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Payable to Bearer

by

Talbot Mundy

CHAPTER I. —

Ikey And His Trade

IF you bring a woman into a story you spoil the story, and in all probability libel the woman; everybody knows that. But there are two women in this story, so get ready; they always have crept in, and they always will — and we have to make the best of it. In this instance, though, the first person to creep in was Ikey Hole.

The police in particular, but almost everybody who knew him at all intimately, called him Keyhole Ikey, so that by the time that he crept into the story he was laboring under an extra syllable as well as a kit of scientifically constructed tools distributed about his person. It was a second story that he crept into — through a bedroom window.

Ikey started in business at the early age of sixteen as a porch-climber, and by the time he was twenty he had become a past grand-master of his profession; but since by that time porches had grown a little out of fashion in New York he began to make a specialty of fire-escapes, and from that time on he thrived amazingly, as everybody does who is sufficiently far-sighted to move with the times.

He was a very careful man, was Ikey. He considered every little detail, just like the big interests do; but, unlike them, he was contriving to salt away quite a snug little fortune without running the risk of being muckraked.

He agreed with the big interests in detesting publicity, but he differed from them again, in having nothing whatever to do with gentlemen's agreements. Ikey had no pals; he always worked alone.

He closed the window carefully behind him, leaving just sufficient space open at the bottom to enable him to insert his fingers should he have need to open it again in a hurry; then he pulled down the blind.

That left him in pitch-darkness, but not for long, for he produced an electric torch from his sleeve and pressed the button; that gave him just sufficient light to examine the door by.

The door proved to be unlocked, and the key was on the outside; so he opened it very gently, removed the key, and locked it on the inside.

Now, economy was one of Ikey's strong points, and burning that electric torch of his cost him good money; so he extinguished it and replaced it up his sleeve.

Then he switched on the electric light that was hanging in the middle of the room; it was a sixteen candlepower tungsten lamp, and, besides being a whole lot better to work by, the use of it cost him nothing.

The sudden flood of light revealed his figure full length in the pier-glass that stood facing him in one corner of the room, and he nearly jumped out of his skin with fright.

"Gee," he muttered with a low chuckle; "I'm gettin' nervous! Have to cut out corfee and cigarettes for a while!"

Coffee and cigarettes were Ikey's chief solace in his hours of ease; but there was the making of a hero in Ikey, and he decided to give them both up on the instant, and with as little compunction as he would have felt in refusing an offer of employment; he knew what suited him, did Ikey, and he never broke his word to himself, either, whatever he might do to other people.

"Woman," he muttered to himself, looking sharply round the room and twiggling his nose. His nose had escaped being prehensile by very little; it was big, curled over at the end, and he used it to talk to himself with, just like a mouse does that is peeping out of a hole; you could almost read his thoughts by watching that nose of his twist and wrinkle and squirm, and he had a pair of little beady, black eyes above it that were not at all unlike a mouse's.

In addition to all that, he had rather large ears that stood out on either side of his head and were pointed at the top. So he was really very like a mouse, was Ikey.

As he stood surveying the room, buttoning the top button of one of his black kid gloves that had come unfastened, you would never have mistaken Ikey for a big-hearted man; you would have probably mentally assessed him as a "piker," and it would never have entered your head that he might possibly possess both characteristics.

"Woman," he muttered, "lemme see—under the mattress? no; under the rug? no; nice little dinky tin box under the bed? like as not; no, nothing there. Um-m-m! Tucked in the folds of a nighty in the middle of a bureau drawer? No, not there, either." He pulled out handful after handful of lingerie, tossing the garments into a heap on the floor. "All pretty cheap stuff this—midsummer sale sort of stuff; heaps of it, though—guess she spent all her money at the sales. Dashed robbers, those department-stores—guess there's nothing doing here. Hello! Ah, here's a drawer locked! There may be somethin' inside worth lookin' at."

He tugged at the top right-hand drawer of the bureau, and his nose wriggled, and his little black mustache stood straight on end on either side of it as his lips straightened into a grin, and his little black eyes glittered like jewels in a setting of crow's feet when the drawer refused to come open.

