

Friday, the Thirteenth

Thomas W. Lawson

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[Illustration: "I saw there something missing from her great blue eyes. I looked; gasped"]

Friday, the Thirteenth

A Novel by

Thomas W. Lawson

Frontispiece in colour by Sigismond de Ivanowski

1907

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Copyright, 1907.

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To Her

I Dedicate This Book

All That Is Good In This Little Waif, Which Is Very
Dear To Me, I Know A Just God Will Place To
Her Credit. All That Is Mean And Low And
Human Could Never Have Been Birthed
Had She Been Nigh To Guide An
Ever Wayward Pen.

The Author.

_The Nest, Dreamwold,
August, 1906._

Friday, the Thirteenth

Chapter I.

"Friday, the 13th; I thought as much. If Bob has started, there will be hell, but I will see what I can do."

The sound of my voice, as I dropped the receiver, seemed to part the mists of five years and usher me into the world of Then as though it had never passed on.

I had been sitting in my office, letting the tape slide through my fingers while its every yard spelled "panic" in a constantly rising voice, when they told me that Brownley on the floor of the Exchange wanted me at the 'phone, and "quick." Brownley was our junior partner and floor man. He talked with a rush. Stock Exchange floor men in panics never let their speech hobble.

"Mr. Randolph, it's sizzling over here, and it's getting hotter every second. It's Bob--that is evident to all. If he keeps up this pace for twenty minutes longer, the sulphur will overflow 'the Street' and get into the banks and into the country, and no man can tell how much territory will be burned over by to-morrow. The boys have begged me to ask you to throw yourself into the breach and stay him. They agree you are the only hope now."

"Are you sure, Fred, that this is Bob's work?" I asked. "Have you seen him?"

"Yes, I have just come from his office, and glad I was to get out. He's on the war-path, Mr. Randolph--uglier than I ever saw him. The last time he

broke loose was child's play to his mood to-day. Mother sent me word this morning that she saw last night the spell was coming. He had been up to see her and sisters, and mother thought from his tone he was about to disappear again. When she told me of his mood, and I remembered the day, I was afraid he might seek his vent here. Also I heard of his being about town till long after midnight. The minute I opened his office door this morning he flew at me like a panther. I told him I had only dropped in on my rounds for an order, as they were running off right smart, and I didn't know but he might like to pick up some bargains. 'Bargains!' he roared, 'don't you know the day? Don't you know it is Friday, the 13th? Go back to that hell-pit and sell, sell, sell.' 'Sell what and how much?' I asked. 'Anything, everything. Give the thieves every share they will take, and when they won't take any more, ram as much again down their crops until they spit up all they have been buying for the last three months!' Going out I met Jim Holliday and Frank Swan rushing in. They are evidently executing Bob's orders, and have been pouring Anti-People's out for an hour. They will be on the floor again in a few minutes, so I thought it safer to call you before I started to sell. Mr. Randolph, they cannot take much more of anything in here, and if I begin to throw stocks over, it will bring the gavel inside of ten minutes; and that will be to announce a dozen failures. It's yet twenty minutes to one and God only knows what will happen before three. It's up to you, Mr. Randolph, to do something, and unless I am on a bad slant, you haven't many minutes to lose."

It was then I dropped the receiver with "I thought as much!" As I had been fingering the tape, watching five and ten millions crumbling from price values every few minutes, I was sure this was the work of Bob Brownley. No one else in Wall Street had the power, the nerve, and the devilish cruelty to rip things as they had been ripped during the last twenty minutes. The night before I had passed Bob in the theatre lobby. I gave him close scrutiny and saw the look of which I of all men best knew the meaning. The big brown eyes were set on space; the outer corners of the handsome mouth were drawn hard and tense as though weighted. As I had my wife with me it was impossible to follow him, but when I got home I called up his house and his clubs, intending to ask, him to run up and smoke a cigar with me, but could locate him nowhere. I tried again in the morning without success, but when just before noon the tape began to jump and flash and snarl, I remembered Bob's ugly mood, and all it portended.

Fred Brownley was Bob's youngest brother, twelve years his junior. He had been with Randolph & Randolph from the day he left college, and for over a year had been our most trusted Stock Exchange man. Bob Brownley, when himself, was as fond of his "baby brother," as he called him, as his beautiful Southern mother was of both; but when the devil had possession of Bob--and his option during the past five years had been exercised many a time--mother and brother had to take their place with all the rest of the world, for then Bob knew no kindred, no friends. All the wide world was to him during those periods a jungle peopled with savage animals and reptiles to hunt and fight and tear and kill.

It is hardly necessary for me to explain who Randolph & Randolph are. For more than sixty years the name has spoken for itself in every part of the world where dollar-making machines are installed. No railroad is financed, no great "industrial" projected, without by force of habit, hat-in-handing a by-your-leave of Randolph & Randolph, and every nation when entering the market for loans, knows that the favour of the foremost American bankers is something which must be reckoned with. I pride myself that at forty-two, at the end of the ten years I have had the helm of Randolph & Randolph, I have done nothing to mar the great name my father and uncle

created, but something to add to its sterling reputation for honest dealing, fearless, old-fashioned methods, and all-round integrity. Bradstreet's and other mercantile agencies say, in reporting Randolph & Randolph, "Worth fifty millions and upward, credit unlimited." I can take but small praise for this, for the report was about the same the day I left college and came to the office to "learn the business." But, as the survivor of my great father and uncle, I can say, my Maker as my witness, that Randolph & Randolph have never loaned a dollar of their millions at over legal rates, 6 per cent, per annum; have never added to their hoard by any but fair, square business methods; and that blight of blights, frenzied finance, has yet to find a lodging-place beneath the old black-and-gold sign that father and uncle nailed up with their own hands over the entrance.

