poof! That’s animal courage. I was referring to moral courage.”

Elmer saw he was outnumbered and outmaneuvered and if he would escape annihilation, he must withdraw from the fight forthwith. “That sort of talk will never get you anywhere with me,” he warned her. “I’m quite capable of attending to my own business.”

“You’ve certainly been mismanaging it lately. Without my volunteered help you would be absorbing a thousand-dollar loss right now, and with that

little gold digger on your hands you'd be operating in red ink before the first of the year."

"Who told you she was a gold digger?"

"You did."

"I didn't."

"Not in so many words. But you stopped payment on your check, which is an admission that you suspect she is a gold digger."

"Well, that's my business, and I don't see any necessity for arguing the matter with you. It's a closed chapter."

"My word, you're an optimist. What caused you to stop payment of your check?"

"That's some more of my business."

"You're so immersed in your business you haven't had the decency to thank me for saving you a thousand dollars and possible entanglement with an adventuress. Elmer, in addition to being a little bit cowardly I'm afraid you're a little bit unmannerly and a little bit ungrateful."

"Nellie," he said huskily, "I'm guilty on all three counts. I'm terribly sorry. Ordinarily I wouldn't—that is, I couldn't—I mean to you—you're so fine I—I—Nellie, I'm not very happy and I want to go away and forget it. I'm ashamed to look you in the eye."

"I understand thoroughly, Elmer. Well, you're forgiven everything—all except running away like a tin-canned dog. Really, you act as if you are horribly afraid of something."

"I am, but I can't discuss it over the telephone. Tell you what I'll do, Nellie. I'll delay my departure and you come to dinner with me to-night."

"I'd love to, Elmer, but not to-night. But I can go with you to-morrow night. I'm too busy to see you before then."

Reluctantly Elmer agreed to her counter-proposal and Nellie, hugely satisfied with herself, hung up and returned to the bank, where she wrote the following letter to J. Fitzgerald, Acting Captain of Detectives, Los Angeles Police Department:

Dear Captain Fitzgerald:

With reference to the matter we discussed over the long-distance telephone, when I told you that a check in favor of Doris

Gatewood had been received at this bank and was being returned with the notation “Signature of indorser irregular”:

You will be glad to know that your action in conforming to my request and mailing anonymously to Mr. Clarke the police records and Rogues’ Gallery photographs of Colorado Charley has borne rich fruit. Within a few minutes after its receipt Mr. Clarke called at the bank and ordered payment stopped on the check. He was much disturbed. Shortly thereafter he purchased two thousand dollars’ worth of travelers’ checks here, so I realized he was about to leave the state.

Immediately I made it my business to call him up and ascertained, without letting him know I was pumping him, that he is frightened and panicky. Evidently he has compromised himself, probably in writing, and now fears reprisals from the outraged and disappointed lady in the shape of a suit for breach of promise. My personal opinion is, however, that now they realize his suspicions are aroused, they will endeavor to extract as large a cash settlement as possible, guaranteeing no publicity in return. Of course we must protect him by catching them in the act of levying blackmail, and if Mr. Clarke fled the state we couldn’t do that, could we? So I have managed to delay his departure forty-eight hours.

This letter will reach you via the same train that carries Mr. Clarke’s rejected check back to the Los Angeles bank. In fact, it will reach you earlier than that, because I am sending it special delivery. Immediately upon receipt of it, please arrange to have the movements of this unsavory couple watched and report to me by telephone.

Yours truly,
Nellie Cathcart

CHAPTER XII

The following afternoon Nellie received a long-distance call from Los Angeles. Acting Captain of Detectives J. Fitzgerald was reporting.

"Sent a man out to watch the house as soon as I got your letter," he announced. "The bank must have telephoned them about the check, for at half past ten they called a taxi and went down to the office of a shyster attorney. They were there two hours and then returned to the bungalow. As soon as my man reported they were in conference with that particular lawyer the whole thing was as clear as mud.

"They're going up to Pilarcitos to shake the boy down as sure as death and taxes, so I have started two good men for Pilarcitos in a fast automobile. They will install a dictograph in the young fellow's house and listen in on the unholy proposition. I want you to provide a fast and accurate stenographer to take down every word. Can you do that?"

"I'm the fastest and most accurate stenographer in this county," Nellie replied quietly.

"Good girl! Now, then, I'm going to leave it to you to arrange for a clear field for my men. They've got to be alone in that house for an hour."

"I have already arranged that. I will explain the details to your representative when he calls to-morrow morning."

"Thanks. We'll land 'em out in the tall grass, never fear. I'll phone you if anything new develops."

He did—at eight-thirty A.M. next day, to report that Colorado Charley and his lady friend had boarded the Shore Line Limited at eight o'clock that morning; that they had purchased tickets from Los Angeles to Pilarcitos and return; that they were due in Pilarcitos at nine-two that night.

At ten o'clock a sleepy-looking man walked into the bank and immediately sought Nellie Cathcart's window, a small gold sign bearing Nellie's name serving as a clue.

"I'm Detective-Sergeant Fahey, from Los Angeles," he announced. "The Chief sent me an' my partner up with orders to report to you."

"I'm pleased to meet you, Mr. Fahey. Here are your instructions," and she handed him a sealed envelope. "Good morning!"

“Just met the smartest Jane in the world,” Mr. Fahey confided to his partner, Detective-Sergeant Abraham Lipowsky, when he rejoined the latter on the sidewalk. “She takes no chances on bein’ seen in long, earnest conversation with a strange man, so she had the dope all typed out an’ waitin’ for us. ‘Pleased to meet you. Good-by,’ says she.”

He tore open the envelope and read to Lipowsky:

> Colorado Charley and Mae are due in Pilarcitos on the Shore Line Limited, at 9:02 to-night. They will probably go direct to Mr. Clarke’s house, a shingled bungalow, at No. 302 C Street, corner of Hazel Drive.
>
> At 7 o’clock to-night Mr. Clarke will leave his home to take me to dinner. He will not return until shortly after 10 o’clock. As soon as he has left the house his colored servant will go uptown to spend the evening. You can gain entrance to the house by using a skeleton key on the kitchen door, the lock of which is simple and old-fashioned, since burglars seldom operate in Pilarcitos.
>
> You can set up your dictograph behind the old hair sofa in the parlor and run your wires along the edge of the wall, draw them up back of the piano and out the window, around the back of the house to the garage. Nobody will disturb you there as Mr. Clarke keeps his Bolles-Joyce in an uptown garage.
>
> When Mr. Clarke drops me at my house and proceeds to the uptown garage, I will come over to his garage with a large flashlight torch, a stenographer’s notebook and several sharp pencils. The fender of the flivver will serve as a desk. I will knock twice on the door—a pause between each rap. The rest I leave to you.

“Well, what do you know about that damsel?” said Detective-Sergeant Lipowsky.

“I’d ask her to marry me if I stood a Chinaman’s chance—which I don’t,” Detective-Sergeant Fahey replied sadly.

Promptly at seven o’clock Elmer called for Nellie and carried her off to Joe Angellotti’s road house for dinner. Not once during the ride out did Nellie refer to Elmer’s unfortunate predicament; seemingly she was not

interested in it and not until they were halfway through dinner did Elmer broach the subject himself.

"Can't linger to do any dancing here to-night, Nellie. I must get home early."

Nellie seemed disappointed, so he hastened to excuse his action.

"I'm afraid I'm in for a bad hour between nine and ten to-night, Nellie. I had a wire from Doris Gatewood this morning. She's coming up to see me and she asked me to be at home to-night."

"Now, what do you suppose she wants?" Nellie's tones were freighted with a languid interest. She helped herself to an olive and ate it with relish. Elmer, watching her sharply, was reassured.

"Well, of course, in so far as that young lady is concerned I've done an about-face, so I suppose she wants an explanation."

"She doesn't want any explanation. She doesn't even want your affection. All she's after is your cash."

"Well, of course, I did promise her the thousand dollars; I dare say she predicated certain payments on that promise and my reversal of form has probably embarrassed her greatly." He smiled a pitifully sheeplike smile of bravado. "I'm a little sorry the lady lost, but—a little glad I won! Of course," he added parenthetically, "I never was the least bit in love with her. She went to my head, like champagne, when I was with her, but when I wasn't I found it hard to keep up steam. Nellie, I must have been crazy to tell you to play second fiddle."

"If we are to be judged by the worst we do in this world, Elmer, we'd all be out of luck. Now, when I look over my mental ledger account with you, I see a long string of golden credits—page after page of them—and on the debit side I find one little human entry under the explanatory head of Doris Gatewood. This lone debit item is composed of equal parts of blindness, repression, curiosity, stupidity, flattered ego, childishness, masculine idiocy and original sin. You didn't fall without a battle and when you fell you hurt everything that was fine and decent in you—and knew it. You weren't really happy in your new conquest. You only told yourself you were. And as for little Nellie Cathcart thinking for an infinitesimal fraction of a second that she could possibly descend to playing second fiddle to that baby-faced doll—well, Elmer, you *are* a sweet fool! Why, I'm the whole orchestra. I suppose, Elmer, it never occurs to you that I am a designing, scheming, farseeing, selfish girl where you are concerned."

He laughed derisively. “Tell me another joke,” he pleaded.

“You’re a hopeless idiot, Elmer. You will persist in making an angel out of a human being. Well, have one little dance with me and then we’ll go home and commence your education.”

When Elmer dropped Nellie off at her home he had the audacity, the monumental masculine assurance, to attempt to claim a good night kiss. Nellie laughed at him. “I’ll not kiss you good night,” she declared, “because I’m not particularly desirous of kissing you and you’ve forfeited the right to ask it.” He drove away chopfallen to a degree.