"Love-letters, like as not!" he muttered. "Too much fluffy white stuff here. I reckon somebody's goin' to git married. I'll bet a nickel that's what's the matter. Better have a look though."

Ikey always traveled prepared for every possible contingency, except fighting; he never fought, and he never murdered people; but, like Dan Cupid he laughed at locksmiths.

He produced a short, stiff, crooked piece of wire, which he worked about with his thin, restless fingers for about half a minute; then he inserted it gingerly in the keyhole, jerked it, drew it back a little, jerked it again, and click! went the lock, and Ikey opened the drawer.

“Gee!” he exclaimed, out loud this time, wriggling his whole body and twisting one leg round the other in excitement. “Gee—whiz! Gee—Rusalem! By the blue beak on the map of a traffic-bull in winter, if here ain’t all the money in the world!”

He pulled out a bundle of bills from beneath a pile of lace-handkerchiefs and began to count.

?Fifteen, sixteen, seventeen! Mother of me, what a haul! Twenty-five, twenty- six! I wonder if I’m drunk? Thirty-three, thirty-four, thirty-five—this is like findin’ money! Forty-six, forty-seven! By the red face of a thirsty bull on pay-day, if here ain’t fifty centuries! Fifty one-hundred-dollar bills! Fif- tee little yeller plasters o’ one hundred plunks apiece, payable to bearer on demand, and me the bearer! Me!”

He slipped the whole bundle into an inside pocket, hardly able to contain himself with glee; but he would not have been Keyhole Ikey if he were not still careful; he unlocked the door again and replaced the key on the outside before going, with the laudable intention of causing suspicion to fall on some one in the house.

Then he switched the light out and slipped noiselessly through the window, closing it behind him; he even took the trouble to fasten the window-catch again from the outside.

“I do hope the lady came by the mazuma honest!” he remarked to himself, as he started to climb down the fire-escape. “I surely would hate to handle any o’ this money if it was tainted.”

Then he dropped ten feet or so into the yard below, making about half as much noise as a cat would have done in performing the same feat, and vanished into the darkness, still chuckling.

CHAPTER II. —

Which Introduces Woman Number One

IT was at least two hours after Ikey Hole left it through the window that the owner of the bedroom entered through the door. She is woman number one, who helps to spoil the story, so perhaps her name is relevant; besides, a name is one of the few things in this world that don’t cost anything, and even school- teachers have them; her name was Lizzie Wingfield. Describe her for yourself.

Imagine the prettiest girl you can—not too tall and not too short—fair or dark as your fancy dictates and multiply the resulting loveliness by two; after that you’ve only got yourself to blame if you don’t like her, and the story will get along famously.

I’ve told you she was a schoolteacher; she was dressed in a low-cut evening gown, for description of which see any one of the current fashion magazines; and she didn’t look like a school-teacher in the least—at least not like your idea of one. The point is that she was a school-teacher, and that she had been to a dance. Remember, I said was.

Her mind was still centered on the gaiety and the garish lights and the lingering airs of waltz music; as she entered the room she was still humming the air of the last tune she had waltzed to. As she walked across the room she stumbled over the pile of lingerie that Ikey had heaped so carelessly on the floor, and the humming ceased. Then she turned on the light.

No. She didn't swear. Ladies don't do that. At all events, her sort don't.

But she sat down on the bed and stared at the confusion, and wished that it were proper for her to swear, and you will admit that that is a bird of quite another feather.

She still had a certain amount of equanimity left, for the knowledge that she had so much frilly stuff to scatter about was, so to speak, forced on her notice; no woman in the world can repress a quite pardonable feeling of pride when she realized the extent of her possessions of that kind, and especially when the garments in question are all new and clean, and were bought at absolutely bargain prices.

But then she noticed that the right-hand top drawer of the bureau was not quite closed; and she had left it locked. Her heart began to flutter now in real earnest. She was afraid even to open the drawer and look, she was so frightened.