Nineteen years ago I was graduated from Harvard. My classmate and chum, Bob Brownley, of Richmond, Va., was graduated with me. He was class poet, I, yard marshal. We had been four years together at St. Paul's previous to entering Harvard. No girl and lover were fonder than we of each other.

My people had money, and to spare, and with it a hard-headed, Northern horse-sense. The Brownleys were poor as church mice, but they had the brilliant, virile blood of the old Southern oligarchy and the romantic, "salaam-to-no-one" Dixie-land pride of before-the-war days, when Southern prodigality and hospitality were found wherever women were fair and men's mirrors in the bottom of their julep-glasses.

Bob's father, one of the big, white pillars of Southern aristocracy, had gone through Congress and the Senate of his country to the tune of "Spend and not spare," which left his widow and three younger daughters and a small son dependent upon Bob, his eldest.

Many a warm summer's afternoon, as Bob and I paddled down the Charles, and often on a cold, crispy night as we sat in my shooting-box on the Cape Cod shore, had we matched up for our future. I was to have the inside run of the great banking business of Randolph & Randolph, and Bob was eventually to represent my father's firm on the floor of the Stock Exchange. "I'd die in an office," Bob used to say, "and the floor of the Stock Exchange is just the chimney-place to roast my hoe-cake in." So when our college days were over my able had saddled Bob's youth with the heavy responsibilities of husbanding and directing his family's slim finances that he took to business as a swallow to the air. We entered the office of Randolph & Randolph on the same day, and on its anniversary, a year later, my father summoned us into his office for a sort of tally-up talk. Neither of us quite knew what was coming, and we thrilled with pleasure when he said:

"Jim, you and Bob have fairly outdone my expectations. I have had my eye on both of you and I want you to know that the kind of industry and business intelligence you have shown here would have won you recognition in any banking-house on 'the Street.' I want you both in the firm--Jim to learn his way round so he can step into my shoes; you, Bob, to take one of the firm's seats on the Stock Exchange."

Bob's face went red and then pale with happiness as he reached for my father's hand.

"I'm very grateful to you sir, far more so than any words can say, but I want to talk this proposition of yours over with Jim here first. He knows me better than any one else in the world and I've some ideas I'd like to thrash out with him."

"Speak up here, Bob," said my father.

"Well, sir, I should feel much better if I could go over there into the swirl and smash it out for myself. You see if I could win out alone and pay back the seat price, and then make a pile for myself, if you felt later like giving me another chance to come into the firm, then I should not be laying myself open to the charge of being a mere pensioner on your friendship. You know what I mean, sir, and won't think I am filled with any low-down pride, but if you will let me have the price of a Stock Exchange seat on my note, and will give me the chance, when I get the hang of the ropes, to handle some of the firm's orders, I shall be just as much beholden to you and Jim, sir, and shall feel a lot better myself."

I knew what Bob meant; so did father, and we were glad enough to do what he asked, father insisting on making the seat price in the form of a present, after explaining to us that a foundation Stock Exchange rule prohibited an applicant from borrowing the seat price. Four years after Bob Brownley entered the Stock Exchange he had paid back the forty thousand, with interest, and not only had a snug fifty thousand to his credit on Randolph & Randolph's books, but was sending home six thousand a year while living up to, as he jokingly put it, "an honest man's notch." I may say in passing, that a Wall Street man's notch would make twice six thousand yearly earnings cast an uncertain shadow at Christmas time. Bob was the favourite of the Exchange, as he had been the pet at school and at college, and had his hands full of business three hundred days in the year. Besides Randolph & Randolph's choicest commissions, he had the confidential orders of two of the heavy plunging cliques.

I had just passed my thirty-second birthday when my kind old dad suddenly died. For the previous six years I had been getting ready for such an event; that is, I had grown accustomed to hearing my father say: "Jim, don't let any grass grow in getting the hang of every branch of our business, so that when anything happens to me there will be no disturbance in 'the Street' in regard to Randolph & Randolph's affairs. I want to let the world know as soon as possible that after I am gone our business will run as it always has. So I will work you into my directorships in those companies where we have interests and gradually put you into my different trusteeships."

Thus at father's death there was not a ripple in our affairs and none of the stocks known as "The Randolph's" fluttered a point because of that, to the financial world, momentous event. I inherited all of father's fortune other than four millions, which he divided up among relatives and charities, and took command of a business that gave me an income of two millions and a half a year.

Once more I begged Bob to come into the firm.

"Not yet, Jim," he replied. "I've got my seat and about a hundred thousand capital, and I want to feel that I'm free to kick my heels until I have raked together an even million all of my own making; then I'll settle down with you, old man, and hold my handle of the plough, and if some good girl happens along about that time--well, then it will be 'An ivy-covered little cot' for mine."

He laughed, and I laughed too. Bob was looked upon by all his friends as a bad case of woman-shy. No woman, young or old, who had in any way crossed Bob's orbit but had felt that fascination, delicious to all women, in the

presence of:

A soul by honour schooled,
A heart by passion ruled--

but he never seemed to see it. As my wife--for I had been three years married and had two little Randolphs to show that both Katherine Blair and I knew what marriage was for--never tired of saying, "Poor Bob! He's woman-blind, and it looks as though he would never get his sight in that direction."

