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The Man Who Could Not Lose

Richard Harding Davis

The Carters had married in haste and refused to repent at leisure. So blindly were they in love, that they considered their marriage their greatest asset. The rest of the world, as represented by mutual friends, considered it the only thing that could be urged against either of them. While single, each had been popular. As a bachelor, young "Champ" Carter had filled his modest place acceptably. Hostesses sought him for dinners and week-end parties, men of his own years, for golf and tennis, and young girls liked him because when he talked to one of them he never talked of himself, or let his eyes wander toward any other girl.

He had been brought up by a rich father in an expensive way, and the rich father had then died leaving Champneys alone in the world, with no money, and with even a few of his father's debts. These debts of honor the son, ever since leaving Yale, had been paying off. It had kept him very poor, for Carter had elected to live by his pen, and, though he wrote very carefully and slowly, the editors of the magazines had been equally careful and slow in accepting what he wrote.

With an income so uncertain that the only thing that could be said of it with certainty was that it was too small to support even himself, Carter should not have thought of matrimony. Nor, must it be said to his credit, did he think of it until the girl came along that he wanted to marry.

The trouble with Dolly Ingram was her mother. Her mother was a really terrible person. She was quite impossible. She was a social leader, and of such importance that visiting princes and society reporters, even among themselves, did not laugh at her. Her visiting list was so small that she did not keep a social secretary, but, it was said, wrote her invitations herself. Stylites on his pillar was less exclusive. Nor did he take his exalted but lonely position with less sense of humor. When Ingram died and left her many millions to dispose of absolutely as she pleased, even to the allowance she should give their daughter, he left her with but one ambition unfulfilled. That was to marry her Dolly to an English duke. Hungarian princes, French marquises, Italian counts, German barons, Mrs. Ingram could not see. Her son-in-law must be a duke. She had her eyes on two, one somewhat shopworn, and the other a bankrupt; and in training, she had one just coming of age. Already she saw her self a sort of a dowager duchess by marriage, discussing with real dowager duchesses the way to bring up teething earls and viscounts. For three years in Europe Mrs. Ingram had been drilling her daughter for the part she intended her to play. But, on returning to her native land, Dolly, who possessed all the feelings, thrills, and heart-throbs of which her mother was ignorant, ungratefully fell deeply in love with Champneys Carter, and he with her. It was always a question of controversy between them as to which had first fallen in love with the other. As a matter of history, honors were even.

He first saw her during a thunder storm, in the paddock at the races, wearing a rain-coat with the collar turned up and a Panama hat with the brim turned down. She was talking, in terms of affectionate familiarity, with Cuthbert's two-year-old, The Scout. The Scout had just lost a race by a nose, and Dolly was holding the nose against her cheek and comforting him. The two made a charming picture, and, as Carter stumbled upon it and halted, the race-horse lowered his eyes and seemed to say: "Wouldn't YOU throw a race for this?" And the girl raised her eyes and seemed to say: "What a nice-looking, bright-looking young man! Why don't I know who you are?"

So, Carter ran to find Cuthbert, and told him The Scout had gone lame. When, on their return, Miss Ingram refused to loosen her hold on The Scout's nose, Cuthbert apologetically mumbled Carter's name, and in some awe Miss Ingram's name, and then, to his surprise, both young people lost interest in The Scout, and wandered away together into the rain.

After an hour, when they parted at the club stand, for which Carter could not afford a ticket, he asked wistfully: "Do you often come racing?" and Miss Ingram said: "Do you mean, am I coming to-morrow?"

"I do!" said Carter.

"Then, why didn't you say that?" inquired Miss Ingram. "Otherwise I mightn't have come. I have the Holland House coach for to-morrow, and, if you'll join us, I'll save a place for you, and you can sit in our box.

"I've lived so long abroad," she explained, "that I'm afraid of not being simple and direct like other American girls. Do you think I'll get on here at home? "

"If you get on with every one else as well as you've got on with me," said Carter morosely, "I will shoot myself."

Miss Ingram smiled thoughtfully. "At eleven, then," she said, "in front of the Holland House."

Carter walked away with a flurried, heated suffocation around his heart and a joyous lightness in his feet. Of the first man he met he demanded, "Who was the beautiful girl in the rain-coat?" And when the man told him, Carter left him without speaking. For she was quite the richest girl in America. But the next day that fault seemed to distress her so little that Carter, also, refused to allow it to rest on his conscience, and they were very happy. And each saw that they were happy because they were together.

The ridiculous mother was not present at the races, but after Carter began to call at their house and was invited to dinner, Mrs. Ingram received him with her habitual rudeness. As an impediment in the success of her ambition she never considered him. As a boy friend of her daughter's, she classed him with "her" lawyer and "her" architect and a little higher than the "person" who arranged the flowers. Nor, in her turn, did Dolly consider her mother; for within two months another matter of controversy between Dolly and Carter was as to who had first proposed to the other. Carter protested there never had been any formal proposal, that from the first they had both taken it for granted that married they would be. But Dolly insisted that because he had been afraid of her money, or her mother, he had forced her to propose to him.

"You could not have loved me very much," she complained, "if you'd let a little thing like money make you hesitate."

"It's not a little thing," suggested Carter. "They say it's several millions, and it happens to be YOURS. If it were MINE, now!" "Money," said Dolly sententiously, "is given people to make them happy, not to make them miserable."

"Wait until I sell my stories to the magazines," said Carter, "and then I will be independent and can support you."

The plan did not strike Dolly as one likely to lead to a hasty marriage. But he was sensitive about

his stories, and she did not wish to hurt his feelings.

"Let's get married first," she suggested, "and then I can BUY you a magazine. We'll call it CARTER'S MAGAZINE and we will print nothing in it but your stories. Then we can laugh at the editors!"

"Not half as loud as they will," said Carter.

With three thousand dollars in bank and three stories accepted and seventeen still to hear from, and with Dolly daily telling him that it was evident he did not love her, Carter decided they were ready, hand in hand, to leap into the sea of matrimony. His interview on the subject with Mrs. Ingram was most painful. It lasted during the time it took her to walk out of her drawing-room to the foot of her staircase. She spoke to herself, and the only words of which Carter was sure were "preposterous" and "intolerable insolence." Later in the morning she sent a note to his flat, forbidding him not only her daughter, but the house in which her daughter lived, and even the use of the United States mails and the New York telephone wires. She described his conduct in words that, had they come from a man, would have afforded Carter every excuse for violent exercise.

Immediately in the wake of the note arrived Dolly, in tears, and carrying a dressing-case.

"I have left mother!" she announced. "And I have her car downstairs, and a clergyman in it, unless he has run away. He doesn't want to marry us, because he's afraid mother will stop supporting his flower mission. You get your hat and take me where he can marry us. No mother can talk about the man I love the way mother talked about you, and think I won't marry him the same day!"

Carter, with her mother's handwriting still red before his eyes, and his self-love shaken with rage flourished the letter.

"And no mother," he shouted, "can call ME a 'fortune-hunter' and a 'cradle-robber' and think I'll make good by marrying her daughter! Not until she BEGS me to!"

Dolly swept toward him like a summer storm. Her eyes were wet and flashing. "Until WHO begs you to?" she demanded. "WHO are you marrying; mother or me?"

"If I marry you," cried Carter, frightened but also greatly excited, "your mother won't give you a penny!"

"And that," taunted Dolly, perfectly aware that she was ridiculous, "is why you won't marry me!"

For an instant, long enough to make her blush with shame and happiness, Carter grinned at her. "Now, just for that," he said, "I won't kiss you, and I WILL marry you!" But, as a matter of fact, he DID kiss her. Then he gazed happily around his small sitting-room. "Make yourself at home here," he directed, "while I pack my bag."