She sat on the edge of the bed and stared at the bureau, and felt herself going goose-fleshy all over, and for two whole minutes she could not screw up sufficient nerve to investigate.

Then she seized the knob and jerked the drawer open, as though to get the worst over quickly, and her face grew as white as the pile of petticoats on the floor as she discovered what the reader knows already—that the fifty beautiful, new, crinkly, yellow hundred-dollar hills were missing.

No. She didn't scream. And she didn't wring her hands, or the bell, or the neck of the answering chambermaid; and if that doesn't make you like her, nothing will. She just stood still and turned over the handkerchiefs and all the other things in the drawer one by one to make you like her, nothing will. She just stood still and turned over the handkerchiefs and all the other things in the drawer one by one to make sure, and then—guess! She looked under the bed for burglars!

Not a hurried peep, either; she took a good, hard look, and made absolutely certain that there weren't any. Then she knelt down on the floor and laid her arms on the bed, and laid her head on her arms and sobbed and sobbed and sobbed.

Poor little woman! She had a right to sob. She had resigned her position as school-teacher that very day with a view to getting married the following month, and that five thousand dollars was all, absolutely every cent, that she and her intended had got to marry on. And the worst of it was that he was nowhere near to comfort her; he was all the way across the continent in San Francisco.

She couldn't rush down-stairs, and down the street a couple of blocks, and round the corner, and ring the bell of his flat, and weep on his big, broad bosom; she had to weep alone, and that is an unsatisfactory business. She realized it before long, and left off weeping.

Although he was not near to comfort her, his letters were—two or three hundred of them; the burglar hadn't taken those. She took a bundle of them from the back of the drawer and untied the piece of blue ribbon, and removed the top letter and opened it; but she extracted very little comfort from it.

It was the very last letter he had written her, and the five thousand dollars had been enclosed in the same registered envelope. No. We won't look over her shoulder.

A man's love-letters make disgusting reading, and for that reason they ought to be sacred, if for no other. But part of that letter has a bearing on the story, and, as he was a very business-like young fellow for a lover when he was writing about business, and as he put all the poetry and kisses in the first six and the last ten pages, we can give part of the middle page without making anybody's gorge rise or offending anybody's sense of propriety. It was something like this:

I have only saved five thousand dollars in all these years. (NOTE—He had on been saving for five years and five months. Pretty steady sort of young fellow that, eh?) It makes me feel like a beast when I think that I have only that much with which to begin life with you; if I had on met you earlier I would have saved more, for I would have had something to work for. I am sending you the money enclosed in this envelope; take it round to any good bank in your immediate neighborhood am open an account in your own name. The money will surely be safer in your hands than in mine, and as long as you've got it I sha'n't be able to embark on any speculative undertaking without your consent. One of my chief faults is a desire to speculate and get rich quickly. A man came to me yesterday with a proposition that absolutely glittered, and I have seldom felt more tempted in my life; what made it still more tempting was the fact that I had the money; it was out on mortgage and I had called it in; the mortgagor, who happens to be a friend of mine, paid me yesterday. So in order to put myself out of the reach of further temptation of that kind I am mailing the whole of the five thousand dollars to you, where I know it will be safe.

She read no further than that. She couldn't. The bitter irony of it was too much for her, and she knelt down again beside the bed with the letter all crumpled up in her fingers, and dropped great big salt tears all over it, and sobbed as though her heart would break.

It wasn't all her fault, but what difference did that make? The money was gone. And he had trusted her. The registered letter had arrived after banking hours, and she had thought that the money would be safe in that drawer for one night, especially as nobody in the house knew she had it.

Of course, she ought to have given it to somebody else—her landlady, for instance—to keep for her, but she hadn't thought of that; she had been too busy thinking how proud she was to be trusted like that, and how good Walter was—yes, his name was Walter—and what a fine, honest, straightforward, manly fellow he was, and how she loved him! And then she had gone to the dance! That was the cruelest part of it; if only she had kept her trust and stayed at home to watch the money, she could have fought for it, and died over it if need was; but the money had disappeared while she was out enjoying herself. And Walter had worked for five long years to save it!