"Then again, Jim," he continued in a tone of great seriousness, "there's a little secret I have never let even you into. The truth is I am not safe yet--not safe to speak for the old house of Randolph & Randolph. Yes, you may laugh--you who are, and always have been, as staunch and steady as the old bronze John Harvard in the yard, you who know Monday mornings just what you are going to do Saturday nights and all the days and nights in between, and who always do it. Jim, I have found since I have been over on the floor that the Southern gambling blood that made my grandfather, on one of his trips back from New York, though he had more land and slaves than he could use, stake his land and slaves--yes, and grandmother's too--on a card-game, and--lose, and change the whole face of the Brownley destiny--those same gambling microbes are in my blood, and when they begin to claw and gnaw I want to do something; and, Jim"--and the big brown eyes suddenly shot sparks--"if those microbes ever get unleashed, there'll be mischief to pay on the floor--sure there will!"

Bob's handsome head was thrown back; his thin nostrils dilated as though there was in them the breath of conflict. The lips were drawn across the white teeth with just part enough to show their edges, and in the depths of the eyes was a dark-red blaze that somehow gave the impression one gets in looking down some long avenue of black at the instant a locomotive headlight rounds a curve at night.

Twice before, way back in our college days, I had had a peep at this gambling tempter of Bob's. Once in a poker game in our rooms, when a crowd of New York classmates tried to run him out of a hand by the sheer weight of coin. And again at the Pequot House at New London on the eve of a varsity boat-race, when a Yale crowd shook a big wad of money and taunts at Bob until with a yell he left his usually well-leaded feet and frightened me, whose allowance was dollars to Bob's cents, at the sum total of the bet-cards he signed before he cleared the room of Yale money and came to with a white face streaming with cold perspiration. These events had passed out of my memory as the ordinary student breaks that any hot-blooded youth is liable to make in like circumstances. As I looked at Bob that day, while he tried to tell me that the business of Randolph & Randolph would not be safe in his keeping, I had to admit to myself that I was puzzled. I had regarded my old college chum not only as the best mentally harnessed man I had ever met, but I knew him as the soul of honour, that honour of the old story-books, and I could not credit his being tempted to jeopardise unfairly the rights or property of another. But it was habit with me to let Bob have his way, and I did not press him to come into our firm as a full partner.

Five years later, during which time affairs, business and social, had been slipping along as well as either Bob or I could have asked, I was preparing for another sit-down to show my chum that the time had now come for him to help me in earnest, when a queer thing happened--one of those unaccountable incidents that God sometimes sees fit to drop across the

life-paths of His children, paths heretofore as straight and far-ahead-visible as highways along which one has never to look twice to see where he is travelling; one of those events that, looked at retrospectively, are beyond all human understanding.

It was a beautiful July Saturday noon and Bob and I had just "packed up" for the day preparatory to joining Mrs. Randolph on my yacht for a run down to our place at Newport. As we stepped out of his office one of the clerks announced that a lady had come in and had particularly asked to see Mr. Brownley.

"Who the deuce can she be, coming in at this time on Saturday, just when all alive men are in a rush to shake the heat and dirt of business for food and the good air of all outdoors?" growled Bob. Then he said, "Show her in."

Another minute and he had his answer.

A lady entered.

"Mr. Brownley?" She waited an instant to make sure he was the Virginian.

Bob bowed.

"I am Beulah Sands, of Sands Landing, Virginia. Your people know our people, Mr. Brownley, probably well enough for you to place me."

"Of the Judge Lee Sands's?" asked Bob, as he held out his hand.

"I am Judge Lee Sands's oldest daughter," said the sweetest voice I had ever heard, one of those mellow, rippling voices that start the imagination on a chase for a mocking-bird, only to bring it up at the pool beneath the brook-fall in quest of the harp of moss and watercresses that sends a bubbling cadence into its eddies and swirls. Perhaps it was the Southern accent that nibbled off the corners and edges of certain words and languidly let others mist themselves together, that gave it its luscious penetration--however that may be, it was the most no-yesterday-no-tomorrow voice I had ever heard. Before I grew fully conscious of the exquisite beauty of the girl, this voice of hers spelled its way into my brain like the breath of some bewitching Oriental essence. Nature, environment, the security of a perfect marriage have ever combined to constitute me loyal to my chosen one, yet as I stood silent, like one dumb, absorbing the details of the loveliness of this young stranger who had so suddenly swept into my office, it came over me that here was a woman intended to enlighten men who could not understand that shaft which in all ages has without warning pierced men's hearts and souls--love at first sight. Had there not been Katherine Blair, wife and mother--Katherine Blair Randolph, who filled my love-world as the noonday August sun fills the old-fashioned well with nestling warmth and restful shade--after this interval, looking back at the past, I dare ask the question--who knows but that I too might have drifted from the secure anchorage of my slow Yankee blood and floated into the deep waters?

Beauty, the cynic's scoff, is in the eye of the beholder, or in an angle of vision--mere product of lime-light, point of view, desire--but Beulah Sands's was beauty beyond cavil, superior to all analysis, as definite as the evening star against the twilight sky. In height medium, girlish, but with a figure maturely modelled, charmingly full and rounded, yet by very perfection of proportion escaping suggestion of "plumpness." The head,