"I MEAN to make myself very much at home here," said Dolly joyfully, "for the rest of my life."

From the recesses of the flat Carter called: "The rent's paid only till September. After that we live in a hall bedroom and cook on a gas-stove. And that's no idle jest, either."

Fearing the publicity of the City Hall license bureau, they released the clergyman, much to the relief of that gentleman, and told the chauffeur to drive across the State line into Connecticut.

"It's the last time we can borrow your mother's car," said Carter, "and we'd better make it go as far as we can."

It was one of those days in May. Blue was the sky and sunshine was in the air, and in the park little girls from the tenements, in white, were playing they were queens. Dolly wanted to kidnap two of them for bridesmaids. In Harlem they stopped at a jeweler's shop, and Carter got out and bought a wedding-ring.

In the Bronx were dogwood blossoms and leaves of tender green and beds of tulips, and along the Boston Post Road, on their right, the Sound flashed in the sunlight; and on their left, gardens, lawns, and orchards ran with the road, and the apple trees were masses of pink and white.

Whenever a car approached from the rear, Carter pretended it was Mrs. Ingram coming to prevent the elopement, and Dolly clung to him. When the car had passed, she forgot to stop clinging to him.

In Greenwich Village they procured a license, and a magistrate married them, and they were a little frightened and greatly happy and, they both discovered simultaneously, outrageously hungry. So they drove through Bedford Village to South Salem, and lunched at the Horse and Hounds Inn, on blue and white china, in the same room where Major Andre was once a prisoner. And they felt very sorry for Major Andre, and for everybody who had not been just married that morning. And after lunch they sat outside in the garden and fed lumps of sugar to a charming collie and cream to a fat gray cat.

They decided to start housekeeping in Carter's flat, and so turned back to New York, this time following the old coach road through North Castle to White Plains, across to Tarrytown, and along the bank of the Hudson into Riverside Drive. Millions and millions of friendly folk, chiefly nurse-maids and traffic policemen, waved to them, and for some reason smiled.

"The joke of it is," declared Carter, "they don't know! The most wonderful event of the century has just passed into history. We are married, and nobody knows!"

But when the car drove away from in front of Carter's door, they saw on top of it two old shoes and a sign reading: "We have just been married." While they had been at luncheon, the chauffeur had risen to the occasion.

"After all," said Carter soothingly, "he meant no harm. And it's the only thing about our wedding yet that seems legal."

Three months later two very unhappy young people faced starvation in the sitting-room of Carter's flat. Gloom was written upon the countenance of each, and the heat and the care that comes when one desires to live, and lacks the wherewithal to fulfill that desire, had made them pallid and had drawn black lines under Dolly's eyes.

Mrs. Ingram had played her part exactly as her dearest friends had said she would. She had sent to Carter's flat, seven trunks filled with Dolly's clothes, eighteen hats, and another most unpleasant letter. In this, on the sole condition that Dolly would at once leave her husband, she offered to forgive and to support her.

To this Dolly composed eleven scornful answers, but finally decided that no answer at all was the most scornful.

She and Carter then proceeded joyfully to waste his three thousand dollars with that contempt for money with which on a honey-moon it should always be regarded. When there was no more, Dolly called upon her mother's lawyers and inquired if her father had left her anything in her own right. The lawyers regretted he had not, but having loved Dolly since she was born, offered to advance her any money she wanted. They said they felt sure her mother would "relent."

"SHE may," said Dolly haughtily. "I WON'T! And my husband can give me all I need. I only wanted something of my own, because I'm going to make him a surprise present of a new motor-car. The one we are using now does not suit us.

This was quite true, as the one they were then using ran through the subway.

As summer approached, Carter had suddenly awakened to the fact that he soon would be a pauper, and cut short the honey-moon. They returned to the flat, and he set forth to look for a position. Later, while still looking for it, he spoke of it as a "job." He first thought he would like to be an assistant editor of a magazine. But he found editors of magazines anxious to employ new and untried assistants, especially in June, were very few. On the contrary, they explained they were retrenching and cutting down expenses--they meant they had discharged all office boys who received more than three dollars a week. They further "retrenched," by taking a mean advantage of Carter's having called upon them in person, by handing him three or four of his stories--but by this he saved his postage-stamps.

Each day, when he returned to the flat, Dolly, who always expected each editor would hastily dust off his chair and offer it to her brilliant husband, would smile excitedly and gasp, "Well?" and Carter would throw the rejected manuscripts on the table and say: "At least, I have not returned empty-handed." Then they would discover a magazine that neither they nor any one else knew existed, and they would hurriedly readdress the manuscripts to that periodical, and run to post them at the letter-box on the corner.

"Any one of them, if ACCEPTED," Carter would point out, "might bring us in twenty-five dollars. A story of mine once sold for forty; so to-night we can afford to dine at a restaurant where wine is NOT 'included.'"

Fortunately, they never lost their sense of humor. Otherwise the narrow confines of the flat, the evil smells that rose from the baked streets, the greasy food of Italian and Hungarian restaurants, and the ever-haunting need of money might have crushed their youthful spirits. But in time even they found that one, still less two, cannot exist exclusively on love and the power to see the bright side of things-- especially when there is no bright side. They had come to the point where they must borrow money from their friends, and that, though there were many who would have opened their safes to them, they had agreed was the one thing they would not do, or they must starve. The alternative was equally distasteful.

Carter had struggled earnestly to find a job. But his inexperience and the season of the year were against him. No newspaper wanted a dramatic critic when the only shows in town had been running three months, and on roof gardens; nor did they want a "cub" reporter when veterans were being "laid off" by the dozens. Nor were his services desired as a private secretary, a taxicab driver, an agent to sell real estate or automobiles or stocks. As no one gave him a chance to prove his unfitness for any of these callings, the fact that he knew nothing of any of them did not greatly matter. At these rebuffs Dolly was distinctly pleased. She argued they proved he was intended to pursue his natural career as an author.

That their friends might know they were poor did not affect her, but she did not want them to think by his taking up any outside "job" that they were poor because as a literary genius he was a failure. She believed in his stories. She wanted every one else to believe in them. Meanwhile, she assisted him in so far as she could by pawning the contents of five of the seven trunks, by learning to cook on a "Kitchenette," and to laundry her handkerchiefs and iron them on the looking-glass.

They faced each other across the breakfast-table. It was only nine o'clock, but the sun beat into the flat with the breath of a furnace, and the air was foul and humid.

"I tell you," Carter was saying fiercely, "you look ill. You are ill. You must go to the sea-shore. You must visit some of your proud, friends at East Hampton or Newport. Then I'll know you're happy and I won't worry, and I'll find a job. I don't mind the heat--and I'll write you love letters"--he was talking very fast and not looking at Dolly--"like those I used to write you, before----"

Dolly raised her hand. "Listen!" she said. "Suppose I leave you. What will happen? I'll wake up in a cool, beautiful brass bed, won't I--with cretonne window--curtains, and salt air blowing them about, and a maid to bring me coffee. And instead of a bathroom like yours, next to an elevator shaft and a fire--escape, I'll have one as big as a church, and the whole blue ocean to swim in. And I'll sit on the rocks in the sunshine and watch the waves and the yachts--"

"And grow well again!" cried Carter. "But you'll write to me," he added wistfully, "every day, won't you?"

In her wrath, Dolly rose, and from across the table confronted him.

"And what will I be doing on those rocks?" she cried. "You KNOW what I'll be doing! I'll be sobbing, and sobbing, and calling out to the waves: 'Why did he send me away? Why doesn't he want me? Because he doesn't love me. That's why! He doesn't LOVE me!' And you DON'T!" cried Dolly. "you DON'T!"