It would be kinder to leave her there to sob herself to sleep, but we can't do it; the requirements of a short story are as inexorable as fate itself, and she had more mortification in store for her yet.

There was still a chance to recover the money, although it was a slim one.

She summoned her landlady first; and when that elderly and excitable person had finished telling her what she knew already—that she was a ninny and a donkey and a rash, foolish, thoughtless female for leaving all that money loose in a bureau drawer—the two of them ran out just as they were, without either hats or cloaks on, to look for a policeman. And, of course, they couldn't find one.

So they came back again and did what they should have done in the first instance—telephoned to headquarters; they overlooked that idea at first in the distress and excitement of the overwhelming disaster. After an almost interminable delay two policemen came—one in uniform and one in a blue serge suit. They both had muddy boots.

They examined everything in the room, the window especially. They looked extremely wise at first, until they realized that Ikey had left no tracks at all; then they looked scornful and began to take notes.

They trampled mud over everything, including some of the lingerie that was still lying on the floor; and they asked Lizzie Wingfield her age, and how long she'd lived there; and the landlady her age, and how long she'd lived there; and one of them sat on the bed; and the both of them kept their hats on, and when she didn't know the numbers of the bills they looked openly incredulous, and even the sight of the registered envelope in which the bills came failed to convince them.

They said that they would make a report, and that the matter would be fully investigated, and went; but they left the impression behind them that they believed the whole thing to be a frame-up, and that young women who lived in rooms away from their parents, even when they were school-teachers and hadn't any parents, were people of no account, to put it mildly.

And Lizzie Wingfield turned the light out and threw herself down on the bed without undressing and sobbed herself to sleep. And there for the present we will leave her.

CHAPTER III. —

Ha, Ha! Woman Number Two! The Plot Thickens!

KEYHOLE IKEY sat in the front parlor of his seven-room flat in Eighty-First Street, and crooned the burglar's lullaby to his eldest-born. It is a sweetly sentimental song, and gets the youngsters off to sleep better than anything. Try it. This is the first verse:

Sleep, my grafterling! None o' your lip! You'll be a "baron," though daddy's a "dip"! Daddy is watching for "buzzards" and "screws," Cops cannot catch you; it's slumber for youse! The son of a "gun" should know better than weep, For "suckers" are born for him while he's asleep! Sleep, my grafterling! Cover your glims! Dreams of the "boodle" are better than hymns, So dream of the "boodle" and dream of the "dough," Dream of the dodges a "grafter" should know! Hurry to dreamland before it gets light! Daddy must go on the "rustle" tonight!

There are six more verses, and Ikey sang them all; while his eldest and only son lay face upward on his lap and knocked pieces off the welkin in celebration of the arrival of his first tooth. But Ikey was a proud and devoted father, and amazingly patient, so he sang the song all over again from the beginning.

"Hush, sonny!" he exclaimed when he had finished. "You're fitter to be a bull than a gun if you make so much noise! You gotter learn to keep quiet!" But sonny wouldn't hush—not even when Mrs. Ikey came in and cuddled him.

She is the second woman, so take due note of her. Petite, svelte, good-looking, copper-haired, tailor-made, neat, not in the least degree flashy. She was wearing just that amount of jewelry that

the “countess” in the home notes column of the Married Woman’s Weekly says one should wear in the park of an afternoon, and not one sparkler more.

The diamonds were good ones, even if they did rightly belong to other people, but they were none of them very large or noticeable.

She was quite an unusual woman was Mrs. Ikey, in more ways than one. She labored under no delusions as to Ikey’s method of earning his living; she never had done, for that matter. She had married him with her eyes open after careful consideration of all the points involved.

She had come to the conclusion that physical comfort, and nice dresses, and plenty to eat, together with the company of a crook who loved her, were preferable to the long days of toil and tribulation in a department-store, where she worked when Ikey met her. She herself was intensely respectable, and never even used slang.

She went to church, and called on her friends, who were quite the “best” people in her immediate neighborhood; and she was charitable and agreeable, and not in the least stuck-up; in fact, as I said before, she was quite an unusual woman.