surrounded and crowned with a wealth of dark golden hair, rested on a neck that would have seemed short had its slender column sprung less graciously from the lovely lines of the breast and shoulders beneath. It was on the face, however, and finally on the eyes that one's glances inevitably lingered--the face rose-tinted, with dimples in either of the full cheeks, entering laughing protest against the sad droop that brought slightly down the corners of a mouth too large perhaps for beauty, if the coral curve of the lips had been less exquisitely perfect. The straight, thin-nostriled nose, the broad forehead, the square, full jaw almost as low at the points where they come beneath the ears as at the chin, suggested dignity and high resolve coupled with a power of purpose, rare in woman. The combination of forehead, jaw, and nose was seldom seen. Had it been possessed by a man it would surely have driven him to the tented field for his profession. But the greatest glory of Beulah Sands was her eyes--large, full, very gray, very blue, vivid with all the glamour of her personality, full of smiles and tears and spirituality and passion; one instant, frankly innocent, they illuminated the face of a blonde Madonna; the next, seen through the extraordinary, long, jet-black eye-lashes underneath the finely pencilled black brows, they caressed, coquetted, allured. I afterward found much of this girl's purely physical fascination lay in this strange blending of English fairness with Andalusian tints, though the abiding quality of her charm was surely in an exaltation of spirit of which she might make the dullest conscious. As she stood looking at Bob in my office that long-ago noon, gracefully at ease in a suit of gray, with a gray-feathered turban on her head, and tiny lace bands at neck and wrist, she was very exquisite, exceedingly dainty, and, though Southerner of Southerners, very unlike the typical brunette girl who comes out of Dixie land.

This girl who came into our office that July Saturday, just in time to interfere with the outing Bob Brownley and I had laid out, and who was destined to divert my chum's heretofore smooth-flowing river of existence and turn it into an alternation of roaring rushes and deadly calms, was truly the most exquisite creature one could conceive of, I know my thought must have been Bob's too, for his eyes were riveted on her face. She dropped the black lashes like a veil as she went on:

"Mr. Brownley, I have just come from Sands Landing. I am very anxious to talk with you on a business matter. I have brought a letter to you from my father. If you have other engagements I can wait until Monday, although," and the black veiling lashes lifted, showing the half-laughing, half-pathetic eyes, "I wanted much to lay my business before you at the earliest minute possible."

There was a faint touch of appeal in the charming voice as she spoke that was irresistible, and we were both willing to forget we had lunch waiting us on the _Tribesman_.

"Step into my office, Miss Sands, and all my time is yours," said Bob, as he opened the door between his office and mine. After I had sent a note to my wife, saying we might be delayed for an hour or two, I settled down to wait for Bob in the general office, and it was a long wait. Thirty minutes went into an hour and an hour into two before Bob and Miss Sands came out. After he had put her in a cab for her hotel, he said in a tone curiously intent: "Jim, I have got to talk with you, got to get some of your good advice. Suppose we hustle along to the yacht and after lunch you tell Kate we have some business to go over. I don't want to keep that girl waiting any longer than possible for an answer I cannot give until I get your ideas." After lunch, on the bow end of the upper deck Bob relieved

himself. Relieved is the word, for from the minute he had put Miss Sands into the carriage until then, it was evident even to my wife that his thoughts were anywhere but upon our outing.

"Jim," he began in a voice that shook in spite of his efforts to make it sound calm, "there is no disguising the fact that I am mightily worked up about this matter, and I want to do everything possible for this girl. No need of my telling you how sacred we have got to keep what she has just let me into. You'll see as I go along that it is sacred, and I know you will look at it as I do. Miss Sands must be helped out of her trouble.

"Judge Lee Sands, her father, is the head of the old Sands family of Virginia. The Virginia Sands don't take off their bonnets to another family in this country, or elsewhere, for that matter, for anything that really counts. They have had brains, learning, money, and fixed position since Virginia was first settled. They are the best people of our State. It is a cross-road saying in Virginia that a Sands of Sands Landing can go to the bench, the United States Senate, the House, or the governor's chair for the starting, and nearly all of the men folks have held one or all of these honours for generations. The present judge has held them all. I don't know him personally, although my people and his have been thick from away back. Sands Landing on the James is some fifty miles above our home. The judge, Beulah Sands's father, is close on to seventy, and I have heard mother and father say is a stalwart, a Virginia stalwart. Being rich--that is, what we Virginians call rich, a million or so--he has been very active in affairs, and I knew before his daughter told me, that he was the trustee for about all the best estates in our part of the country. It seems from what she tells, that of late he has been very active in developing our coal-mines and railroads, and that particularly he took a prominent hand in the Seaboard Air Line. You know the road, for your father was a director, and I think the house has been prominent in its banking affairs. Now, Jim, this poor girl, who, it seems, has recently been acting as the judge's secretary, has just learned that that coup of Reinhart and his crowd has completely ruined her father. The decline has swamped his own fortune, and, what is worse, a million to a million and a half of his trust funds as well, and the old judge--well, you and I can understand his position. Yet I do not know that you just can, either, for you do not quite understand our Virginia life and the kind of revered position a man like Judge Sands occupies. You would have to know that to understand fully his present purgatory and the terrible position of this daughter, for it seems that since he began to get into deep water he has been relying upon her for courage and ideas. From our talk I gather she has a wonderful store of up-to-date business notions, and I am convinced from what she lays out that the judge's affairs are hopeless, and, Jim, when that old man goes down it will be a smash that will shake our State in more ways than one.

"Up to now the girl has stood up to the blow like a man and has been able to steady the judge until he presents an exterior that holds down suspicion as to his real financial condition, although she says Reinhart and his Baltimore lawyer, from the ruthless way they put on the screws to shake out his holdings in the Air Line, must have a line on it that the judge is overboard. The old gentleman can keep things going for six months longer without jeopardising any of the remaining trust funds, of which he has some two millions, and while his wife, who is an invalid, knows the judge is in some trouble, she does not suspect his real position. His daughter says that when the blow came, that day of the panic, when Reinhart jammed the stock out of sight and scuttled her father's bankers and partners in the road, the Wilsons of Baltimore, she had a frightful

struggle to keep her father from going insane. She told me that for three days and nights she kept him locked in their rooms at their hotel in Baltimore, to prevent him from hunting Reinhart and his lawyer Rettybone and killing them both, but that at last she got him calmed down and together they have been planning.