It took him all of three minutes to persuade her she was mistaken.

"Very well, then," sobbed Dolly, "that's settled. And there'll be no more talk of sending me away!"

"There will NOT!" said Champneys hastily. "We will now," he announced, "go into committee of the whole and decide how we are to face financial failure. Our assets consist of two stories, accepted, but not paid for, and fifteen stories not accepted. In cash, he spread upon the table a meagre collection of soiled bills and coins. "We have twenty--seven dollars and fourteen cents. That is every penny we possess in the world."

Dolly regarded him fixedly and shook her head.

"Is it wicked," she asked, "to love you so?"

"Haven't you been listening to me?" demanded Carter.

Again Dolly shook her head.

"I was watching the way you talk. When your lips move fast they do such charming things."

"Do you know," roared Carter, "that we haven't a penny in the world, that we have nothing in this

flat to eat?"

"I still have five hats," said Dolly.

"We can't eat hats," protested Champneys.

"We can sell hats!" returned Dolly. "They cost eighty dollars apiece!"

"When you need money," explained Carter, "I find it's just as hard to sell a hat as to eat it."

"Twenty-seven dollars and fourteen cents," repeated Dolly. She exclaimed remorsefully: "And you started with three thousand! What did I do with it?"

"We both had the time of our lives with it!" said Carter stoutly. "And that's all there is to that. Post-mortems," he pointed out, "are useful only as guides to the future, and as our future will never hold a second three thousand dollars, we needn't worry about how we spent the first one. No! What we must consider now is how we can grow rich quick, and the quicker and richer, the better. Pawning our clothes, or what's left of them, is bad economics. There's no use considering how to live from meal to meal. We must evolve something big, picturesque, that will bring a fortune. You have imagination; I'm supposed to have imagination, we must think of a plan to get money, much money. I do not insist on our plan being dignified, or even outwardly respectable; so long as it keeps you alive, it may be as desperate as--"

"I see!" cried Dolly; "like sending mother Black Hand letters!"

"Blackmail-----" began that lady's son-in-law doubtfully.

"Or!" cried Dolly, "we might kidnap Mr. Carnegie when he's walking in the park alone, and hold him for ransom. Or"--she rushed on-- "we might forge a codicil to father's will, and make it say if mother shouldn't like the man I want to marry, all of father's fortune must go to my husband!"

"Forgery," exclaimed Champneys, "is going further than I-----"

"And another plan," interrupted Dolly, "that I have always had in mind, is to issue a cheaper edition of your book, 'The Dead Heat.' The reason the first edition of 'The Dead Heat' didn't sell-----"

"Don't tell ME why it didn't sell," said Champneys. "I wrote it!"

"That book," declared Dolly loyally, "was never properly advertised. No one knew about it, so no one bought it!"

"Eleven people bought it!" corrected the author.

"We will put it in a paper cover and sell it for fifty cents," cried Dolly. "It's the best detective story I ever read, and people have got to know it is the best. So we'll advertise it like a breakfast food."

"The idea," interrupted Champneys, "is to make money, not throw it away. Besides, we haven't any to throw away. Dolly sighed bitterly.

"If only," she exclaimed, "we had that three thousand dollars back again! I'd save SO carefully. It was all my fault. The races took it, but it was I took you to the races."

"No one ever had to drag ME to the races," said Carter. "It was the way we went that was extravagant. Automobiles by the hour standing idle, and a box each day, and-----"

"And always backing Dromedary," suggested Dolly. Carter was touched on a sensitive spot. "That horse," he protested loudly, "is a mighty good horse. Some day-----"

"That's what you always said," remarked Dolly, "but he never seems to have his day."

"It's strange," said Champneys consciously. "I dreamed of Dromedary only last night. Same dream over and over again." Hastily he changed the subject.

"For some reason I don't sleep well. I don't know why."

Dolly looked at him with all the love in her eyes of a mother over her ailing infant.

"It's worrying over me, and the heat," she said. "And the garage next door, and the skyscraper going up across the street, might have something to do with it. And YOU," she mocked tenderly, "wanted to send me to the sea-shore."

Carter was frowning. As though about to speak, he opened his lips, and then laughed embarrassedly.

"Out with it," said Dolly, with an encouraging smile. "Did he win?"

Seeing she had read what was in his mind, Carter leaned forward eagerly. The ruling passion and a touch of superstition held him in their grip.

"He 'win' each time," he whispered. "I saw it as plain as I see you. Each time he came up with a rush just at the same place, just as they entered the stretch, and each time he won!" He slapped his hand disdainfully upon the dirty bills before him. "If I had a hundred dollars!"

There was a knock at the door, and Carter opened it to the elevator boy with the morning mail. The letters, save one, Carter dropped upon the table. That one, with clumsy fingers, he tore open. He exclaimed breathlessly: "It's from PLYMPTON'S MAGAZINE! Maybe--I've sold a story!" He gave a cry almost of alarm. His voice was as solemn as though the letter had announced a death.

"Dolly," he whispered, "it's a check--a check for a HUNDRED **DOLLARS!**"

Guiltily, the two young people looked at each other.

"We've GOT to!" breathed Dolly. "GOT to! If we let TWO signs like that pass, we'd be flying in the face of Providence."

With her hands gripping the arms of her chair, she leaned forward, her eyes staring into space, her lips moving.

"COME ON, you Dromedary!" she whispered.

They changed the check into five and ten dollar bills, and, as Carter was far too excited to work, made an absurdly early start for the race-track.

"We might as well get all the fresh air we can," said Dolly. "That's all we will get!"

From their reserve fund of twenty-seven dollars which each had solemnly agreed with the other would not be risked on race-horses, Dolly subtracted a two-dollar bill. This she stuck conspicuously across the face of the clock on the mantel.

"Why?" asked Carter.

"When we get back this evening," Dolly explained, "that will be the first thing we'll see. It's going to look awfully good!"

This day there was no scarlet car to rush them with refreshing swiftness through Brooklyn's parkways and along the Ocean Avenue. Instead, they hung to a strap in a cross-town car, changed to the ferry, and again to the Long Island Railroad. When Carter halted at the special car of the Turf Club, Dolly took his arm and led him forward to the day coach.

"But," protested Carter, "when you're spending a hundred dollars with one hand, why grudge fifty cents for a parlor-car seat? If you're going to be a sport, be a sport." "And if you've got to be a piker," said Dolly, "don't be ashamed to be a piker. We're not spending a hundred dollars because we can afford it, but because you dreamt a dream. You didn't dream you were riding in parlor-cars! If you did, it's time I woke you."

This day there was for them no box overlooking the finish, no club-house luncheon. With the other pikers, they sat in the free seats, with those who sat coatless and tucked their handkerchiefs inside their collars, and with those who mopped their perspiring countenances with rice-paper and marked their cards with a hat-pin. Their lunch consisted of a massive ham sandwich with a top dressing of mustard.

Dromedary did not run until the fifth race, and the long wait, before they could learn their fate, was intolerable. They knew most of the horses, and, to pass the time, on each of the first races Dolly made imaginary bets. Of these mental wagers, she lost every one.

"If you turn out to be as bad a guesser when you're asleep as I am when I'm awake," said Dolly, "we're going to lose our fortune."

"I'm weakening!" declared Carter. "A hundred dollars is beginning to look to me like an awful lot of money. Twenty-seven dollars, and there's only twenty of that left now, is mighty small capital, but twenty dollars plus a hundred could keep us alive for a month!"

"Did you, or did you not, dream that Dromedary would win?" demanded Dolly sternly.

"I certainly did, several times," said Carter. "But it may be I was thinking of the horse. I've lost such a lot on him, my mind may have-----"

"Did you," interrupted Dolly, "say if you had a hundred dollars you'd bet it, and did a hundred dollars walk in through the door instantly?"