She never came into contact with the tools of Ikey’s trade, because Ikey did not keep them at the flat.

Ikey had a little office several blocks away, with an electric meter in it that occasionally registered enormous quantities of current; but as Ikey always paid his bills promptly, it was nobody’s business to make inquiries about that, and the sort of electric furnace that Ikey used takes up so little room that it is quite easily concealed.

Mrs. Ikey handled the investment end of the business. She took the pecuniary proceeds, after Ikey had settled with the “fence,” and invested them in real estate bonds in her own name, so that even if Ikey should happen to be “unfortunate,” and get “rapped,” and “soaked the limit,” she would be well provided for, anyhow.

And Ikey had drilled her carefully in all the devious by-routes of the criminal law, so that if he should happen to get “lagged” she would know exactly what to do and when to do it.

She smiled at him bewitchingly as she relieved him of the squalling infant, and Ikey looked the very picture of contentment. Why shouldn’t he? He had never for a single instant had cause to regret his marriage, and the pleased air of proprietorship with which he surveyed her would have made any woman proud; so she smiled at him again, and Ikey’s world was all rose-pink and beautiful.

“I’ll take him in the park a while. Ikey,” she said; “perhaps the fresh air will send him off to sleep.”

“Nothin’ else will,” said Ikey. “I’ve tried all the other stunts; sometimes the last shot sinks the ship, though; you go ahead and have a try. Say, but you’re the swell guy this afternoon! They’ll be thinkin’ your husband’s one o’ these society dudes! Go on; you cut along into the park afore I fall in love with you all over again!?”

So Mrs. Ikey, smiling sweetly at her lord and master, put the baby into a brand new hundred dollar perambulator and wheeled him off to Central Park, while Ikey stayed at home to cogitate.

As a matter of fact, Ikey never did go about much in the afternoons; quite naturally he slept rather late, and ate his breakfast when other people were eating their luncheons; and after that he liked to sit about and read the paper. But this afternoon he was more than usually anxious to stay indoors and think.

He had five thousand dollars in his coat-pocket, and he was undecided what to do with it. Added to what Mrs. Ikey had salted down already, it was still not quite enough money to retire on; doubled it would just do. And Ikey was by birth, and upbringing, and instinct, and inclination, first and last, a born gambler. Mrs. Ikey had weaned him of the habit at the time she married him; but the desire still remained; and here was a gorgeous opportunity for one big, final plunge without consulting Mrs. Ikey.

If he lost the money she would know nothing about it, for he had said nothing to her yet about his haul of the night before; and if he doubled it, or trebled it—Gee! It was almost too good to think about. He was still undecided when Mrs. Ikey came back two hours later with the child.

He noticed that his wife seemed to be singularly disturbed about something on her return, but he asked her no questions; Ikey had ideas of his own about the management of women, and having found them successful in practise, he acted up to them.

It was a part of his fixed policy never to meet trouble half-way, and to wait until his wife chose to make a disturbance before attempting to find out the reason for it or to quell it. So he sat back in his arm-chair, and held his tongue, and waited. But he had not to wait for long.

She put the infant to bed in another room, and in less than ten minutes' time she was back again into the parlor to talk to him; and Ikey, irritated into a condition of extreme sensitiveness by his abstention from coffee and cigarettes, knew at once, even before she put her arms round his neck, that something big was coming.

"Where were you last night, Ikey?" she asked him.

"Business, as usual," said Ikey, who hated talking "shop" when he saw no necessity for it.

"I'll tell you why I want to know. When I was going into the park just now, Ikey, I passed one of the prettiest, sweetest-looking girls I ever saw. She was sitting on one of the seats crying. I sat down on the seat beside her; I simply couldn't go past her, Ikey, she looked so sad and miserable; and after a while I got into conversation with her. One couldn't sit there and say nothing; it was simply heart-breaking; so I spoke to her after a while, and asked her if I couldn't do anything for her, or help her in any way."

"And she touched you for a five-spot, I suppose?" said Ikey.