The instant his car had turned the corner Nellie came out of the house and ran all the way to within a block of Elmer’s bungalow. As she passed down C Street and turned into Hazel Drive she observed a man and a woman seated on Elmer’s front steps, with a suit case and a bag reposing beside them. Elmer’s garage stood at the rear of the lot and opened on Hazel Drive, so Nellie walked boldly up to the door, gave the prearranged signal and was accorded instant admittance.

“They’re waiting for him,” said Detective-Sergeant Fahey out of the corner of his mouth.

“I saw them. Elmer will be along in five minutes,” Nellie gasped. “Is everything all right?”

“Right as a fox,” said Detective-Sergeant Lipowsky.

“Elmer will come down C Street in the direction of Hazel Drive. He’s expecting them, so there will not be any talk on the porch. He’ll take them inside immediately. However, one or both of you might go out to the corner of the house and listen.”

The two detectives waited five minutes and followed her suggestion. Presently they returned on velvet feet. “All he said was ‘Good evening. Please come inside and we’ll talk.’ All the woman said was: ‘You know it!’ ”

Nellie wrote that brief record in shorthand. Detective-Sergeant Fahey clamped the receivers over her ears and held the flashlight for her as she spread her note book out on the front fender of the flivver, leaned over it and prepared to take dictation. The two detectives were also listening in.

Elmer unlocked his front door, switched on the light and walked on into his bedroom to put away his overcoat and hat before returning to the stuffy little parlor where his Nemesis awaited him. Nellie thrilled with a vast pride

as his first words came clearly to them via the concealed dictograph. The eyebrows of the two detectives went up and Detective-Sergeant Fahey dropped his prognathous jaw in a comical grimace, for without an instant's hesitation Elmer had seized the initiative by going directly to the attack.

"Well, Colorado Charley, old settler," he began blithely, "how about a little drink to wash the dust of travel out of your lying throat? I mean a drink of water. I wouldn't waste liquor on a skunk like you."

"Say-y," Colorado Charley came back at him lamely, "where do you get that stuff?"

"Draw it out of a faucet," chirped Elmer cheerfully. "Doris, or whatever your real name is, you wired me for a conference, but you didn't tell me this confidence man was coming with you. Let's understand each other, Doris. Your boy friend here is out of the picture. Charley, if I hear one peep out of you I'll knock you for a double loop. That being clearly understood, say your say, Doris, and then get to blazes out of here before I throw you out."

Followed about five seconds of profound silence, then:

"Hands up, Charley, my boy! Don't pull the gun—please. There, that's ever so much more sensible. You don't suppose I'd be boob enough to go into conference with Doris, in your presence, without heeling myself, do you? Stand up now and back slowly toward me while I help myself to that little pistol of yours. Here's the gun, Charley. I'll keep the cartridges. Well, Doris, dear lost light of my life, you were about to say something!"

"I came to ask you why you went back on me the way you did," the girl's voice came to the listeners. It was hard and high-pitched. She was coldly furious.

"You know now why I went back on you. I don't like the company you keep."

"What's wrong with the company?"

"His police record is over there on the whatnot. Want a look at it? Perhaps you'd like to verify his photograph with the original and check up on his Bertillon measurements."

"Quit stalling, Mae, and get down to business," Colorado Charley growled testily.

"I told you, Charley, that if I heard one little peep out of you I'd knock you for a double loop," Elmer reminded his unwelcome guest. "I admit I

went back on my promise to lend Doris or Mae or whatever her name is a thousand dollars, but I'm not going back on my promise to you."

There was a suppressed scream, the sound of shuffling feet, the crash of furniture—silence! Nellie trembled violently and turned a white, pitiful face to Detective-Sergeant Fahey, who laid his great paw on her little brown hand.

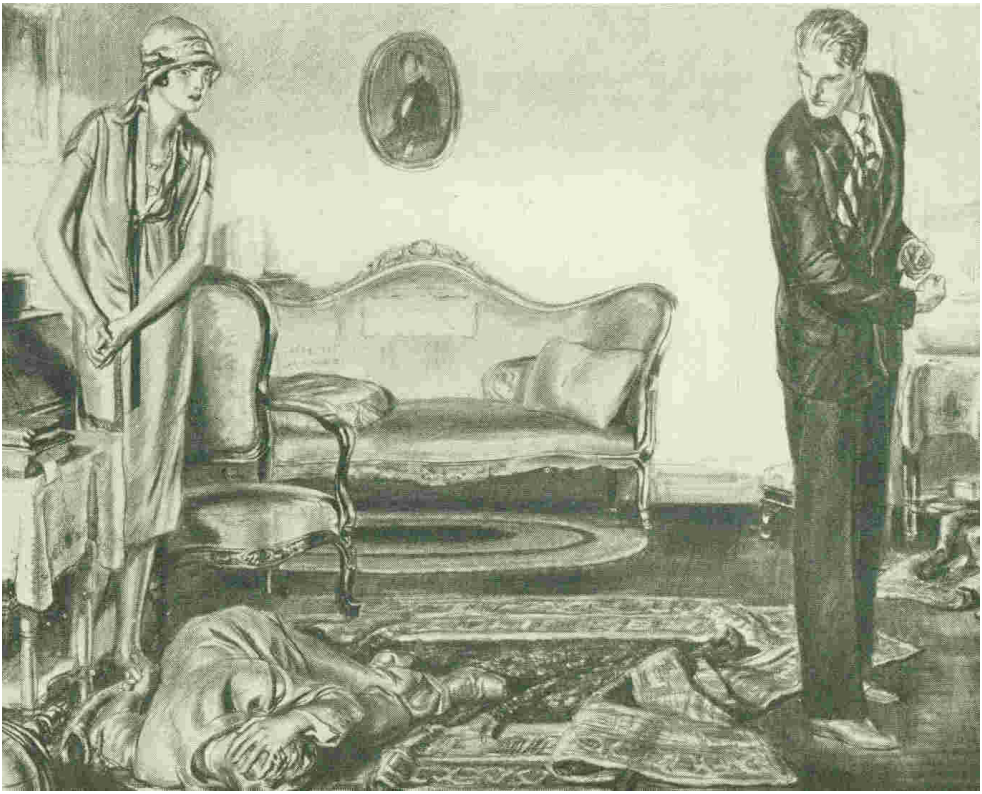
"Can the kid go some?" he demanded fiercely. "Maybe I'd better pop out an' see if Colorado Charley has done for him with a knife. He always carries one."

"Elmer can whip his weight in wildcats," Nellie faltered bravely.

"He's spoilin' everything for us," Detective-Sergeant Lipowsky complained bitterly. "He don't run true to form. We figured he'd wilt; figured they'd scare him to death and get all the cash he has on hand now and a promissory note for the balance, when we could nab 'em for blackmail. As it is he ain't give them a chance to make their proposition, so what've we got to hang a case on?"

"He's a bonehead!" Detective-Sergeant Fahey hissed. "He's a hick! But, Lord, how I love him!" he added.

Nellie looked up at him gratefully. "You're a dear," she said simply.



"WHILE DEAR CHARLEY IS WANDERING IN DREAMLAND, DORIS, SUPPOSE YOU SPILL THE BAD NEWS," SAID ELMER.

A voice came over the dictograph again. Elmer was speaking. "While dear Charley is wandering in dreamland, Doris, suppose you spill your bad news."

"My dear Elmer," the girl replied in dulcet tones, "we didn't come here to spill any bad news. All we wanted was an explanation of your curious and embarrassing action in ordering payment stopped on your check."

"I've explained," said Elmer grimly.

"So you have, Elmer. But that alleged criminal record you allude to doesn't prove my brother is a criminal. I know he isn't. And I haven't heard you say you have a criminal record of me. If you had, I imagine you'd confront me with it."

"I haven't—but I have hopes. The unknown friend who sent me the information on Charley may develop additional interest and send me news of you."

"You seem to forget that I am your fiancée."

"You're right—I do. I never was your fiancée. I never asked you to marry me."

"Well, you certainly gave me the impression that we were engaged. The letters you wrote me will be rather hard to explain, and I'm here to tell you that no small-town sheik can treat me the way you've treated me and get away with it."

"Oh, I expected to be blackmailed under threat of a suit for breach of promise!"

"Blackmail? I have said nothing about blackmail. I am not here to threaten you, Elmer. I came up to talk the situation over sensibly."

"That isn't possible. I'm one of those fellows who will not be blackmailed, cajoled, threatened or persuaded. I know what you have in mind and a rose by any other name would smell as sweet . . . Hello, Charley, did the little birdies sing sweetly to you while you were out? Pick yourself up off the floor, you swine, and betake yourself and your partner out of here. On your way, both of you!"

"Come, Harvey," Doris urged complacently. "I will ask Mr. Clarke to explain to me at a more appropriate time—say in the midst of his campaign for mayor. You dirty skunk," she added, her fury gaining control at last, "I'll make you feel as ridiculous as you've made me feel. That much at least I can do and you watch me do it. I didn't come here to blackmail you but ——"

"Yes, yes, I know my letters to you will look silly in the public prints, but I'll be shot if I'll buy them back," said Elmer Clarke.

"No?" The girl's voice rose sneeringly. "Evidently you've forgotten all the drippy things you wrote me. I'll send you copies to refresh your memory and induce a change of mind on your part, little boy friend."

"How much do you want for them?" Elmer demanded.

"Ah-hah! So you *are* interested, aren't you? Well, Elmer, those letters will cost you to-night exactly five thousand dollars in cash, and a promissory note for one hundred thousand secured by an assignment of an interest for that amount in your Uncle Hiram's estate. You come to Los Angeles and my lawyer will arrange the details."

"But this *is* blackmail," Elmer protested.

“I dislike the word. Call it heart balm,” the girl corrected him. “You can give me your check for the five thousand now. I’ll take a chance on your not stopping payment this time.”