Carter, reassured, breathed again. "It certainly did!" he repeated.

Even in his proud days, Carter had never been able to bet heavily, and instead of troubling the club-house commissioners with his small wagers, he had, in the ring, bet ready money. Moreover,

he believed in the ring he obtained more favorable odds, and, when he won, it pleased him, instead of waiting until settling day for a check, to stand in a line and feel the real money thrust into his hand. So, when the fourth race started he rose and raised his hat.

"The time has come," he said.

Without looking at him, Dolly nodded. She was far too tremulous to speak.

For several weeks Dromedary had not been placed, and Carter hoped for odds of at least ten to one. But, when he pushed his way into the arena, he found so little was thought of his choice that as high as twenty to one was being offered, and with few takers. The fact shattered his confidence. Here were two hundred book-makers, trained to their calling, anxious at absurd odds to back their opinion that the horse he liked could not win. In the face of such unanimous contempt, his dream became fantastic, fatuous. He decided he would risk only half of his fortune. Then, should the horse win, he still would be passing rich, and should he lose, he would, at least, have all of fifty dollars.

With a book-maker he wagered that sum, and then, in unhappy indecision, stood, in one hand clutching his ticket that called for a potential thousand and fifty dollars, and in the other an actual fifty. It was not a place for meditation. From every side men, more or less sane, swept upon him, jostled him, and stamped upon him, and still, struggling for a foothold, he swayed, hesitating. Then he became conscious that the ring was nearly empty, that only a few shrieking individuals still ran down the line. The horses were going to the post. He must decide quickly. In front of him the book-maker cleaned his board, and, as a final appeal, opposite the names of three horses chalked thirty to one. Dromedary was among them. Such odds could not be resisted. Carter shoved his fifty at the man, and to that sum added the twenty dollars still in his pocket. They were the last dollars he owned in the world. And though he knew they were his last, he was fearful lest the book-maker would refuse them. But, mechanically, the man passed them over his shoulder.

"And twenty-one hundred to seventy," he chanted.

When Carter took his seat beside Dolly, he was quite cold. Still, Dolly did not speak. Out of the corner of her eyes she questioned him.

"I got fifty at twenty to one," replied Carter, and seventy at thirty!"

In alarm, Dolly turned upon him.

"SEVENTY!" she gasped.

Carter nodded. "All we have," he said. "We have sixty cents left, to start life over again!"

As though to encourage him, Dolly placed her finger on her race-card.

"His colors," she said, "are 'green cap, green jacket, green and white hoops.'"

Through a maze of heat, a half-mile distant, at the starting-gate, little spots of color moved in impatient circles. The big, good-natured crowd had grown silent, so silent that from the high, sun-warmed grass in the infield one could hear the lazy chirp of the crickets. As though repeating a prayer, or an incantation, Dolly's lips were moving quickly.

"Green cap," she whispered, "green jacket, green and white hoops!"

With a sharp sigh the crowd broke the silence. "They're off!" it cried, and leaned forward expectant.

The horses came so fast. To Carter their conduct seemed outrageous. It was incredible that in so short a time, at a pace so reckless, they would decide a question of such moment. They came bunched together, shifting and changing, with, through the dust, flashes of blue and gold and scarlet. A jacket of yellow shot out of the dust and showed in front; a jacket of crimson followed. So they were at the half; so they were at the three-quarters.

The good-natured crowd began to sway, to grumble and murmur, then to shout in sharp staccato.

"Can you see him?" begged Dolly.

"No," said Carter. "You don't see him until they reach the stretch."

One could hear their hoofs, could see the crimson jockey draw his whip. At the sight, for he rode the favorite, the crowd gave a great gasp of concern.

"Oh, you Gold Heels!" it implored.

Under the whip, Gold Heels drew even with the yellow jacket; stride by stride, they fought it out alone.

"Gold Heels!" cried the crowd.

Behind them, in a curtain of dust, pounded the field. It charged in a flying wedge, like a troop of cavalry. Dolly, searching for a green jacket, saw, instead, a rainbow wave of color that, as it rose and fell, sprang toward her in great leaps, swallowing the track.

"Gold Heels!" yelled the crowd.

The field swept into the stretch. Without moving his eyes, Carter caught Dolly by the wrist and pointed. As though giving a signal, he shot his free hand into the air.

"Now!" he shouted.

From the curtain of dust, as lightning strikes through a cloud, darted a great, raw-boned, ugly chestnut. Like the Empire Express, he came rocking, thundering, spurning the ground. At his coming, Gold Heels, to the eyes of the crowd, seemed to falter, to slacken, to stand still. The crowd gave a great cry of amazement, a yell of disgust. The chestnut drew even with Gold Heels, passed him, and swept under the wire. Clinging to his neck was a little jockey in a green cap, green jacket, and hoops of green and white.

Dolly's hand was at her side, clutching the bench. Carter's hand still clasped it. Neither spoke or looked at the other. For an instant, while the crowd, no longer so good-natured, mocked and jeered at itself, the two young people sat quite still, staring at the green field, at the white clouds rolling from the ocean. Dolly drew a long breath.

"Let's go!" she gasped. "Let's thank him first, and then take me home!"

They found Dromedary in the paddock, and thanked him, and Carter left Dolly with him, while he ran to collect his winnings. When he returned, he showed her a sheaf of yellow bills, and as they

ran down the covered board walk to the gate, they skipped and danced.

Dolly turned toward the train drawn up at the entrance.

"Not with me!" shouted Carter. "We're going home in the reddest, most expensive, fastest automobile I can hire!"

In the "hack" line of motor-cars was one that answered those requirements, and they fell into it as though it were their own.

"To the Night and Day Bank!" commanded Carter.

With the genial democracy of the race-track, the chauffeur lifted his head to grin appreciatively. "That listens good to me!" he said.

"I like him!" whispered Dolly. "Let's buy him and the car."

On the way home, they bought many cars; every car they saw, that they liked, they bought. They bought, also, several houses, and a yacht that they saw from the ferry-boat. And as soon as they had deposited the most of their money in the bank, they went to a pawnshop in Sixth Avenue and bought back many possessions that they had feared they never would see again.

When they entered the flat, the thing they first beheld was Dolly's two-dollar bill.

"What," demanded Carter, with repugnance, "is that strange piece of paper?"

Dolly examined it carefully. "I think it is a kind of money," she said, "used by the lower classes."

They dined on the roof at Delmonico's. Dolly wore the largest of the five hats still unsold, and Carter selected the dishes entirely according to which was the most expensive. Every now and again they would look anxiously down across the street at the bank that held their money. They were nervous lest it should take fire.

"We can be extravagant to-night," said Dolly, "because we owe it to Dromedary to celebrate. But from to-night on we must save. We've had an awful lesson. What happened to us last month must never happen again. We were down to a two-dollar bill. Now we have twenty-five hundred across the street, and you have several hundreds in your pocket. On that we can live easily for a year. Meanwhile, you can write 'the' great American novel without having to worry about money, or to look for a steady job. And then your book will come out, and you will be famous, and rich, and-----"

"Passing on from that," interrupted Carter, "the thing of first importance is to get you out of that hot, beastly flat. I propose we start to-morrow for Cape Cod. I know a lot of fishing villages there where we could board and lodge for twelve dollars a week, and row and play tennis and live in our bathing suits."

Dolly assented with enthusiasm, and during the courses of the dinner they happily discussed Cape Cod from Pocasset to Yarmouth, and from Sandwich to Provincetown. So eager were they to escape, that Carter telephoned the hallman at his club to secure a cabin for the next afternoon on the Fall River boat. As they sat over their coffee in the cool breeze, with, in the air, the scent of flowers and the swing of music, and with, at their feet, the lights of the great city, the world seemed very bright.