"Oh, no! She wasn't that kind at all. She said no, and got up and wanted to go away; she was evidently an awfully nice girl, and didn't like talking to strangers. But I held her back, and after a minute or two I convinced her that I really wanted to hear her story and see whether I couldn't help her. She said she was sure I couldn't help her, but she told me the story."

"Some 'con' game, I'll bet!" remarked Ikey in an undertone.

"It seems she is engaged to be married. The man she is going to marry, or was going to—she can't marry him now—lives in San Francisco, and he sent her five thousand dollars, all the money he had in the world, to keep for him until he came to New York."

“What a rummy!” murmured Ikey.

“She put the money in a bureau drawer and went out to a dance; and while she was away somebody came into the room and forced the drawer open and took it. Was it you, Ikey?”

Ikey said nothing.

“Because if it was you, Ikey, I’d like you to give it back to her. She’s a nice girl—you’d never believe how nice until you’d seen her—and taking her money is the cruelest shame I ever heard of; I wouldn’t stand for it a minute; Ikey, I wouldn’t, really! Was it you, Ikey?”

Ikey said nothing.

“Of course, Ikey, if you had taken it I should quite understand that you did it not knowing the circumstances; you couldn’t possibly have known. And I’m ever so sure you wouldn’t do a mean thing like that with your eyes open, would you, Ikey? And now that you do know, and supposing you did take the money, you’ll give it back, won’t you, Ikey?”

Ikey still said nothing, and she laid one hand on each of his shoulders and looked him straight in the eyes. And Ikey hung his head. He still said nothing.

“Now, Ikey, you know when we married we both of us promised we’d never tell each other any lies, whatever we might agree to tell other people—didn’t we? You’re not going back on that promise now, Ikey, are you? Was it you that took that five thousand dollars, Ikey?”

“Yep,” groaned Ikey, “I took it.”

“Where is it?”

“I got it here.”

“Well, then, give it back.”

“You bet your life I’ll give it back!” said Ikey, turning at last, as any worm will turn, and throwing her hands off his shoulders. Then he grasped her shoulders in turn and shook her almost savagely.

“See here, my gal! I love you good and plenty, and we’ve got on good together. I’ve told you no lies, and you haven’t told me any, an’ that was part o’ the bargain. But there was another part to that bargain, and you seem to be forgettin’ it. How about your promisin’ not to chip in until I gave the word? Now didn’t you promise?”

“Yes, Ikey,” she answered, “I promised. But this isn’t exactly chipping in. This is different. That girl has got to have her money back! I’d hate to think I was spending so much as a penny of it—it would make me wretched. Think how happy we’ve been, Ikey! You wouldn’t like to take away that girl’s chance of being happy too, would you, Ikey? She’s a good girl, and a nice girl; she never harmed anybody in her life. You couldn’t do it, Ikey! I know you couldn’t! You’re not mean enough!”

Ikey swore. Never mind what he said; this is a moral story; it is sufficient to say that Ikey felt his determination slipping away from under him, and that he swore.

“How d’you know it’s the right girl?” he asked. “How d’you know it ain’t one o’ these here wise molls pulling off a ‘con’ game? Did she give you her address by any chance?”

“Yes. I asked her for it. Her name’s Lizzie Wingfield, and she lives in that big apartment house four blocks away from here on the north side of the street - the Harlema it’s called—and she rents a back bedroom in one of the flats on the second floor. Now, Ikey, does that tally? Wasn’t that the one?”

Ikey nodded.

“And you’ll give it back?”

“I’ll see!” said Ikey, getting up and reaching for his hat. “Lemme think it over; I’ll see!”

“Very well, Ikey; think it over! But if you want me to go on loving you, think twice, Ikey, and let it be yes both times!”

“Now isn’t that just like a woman?” mumbled Ikey as he started down the stairs.

When Ikey reached the bottom of the stairs he paused for a moment in the hallway. He was thinking of that gambling notion of his again, and the thought of it was singularly sweet. Horses were his pet fancy.