"Jim, it was tough to sit there and listen to the schemes to recoup that this old gentleman and this girl, for she is only twenty-one, have tried to hatch up. The tears actually rolled down my cheeks as I listened; I couldn't help it; you couldn't either, Jim. But at last out of all the plans considered, they found only one that had a tint of hope in it, and the serious mention of even that one, Jim, in any but present circumstances, would make you think we were dealing with lunatics. But the girl has succeeded in making me think it worth trying. Yes, Jim, she has, and I have told her so, and I hope to God that that hard-headed horse-sense of yours will not make you sit down on it."

Bob Brownley had got to his feet; he was slipping the shackles of that fiery, romantic, Southern passion that years in college and Wall Street had taught him to keep prisoner. His eyes were flashing sparks. His nostrils vibrated like a deer buck's in the autumn woods. He faced me with his hands clinched.

"Jim Randolph," he went on, "as I listened to that girl's story of the terrible cruelty and devilish treachery practised by the human hyenas you and I associate with, human hyenas who, when in search of dirty dollars--the only thing they know anything about--put to shame the real beasts of the wilds--when I listened, I tell you that I felt it would not give me a twinge of conscience to put a ball through that slick scoundrel Reinhart. Yes, and that hired cur of his, too, who prostitutes a good family name and position, and an inherited ability the Almighty intended for more honest uses than the trapping of victims on whose purses his gutter-born master has set lecherous eyes. And, Jim, as I listened, a

troop of old friends invaded my memory--friends whom I have not seen since before I went to Harvard, friends with whom I spent many a happy hour in my old Virginia home, friends born of my imagination, stalwart, rugged crusaders, who carried the sword and the cross and the banner inscribed 'For Honour and for God.' Old friends who would troop into my boyhood and trumpet, 'Bob, don't forget, when you're a man, that the goal is honour, and the code: Do unto your neighbour as you would have your neighbour do unto you. Don't forget that millions is the crest of the groundlings.' And, Jim, I thought my friends looked at me with reproachful eyes, as they said, 'You are well on the road, Bob Brownley, and in time your heart and soul will bear the hall-mark of the snaky S on the two upright bars, and you will be but a frenzied fellow in the Dirty Dollar army.' Jim, Jim Randolph, as I listened to that agonising tale of the changing of that girl's heaven to hell, I did not see that halo you and I have thought surrounded the sign of Randolph & Randolph. I did not see it, Jim, but I did see myself, and I didn't feel proud of the picture. My God, Jim, is it possible you and I have joined the nobility of Dirty Dollars? Is it possible we are leaving trails along our life's path like that Reinhart left through the home of these Virginians, such trails as this girl has shown me?"

Bob had worked himself into a state of frenzy. I had never seen him so excited as when he stood in front of me and almost shouted this fierce self-denunciation.

"For heaven's sake, Bob, pull yourself together," I urged. "The captain on the bridge there is staring at you wild-eyed, and Katherine will be up here to see what has happened. Now, be a good fellow, and let us talk this thing over in a sensible way. At the gait you are going we can do nothing to help out your friends. Besides, what is there for you and me to take ourselves to task for? We are no wreckers and none of our dollars is stained with Frenzied Finance. My father, as you know, despised Reinhart and his sort as much as we do. Be yourself. What does this girl want you to do? If it is anything in reason, call it done, for you know there is nothing I won't do for you at the asking."

Bob's hysteria oozed. He dropped on the rail-seat at my side.

"I know it, Jim, I know it, and you must forgive me. The fact, is, Beulah Sands's story has aroused a lot of thoughts I have been a-sticking down cellar late years, for, to tell the truth, I have some nasty twinges of conscience every now and then when I get to thinking of this dollar game of ours."

I saw that the impulsive blood was fast cooling, and that it would only be a question of minutes until Bob would be his clearheaded self.

"Now, what is it she wants you to do?" I persisted. "Is it a case of money, of our trying to tide her father over?"

"Nothing of that kind, Jim. You don't know the proud Virginia blood. Neither that girl nor her father would accept money help from any one. They would go to smash and the grave first."

He paused and then continued impressively:

"This is how she puts it. She and her father have raked together her different legacies and turned them into cash, a matter of sixty thousand dollars, and she got him to consent to let her come up here to see if during the next six months she might not, in a few desperate plunges in the market, run it up to enough to at least regain the trust funds. Yes, I know it is a wild idea. I told her so at the beginning, but there was no need; she knew it, for she is not only bright, but she has the best idea of business I ever knew a woman to have. But it is their only chance, Jim, and while I listened to her argument I came around to her way of thinking."

"But how did she happen to come to you with this extraordinary scheme?" I interrupted.

"It's this way--her father, who knew Randolph & Randolph through your father's handling of the Seaboard's affairs, learned of my connection with the house, and gave her a letter, asking me to do what I could to help his daughter carry out her plans. She wants to get a position with us, if possible, in some sort of capacity, secretary, confidential clerk, or, as she puts it, any sort of place that will justify her being in the office. She tells me she is good at shorthand, on the machine, or at correspondence, also that she has been a contributor to the magazines. If this can be arranged, she says she will on her own responsibility select the time and the stock, and hurl the last of the Sands fortune at the market, and, Jim, she is game. The blow seems to have turned this child into a wonderfully nifty creature, and, old man, I am beginning to have a feeling that perhaps the cards may come so she will win the judge out. You and I know where less than sixty thousand has been run up to millions more

than once, and that, too, without the aid she will have, for I'll surely do all I can to help her steer this last chance into spongy places."