"It has been a great day," sighed Carter. "And if I hadn't had nervous prostration I would have enjoyed it. That race-- course is always cool, and there were some fine finishes. I noticed two horses that would bear watching, Her Highness and Glowworm. If we weren't leaving to--morrow, I'd be inclined-----" Dolly regarded him with eyes of horror.

"Champneys Carter!" she exclaimed. As she said it, it sounded like "Great Jehoshaphat!"

Carter protested indignantly. "I only said," he explained, "if I were following the races, I'd watch those horses. Don't worry!" he exclaimed. "I know when to stop."

The next morning they took breakfast on the tiny terrace of a restaurant overlooking Bryant Park, where, during the first days of their honeymoon, they had always breakfasted. For sentimental reasons they now revisited it. But Dolly was eager to return at once to the flat and pack, and Carter seemed distraught. He explained that he had had a bad night.

"I'm so sorry," sympathized Dolly, "but to--night you will have a fine sleep going up the Sound. Any more nightmares?" she asked.

"Nightmares!" exploded Carter fiercely. "Nightmares they certainly were! I dreamt two of the nightmares won! I saw them, all night, just as I saw Dromedary, Her Highness and Glowworm, winning, winning, winning!"

"Those were the horses you spoke about last night," said Dolly severely. "After so wonderful a day, of course you dreamt of racing, and those two horses were in your mind. That's the explanation."

They returned to the flat and began, industriously, to pack. About twelve o'clock Carter, coming suddenly into the bedroom where Dolly was alone, found her reading the MORNING TELEGRAPH. It was open at the racing page of "past performances."

She dropped the paper guiltily. Carter kicked a hat--box out of his way and sat down on a trunk.

"I don't see," he began, "why we can't wait one more day. We'd be just as near the ocean at Sheepshead Bay race--track as on a Fall River boat, and-----" He halted and frowned unhappily. "We needn't bet more than ten dollars," he begged.

"Of course," declared Dolly, "if they SHOULD win, you'll always blame ME!" Carter's eyes shone hopefully.

"And," continued Dolly, "I can't bear to have you blame me. So-----"

"Get your hat!" shouted Carter, "or we'll miss the first race."

Carter telephoned for a cab, and as they were entering it said guiltily: "I've got to stop at the bank."

"You have NOT!" announced Dolly. "That money is to keep us alive while you write the great American novel. I'm glad to spend another day at the races, and I'm willing to back your dreams as far as ten dollars, but for no more."

"If my dreams come true," warned Carter, "you'll be awfully sorry."

"Not I," said Dolly. "I'll merely send you to bed, and you can go on dreaming."

When Her Highness romped home, an easy winner, the look Dolly turned upon her husband was one both of fear and dismay.

"I don't like it!" she gasped. "It's---it's uncanny. It gives me a creepy feeling. It makes you seem sort of supernatural. And oh," she cried, "if only I had let you bet all you had with you!"

"I did," stammered Carter, in extreme agitation. "I bet four hundred. I got five to one, Dolly," he gasped, in awe; "we've won two thousand dollars."

Dolly exclaimed rapturously: "We'll put it all in bank," she cried.

"We'll put it all on Glowworm!" said her husband.

"Champ!" begged Dolly. "Don't push your luck. Stop while-----" Carter shook his head.

"It's NOT luck!" he growled. "It's a gift, it's second sight, it's prophecy. I've been a full-fledged clairvoyant all my life, and didn't know it. Anyway, I'm a sport, and after two of my dreams breaking right, I've got to back the third one!"

Glowworm was at ten to one, and at those odds the book-makers to whom he first applied did not care to take so large a sum as he offered. Carter found a book-maker named "Sol" Burbank who, at those odds, accepted his two thousand.

When Carter returned to collect his twenty-two thousand, there was some little delay while Burbank borrowed a portion of it. He looked at Carter curiously and none too genially.

"Wasn't it you," he asked, "that had that thirty-to-one shot yesterday on Dromedary?" Carter nodded somewhat guiltily. A man in the crowd volunteered: "And he had Her Highness in the second, too, for four hundred."

"You've made a good day," said Burbank. "Give me a chance to get my money back to-morrow.

"I'm sorry," said Carter. "I'm leaving New York to-morrow."

The same scarlet car bore them back triumphant to the bank.

"Twenty-two thousand dollars?" gasped Carter, "in CASH! How in the name of all that's honest can we celebrate winning twenty-two thousand dollars? We can't eat more than one dinner; we can't drink more than two quarts of champagne---not without serious results."

"I'll tell you what we can do!" cried Dolly excitedly. "We can sail to-morrow on the CAMPANIA!"

"Hurrah!" shouted Carter. "We'll have a second honey-moon. We'll shoot up London and Paris. We'll tear slices out of the map of Europe. You'll ride in one motor-car, I'll ride in another, we'll have a maid and a valet in a third, and we'll race each other all the way to Monte Carlo. And, there, I'll dream of the winning numbers, and we'll break the bank. When does the CAMPANIA sail?"

"At noon," said Dolly.

"At eight we will be on board," said Carter.

But that night in his dreams he saw King Pepper, Confederate, and Red Wing each win a race. And in the morning neither the engines of the CAMPANIA nor the entreaties of Dolly could keep him from the race-track.

"I want only six thousand," he protested. "You can do what you like with the rest, but I am going to bet six thousand on the first one of those three to start. If he loses, I give you my word I'll not bet another cent, and we'll sail on Saturday. If he wins Out, I'll put all I make on the two others."

"Can't you see," begged Dolly, "that your dreams are just a rehash of what you think during the day? You have been playing in wonderful luck, that's all. Each of those horses is likely to win his race. When he does you will have more faith than ever in your silly dreams-----"

"My silly dreams," said Carter grinning, "are carrying you to Europe, first class, by the next steamer."

They had been talking while on their way to the bank. When Dolly saw she could not alter his purpose, she made him place the nineteen thousand that remained, after he had taken out the six thousand, in her name. She then drew out the entire amount.

"You told me," said Dolly, smiling anxiously, "I could do what I liked with it. Maybe I have dreams also. Maybe I mean to back them."

She drove away, mysteriously refusing to tell him what she intended to do. When they met at luncheon, she was still much excited, still bristling with a concealed secret.

"Did you back your dream?" asked Carter.

Dolly nodded happily.

"And when am I to know?"

"You will read of it," said Dolly, "to-morrow, in the morning papers. It's all quite correct. My lawyers arranged it."

"Lawyers!" gasped her husband. "You're not arranging to lock me in a private madhouse, are you?"

"No," laughed Dolly; "but when I told them how I intended to invest the money they came near putting me there."

"Didn't they want to know how you suddenly got so rich?" asked Carter.

"They did. I told them it came from my husband's 'books!' It was a very 'near' false-hood."

"It was worse," said Carter. "It was a very poor pun."

As in their honey-moon days they drove proudly to the track, and when Carter had placed Dolly in a box large enough for twenty, he pushed his way into the crowd around the stand of "Sol" Burbank. That veteran of the turf welcomed him gladly.

"Coming to give me my money back?" he called.

"No, to take some away," said Carter, handing him his six thousand.

Without apparently looking at it, Burbank passed it to his cashier. "King Pepper, twelve to six thousand," he called.

When King Pepper won, and Carter moved around the ring with eighteen thousand dollars in thousand and five hundred dollar bills in his fist, he found himself beset by a crowd of curious, eager "pikers." They both impeded his operations and acted as a body-guard. Confederate was an almost prohibitive favorite at one to three, and in placing eighteen thousand that he might win six, Carter found little difficulty. When Confederate won, and he started with his twenty-four thousand to back Red Wing, the crowd now engulfed him. Men and boys who when they wagered five and ten dollars were risking their all, found in the sight of a young man offering bets in hundreds and thousands a thrilling and fascinating spectacle.