He knew nothing about horses themselves, but he knew all about their form on paper, and there had been a time, not so very long ago, when Ikey was known personally to every book-maker on the turf.

“I’ve got it!” he exclaimed suddenly, laying his long index-finger to the side of his extraordinary nose. “That’s a swell idea! A1. Couldn’t beat it! If I win I’ll do what the missus says, give the gal back her money, suit myself and the missus and everybody else, and be five or ten thousand in. And if I lose I’ll be no worse off, anyhow! It’s a bet! I’ll do it!”

He walked about eight blocks to let the idea soak in, and on the way it occurred to him that there might be some difficulty about placing a big bet on the course unless he made arrangements for it.

So he turned into a hotel where there were writing-tables provided in the foyer, and wrote the following letter:

DEAR ABE: You’ve not seen me for quite a while, but I ain’t dead yet not by a darn sight. I’ve only been a bit broke, that’s all, and you know I always bet big, and never bet at all unless I’ve got the cash. I’m coming down to the course on Saturday next, and if you’re there I’m going to have a try for some of your money; I’m bringing down about five thousand of the real thing with me, and I’m going to make a real big splurge with it. I’ve got some inside dope about a certain horse that’ll act on your bank-roll like a Turkish bath; It’ll thin her out considerable. So bring along plenty of mazuma with you, and get ready to leave it behind you with a good grace, for I shall surely clean you out. Hoping this finds you as it leaves me, A1, believe me, Yours till the last bell rings, IKEY HOLE.

He sealed the letter and addressed it to Mr. Abraham Maxstein, turf accountant, and he posted it with a grin that savored of pleasant recollections.

That done, he strolled, home again leisurely, and told his wife that he would take an early opportunity of returning the money. When she pressed him for information as to the exact date on which he would do it, he answered “within a week,” and not another word could she get out of him.

When she finally left off nagging him about it, he settled down in his shirt-sleeves to the careful study of a Turf Guide, and he got so much interest out of it that he had to be summoned twice to dinner for the first time in history.

CHAPTER IV. —

Enter The Hero! The Plot Gets Thicker Still

NOW we must see what Lizzie Wingfield is doing all this time. A young lady who has just lost five thousand dollars, to say nothing of her hopes of an early wedding, at one swift, sudden swoop cannot fail to be interesting, even if she is too unhappy to be amusing.

As we have seen, a strange lady met her in the park and talked to her, and was very sympathetic, and found out her address; but that hadn't helped her in the least so far as she could see; she was still hopeless, and from time to time she still wept.

She had written to San Francisco—a long, tearful letter, in which she told Walter Bavin all about it—how the money had disappeared, and how she had informed the police, and how rude the police had been, and how she would never forgive herself even if he forgave her, which she had no right to expect he would do, and oh! reams and reams of that kind of thing; the extra postage on the letter had cost her thirty cents. And all she had to do then was sit down and wait for the answer.

She could hardly be expected to be happy. Letters take several days to get to San Francisco, and answers take several other days to come back again; she figured it out closely, and saw no prospect whatever of getting an answer before Saturday, and waiting for it was just like sitting in an electric chair and waiting for the warden's assistant to turn on the current.

Why shouldn't she weep? The suspense was partly broken on the Wednesday, for she received a telegram from Walter—Walter Bavin—that evening; but it was so short, and the contents of it were so unexpected and so altogether irrelevant that she extracted very little encouragement from it; in fact the only consolation she drew from it at all was the fact that he had apparently forgotten to cancel his engagement. It ran:

Your letter received. Say nothing. Inform nobody. Await my letter. WALTER BAVIN.

Now what the dickens could that mean? What sort of consolation could a poor girl drag out of that? She puzzled over it, and worried about it, and lay awake at night trying to read all sorts of possible and impossible meanings in between the two brief lines, until she became very nearly ill.

But there was nothing else for it but to wait for the promised letter, and obey orders in the mean time by holding her tongue; and no woman, young or old, likes to do that.