Bob in his enthusiasm had completely lost sight of the fact that he was endorsing a project that but a moment previously he had pronounced insane, and with a start I realised what this sudden transformation betokened. Inevitably, if the project he outlined were carried out, Bob and the beautiful Southern girl would be thrown into close association with each other, and further acquaintance could only deepen the startling influence Beulah Sands had already won over my ordinarily sane and cool-headed comrade. As I looked at my friend, burning with an ardour as unaccustomed as it was impulsive, I felt a tug at my heartstrings at thought of the sudden cross-riding of his life's highway. But I, too, was filled with the glamour of this girl's wondrous beauty, and her terrible predicament appealed to me almost as strongly as it had to Bob. So, although I knew it would be fatal to any chance of his weighing the matter by common sense, I burst out:

"Bob, I don't blame you for falling in with the girl's plans. If I were in your shoes, I should too."

Tears came to Bob's eyes as he grabbed my hand and said:

"Jim, how can I ever repay you for all the good things you have done for me--how can I!"

It was no time to give way to emotional outbursts, and while Bob was getting his grip on himself, I went on:

"Come along down to earth now, Bob; let us look at this thing squarely. You and I, with our position in the market, can do lots of things to help run that sixty thousand to higher figures, but six months is a short time and a million or two a world of money."

"She knows that," he said, "and the time is much shorter and the road to go much longer than you figure," he replied. "This girl is as high-tensioned as the E string on a Stradivarius, and she declares she will have no charity tips or unusual favours from us or any one else. But let us not talk about that now or we'll get discouraged. Let's do as she says and trust to God for the outcome. Are you willing, Jim, to take her into the office as a sort of confidential secretary? If you will, I'll take charge of her account, and together we will do all that two men can for her and her father."

Chapter II.

The following week saw Miss Sands, of Virginia, private secretary to the head of Randolph & Randolph, established in a little office between mine and Bob's. She had not been there a day before we knew she was a worker. She spent the hours going over reports and analysing financial statements, showing a sagacity extraordinary in so young a person. She explained her knowledge of figures by the hand-work she had done for the judge, all of whose accounts she had kept. Bob and I saw that she was bent on smothering her memory in that antidote for all ills of heart and soul--work. Her

office life was simplicity itself. She spoke to no one except Bob, save in connection with such business matters of the firm's as I might send her by one of the clerks to attend to. To the others in the banking-house she was just an unconventional young literary woman whose high social connections had gained her this opportunity of getting at the secrets of finance, from actual experience, for use in forthcoming novels. It had got abroad that she was the writer of great distinction who, under a *_nom de plume_*, had recently made quite a dent in the world's literary shell--a suggestion that I rightly guessed was one of Bob's delicate ways of smoothing out her path. I had tried in every way to make things easy for her, but it was impossible for me to draw her out in talk, and finally I gave it up. Had it not been that every time I passed her office door I was compelled by the fascination which I had first felt, and which, instead of diminishing, had increased with her reticence, to look in at the quiet figure with the downcast eyes, working away at her desk as though her life depended on never missing a second, I should not have known she was in the building. My wife, at my suggestion, had tried to induce her to visit us; in fact, after I let her into just enough of Beulah Sands's story so that she could see things on a true slant, she had decided to try to bring her to our house to live. But though the girl was sweetly gentle in her appreciation of Kate's thoughtful attentions, in her simple way she made us both feel that our efforts would be for naught, that her position must be the same as that of any other clerk in the office. We both finally left her to herself. Bob explained to me, some three weeks after she came to the office, that she received no visitors at her home, a hotel on a quiet uptown street, and that even he had never had permission to call upon her there.

But from the day she came to occupy her desk in our office, Bob was a changed man, whether for better or for worse neither Kate nor I could decide. His old bounding elasticity was gone, and with it his rollicking laugh. He was now a man where before he had been a boy, a man with a burden. Even if I had not heard Beulah Sands's story, I should have guessed that Bob was staggering under a strange load. While before, from the close of the Stock Exchange until its opening the next morning, he was, as Kate was fond of putting it, always ready to fill in for anything from chaperon to nurse, always open for any lark we planned, from a Bohemian dinner to the opera, now weeks went by without our seeing him at our house. In the office it used to be a saying that outside gong-strikes, Bob Brownley did not know he was in the stock business. Formerly every clerk knew when Bob came or went, for it was with a rush, a shout, a laugh, and a bang of doors; and on the floor of the Stock Exchange no man played so many pranks, or filled his orders with so much jolly good-nature and hilarious boisterousness. But from the day the Virginian girl crossed his path, Bob Brownley was a man who was thinking, thinking, thinking all the time. It was only with an effort that he would keep his eyes on whomever he was talking with long enough to take in what was said, and if the saying occupied much time it would be apparent to the talker that Bob was off in the clouds. All his friends and associates remarked the change, but I alone, except perhaps Kate, had any idea of the cause. I knew that two million dollars and the coming New Year were hurdling like kangaroos over Bob's mental rails and ditches, though I did not know it from anything he told me, for after that talk on the upper deck of the *_Tribesman_* he had shut up like a clam.