To learn what horse he was playing and at what odds, racing touts and runners for other book-makers and individual speculators leaped into the mob that surrounded him, and then, squirming their way out, ran shrieking down the line. In ten minutes, through the bets of Carter and those that backed his luck, the odds against Red Wing were forced down from fifteen to one to even money. His approach was hailed by the book-makers either with jeers or with shouts of welcome. Those who had lost demanded a chance to regain their money. Those with whom he had not bet, found in that fact consolation, and chaffed the losers. Some curtly refused even the smallest part of his money.

"Not with me!" they laughed. From stand to stand the layers of odds taunted him, or each other. "Don't touch it, it's tainted!" they shouted. "Look out, Joe, he's the Jonah man?" Or, "Come at me again!" they called. "And, once more!" they challenged as they reached for a thousand-dollar bill.

And, when in time, each shook his head and grumbled: "That's all I want," or looked the other way, the mob around Carter jeered.

"He's fought 'em to a stand-still!" they shouted jubilantly. In their eyes a man who alone was able and willing to wipe the name of a horse off the blackboards was a hero.

To the horror of Dolly, instead of watching the horses parade past, the crowd gathered in front of her box and pointed and stared at her. From the club-house her men friends and acquaintances invaded it.

"Has Carter gone mad?" they demanded. "He's dealing out thousand-dollar bills like cigarettes. He's turned the ring into a wheat Pit!"

When he reached the box a sun-burned man in a sombrero blocked his way.

"I'm the owner of Red Wing," he explained, "bred him and trained him myself. I know he'll be lucky if he gets the place. You're backing him in thousands to WIN. What do you know about him?"

"Know he will win," said Carter.

The veteran commissioner of the club stand buttonholed him. "Mr. Carter," he begged, "why don't you bet through me? I'll give you as good odds as they will in that ring. You don't want your clothes torn off you and your money taken from you."

"They haven't taken such a lot of it yet," said Carter.

When Red Wing won, the crowd beneath the box, the men in the box, and the people standing around it, most of whom had followed Carter's plunge, cheered and fell over him, to shake hands and pound him on the back. From every side excited photographers pointed cameras, and Lander's band played: "Every Little Bit Added to What You've Got Makes Just a Little Bit More." As he left the box to collect his money, a big man with a brown mustache and two smooth-shaven giants closed in around him, as tackles interfere for the man who has the ball. The big man took him by the arm. Carter shook himself free.

"What's the idea?" he demanded.

"I'm Pinkerton," said the big man genially. "You need a bodyguard. If you've got an empty seat in your car, I'll drive home with you. From Cavanaugh they borrowed a book-maker's hand-bag and stuffed it with thousand-dollar bills. When they stepped into the car the crowd still surrounded them.

"He's taking it home in a trunk!" they yelled.

That night the "sporting extras" of the afternoon papers gave prominence to the luck at the races of Champneys Carter. From Cavanaugh and the book-makers, the racing reporters had gathered accounts of his winnings. They stated that in three successive days, starting with one hundred dollars, he had at the end of the third day not lost a single bet, and that afternoon, on the last race alone, he had won sixty to seventy thousand dollars. With the text, they "ran" pictures of Carter at the track, of Dolly in her box, and of Mrs. Ingram in a tiara and ball-dress.

Mother-in-law WILL be pleased cried Carter. In some alarm as to what the newspapers might say on the morrow, he ordered that in the morning a copy of each be sent to his room. That night in his dreams he saw clouds of dust-covered jackets and horses with sweating flanks, and one of them named Ambitious led all the rest. When he woke, he said to Dolly: "That horse Ambitious will win to-day."

"He can do just as he likes about THAT!" replied Dolly. "I have something on my mind much more important than horse-racing. To-day you are to learn how I spent your money. It's to be in the morning papers."

When he came to breakfast, Dolly was on her knees. For his inspection she had spread the newspapers on the floor, opened at an advertisement that appeared in each. In the Centre of a half-page of white paper were the lines:

SOLD OUT IN ONE DAY!

ENTIRE FIRST EDITION

THE DEAD HEAT

BY

CHAMPNEYS CARTER

SECOND EDITION ONE HUNDRED THOUSAND

In Heaven's name! " roared Carter. "What does this mean?"

"It means," cried Dolly tremulously, "I'm backing my dream. I've always believed in your book. Now, I'm backing it. Our lawyers sent me to an advertising agent. His name is Spink, and he is awfully clever. I asked him if he could advertise a book so as to make it sell. He said with my money and his ideas he could sell last year's telephone book to people who did not own a telephone, and who had never learned to read. He is proud of his ideas. One of them was buying out the first edition. Your publishers told him your book was 'waste paper,' and that he could have every copy in stock for the cost of the plates. So he bought the whole edition. That's how it was sold out in one day. Then we ordered a second edition of one hundred thousand, and they're printing it now.

"The presses have been working all night to meet the demand!"

"But," cried Carter, " there isn't any demand! "

"There will be," said Dolly, "when five million people read our advertisements."

She dragged him to the window and pointed triumphantly into the street.

"See that!" she said. "Mr. Spink sent them here for me to inspect."

Drawn up in a line that stretched from Fifth Avenue to Broadway were an army of sandwich men. On the boards they carried were the words: "Read 'The Dead Heat.' Second Edition. One Hundred Thousand!" On the fence in front of the building going up across the street, in letters a foot high, Carter again read the name of his novel. In letters in size more modest, but in colors more defiant, it glared at him from ash-cans and barrels.

"How much does this cost?" he gasped.

"It cost every dollar you had in bank," said Dolly, "and before we are through it will cost you twice as much more. Mr. Spink is only waiting to hear from me before he starts spending fifty thousand dollars; that's only half of what you won on Red Wing. I'm only waiting for you to make me out a check before I tell Spink to start spending it."

In a dazed state Carter drew a check for fifty thousand dollars and meekly handed it to his wife. They carried it themselves to the office of Mr. Spink. On their way, on every side they saw evidences of his handiwork. On walls, on scaffolding, on bill-boards were advertisements of "The Dead Heat." Over Madison Square a huge kite as large as a Zeppelin air-ship painted the name of the book against the sky, on "dodgers" it floated in the air, on handbills it stared up from the gutters.

Mr. Spink was a nervous young man with a bald head and eyeglasses. He grasped the check as a general might welcome fifty thousand fresh troops.

"Reinforcements!" he cried. "Now, watch me. Now I can do things that are big, national, Napoleonic. We can't get those books bound inside of a week, but meanwhile orders will be pouring in, people will be growing crazy for it. Every man, woman, and child in Greater New York will want a copy. I've sent out fifty boys dressed as jockeys on horseback to ride neck and neck up and down every avenue. 'The Dead Heat' is printed on the saddle-cloth. Half of them have been arrested already. It's a little idea of my own."

"But," protested Carter, "it's not a racing story, it's a detective story!"

"The devil it is!" gasped Spink. "But what's the difference!" he exclaimed. "They've got to buy it anyway. They'd buy it if it was a cook-book. And, I say," he cried delightedly, "that's great press work you're doing for the book at the races! The papers are full of you this morning, and every man who reads about your luck at the track will see your name as the author of 'The Dead Heat,' and will rush to buy the book. He'll think 'The Dead Heat' is a guide to the turf!"