“I *am* a high-priced writing man, am I not?” Elmer retorted good-naturedly. “Doris, dear one, I didn’t have the slightest idea of capitulating. I merely had a curiosity to know what price you’d ask. Now that I know it, I’m no longer interested. Really, I wouldn’t give you a canceled postage stamp for all those letters. Get out, and many thanks to you for the extremely cheap education you’ve lavished on me. You’re the first woman I’ve ever made an ass of myself over, Doris, and you’ll be the last. The next sweetheart I have is going to be a regular girl. Charley! Don’t linger. Nighty-night!”

There was the sound of a door closing. Silence.

CHAPTER XIII

Out in the garage Detective-Sergeants Fahey and Lipowsky exchanged glances. “I thought the boy was goin’ to spill the beans on us, Lippy,” Fahey declared, “but at the finish he sure came through noble.”

“No thanks to him,” growled Lipowsky. “He was just kiddin’ them. Well, we’ve got enough on them to make the pinch as soon as they get back to Los Angeles. No use botherin’ ourselves with them now. They got return tickets.”

“Women ain’t got no sense,” Fahey decided. “Get ’em mad an’ they’ll tell everything they know—present company excepted,” he added gallantly. “I don’t suppose you’re goin’ to tell Elmer all you know, are yuh?”

“Indeed not! That would only embarrass him.”

Lipowsky winked at Fahey.

“Don’t you think Elmer’s awfully courageous?” Nellie pleaded.

“I dunno whether he’s courageous or crazy or a plain boob, but whatever makes him go the way he does, I’m for him. Well, guess our job’s done—all except gettin’ that dictograph out of the house.”

“It’s Jasper’s day off to-morrow,” Nellie informed him. “I’ll make Elmer take me to luncheon and then you can run over and get the dictograph. If I were you I’d wind up the wire as far as the back of the house to-night; otherwise Elmer will find it in the morning. You can coil it and conceal it in the grass.”

Fahey winked at Lipowsky.

“Meanwhile,” Nellie continued, “I’m going home. I’ll send Captain Fitzgerald a copy of the transcript of my notes to-morrow. Why do you not arrest those wretches to-night?”

“We’re out of our own jurisdiction. Of course we can make the pinch if you want us to, but we’ll have to call in the local dicks, and then the news would be all over town in the morning. Better let us handle these birds in Los Angeles. We might get their shyster lawyer, too.”

“Go to the head of the class, Mr. Fahey. Thank you very much. Good night.”

She slipped noiselessly out the door into Hazel Drive. On that street, midway between C and B Streets, she could see a man and a woman, the man struggling along under the burden of a suit case and a bag. So Nellie crossed to the other side of Hazel Drive, in order to place distance between herself and Elmer should he chance to be standing on his front porch, and hurried away in pursuit of the couple. She watched them turn in at the principal garage.

"Going to hire a car and go on to San José for the night," she thought. "I'll find out."

She followed boldly into the garage, not thirty feet behind them, and stood listening to Colorado Charley bargaining with the night manager for a closed car to take himself and wife to San José. When they started a few minutes later Nellie Cathcart hired another closed car and followed. At a third-rate San José hotel—which was, however, a first-class hotel in comparison with the Palace Hotel in Pilarcitos—Colorado Charley and his companion registered as Mr. and Mrs. Joseph Skidmore, of Los Angeles, and retired for the night.

Nellie immediately returned to Pilarcitos and crept silently into the Tully home at one o'clock A.M. She did not go to bed immediately, however, but took down the telephone receiver and called for Mr. Fahey at the Palace Hotel.

The detective got out of bed and came downstairs to the telephone booth.

"Fahey talkin'."

"This is your female accomplice, Mr. Fahey. Please forgive me for getting you out of bed, but I have news of importance to communicate. I followed those people. They hired a car at the Main Street garage and Charley told Mr. Bass, the night manager, that he wanted to hire it for himself and his wife. Mark that. *Himself and his wife.* Go right down to see Mr. Bass and remind him that he rented a car to-night to a man and his wife and see that he remembers it so well he will not be liable to forget it."

"That wife stuff is *good*!"

"Well, that couple are now asleep at the Garden City Hotel, in San José, and registered as Mr. and Mrs. Joseph Skidmore, of Los Angeles."

"Naughty, naughty!"

“This is a decent, respectable county, Mr. Fahey. We believe in conserving morals and protecting the home and we have no sympathy for strangers who play fast and loose with the reputations of our hotels. I’m scandalized.”

“I’m blushin’ like a rose myself,” said Detective-Sergeant Fahey. “Now, lemme get the straight of this. About nine o’clock to-morrow mornin’ them two indiscreet people will be boardin’ the Shore Line Limited to return to Los Angeles. Well, here’s where I miss a whole lot more sleep. I suppose you want me to drive up to San José, have a confidential talk wit’ the chief of police an’ ask him, as a courtesy to a brother chief, to pinch Charley an’ Mae on a charge of social vagrancy, chuck ’em into stir an’ make the bail the limit.

“That’ll mean they’ll have to stay in stir until they can raise bail. Maybe they can’t. Maybe they ain’t got friends that can be reached in a hurry. Still, that lawyer of theirs might bail them out, but on the other hand he might not. He’d probably get suspicious an’ figure your little boy friend had been too smart for him.

“Why, of course he’ll be suspicious an’ drop that case like it was a hot stove. I’ll see to that myself. I’ll phone Fitzgerald an’ he’ll phone that lawyer an’ tell him, anonymously, that his clients have got all tangled up in a dictograph, complicated with the purity squad.”

“You’re such a comfort, Mr. Fahey,” Nellie cooed. “Of course they won’t have any defense, unless they can produce a marriage certificate——”

“I know they can’t do that, an’ if they do, their case against Elmer is a wash-out. It’s a wash-out anyway. Well, little partner, we can’t very well land ’em for attempted blackmail without draggin’ your man into the case, so I guess we’ll have to wait till next time, but in the meantime—” He paused significantly.

“Yes, yes, go on! You’re doing fine, Mr. Fahey. You were about to say?”

“We’ll get them a quick trial in the San José police court before they can get bail, find ’em guilty an’ send ’em to the county jail for three months.”

“Oh, make it six!” Nellie pleaded. “With credit for good behavior they’ll be out altogether too soon. It only costs a few dollars to file a suit, and nothing at all for publicity. That woman will do that for revenge as soon as she gets out, no matter what happens to her. Elmer can’t afford it.”

“Well, seein’ as how you ask it, I’ll make it six months. That’s the limit. Consider it done! Me, I’ve been tryin’ cases in the judge’s chambers for ten

years. That's the only way us dicks can get any justice or recognition. Good night! Sleep tight!"

A week later Nellie Cathcart received by registered mail a small cardboard box. Upon opening it she discovered it contained a small gold shield bearing the legend: Honorary Detective-Sergeant, Los Angeles Police Department. The shield bore a number also—No. 1!

In fact, that week everybody received something. Colorado Charley and Mae, to their great bewilderment, were given six months in the county jail and blamed Elmer Clarke for it. Mae even wrote to him accusing him of it but bidding him refrain from thinking he was little Jack Horner, since every dog must have his day.

Alas! Mae was counting her chickens before they were hatched, for immediately upon his return to Los Angeles, Detective-Sergeant Lipowsky decided to strike a blow for true love. He knew a burglar who was also an expert at opening ordinary safes. So he burglarized the office of Colorado Charley's attorney, and presently Elmer Butterworth Clarke received by ordinary mail a large fat envelope. It contained his love letters to Mae, alias Doris.

Simultaneously, from another anonymous source, he received a clipping from a San José paper. It contained the story of the arrest and conviction of Joseph Skidmore and his companion, and since the story had been illustrated with pictures, Elmer was no longer in doubt of a very significant fact, to wit: that God had been very good to him, indeed.

Prior to the arrival of Colorado Charley and Mae at his house that night, nobody, not even astute Nellie Cathcart, could have imagined the extent of Elmer Clarke's terror and suffering. He felt exactly as he had always felt in France when his unit was in reserve but waiting to be ordered up to the front. Once under fire, however, he would say to himself: "Well, here's where I die. I can't escape this, so I might as well quit worrying and make the best of it for the few minutes I may have to live. I'm not brave but I'll act as if I am."

This old comforting philosophy had animated him the moment he had come face to face with Colorado Charley and Mae. The sight of them, as a matter of fact, had infuriated him and, fury displacing fear, he had grown suddenly light-hearted. His attack had completely upset the calculations of the blackmailers; on the instant their plans crumbled. As they disappeared

through his door a feeling of peace after victory settled over Elmer Clarke's sturdy soul.

Elmer Clarke retired to his virtuous couch and slept the sleep of the conscience-free and the healthy. At breakfast next morning he had a telephone call from Nellie, who declared she was simply bursting with curiosity. He *must* take her to luncheon that day and tell her all about his interview with those terrible people.

Elmer accepted with alacrity and when he and Nellie found themselves in a booth at the Palace Grill he gave her a detailed account of his adventure. Nellie noticed that Elmer did not pat himself on the back.

"I was scared to death, Nellie," he confided, "but it would never have done to let them know I was, so I bluffed my way through."