He did not exactly shun me, but showed me in many ways that he had entered into a new world, in which he desired to be alone. That Beulah Sands's plight had roused into intense activity all the latent romance of my friend's nature, did not surprise me. I foresaw from the first that Bob

would fall head over heels in love with this beautiful, sorrow-laden girl, and it was soon obvious that the long-delayed shaft had planted its point in the innermost depths of his being. His was more than love; a fervid idolatry now had possession of his soul, mind, and body. Yet its outward manifestations were the opposite of what one would have looked for in this gay and optimistic Southerner. It was rather priest-like worship, a calm imperturbability that nothing seemed to distract or upset, at least in the presence of the goddess who was its object. Every morning he would pass through my office headed straight for the little room she occupied as if it were his one objective point of the day, but once he heard his own "Good morning, Miss Sands," he seemed to round to, and while in her presence was the Bob Brownley of old. He would be in and out all day on any and every pretext, always entering with an undisguised eagerness, leaving with a slow, dreamy reluctance. That he never saw her outside the office, I am sure, for she said good-night to him when he or she left for the day with the same don't-come-with-me dignity that she exhibited to all the rest of us. I had not attempted to say a word to Bob about his feeling for Beulah Sands, nor had he ever brought up the subject to me. On the contrary, he studiously avoided it.

Three months of the six had now passed, and with each day I thought I noted an increasing anxiety in Bob. He had opened a special account for Miss Sands on the books of the house in his name as agent, with a credit of sixty thousand dollars, and we both watched it with a painful tenseness of scrutiny. It had grown by uneven jerks, until the balance on October 1st was almost four hundred thousand dollars. On some of the trades Bob had consulted me, and on others, two in particular where he closed up after a few days' operations with nearly two hundred thousand dollars profit, I did not even know what the trading was based on until the stocks had been sold. Then he said:

"Jim, that little lady from Virginia can give us a big handicap and play us to a standstill at our own game. She told me to buy all the Burlington and Sugar her account would stand, and did not even ask for my opinion. In both cases I thought the operations were more the result of a wakeful night and an I-must-do-something decision than anything else, and I tackled both with a shiver; but when she told me to sell them out at a time I thought they looked like going higher and the next day they slumped, I could not help thinking about the destiny that shapes our ends."

On my part I tried to help. On one occasion, without consulting her, I put her account in on a sure thing underwriting, wherein she stood to make a profit of a quarter of a million, but when Bob told her what I had done, she insisted with great dignity that her name be withdrawn. After that neither of us dared help her to any short cuts. Bob was deeply impressed by her principles, and, commenting on them, said: "Jim, if all Wall Street had a code similar to Beulah Sands's to hew to in their gambles, ours would be a fairer and more manly game, and many of the multi-millionaires would be clerking, while a lot of the hand-to-mouth traders would come downtown in a new auto every day in the week. She does not believe in stock-gambling. She has worked it out that every dollar one man makes, another loses; that the one who makes gives nothing in return for what he gets away with; and that the other fellow's loss makes him and his as miserable as would robbery to the same amount. Yet she realises that she must get back those millions stolen from her father and is willing to smother her conscience to attempt it, provided she takes no unfair advantage of the other players. The other day she said to me, 'I have decided, because of my duty to my father, to put away my prejudice against

gambling, but no duty to him or to any one can justify me in playing with marked cards.' Jim, there is food for reflection for you and me, don't you think so?"

I did not argue it with him, for, after that Saturday's outburst, I had made up my mind to avoid stirring Bob up unnecessarily. Also, I had to admit to myself that the things he had then said had raised some uncomfortable thoughts in me, thoughts that made me glance less confidently now and then at the old sign of Randolph & Randolph and at the big ledger which showed that I, an ordinary citizen of a free country, was the absolute possessor of more money than a hundred thousand of my fellow beings together could accumulate in a lifetime, although each one had worked harder, longer, more conscientiously, and with perhaps more ability than I.

As to how Beulah Sands's code had affected my friend, I was ignorant. For the first time in our association I was completely in the dark as to what he was doing stockwise. Up to that Saturday I was the first to whom he would rush for congratulations when he struck it rich over others on the exchange, and he invariably sought me for consolation when the boys "upper-cut him hard," as he would put it. Now he never said a word about his trading. I saw that his account with the house was inactive, that his balance was about the same as before Miss Sands's advent, and I came to the conclusion that he was resting on his oars and giving his undivided attention to her account and the execution of his commissions. His handling of the business of the house showed no change. He still was the best broker on the floor. However, knowing Bob as I did, I could not get it out of my mind that his brain was running like a mill-race in search of some successful solution to the tremendous problem that must be solved in the next three months.

Shortly after the October 1st statements had been sent out, Bob dropped in on Kate and me one night. After she had retired and we had lit our cigars in the library he said:

"Jim, I want some of that old-fashioned advice of yours. Sugar is selling at 110, and it is worth it; in fact it is cheap. The stock is well distributed among investors, not much of it floating round 'the Street.' A good, big buying movement, well handled, would jump it to 175 and keep it there. Am I sound?"

I agreed with him.

"All right. Now what reason is there for a good, big, stiff uplift? That tariff bill is up at Washington. If it goes through, Sugar will be cheaper at 175 than at 110."

Again I agreed.

"'Standard Oil' and the Sugar people know whether it is going through, for they control the Senate and the House and can induce the President to be good. What do you say to that?"

"O.K.," I answered.

"No question about it, is there?"

"Not the slightest."

"Right again. When 26 Broadway[1] gives the secret order to the Washington boss and he passes it out to the grafters, there will be a quiet accumulation of the stock, won't there?"

"You've got that right, Bob."