When Carter reached the track he found his notoriety had preceded him. Ambitious did not run until the fourth race, and until then, as he sat in his box, an eager crowd surged below. He had never known such popularity. The crowd had read the newspapers, and such headlines as "He Cannot Lose!" "Young Carter Wins \$70,000!" "Boy Plunger Wins Again!" "Carter Makes Big Killing!" "The Ring Hit Hard!" "The Man Who Cannot Lose!" "Carter Beats Book-makers!" had whetted their curiosity and filled many with absolute faith in his luck. Men he had not seen in years grasped him by the hand and carelessly asked if he could tell of something good. Friends old and new begged him to dine with them, to immediately have a drink with them, at least to "try" a cigar. Men who protested they had lost their all begged for just a hint which would help them to come out even, and every one, without exception, assured him he was going to buy his latest book.

"I tried to get it last night at a dozen news-stands," many of them said, "but they told me the entire edition was exhausted."

The crowd of hungry-eyed race-goers waiting below the box, and watching Carter's every movement, distressed Dolly.

"I hate it!" she cried. "They look at you like a lot of starved dogs begging for a bone. Let's go home; we don't want to make any more money, and we may lose what we have. And I want it all to advertise the book."

"If you're not careful," said Carter, "some one will buy that book and read it, and then you and Spink will have to take shelter in a cyclone cellar."

When he arose to make his bet on Ambitious, his friends from the club stand and a half-dozen of Pinkerton's men closed in around him and in a flying wedge pushed into the ring. The newspapers had done their work, and he was instantly surrounded by a hungry, howling mob. In comparison with the one of the previous day, it was as a foot-ball scrimmage to a run on a bank. When he made his first wager and the crowd learned the name of the horse, it broke with a yell into hundreds of flying missiles which hurled themselves at the book-makers. Under their attack, as on the day before, Ambitious receded to even money. There was hardly a person at the track who did not back the luck of the man who "could not lose." And when Ambitious won easily, it was not the horse or the jockey that was cheered, but the young man in the box.

In New York the extras had already announced that he was again lucky, and when Dolly and Carter reached the bank they found the entire staff on hand to receive him and his winnings. They amounted to a sum so magnificent that Carter found for the rest of their lives the interest would furnish Dolly and himself an income upon which they could live modestly and well.

A distinguished-looking, white-haired official of the bank congratulated Carter warmly. "Should you wish to invest some of this," he said, "I should be glad to advise you. My knowledge in that direction may be wider than your own."

Carter murmured his thanks. The white-haired gentleman lowered his voice. "On certain other subjects," he continued, "you know many things of which I am totally ignorant. Could you tell me,"

he asked carelessly, "who will win the Suburban to-morrow? "

Carter frowned mysteriously. "I can tell you better in the morning," he said. "It looks like Beldame, with Proper and First Mason within call."

The white-haired man showed his surprise and also that his ignorance was not as profound as he suggested.

"I thought the Keene entry-----" he ventured.

"I know," said Carter doubtfully. "If it were for a mile, I would say Delhi, but I don't think he can last the distance. In the morning I'll wire you."

As they settled back in their car, Carter took both of Dolly's hands in his. "So far as money goes," he said, "we are independent of your mother--independent of my books; and I want to make you a promise. I want to promise you that, no matter what I dream in the future, I'll never back another horse." Dolly gave a gasp of satisfaction.

"And what's more," added Carter hastily, "not another dollar can you risk in backing my books. After this, they've got to stand or fall on their legs!"

"Agreed!" cried Dolly. "Our plunging days are over."

When they reached the flat they found waiting for Carter the junior partner of a real publishing house. He had a blank contract, and he wanted to secure the right to publish Carter's next book.

"I have a few short stories-----" suggested Carter.

Collections of short stories, protested the visitor truthfully, "do not sell. We would prefer another novel on the same lines as 'The Dead Heat.'"

"Have you read 'The Dead Heat'?" asked Carter.

"I have not," admitted the publisher, but the next book by the same author is sure to----- . We will pay in advance of royalties fifteen thousand dollars."

"Could you put that in writing?" asked Carter. When the publisher was leaving he said:

"I see your success in literature is equaled by your success at the races. Could you tell me what will win the Suburban?"

"I will send you a wire in the MORNING," said Carter.

They had arranged to dine with some friends and later to visit a musical comedy. Carter had changed his clothes, and, while he was waiting for Dolly to dress, was reclining in a huge arm-chair. The heat of the day, the excitement, and the wear on his nerves caused his head to sink back, his eyes to close, and his limbs to relax.

When, by her entrance, Dolly woke him, he jumped up in some confusion.

"You've been asleep," she mocked.

"Worse!" said Carter. "I've been dreaming! Shall I tell you who is going to win the Suburban?"

"Champneys!" cried Dolly in alarm.

"My dear Dolly," protested her husband, "I promised to stop betting. I did not promise to stop sleeping."

"Well," sighed Dolly, with relief, "as long as it stops at that. Delhi will win," she added. "Delhi will not," said Carter. "This is how they will finish-----" He scribbled three names on a piece of paper which Dolly read.

"But that," she said, "is what you told the gentleman at the bank."

Carter stared at her blankly and in some embarrassment.

"You see!" cried Dolly, "what you think when you're awake, you dream when you're asleep. And you had a run of luck that never happened before and could never happen again."

Carter received her explanation with reluctance. "I wonder," he said.

On arriving at the theatre they found their host had reserved a stage-box, and as there were but four in their party, and as, when they entered, the house lights were up, their arrival drew upon them the attention both of those in the audience and of those on the stage. The theatre was crowded to its capacity, and in every part were people who were habitual race-goers, as well as many racing men who had come to town for the Suburban. By these, as well as by many others who for three days had seen innumerable pictures of him, Carter was instantly recognized. To the audience and to the performers the man who always won was of far greater interest than what for the three-hundredth night was going forward on the stage. And when the leading woman, Blanche Winter, asked the comedian which he would rather be, "The Man Who Broke the Bank at Monte Carlo or the Man Who Can Not Lose?" she gained from the audience an easy laugh and from the chorus an excited giggle.

When, at the end of the act, Carter went into the lobby to smoke, he was so quickly surrounded that he sought refuge on Broadway. From there, the crowd still following him, he was driven back into his box. Meanwhile, the interest shown in him had not been lost upon the press agent of the theatre, and he at once telephoned to the newspaper offices that Plunger Carter, the book-maker breaker, was at that theatre, and if that the newspapers wanted a chance to interview him on the probable out-come of the classic handicap to be run on the morrow, he, the press agent, would unselfishly assist them. In answer to these hurry calls, reporters of the Ten o'Clock Club assembled in the foyer. How far what later followed was due to their presence and to the efforts of the press agent only that gentleman can tell. It was in the second act that Miss Blanche Winter sang her topical song. In it she advised the audience when anxious to settle any question of personal or national interest to "Put it up to the Man in the Moon." This night she introduced a verse in which she told of her desire to know which horse on the morrow would win the Suburban, and, in the chorus, expressed her determination to "Put it up to the Man in the Moon."

Instantly from the back of the house a voice called: "Why don't you put it up to the Man in the Box?" Miss Winter laughed--the audience laughed; all eyes were turned toward Carter. As though the idea pleased them, from different parts of the house people applauded heartily. In embarrassment, Carter shoved back his chair and pulled the curtain of the box between him and the audience. But he was not so easily to escape. Leaving the orchestra to continue unheeded with the prelude to the

next verse, Miss Winter walked slowly and deliberately toward him, smiling mischievously. In burlesque entreaty, she held out her arms. She made a most appealing and charming picture, and of that fact she was well aware. In a voice loud enough to reach every part of the house, she addressed herself to Carter:

"Won't you tell ME?" she begged.

Carter, blushing unhappily, shrugged his shoulders in apology.

With a wave of her hand Miss Winter designated the audience. "Then," she coaxed, reproachfully, "won't you tell THEM?"