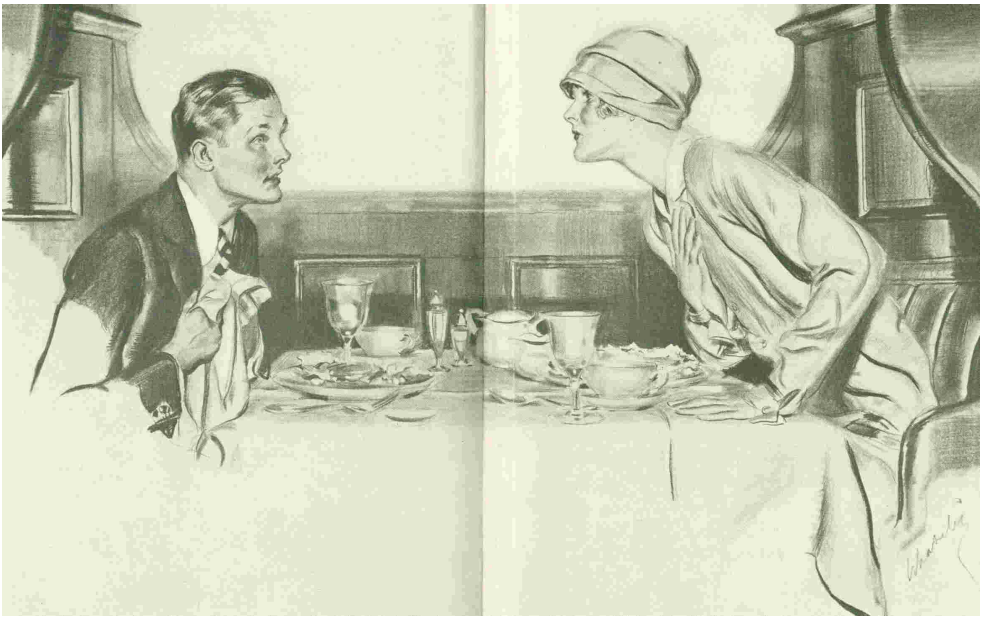
"Do you think the incident is closed?" Nellie queried innocently.

"I do not. I'm going to be the laughingstock of this town sooner or later —unless I buy those letters from them. I'm not. I'll stand for their fire. It will be horrible, but I'll stand for it."

"You appear to have eliminated my point of view from your considerations, Elmer. How do you know I can manage to stand up under that ridicule of you? Don't you think it will hurt me terribly?"

"Would it?" he queried eagerly. "I'd like to think so. I'd like to think you love me still, with all my faults. Do you, darling?"

"You'll have to go on guessing. I have some womanly pride, you know, and you have jarred it frightfully."



“WILL YOU TAKE ME BACK—ON PROBATION?” PLEADED ELMER. “KISS ME BOOBY,” NELLIE DEMANDED FIERCELY.

“I’ve been a dog,” he murmured sadly. “It serves me right. Of course I have the nerve of a lion tamer to ask this, but—will you give me another chance, Nellie? Will you take me back—on probation?”

“I accept. I’ll take you back—not as a sweetheart but as the dear old friend you were before you told me you loved me and asked me to marry you. Meanwhile, you are not to run away from Pilarcitos. You must stay here and make your campaign for mayor.”

“I can never be elected mayor now,” he assured her. “That suit and the publication of my letters to Doris——”

“Were they love letters, Elmer?”

He hung his head. “I tried to make them sound that way, but I don’t think they were as enthusiastic as ones I could have written you under the same circumstances. Still, I suppose they’re silly enough to tickle Pilarcitos to death. They’ll be hard for me to laugh off.”

“Take the chance,” she urged.

Elmer shook his head dolefully. “I dare not—now.”

“But you announced your candidacy with a blare of trumpets, as it were. You’ll have to enter the fight now.”

Elmer shuddered. “But I never intended to run for mayor this year,” he protested lamely. “I was merely announcing myself as a candidate to run against the incumbent when he came up for reëlection, as I figured he would. Now the infernal kill-joy has disappointed everybody by resigning and moving out of the county, the city council is deadlocked over the appointment of his successor and in order to save their faces they have ordered a special election to decide who shall be mayor to fill the unexpired term. So you see, Nellie, I’ve got an excellent excuse for withdrawing now. I can say I do not care to make a campaign for the unexpired term, because it will not afford me an opportunity to initiate reforms. All my friends will understand——”

“You remind me of a small boy who whistles up his courage as he passes the cemetery after dark. Elmer, you know very well that if you are elected to fill the unexpired term and make good you can be elected for the next two-year term without half trying.”

“No, I cannot. I’ll make an announcement in the Clarion that, upon further consideration, I find that my business affairs will not permit of my making the race and accordingly I am withdrawing my candidacy.”

“If you do that,” Nellie assured him, “you might as well abandon all hope of marrying me eventually. I could never stand a quitter. I want you to enter that fight even if you do lose it.”

He squirmed in his chair. “The very thought of it makes me shudder, Nellie. Have a heart! Permit me to withdraw now, marry me and go away with me—to France or Italy—anywhere to escape. Then when the blow falls I’ll not be here to be laughed at. Nothing in this world can be of surpassing interest for more than nine days, and in a year or two from now when we return the whole miserable affair will have been forgotten.”

“I dare say, Elmer. In that length of time you will have been forgotten, too. You will have lost your leadership, so essential to your future here. You must remain here and build up your leadership.”

“Then marry me and help me stand it.”

“No, I had nothing to do with getting you into this jam and you’ll have to fight your own way out. If you do that, however, the day I find it out I’ll marry you. But if you quit, if you run—count me out of your calculations.”

He groaned inwardly.

“You haven’t the slightest conception of a woman’s pride, Elmer,” Nellie went on with motherly tenderness. “That adventuress is trying to break you, to run you out of your own country. I’m trying to make you, to keep you from being run out. The question therefore resolves itself into this: who is going to win? You are the only human being who can decide that question, and I call upon you to decide it here and now or forfeit, not only the fragments of my former love for you, but my future friendship and respect for you. Speak up, Elmer, or remain forever silent!”

“You win,” he declared without an instant’s hesitation. “I don’t care what happens to me provided I do not humiliate you again. I can take a licking, you know.”

“Smiling, I hope.”

“Well, at any rate, in silence.”

“That remains to be seen,” said Nellie darkly. “Your courage and sportsmanship are going to be tested in a manner of which you little dream. Our future happiness depends upon how well or how poorly you emerge from that test.”

Elmer thought of his love letters to Doris and shuddered again.

“You’re not eating anything,” Nellie challenged him suddenly. “Why, you haven’t taken a single bite!”

“If I did I’d feel as vulgar and insensate as a pig,” he replied.

“Cheer up, Elmer. There is no hell.”

“Well, then, I’m up to my ears in something just as hot.” He eyed her half angrily. “And you’re the little devil that’s stoking the fire.”

Nellie half rose from her chair and leaned across the table toward him. “Kiss me, booby!” she commanded fiercely. And Elmer obeyed.

Up to the day he received, from that anonymous Los Angeles source, the letters he had written his inamorata, Elmer made no progress in the matter of mapping out his campaign for mayor. He was much too nervous, too overwhelmed with grave apprehensions, to focus his mind on this adventure which could only end in disaster. He spent his days fishing and his nights in gloomy meditation.

Longfellow, in his “Hiawatha,” observes that misfortunes come not singly. The poet might, with equal truth, have written that blessings come in flocks. Suddenly came the letter from Doris, charging him with the

perpetration of a newer and more despicable crime and vowing vengeance when her time should be up. The receipt of the newspaper clipping solved the mystery of the girl's letter and while Elmer was rejoicing at this infallible evidence of a stay of execution, and making up his mind to make the fur fly in his campaign for mayor now that fate had intervened and given him a fighting chance to win, the packet of love letters arrived.

The comfort that had been his just previous to this was the most extravagant grief in comparison with the delirious delight that descended upon him now.

It was the greatest day in history. When his paroxysm of delight had in a measure abated, he proceeded to read the letters in the order of their dates.

After reading the third letter he shook as with an ague, for he discovered that he had indeed asked Doris to marry him! He essayed to read the fourth letter and groaned aloud. It was terrible. So he burned them all.

He was waiting outside the bank when Nellie came out at five o'clock. "Hop into this car and come away with me, Nellie," he ordered, "or I'll kidnap you."

Nellie hopped in, and they whirled away into the country. Once clear of the town Elmer's hand stole over and closed over Nellie's. She jerked it away, but he seized her arm roughly and again possessed himself of her hand, which he retained by brute force. Still he said nothing, so Nellie maintained silence. Presently she spoke, to break an embarrassing silence.

"What have you been doing all day, Elmer?"

"I've been singing."

"Bet you a hundred dollars I know what you've been singing."

"Taken. What have I been singing?"

"The national anthem of Siam."

"You lose. I don't know it."

"Oh, yes, you do!"

"What's it called?"

"WhatanassIam," she informed him.

Without a moment's hesitation Elmer Butterworth Clarke took out his wallet and solemnly handed Nellie Cathcart a hundred-dollar bill, and Nellie took it!

When Elmer rose the following morning he remembered that if he intended to be Mayor of Pilarcitos it behooved him to be up and doing. He had no time to spare.

After breakfast he wrote a dignified announcement for the Clarion. This paper had supported him vigorously in his campaign for high school trustee, but Elmer, wise in the ways of small-town politics, realized that it was altogether improbable that he should receive editorial support in his campaign for mayor. The Clarion was supported by the advertising of local business men and the local business men, Elmer knew, would be a unit for one of his opponents. In order, therefore, to secure passive opposition or no opposition at all, he made one of those tactful moves of which he was singularly capable.

"Now, see here," he announced frankly, "I want to contract with you right now for a half page ad, to be run triweekly until election day. I do not expect your editorial support. All I ask is that, when you do have to mention me, you do so as kindly and fairly as you can."

Then with careless abandon he gave quite a large order for quarter cards, dodgers, banners, pennants and campaign buttons to the Clarion's job-printing department; furthermore, knowing the editor was never more than one jump ahead of the sheriff, he magnanimously paid for all this work in advance. That settled the matter of the Clarion's attitude. The editor decided immediately to play safe and support nobody. Elmer's next move was to contract with the Pilarcitos Silver Cornet Band to play at his political rallies exclusively, thus forcing his opponents to import their music expensively from surrounding towns.

The extent of his advertising and the elaborate preparations for his campaign alarmed and irritated his opponents, the alarm being occasioned by first-hand knowledge that they were being opposed by a young, forceful, popular man, without a blemish on his character and with an excellent war record. His strength in fraternal circles was well known, and of course he would get the old soldier vote in its entirety. The irritation of the enemy was born of an apprehension that if they were to oppose him successfully they would have to adopt the pace he had set, which predicated the spending of more money than they cared to think about. Also, they would have to make speeches they were incapable of making with a tithe of the ease, grace and logic of their youthful opponent.