"And the man who first knows when Washington begins to take on Sugar is the man who should load up quick and rush it up to a high level. If he does it quickly, the stockholders, who now have it, will get a juicy slice of the ripening melon, a slice that otherwise would go to those greedy hypocrites at Washington, who are always publicly proclaiming that they are there to serve their fellow countrymen, but who never tire of expressing themselves to their brokers as not being in politics for their health."

"So far, good reasoning," I commented.

"Jim, the man who first knows when the Senators and Congressmen and members of the Cabinet begin to buy Sugar, is the man who can kill four birds with one stone: Win back a part of Judge Sands's stolen fortune; increase his own pile against the first of January, when, if the little Virginian lady is short a few hundred thousand of the necessary amount, he could, if he found a way to induce her to accept it, supply the deficiency; fatten up a good friend's bank account a million or so, and do a right good turn for the stockholders who are about to be, for the hundredth time, bled out of profit rightfully theirs."

Bob was afire with enthusiasm, the first I had seen him show for three months. Seeing that I had followed him without objection so far, he continued:

"Well, Jim, I know the Washington buying has begun. All I know I have dug out for myself and am free to use it any way I choose. I have gone over the deal with Beulah Sands, and we have decided to plunge. She has a balance of about four hundred thousand dollars, and I'm going to spread it thin. I am going to buy her 20,000 shares and to take on 10,000 for myself. If you went in for 20,000 more, it would give me a wide sea to sail in. I know you never speculate, Jim, for the house, but I thought you might in this case go in personally."

"Don't say anything more, Bob," I replied. "This time the rule goes by the board. But I will do better: I'll put up a million and you can go as high as 70,000 for me. That will give you a buying power of 100,000, and I want you to use my last 50,000 shares as a lifter."

I had never speculated in a share of stock since I entered the firm of Randolph & Randolph, and on general, special, and every other principle was opposed to stock gambling, but I saw how Bob had worked it out, and that to make the deal sure it was necessary for him to have a good reserve buying power to fall back on if, after he got started, the "System" masters, whose game he was butting in to and whose plans he might upset should try to shake down the price to drive him out of their preserves. Bob knew how I looked at his proposed deal and ordinarily would not have allowed me to have the short end of it, but so changed had he become in his anxiety to make that money for the Virginians that he grabbed at my acceptance.

"Thank you, Jim," he said fervently, and he continued: "Of course, I see what's going through your head, but I'll accept the favour, for the deal

is bound to be successful. I know your reason for coming in is just to help out, and that you won't feel badly because your last 50,000 shares will be used more as a guarantee for the deal's success than for profit. And Miss Sands could not object to the part you play, as she did at the underwriting, for you will get a big profit anyway."

Next day Sugar was lively on the Exchange. Bob bought all in sight and handled the buying in a masterly way. When the closing gong struck, Beulah Sands had 20,000 shares, which averaged her 115; Bob and I had 30,000 at an average of 125, and the stock had closed 132 bid and in big demand. Miss Sands's 20,000 showed \$340,000 profit, while our 30,000 showed \$210,000 at the closing price. All the houses with Washington wires were wildly scrambling for Sugar as soon as it began to jump. And it certainly looked as though the shares were good for the figures set for them by Bob, \$175, at which price the Sands's profits would be \$1,200,000. Bob was beside himself with joy. He dined with Kate and me, and as I watched him my heart almost stopped beating at the thought--"if anything should happen to upset his plans!" His happiness was pathetic to witness. He was like a child. He threw away all the reserve of the past three months and laughed and was grave by turns. After dinner, as we sat in the library over our coffee, he leaned over to my wife and said:

"Katherine Randolph, you and Jim don't know what misery I have been in for three months, and now--will to-morrow never come, so I may get into the whirl and clean up this deal and send that girl back to her father with the money! I wanted her to telegraph the judge that things looked like she would win out and bring back the relief, but she would not hear of it. She is a marvellous woman. She has not turned a hair to-day. I don't think her pulse is up an eighth to-night. She has not sent home a word of encouragement since she has been here, more than to tell her father she is doing well with her stories. It seems they both agreed that the only way to work the thing out was 'whole hog or none,' and that she was to say nothing until she could herself bring the word 'saved' or 'lost.' I don't know but she is right. She says if she should raise her father's hopes, and then be compelled to dash them, the effect would be fatal."

Bob rushed the talk along, flitting from one point to another, but invariably returning to Beulah Sands and to-morrow and its saving profits. Finally, he got to a pitch where it seemed as though he must take off the lid, and before Kate or I realised what was coming he placed himself in front of us and said:

"Jim, Kate, I cannot go into to-morrow without telling you something that neither of you suspect. I must tell some one, now that everything is coming out right and that Beulah is to be saved; and whom can I tell but you, who have been everything to me?--I love Beulah Sands, surely, deeply, with every bit of me. I worship her, I tell you, and to-morrow, to-morrow if this deal comes out as it must come, and I can put \$1,500,000 into her hands and send her home to her father, then, then, I will tell her I love her, and Jim, Kate, if she'll marry me, good-bye, good-bye to this hell of dollar-hunting, good-bye to such misery as I have been in for three months, and home, a Virginia home, for Beulah and me." He sank into a chair and tears rolled down his cheeks Poor, poor Bob, strong as a lion in adversity, hysterical as a woman with victory in sight.

The next day Sugar opened with a wild rush: "25,000 shares from 140 to 152." That is the way it came on the tape, which meant that the crowd around the Sugar-pole was a mob and that the transactions were so heavy, quick, and tangled that no one could tell to a certainty just what the

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