Again, instantly, with a promptness and unanimity that sounded suspiciously as though it came from ushers well rehearsed, several voices echoed her petition: "Give us all a chance!" shouted one. "Don't keep the good things to yourself!" reproached another. "I want to get rich, TOO!" wailed a third. In his heart, Carter prayed they would choke. But the audience, so far from resenting the interruptions, encouraged them, and Carter's obvious discomfort added to its amusement. It proceeded to assail him with applause, with appeals, with commands to "speak up."

The hand-clapping became general-insistent. The audience would not be denied. Carter turned to Dolly. In the recesses of the box she was enjoying his predicament. His friends also were laughing at him. Indignant at their desertion, Carter grinned vindictively. "All right," he muttered over his shoulder. "Since you think it's funny, I'll show you!" He pulled his pencil from his watch-chain and, spreading his programme on the ledge of the box, began to write.

From the audience there rose a murmur of incredulity, of surprise, of excited interest. In the rear of the house the press agent, after one startled look, doubled up in an ecstasy of joy. "We've landed him!" he gasped. "We've landed him! He's going to fall for it!"

Dolly frantically clasped her husband by the coat-tail.

"Champ!" she implored, "what are you doing?"

Quite calmly, quite confidently, Carter rose. Leaning forward with a nod and a smile, he presented the programme to the beautiful Miss Winter. That lady all but snatched at it. The spot-light was full in her eyes. Turning her back that she might the more easily read, she stood for a moment, her pretty figure trembling with eagerness, her pretty eyes bent upon the programme. The house had grown suddenly still, and with an excited gesture, the leader of the orchestra commanded the music to silence. A man, bursting with impatience, broke the tense quiet. "Read it!" he shouted.

In a frightened voice that in the sudden hush held none of its usual confidence, Miss Winter read slowly: "The favorite cannot last the distance. Will lead for the mile and give way to Beldame. Proper takes the place. First Mason will show. Beldame will win by a length."

Before she had ceased reading, a dozen men had struggled to their feet and a hundred voices were roaring at her. "Read that again!" the chorused. Once more Miss Winter read the message, but before she had finished half of those in the front rows were scrambling from their seats and racing up the aisles. Already the reporters were ahead of them, and in the neighborhood not one telephone booth was empty. Within five minutes, in those hotels along the White Way where sporting men are wont to meet, betting commissioners and hand-book men were suddenly assaulted by breathless gentlemen, some in evening dress, some without collars, and some

without hats, but all with money to bet against the favorite. And, an hour later, men, bent under stacks of newspaper "extras," were vomited from the subway stations into the heart of Broadway, and in raucous tones were shrieking, "Winner of the Suburban," sixteen hours before that race was run. That night to every big newspaper office from Maine to California, was flashed the news that Plunger Carter, in a Broadway theatre, had announced that the favorite for the Suburban would be beaten, and, in order, had named the three horses that would first finish.

Up and down Broadway, from rathskellers to roof-gardens, in cafes and lobster palaces, on the corners of the cross-roads, in clubs and all-night restaurants, Carter's tip was as a red rag to a bull.

Was the boy drunk, they demanded, or had his miraculous luck turned his head? Otherwise, why would he so publicly utter a prophecy that on the morrow must certainly smother him with ridicule. The explanations were varied. The men in the clubs held he was driven by a desire for notoriety, the men in the street that he was more clever than they guessed, and had made the move to suit his own book, to alter the odds to his own advantage. Others frowned mysteriously. With superstitious faith in his luck, they pointed to his record. "Has he ever lost a bet? How do WE know what HE knows?" they demanded. "Perhaps it's fixed and he knows it!"

The "wise" ones howled in derision. "A Suburban FIXED!" they retorted. "You can fix ONE jockey, you can fix TWO; but you can't fix sixteen jockeys! You can't fix Belmont, you can't fix Keene. There's nothing in his picking Beldame, but only a crazy man would pick the horse for the place and to show, and shut out the favorite! The boy ought to be in Matteawan.

Still undisturbed, still confident to those to whom he had promised them, Carter sent a wire. Nor did he forget his old enemy, "Sol" Burbank. "If you want to get some of the money I took," he telegraphed, "wipe out the Belmont entry and take all they offer on Delhi. He cannot win."

And that night, when each newspaper called him up at his flat, he made the same answer. "The three horses Will finish as I said. You can state that I gave the information as I did as a sort of present to the people of New York City."

In the papers the next morning "Carter's Tip" was the front-page feature. Even those who never in the racing of horses felt any concern could not help but take in the outcome of this one a curious interest. The audacity of the prophecy, the very absurdity of it, presupposing, as it did, occult power, was in itself amusing. And when the curtain rose on the Suburban it was evident that to thousands what the Man Who Could Not Lose had foretold was a serious and inspired utterance.

This time his friends gathered around him, not to benefit by his advice, but to protect him. "They'll mob you!" they warned. "They'll tear the clothes off your back. Better make your getaway now."

Dolly, with tears in her eyes, sat beside him. Every now and again she touched his hand. Below his box, as around a newspaper office on the night when a president is elected, the people crushed in a turbulent mob. Some mocked and jeered, some who on his tip had risked their every dollar, hailed him hopefully. On every side policemen, fearful of coming trouble, hemmed him in. Carter was bored extremely, heartily sorry he had on the night before given way to what he now saw as a perverse impulse. But he still was confident, still undismayed.

To all eyes, except those of Dolly, he was of all those at the track the least concerned. To her he turned and, in a low tone, spoke swiftly. "I am so sorry," he begged. "But, indeed, indeed, I can't lose. You must have faith in me."

"In you, yes," returned Dolly in a whisper, "but in your dreams, no!"

The horses were passing on their way to the post. Carter brought his face close to hers.

"I'm going to break my promise," he said, "and make one more bet, this one with you. I bet you a kiss that I'm right."

Dolly, holding back her tears, smiled mournfully. "Make it a hundred," she said.

Half of the forty thousand at the track had backed Delhi, the other half, following Carter's luck and his confidence in proclaiming his convictions, had backed Beldame. Many hundred had gone so far as to bet that the three horses he had named would finish as he had foretold. But, in spite of Carter's tip, Delhi still was the favorite, and when the thousands saw the Keene polka-dots leap to the front, and by two lengths stay there, for the quarter, the half, and for the three-quarters, the air was shattered with jubilant, triumphant yells. And then suddenly, with the swiftness of a moving picture, in the very moment of his victory, Beldame crept up on the favorite, drew alongside, drew ahead passed him, and left him beaten. It was at the mile.

The night before a man had risen in a theatre and said to two thousand people: "The favorite will lead for the mile, and give way to Beldame." Could they have believed him, the men who now cursed themselves might for the rest of their lives have lived upon their winnings. Those who had followed his prophecy faithfully, superstitiously, now shrieked in happy, riotous self-congratulation. "At the MILE!" they yelled. "He TOLD you, at the MILE!" They turned toward Carter and shook Panama hats at him. "Oh, you Carter!" they shrieked lovingly.

It was more than a race the crowd was watching now, it was the working out of a promise. And when Beldame stood off Proper's rush, and Proper fell to second, and First Mason followed three lengths in the rear, and in that order they flashed under the wire, the yells were not that a race had been won, but that a prophecy had been fulfilled.

Of the thousands that cheered Carter and fell upon him and indeed did tear his clothes off his back, one of his friends alone was sufficiently unselfish to think of what it might, mean to Carter.

"Champ!" roared his friend, pounding him on both shoulders. "You old wizard! I win ten thousand! How much do you win?"

Carter cast a swift glance at Dolly. he said, "I win much more than that."

And Dolly, raising her eyes to his, nodded and smiled contentedly.