Their best plan lay in ancient political strategy.

By mutual consent the Democratic and the Republican candidates concluded to refrain from fighting each other and concentrate their fire on Elmer.

To Elmer competition was the joy of life. He had been born with the winning spirit and he resolved to leave no stone unturned to secure his objective. However, he overlooked one stone. Nellie Cathcart called it to his attention.

"I suppose, Elmer, you're going to spend a couple of thousand dollars to win an office that pays a salary of only one hundred dollars a month."

"I suppose so. The confounded job is really a nuisance, but now that I'm in the race I'm not going to let a little money stand in the way of victory."

"Well, you had better form the Elmer B. Clarke Campaign Committee and permit it to spend that money," she suggested. "Name the committee and appoint me treasurer. You have already spent as much money as you are permitted to spend under the law; if you spend more, you will violate the purity of the election law; if you win, your enemies will check up on you after the election, indict you, convict you and deprive you of your hard-won office."

"But I can't pass the hat for my campaign expenses," he protested, bewildered.

"Organize your finance committee, head the subscription list with a fifty-dollar donation and open an account in Anse Moody's bank. Then send your bills to me and, as treasurer, I will pay them."

"But how?"

"Never mind how. As treasurer that will be my worry. You stick to your knitting."

"But where can you get the money?"

"I'll get it somewhere. Elmer, did you ever see a cat reconnoiter a hole in a fence? He sticks his head through and if his whiskers touch he knows he cannot get his body through, so he climbs over the fence. Well, I'm going to crawl through this hole without touching my financial whiskers."

She did. She gave the Pilarcitos Commercial Trust & Savings Bank a second mortgage for two thousand dollars on the property she had bought from Elmer Clarke, and old Anse Moody charged her ten per cent interest on the loan and refused to make it for more than a year. This money she deposited to the credit of the Elmer B. Clarke Campaign Committee, and on

the day after the election she paid her last bill, closed up her account and had four hundred dollars left.

And on election day Elmer received two votes in excess of the total votes cast for his opponents. It was a stupendous, a sweeping victory, and the politically wise ascribed it to but one thing, to wit, tremendous public admiration for Elmer Clarke's modesty. Throughout the campaign he had not once addressed the local lodge of the American Legion, nor had he appeared at any meetings of it. He had made absolutely no appeal for the old soldier vote, either verbally or in print; not once had he referred to his war record and cited the fact that he had been in the army. Everybody in Pilarcitos had felt certain Elmer would wave the bloody shirt, and he had disappointed them; wherefore, in gratitude and admiration, they had elected him.

Nellie was far happier than Elmer when the votes were counted. Elmer had a rather well-defined idea that he had labored and brought forth a mouse—that he had fought for the sheer love of a fight. Now that he had a certificate of election he shuddered to think he would have to use it. But Nellie, her plans for his career long since made, merely checked off another milestone on the road to the heights; and when Elmer, having taken his oath of office, secured a two-weeks' leave of absence from the city council in order to rest after his furious campaign, Nellie was relieved to be rid of him, even for that brief period. Elmer betook himself again to Los Angeles, but Nellie did not keep an eye on him this time. She knew Elmer had had an ample sufficiency of wandering in strange pastures and that the next damsel who "sold him a pup" would have to be adroit to a degree something more than humanly possible.

Upon his return Elmer devoted himself assiduously to his duties as mayor for three months; during which period he saw as much of Nellie as possible. Then, having secured a sixty-day leave of absence from the city council, he departed on his long-deferred trip to Muscatine, Iowa, to settle the estate of his late Uncle Hiram.

For some mysterious reason Nellie was very distrait the night before he left. In the stuffy parlor of the old Tully home they said good-by and Elmer was amazed to see her go completely out of control for the first time in their acquaintance. She put her arms around his neck and wept for about five minutes. Elmer was mystified.

In vain Elmer reminded her that he would wire her frequently—long night letters; that he would write her daily and send his letters by air mail;

that he would telephone her every Saturday night.

She refused to be comforted and continued to sob:

"Oh, Elmer, you poor boy! You good, kind-hearted, decent old thing, I—I—want you to—to promise—whatever happens, you'll—come back—t-t-to me, darling."

"Why, of course I'll come back to you, Nellie! Why, I won't even look at another girl!"

"I don't mean that. I'm thinking of something else—no matter what—and I want you—b-b-back. Oh, Elmer, I want you to come back j-j-just as s-s-soon as the estate is—c-c-closed."

"Ho-ho!" he laughed. "So that's the way the cat jumps, eh? You're afraid I'll collect my roll and start wandering. You're afraid I'll wander so long and so far I'll forget you, eh? Hum-m! A fat chance. Twenty-four hours after that estate is definitely closed I'll be aboard the rattler headed home—but only on one condition."

"I kn-kn-know. Provided I marry you shortly after you return."

"That's the program. How about it, sweetheart?"

"Well, if you'll come back I'll marry you, Elmer. You'll never have to ask me again. All you'll have to do will be to—n-n-name the day."

"I'll wire you the date before I start West. Word of honor now, Nellie, that nothing—understand, *nothing*—can induce you to change your mind?"

"Word of honor, Elmer. And will you give me your word of honor that you'll come right back to me when the estate is settled?"

"I do—and I hope my teeth may drop out if I do not."

"And you'll not permit anything—*anything in all the world*—to make you break your promise?"

"I'd rather be a hungry tramp, without a place to lay my head, than break the least of my promises to you."

She kissed him half a dozen times and thrust him gently out of the door, which she closed upon him and then ran upstairs to her room to have a *real* cry.

Thus did they part.

CHAPTER XIV

Mr. Absolom McPeake's secretary came into his office and handed him the card of Mr. Elmer Butterworth Clarke. Employer and employee gazed at each other humorously.

"Oh, what a fall was there, my countrymen!" murmured McPeake.

"It's much too bad," his secretary declared. "Such a nice-looking young man, too."

"Does he bear a family resemblance to that terrible old uncle of his?"

"About as much as a hunting-watch resembles a grandfather's clock. Shall I show him in?"

"I suppose so. Let's have it over with."

A moment later Elmer was ushered in. McPeake greeted him cordially and after a few minutes spent in polite amenities Elmer ventured to inquire in what condition the estate might be.

"In very excellent shape indeed, Mr. Clarke. All of the minor bills of the estate have been paid, with the exception of current monthly charges; the appraisers have completed their task, their report has been filed and about all that remains to be done is to pay the federal and state income taxes and inheritance taxes, the cost of probate, my fee as executor and attorney for the estate, the few specific bequests contained in your uncle's will and that old mortgage."

"I supposed you had paid the mortgage to avoid interest charges," Elmer remarked.

"Not yet. There isn't sufficient money in the estate to pay it."

"Strange! I gathered from your first advices to me that there was quite a sum on hand in cash, and also a couple of hundred thousand dollars' worth of marketable securities. I also understood that this mortgage was for a sum of forty thousand dollars."

"That is the principal sum. Perhaps I'd better start in at the beginning and tell you the story as your uncle told it to me the day he made his will."

"Perhaps that would be better," Elmer suggested.

McPeake thereupon permitted the blow to fall. For about ten seconds Elmer stared at him unwinkingly—then a slow, amused smile lighted up his face. "So forty thousand dollars, at eight per cent, compounded semiannually for forty-two years, amounts to all that, eh? Suffering mudcats! I should have known there was a catch in this will somewhere!" And he laughed gently.

"I'm sorry, Mr. Clarke, but there's no way out for us. The record speaks for itself, your uncle's will gives us no alternative, and the next of kin to Benedict Catheron has been discovered and has proved her case." McPeake looked his visitor over humorously. "I could furnish you with her name and address," he suggested. "Then you might hunt her up, court her, marry her and get the money back into the family."

"Thanks. Not interested. There's a girl back in Pilarcitos, California, who claims all of my sentimental attention. I hope to tell you I wouldn't lose her for a sum equal to the national debt."

"Bully for you, Mr. Clarke! And by the way, I must say I have never seen a man take such a loss with a smile before. I'll say you're game."

"Can't lose what I never had, Mr. McPeake. Really, I'm not thinking of my blasted hopes at all. What I feel like doing is not to weep but to give three long, loud, raucous cheers for Uncle Hiram. The old man finally did manage to do something fine and decent and magnificent before he shuffled off, didn't he? I was afraid his record was going to be blank, but he came through like a sport at the finish, so I'm for him. By the way, was the record of this old mortgage among his papers?"

"Oh, yes! Your uncle never destroyed anything."

"Well, if I had found it, I would have suspected that the mortgage had not been paid, otherwise there would have been a copy of the release among his papers. So I would have run the record down and paid it myself. Uncle Hiram worried unnecessarily."

"You would have paid it yourself—with interest compounded?"

"Certainly. A note is a note, just as a bet is a bet."

"But I—well, Mr. Clarke, I was going to suggest to you that we might get together with the present holder of that mortgage and effect a settlement. The deficiency judgment is outlawed and if we made a poor mouth and told her that a large portion of the estate consisted of real estate not readily salable, we might get her to abate the compounded interest. Or we might

induce her to accept a lot of dead real estate at inflated values—fix it with the appraisers of the estate to reappraise the property."

Elmer raised his hand protestingly. "You're proposing something dirty, mister," he said evenly. "Get this, my friend: All the dirt rights of the Butterworth tribe stood in the name of my late uncle, and I'm not going to join with you or anybody else to take advantage of a woman. A contract's a contract, and if I lost every dollar of the million dollars I thought I had, that's my funeral and I refuse to attend it!"

McPeake was embarrassed. "Well, don't think any the less of me for suggesting it," he pleaded. "Some day you will think more of me for suggesting it." He smiled smugly, after the fashion of one whose head is quite filled with valuable secrets.

"I suppose it's a lawyer's duty to protect his client's interests, and I suppose, too, it is natural that folks should disagree as to what constitutes sporty treatment," Elmer replied grudgingly, "so I'll forget your suggestion. Just don't make another one like it."

"Fair enough. I'll make one the very reverse of it. Mr. Clarke, for more than a quarter of a century your uncle had a very confidential employee—a sort of chief clerk, manager and man Friday—one Bunker. Bunker is one of those mousy little men who are whipped in the battle of life the day they come into it. A retiring, timid, faithful, obedient, hard-working, brainy, efficient rabbit of a man. His job with your uncle was the first job he ever had—and he is still on the estate pay roll, helping me close up odds and ends of business matters.

"Very early in life he made a mistake. He married—and had children—gave hostages to fortune, as it were. So his job was bread and butter and he never had the courage to quit and seek another. I think it must have occurred to your uncle, from time to time, that the impossible might happen and he would lose Bunker's services, so he promised Bunker he would leave him one hundred thousand dollars in his will. This promise he reiterated from time to time, but when it came to making his will he betrayed Bunker. Cut him off with ten thousand dollars—and if I had not fought him all over the office he would have let Bunker down with five thousand. Poor Bunker is heartbroken, of course." McPeake paused and looked at Elmer meaningly.

"And you are about to propose that I make up the deficit, eh?" Elmer suggested.

"Exactly."

“We’ll cross that bridge when we come to it, and first we will ascertain whether or not we have a bridge to cross. I am a young man but I have made this discovery. The Bunkers of this world receive from the world exactly what they merit. Nobody but a fool—and a particularly dumb sort of fool—could work for my Uncle Hiram for more than a quarter of a century and not know that he was inhuman, that he would lie and take brutal advantage of people. I dare say Bunker was important to him because Bunker was so weak he would do the dirty little deeds his master ordered him to do. Is that not so?”

“Well, I’m afraid that, in a certain sense, you are right, Mr. Clarke.”

“You bet I’m right. I do not have to see Bunker to know the sort of man he is. I have little pity and little love for such men, and it is a question in my mind whether, by fulfilling my uncle’s insincere, unmeant promise, I would be doing Bunker a real kindness. The money would probably turn his head.”

“Well, I’ll let Bunker argue his own case,” McPeake decided. “Now then, our principal debtor is insistent on having the cash, and the only way the cash can be secured is to sell off the real estate belonging to the estate. The properties are covered with old buildings in a bad state of repair, but the income from rents is excellent.”

“Are the properties salable?”

“At a price—yes.”

“Well, if we hang on until they are salable at a fair price we may be years closing this estate, and in the meanwhile that mortgage will continue to draw eight per cent compounded semiannually. That’s no business, Mr. McPeake. Get an order of court to sell that property at public auction.”

“My idea exactly, Mr. Clarke. Your decision does credit to your common sense and business instincts.”

“What have you done with that little private banking business—or was it a pawn-broking establishment?”

“I’ve sold it at a very good figure and the probate court has approved the sale.”

“When the estate is finally settled, what do you think my share will amount to?”

“Oh, I should say, offhand, a quarter of a million dollars.”

"Well, I'll always be a millionaire in Pilarcitos. I've been duly advertised as such and while I continue to pay my bills I'll have the credit rating of a millionaire. That will help. I can go just as far on credit as I can on cash. Just won't go so fast, that's all." He rose to go. "Think I'll go on to New York and see some good shows," he informed McPeake. "Despite the walloping you've handed me, I think I can afford a month or two of Broadway. After all, a quarter of a million is better than a poke in the eye with a sharp stick. I'll hang around Muscatine a few days and sign any papers you may require."

He took a cheerful departure. The instant the door closed behind him McPeake rang for his secretary. "I've always heard that out in California they grow things big," he informed her. "Big potatoes, big pumpkins, big cattle and big boost, but if Elmer B. Clarke is a sample of her manhood, California grows the biggest men I ever hope to see. That boy certainly can take a licking standing up.

"Take a letter to Miss Nellie Cathcart, care Pilarcitos Commercial Trust and Savings Bank, Pilarcitos, California. 'Dear Miss Cathcart: Your sweetie arrived to-day and without any preliminary warning I slipped him the fatal tidings, but withholding your identity, of course. He can lose a million dollars and put his bright daydreams behind him with as much grace and humor as if he reckoned his loss in depreciated German marks instead of good red U. S. gold coin. I'm for him all the way. He's a man, and should you permit him to escape you will suffer an irreparable loss. He uses his head entirely for thinking. Pilarcitos is lucky to have him for its mayor-elect. Please see to it that politics don't spoil him. Yours sincerely.'

"Now make out a petition to the probate court for the sale of all the real estate of the Butterworth estate, and I'll have Mr. Clarke and Bunker sign it. Then make out an order of sale for the court to sign, and in about a month from now we'll distribute the estate and send Elmer Clarke back to win the capital prize in the best little love lottery you ever heard of. He won only to lose, and he will lose only to win. That Nellie Cathcart must be a very unusual woman. She had a curiosity to discover whether or not Elmer Clarke could fit Kipling's recipe for manhood. Remember the lines?

> If you can meet with triumph and disaster,
> And treat those two impostors both the same.

Well, I'm banking on Elmer."

CHAPTER XV

The following afternoon, when Elmer again called at McPeake's office, he found Bunker there. The lawyer introduced them. Elmer greeted the old clerk pleasantly but without enthusiasm, and McPeake saw by his quick appraising glance that he was striving to find in Bunker's personality a reasonable excuse to be decent to the old fellow.

They chatted together for an hour and then Bunker withdrew.

"Well, what do you think of Bunker, now that you've met and talked to him?"

"He's a furtive little old rat," Elmer declared promptly. "He took on the protective coloration of his surroundings. Like all weak men, he could, I think, be very cruel. I've been thinking over his case and I've decided not to make him a gift of ninety thousand dollars. I cannot afford the philanthropy, and whenever I turn philanthropist Bunker isn't the sort I'd select as the object of my solicitude. He tells me the old man paid him fifty dollars a month to start and after ten years he was earning two hundred. Not so bad. The federal government doesn't do half so well by its employees. I've slaved ten years and when I quit I wasn't earning two hundred dollars a month. For ten years before he died Uncle Hiram was paying him four hundred dollars a month. As clerks are paid, Bunker has fared far, far better than the majority, and I fail to see where he has any kick coming."

"I had an idea he'd broach the subject to you, Mr. Clarke."

"Probably afraid to do so. Wanted to size me up first and decide whether I was hard or easy. He'll think it over to-night and call to see me at my hotel to-morrow."

"What makes you think he'll do that?"

"Oh, I noted a speculative gleam in his eyes! And it's what I'd do if I were Bunker."

Elmer was right. Shortly after he had breakfasted next morning Bunker called his room from the hotel lobby and asked permission to come up for a conference. Elmer readily granted it and a few minutes later Bunker, hat in hand and nervously shifting from one foot to the other, was standing before him. Elmer permitted him to stand for two minutes; then he decided that the

habit of a lifetime is not readily broken and that Bunker was waiting for permission to sit down.

"Please be seated," he told the old clerk. "I see you have something on your mind. You appear to be somewhat embarrassed."

"I am, Mr. Clarke. There is a little matter—perhaps Mr. McPeake spoke to you about it——"

"He did," Elmer interrupted. "You refer to my uncle's broken promise to leave you a hundred thousand dollars for the honest and faithful service you accorded him for more than a quarter of a century. I understand he let you down with a bequest for ten thousand, and that you are grievously disappointed. I would be too, under the circumstances. I can very well understand your disappointment."

"It's been heartbreaking," Bunker quavered. "After all these years, and my wife building hopes on it, sir, the blow well-nigh killed her."

Elmer nodded. "Still, Uncle Hiram didn't pay you a niggardly salary, Mr. Bunker. Many men in your position earn much less and do not consider themselves ill-treated."

"They don't do the work I had to do," Bunker protested with sudden vehemence. "It's worth four hundred dollars a month to lie and bully and evade and scheme and take advantage of people. That's what I had to do to earn my four hundred dollars a month. It was worth four thousand a month to have to spend ten hours a day in his society."

"I suppose you knew, from years of experience, exactly the sort of man my uncle was?"

"Oh, yes, indeed!"

"Then why did you believe him when he promised to leave you a hundred thousand dollars in his will?"

"I didn't think he'd cheat me. I'd done so much for him, you know; things he couldn't entrust to another human being."

"You mean dirty work—confidential dirty work, don't you?"

"Well, it wasn't pleasant, Mr. Clarke, but I had to do it."

"Were these jobs dishonest?"

"Yes."

“I think I understand your viewpoint. A man would have to pay me a fortune to get me to do things like that for him.”

“Quite so, quite so. And he didn’t do it!” Bunker exclaimed, his voice, in his excitement and anger, growing shrill. “The dirty dog betrayed me.”

“And you expect me to remedy the situation by giving you ninety thousand dollars when I collect my inheritance?”

“You could well afford to, sir. I’ve given my life to help build up that fortune you’ve inherited.”

“But I cannot afford it, Bunker. I may have a quarter of a million dollars left when the estate is probated and all the debts settled. Surely you wouldn’t expect me to give you ninety thousand dollars out of that sum.”

“I think I’ve earned it,” Bunker charged doggedly.

“Perhaps, perhaps. But it’s contrary to my code to pay anybody ninety thousand dollars for doing dirty, dishonest jobs, Mr. Bunker.”

“But those dirty, dishonest jobs have redounded to your benefit greatly, Mr. Clarke.”

“Nothing doing,” Elmer declared flatly. “You lose all along the line, Mr. Bunker. You played your hand very foolishly and if you erred it is not up to me to correct your error. I’m not a human Christmas tree. The interview is at an end, Mr. Bunker. You lose.”

Bunker stood up, trembling pitifully. It was evident to Elmer that the man had nerved himself to a degree of courage never before experienced in all his gray, drab life. “Half a loaf is better than none, Mr. Clarke,” he half shrieked. “You give me that ninety thousand dollars your uncle promised me or I’ll take your fortune away from you.”

“Hello, what’s this? Blackmail?”

“Call it what you want. I don’t care any more. You give me that ninety thousand dollars or something heavy is going to drop on you. I’ll bust you wide open if you don’t settle with me, Mr. Clarke,” he declared.

“Well, don’t be so mysterious. Tell me what you’ve got on me. Perhaps the knowledge may alter my decision. Until you tell me, however, I’ll stand pat. I never dodge a rock until it’s thrown at me.”

Bunker came close and lowered his voice. “For years I kept a double set of books for your uncle—one set for him and one for the collector of internal revenue. I made false entries. Whenever I made a deposit in his

bank account I deposited the exact total of the receipts as shown that day on my false cashbook. The excess money was put in a safe-deposit box, and whenever there was quite a bit of money on hand I bought bonds for him so they couldn't be traced. Why, the record of schemes we put through to fool the income tax collectors would make a book! We defrauded the government out of a couple of hundred thousand dollars since January first, 1913, and I can prove it, because your uncle hadn't been dead ten minutes before I had his honest set of books out of that office and the fake set in the safe. Now, what do you think about that, Mr. Smarty!"

"You're an even dirtier little rat than I gave you credit for being. So unless I give you ninety thousand dollars you will put the experts from the internal revenue department on the trail of the estate, and they'll collect so much taxes illegally withheld——"

"They'll fine the estate—you know they will," Bunker screamed. "They can't do anything to your uncle, but they can fine his estate up to one hundred percent. They won't have any pity on you."

"They ought to fine the estate. I would if I were the collector of internal revenue. Now look here, Bunker—I ought to go to the collector of internal revenue, turn you over to him and have him put you in jail."

"You can't. You can't prove anything, and I've got those books hidden where nobody can find them. Better accept my proposition. You'll get out with something then. If you won't play the game I'll see to it that you get out with exactly what I get—nothing!"

"You forget, Bunker, that you are an accessory before the fact. In the eyes of the law you have committed a felony by aiding and abetting my uncle to defraud the government."

"I know. But when I turn state's evidence they won't do anything to me." Bunker laughed mirthlessly. "That's what immunity baths are for. They pay me for my information."

"Bunker, you're loathsome. Get out of my room. Quick! I don't like to rough-house a little old man like you, but if you're still standing there leering triumphantly at me thirty seconds from now I'll manhandle you. Scat, you polecat!"

Following Bunker's unceremonious departure, Elmer Clarke sat down to do some solid thinking. He had need to, for if Bunker's threat should not prove to be an idle one, he was liable to find himself in a most unenviable position.

"Well, one thing is certain," he decided. "If the collector of internal revenue, egged on by Bunker, should levy on the total residue of the estate, I'll be back, financially, where I was before Uncle Hiram died, but with this exception—I'll be out of a job. Well, I'll soon find another. My health is A-one again, so what the devil do I care for the slings and arrows of outrageous fortune, provided I do not have to wait too long to marry Nellie? I can't marry her until I get on my feet again, because the day I marry her she'll be Mrs. Mayor Clarke, of Pilarcitos, and it would never do to have the mayor's wife working in the local bank.

"Why, I almost forgot that I am mayor. I have got a job, after all, and it pays me one hundred dollars a month. Well, I've existed on less. Elmer, old settler, you're not licked at all, but oh, boy, when you get back to Pilarcitos your sense of humor is certainly going to be tested! They're going to tell this joke on you while anybody lives to remember it.

"Yes, indeed, Elmer Clarke, you're right! Pilarcitos isn't going to be a pleasant place for you to live in hereafter, but—you're going to live there because Nellie lives there, because you're the mayor and also a high school trustee, and you can't resign from either job just because you're a public joke. That would be hauling down your flag, which is alien to your nature—besides which, it would be the very finest way of losing Nellie. Guess I'll sing the national anthem of Siam!"

He did—and then decided to await developments. It occurred to him that if Bunker really had such a club to swing he would have swung it most profitably on Uncle Hiram before the latter departed for that mysterious land where income taxes are not. He certainly would not swing it until he had collected his own legacy from the estate, for Bunker was too cunning to make such a maladroit move. Perhaps his threat had been a monumental bluff.

"I think this is a matter I should take up with McPeake," he decided, and forthwith called upon the lawyer. McPeake listened to the incredible tale with a growing disgust manifesting itself on his features.

"You're a shrewd judge of human nature, Mr. Clarke," he declared when Elmer had finished his recital. "Bunker is indeed a rat. I am positive, however, that he is bluffing you. If he had had such a weapon to use on your uncle, he would have used it. Consequently, I think that the best thing to do is to ignore him and proceed with the distribution of the estate. I will hold him in line by withholding his legacy until the very last. The day you get

yours, under the decree of final distribution, Bunker will get his—and once you have yours, you should worry as to how the government gets its."

"Well, I'll not accept any money that doesn't belong to me, Mr. McPeake."

"That's all very fine, but wait until you know for a certainty that it doesn't belong to you. A blackmailing charge is not sufficient grounds upon which to base an action of this kind; you cannot possibly be charged with being an accessory after the fact. I think this whole affair is a mare's nest and I advise you to run along to New York, enjoy yourself and return here in about six weeks. I'm certain that nothing will happen until the decree of final distribution is signed; if it doesn't happen then, it will never happen. I have no apprehensions on the matter, Mr. Clarke. Remember, Bunker is an arrant coward."

"Well, perhaps you're right, but I do not think he is bluffing. I don't think he has the courage to bluff. I confess I'm afraid of him."

"Well, I'm not, and the first day he comes in here I'll have him on the carpet and shake him down. I'll write you the results of my inquisition."

So Elmer went on to New York. Five weeks later McPeake wrote him that the real estate had been sold, that all of the debts of the estate had been paid and that a final decree of distribution had been signed by the judge of the probate court. McPeake added that Elmer's share of the estate would amount to approximately $218,000.

Immediately upon receipt of this information Elmer came on to Muscatine and the day after his arrival he was to meet McPeake in the latter's office, receipt for his share of the estate and start for Pilarcitos at four o'clock the same day.

McPeake was in high spirits as Elmer entered his office. "Not a peep out of our friend Bunker," he announced, coming at once to the subject closest to Elmer's heart. "I had him in my office and gave him a bad half hour, but could not get any admission from him. He talked vaguely of things he could do, but seemed disinclined to do them. I think he was bluffing."

"Had he received his legacy, Mr. McPeake?"

"I handed him his check ten minutes ago. Thought I might as well get rid of him before you arrived." McPeake reached into his desk and drew out a formal typewritten receipt with a check for $218,734.22 attached to it. "Sign here," he ordered—and Elmer signed and pouched his check.

"You will now doubtless desire to look over my accounts," the lawyer continued, and spread before Elmer the final accounting he had prepared for the probate judge. "Here is the statement of the appraised valuation of the estate, with an inventory, and here are all of the vouchers that go with the final accounting. However, I have a client calling in ten minutes, so I suggest that you take all of these papers back to your hotel and study them at your leisure. You might drop in at the bank on your way and have that check certified."

Elmer thanked him, gathered up all of the papers and took his departure. The check he had received was on the First National Bank, downstairs, so Elmer went into the bank first and approached the paying teller's window. "I wish you'd have this check certified," he said, and handed it through the grill work.

The paying teller took it and departed. Five minutes later he returned and handed the check back to Elmer uncertified. "Sorry," he said, "but a distraint warrant has been served on the bank by the local collector of internal revenue, and we are debarred from honoring any further checks on this account."

"I thank you," said Elmer politely and walked out. Up to McPeake's office he went. The client the latter had been expecting had not yet arrived and Elmer went at once into the lawyer's private office.

"Well, Bunker has made good," he announced. "I told you I thought he wasn't bluffing. He planned his coup so cleverly that he got his own check, rushed downstairs and cashed it just before the collector of internal revenue served warrant on the bank. The funds of the estate are all tied up until the government experts have gone over the books."

"Holy jumped-up Jehosaphat!" yelled Absolom McPeake. "No!"

"But yes!"

"I don't believe it!"

"Go downstairs and ask the paying teller of the First National Bank. He'll enlighten you. I went down there and he enlightened me."

"Good Lord of love! You're as uninterested as if you had just pulled your last cigar out of your vest pocket and discovered the wrapper was ruined. Haven't you got any finer feelings, man?"

"I don't know," Elmer replied wearily. "I've sort of braced myself for this shock so I suppose I can't help taking it calmly. What's the use of

swearing and crying?"

"The dirty dog!" McPeake raved. "The dirty little snake in the grass to do a thing like this!"

Elmer shrugged. "All I'm hoping is that the collector of internal revenue leaves me enough to pay my few debts. I owe the Pilarcitos Commercial Trust and Savings Bank twenty thousand dollars. If I get that much out of the wreck I'll be back where I started and in a month or two I'll be just as happy as if I had never been a millionaire." He smiled wanly. "You see I haven't got terribly accustomed to being a millionaire," he added. "Spending money is a fine art and I have never learned it. Cheer up, Mac. If I'd collected all of this inheritance and had got accustomed to living on a million-dollar scale, Bunker's action would have broken my heart."

"You *are* game," McPeake declared admiringly, and called for his secretary. "Get the collector of internal revenue on the line for me," he ordered.

Thereafter for five minutes he listened on the line while the collector of internal revenue talked. Silently McPeake hung up.

"Licked!" he croaked. "Licked to a frazzle!"

"All right, I'm licked," Elmer retorted calmly. "What interests me is to know how I was licked."

"Bunker went to the collector of internal revenue directly after you gave him your ultimatum and turned the real set of books and vouchers over to them, and for five weeks a corps of expert accountants has been experting them. The statute of limitations has run against the income tax returns for 1913, 1914, 1915, 1916 and 1917, but they have you nailed on the returns from then on. They have made up the tax returns for those years as they should have been made up had your uncle made an honest return, and the collector informs me that the estate owes the government two hundred and thirty-one thousand, nine hundred and four dollars and eight cents."

"But they let Bunker get away with his ten thousand dollars," Elmer protested.

"The collector admitted that. Bunker made his bargain with them and the collector considered it good business to play the game with him."

They looked at each other, and presently the slow, amused smile crept around Elmer's mouth. "Mac," he asked, "did you get your fee out of the estate before the crash?"

McPeake shook his head wearily.

"Then the joke's on you," Elmer declared, and stood up. "Tell you what you do," he continued. "You get hold of that collector, run down his accounting and, when you are convinced he is right and we haven't got a leg to stand on, you settle with him on the best basis you can.

"As for me, I'm out. I have neither the time nor the inclination to fight for anything except a living, and the longer I delay that assault the worse off I'll be. I'm about eight months behind the procession now and I'll have to hurry to catch up." He held out his hand. "Good-by, Mac, I'm on my way."

"Where?"

"Back to Pilarcitos."

"But you haven't checked my accounting."

"Not interested. The judge of the probate court will check it, and if he passes it, it will be o.k. Little Elmer Butterworth Clarke is a very busy man. *Adios.*"

"Elmer, I'm terribly sorry," McPeake, friendliest of men, was calling him by his first name.

"Don't waste your sympathy, Mac. I'm one bird in this world who hates sympathy. I've never been able to use any. I'm not even sorry for myself, although, being a human being, I'm more or less disappointed—but not for myself. Uncle Hiram's money would have meant a great deal to the happiness of that girl I told you about, and for her sake I wish Bunker had never been born. But why repine? When the collector of internal revenue proves his case, hand him this with my compliments," and Elmer laid on McPeake's desk the check the latter had so recently handed him. He held out his hand. "Good-by, Mac. Hope you get yours. You've worked for it—which is more than I did. You might write to me from time to time and tell me how you're coming along."

He shook hands and departed.

Back at his hotel, he packed his trunk and suitcase, telephoned downstairs for his bill and then lay down on his bed to wait for train time. At four o'clock he was homeward bound and three days later he dropped off the Del Monte Flyer at Pilarcitos and made his way on foot up to his house.

He was greeted enthusiastically by Benjy, his old hunting dog, and his colored retainer, Jasper. To the latter he handed the wages due him to date.

“I’ll not need you any more, Jasper,” he announced. “I’m sorry. You’re a good servant and faithful, but I can’t afford you. I’ll dine uptown to-night.”

He left the amazed and disappointed Jasper staring after him, went to the telephone and called up Nellie at the bank.

“Elmer speaking, Nellie. I’m home—back home and broke. I’d like to take you out to dinner to-night—probably for the last time—and tell you all about it. Uncle Hiram’s estate has melted like a dish of ice cream on a hot stove. Funniest tale you’ll ever listen to, Nellie. Brace yourself for a laugh.”

“Oh, Elmer dear! I’m so sorry!” Nellie’s voice was pregnant with tears.

“Don’t,” he pleaded. “Please do not feel sorry for me, Nellie. Time enough for that when I begin feeling sorry for myself. I’ve assimilated the grandest thrashing any man ever assimilated, and I can still stand and see and think clearly. Yes, I’ve taken a thrashing, but I’m not down and out for the count. I’ve got all kinds of fight left in me yet—you wait and see.”

“But, Elmer darling, aren’t you simply broken-hearted?”

“No, I’m not. If the absence of money could make me broken-hearted, I’d have died of grief ten years ago. I’m all right. Nothing wrong with me except that I’m so broke I rattle when I walk.”

“Well,” Nellie replied, “it’s all terribly awful, of course, but for all that, I’m happy. You have come back to me and nothing else matters.”

“I’ve come back to you, but not for you,” he answered bitterly. “I’m not dog enough to ask you to share my poverty with me. Nellie, you must forget that I was ever selfish enough to ask you to marry me.”

“We’ll talk that matter over before we decide,” she retorted. “Pick me up at the house at seven o’clock.”

At seven o’clock Elmer, driving his Bolles-Joyce himself for the last time, called for Nellie and drove her out to Joe Angellotti’s road house for dinner. And there, between the soup and the nuts, he told her the tale of his vanishing million. When the story was done Nellie poked the tablecloth with the tines of her fork and was silent for about a minute. Then:

“What are you going to do, Elmer?”

“Anything at all that I can find to do, Nellie.”

“But you’re the mayor of Pilarcitos now—you’re a trustee of the Union High School. Are you going to resign and leave Pilarcitos?”

“Not if I can make a decent living here. To resign and leave now would be equivalent to running away.”

“But you’ll be laughed to death, Elmer. Oh, you haven’t any idea how cruelly you’ll be twitted by the townspeople!”

“Indeed I have. But I’ll survive it.”

“It’ll hurt terribly. I wouldn’t blame you for leaving the town.”

“I know. But I’ve stood some hurts in my day and I can stand more.”

Nellie looked up at him with love unutterable in her brown eyes. “I adore you,” she whispered.

Her simple, heartfelt declaration brought a mist to his eyes. “Please don’t say it, Nellie,” he pleaded. “I love you more than I’ll ever love any woman again, but—you understand, don’t you, darling? I can’t expect you to marry a pauper. I’ll probably be a fat, middle-aged man before I’ll have enough money to support you decently and—oh, please understand, Nellie! I want you so, but I’ll not be selfish enough to ask you to wait.”

“I understand thoroughly, dear. I do not expect you to ask me to wait and as a matter of fact I would not consent to wait. When I marry you I want some of the sweetness of life, not the sacrifice and the drudgery of never-ending poverty. I have my place in the bank and I—take me out of here, Elmer Clarke. I’m going to cry.”

Elmer hurriedly paid his bill and they left the road house. Five miles down the road they came to the first arc light on the outskirts of Pilarcitos. Nellie laid her soft little hand on Elmer’s arm.

“Pull up under that arc light,” she commanded, and Elmer obeyed. From her bag Nellie drew a sheaf of typewritten papers and handed them to Elmer. “Read!” she commanded fiercely.

“What is it, Nellie?”

“It’s the final accounting of your Uncle Hiram’s estate submitted to the court by the executor, Absolom McPeake. You didn’t take time to read it when he submitted a copy to you, so he sent it on to me to show you.”

“How do you—why—I didn’t know he knew you——”

“Read it, booby!” Nellie cried. “You’re so deliberate you drive me crazy. Read it.”

So Elmer read it—and when he had done so he was aware that he was riding in a Bolles-Joyce automobile with the next of kin of Benedict Catheron, who had received from the estate of Hiram Butterworth the sum of $1,078,000 in full satisfaction of that certain mortgage, et cetera. His face was very long and solemn as he folded the document and returned it to her.

"I'm happy you happened to be Benedict Catheron's granddaughter, Nellie," he said quietly. "You deserve every cent of it. God bless you! I hope you'll conserve it and enjoy it and never know the pinch of poverty again as long as you live."

"I told you I wouldn't wait to marry you until you had become fat and middle-aged and accumulated a few thousand dollars, Elmer. I meant what I said. Oh, my dear, I knew it all the time!—knew how little you were going to have left after everything should have been paid—and when I discovered, through McPeake, that you would escape with two hundred and eighteen thousand dollars I had a great curiosity to see how you would stand losing that. So I told McPeake I wanted you to think—oh, please forgive me, darling, but old Bunker was bluffing you all the time! So Mr. McPeake fixed it with the bank to tell you that story and then he pretended to have a long conversation with the collector of internal revenue—and here's your two hundred and eighteen thousand dollars and some odd, Elmer—and oh, you're so brave and simple and unspoiled, and I love you so much more now that I know how truly fine you are—kiss me, booby, kiss me, I say! Take me in your arms and tell me you love me. I want to hear you say it—over and over again, darling—and say you forgive me. I've bought out old Anse Moody's controlling interest in the bank and you're president and nobody is going to laugh at you. Oh, darling, you ought to know I wouldn't let anybody do that!"

"Don't!" he pleaded. "You don't know anything about it. That Doris Gatewood will make a laughingstock of me yet. She can't prove a thing, but she'll give me a lot of publicity just for spite."

"She'll not. I have a dictograph record of her conversation with you the night she and Colorado Charley called to blackmail you. Why, I'm the one who put them in jail so they could think it over quietly, and when they get out they'll leave the state on tickets furnished by me, or go to the penitentiary for conspiracy to blackmail you. I knew all about them long before you did."

"Then in heaven's name, why did you keep me in ignorance and let me suffer?" he asked.

Nellie laughed softly. “Oh, I had a silly idea you’d think ever so much more of me if I permitted you to have some experience of her!”

Elmer threw in his gears and the car glided down the highway. Presently he turned off into a lateral road and pulled up in the shadow of a line of eucalyptus trees. Very calmly he reached down, switched off the ignition and lights and then turned to Nellie.

“Now,” he said soberly, “I’ll kiss the most wonderful girl in all the world, and after that we’re going to motor over to San José, get the county clerk out of bed, secure a license and get married. If I’m to stay in Pilarcitos and pool my fortune with yours, we might as well start now because—well, because—oh, Nellie darling, how can you love me so? What an ass I’ve been!”

Nellie’s arms went around his neck. “Stop singing the national anthem of Siam!” she commanded. “You dear old booby!”

THE END

TRANSCRIBER NOTES

Misspelled words and printer errors have been corrected. Where multiple spellings occur, majority use has been employed.

Punctuation has been maintained except where obvious printer errors occur.

Illustrations have been relocated due to using a non-page layout.

[End of *Money to Burn* by Peter B. Kyne]