She would very likely have gone mad, and spoiled the story in that way, if she hadn't been a school-teacher; but school-teachers are so used to putting up with diabolically ingenious torment at

the hands of other people that the ordinary slings and arrows of outrageous fortune don't break them down as they would ordinary people. She kept a sort of half-Nelson on her sanity, and wept and waited.

Then came the letter. It was shorter than usual. There were two whole pages less of love-stuff; she knew that because she read them first. The beginning of the middle part amazed her, because Walter Bavin appeared to care much less about the loss of the five thousand dollars than he did about its loss becoming known.

There were two whole pages of reiterated commands to her to hold her tongue, though he only used that coarse expression once; all the other times he expressed it quite courteously but firmly none the less.

By the time that she had skimmed through the first seven pages of the letter she was almost ready to scream for she had been brought up to always know the reason why of things, and her every instinct tended in that direction, and here was a long-drawn-out pen-and-ink mystery that cut off her woman's one prerogative of talking without a word of explanation. But she read on. And presently she did scream.

Her whole world, or all that the vanished five thousand dollars had left of it, her faith in humanity, her hopes for the future, and, worst of all, her belief in her lover seemed to be sliding away from under her feet.

The room rocked and swayed; the electric light above her head seemed to be going round and round and round; and the letter swam before her eyes until she couldn't read it; and then big tears began to fall on it; and the storm broke. Never mind what she did then.

It is neither decent nor amusing to intrude on the privacy of a young woman at the moment when the crisis of her life arrives, and she stands stripped suddenly of faith and hope and charity to face the world alone, This is part of what she read:

Those fifty one-hundred-dollar bills were stolen from the trust company of which I am cashier, although they were not stolen from my department, and as yet the directors do not suspect me. They will, though, if you advertise the loss of them, and then it will be all up.

So—he had lied to her! He had said they were his savings, and all the time he knew they were stolen money. He had—But let us draw the curtain, and leave her alone. We can't help her, or at least not yet, and the agony of a fellow creature, especially of a lonely fellow creature, is not a pleasing spectacle.

CHAPTER V. —

In Which Ikey Makes A Killing, And Enjoys Himself

WATCH Ikey now. He is off to Aqueduct races in a chess-board suit of gray with a red stripe in it; he is wearing a purple tie fastened with his lucky topaz stick-pin, and a broad-brimmed derby hat with a low crown, and purple socks that just show over the edge of his shiny brown shoes.

He doesn't look a bit like the same Ikey. His furtive look is gone completely, and he strides along with quite a jaunty air, smoking a twenty-five-cent cigar with a big red and gold band round it. Cigars were not included in his oath of abstinence.

He has eaten fish for breakfast, because he always has good luck on the days when he eats fish; and he has given half a dollar to a blind man, and has patted a spotty dog; and when he got out of bed he carefully put his left slipper on his right foot; and he has bought a new pack of cards at the nearest stationer's and cut the ace of diamonds at the first try; in fact he has left no stone unturned and no deed undone that could help to make the day auspicious. And to crown it all, as he walked toward the railway station, he saw a skew-bald horse between the shafts of a grocer's cart and two milk-white horses immediately afterward.

"Gee!" said Ikey to himself. "This is my lucky day! I know it!"

He wasn't known as Keyhole Ikey on the race-course. Not a bit of it. There they all greeted him as "Old King Cole," and were uncommonly glad to see him. As Old King Cole, and "Coley" for short, he had accumulated in days gone by a reputation as a "fall guy" and a "good spender" and a "sucker"—just the sort of man they like to see at a race meeting.

Naturally it was the bookies who liked him the best, and they greeted him most effusively; but on this occasion Ikey had very little to say to any of them. He kept his own counsel, and worked his way gradually to where Abe Maxstein, a Hebrew gentleman of plethoric paunch and purple countenance, was bellowing out the odds on the first race.

"Hullo!" shouted Abe. "Why, dash my Sam if here ain't Old King Cole again! Lookin' like a winner, too! How goes it, Coley?"

"Fine!" answered Ikey. "How's yourself? Get my letter?"

"Sure thing. What's your fancy in the first race?"

"Nix!" said Ikey. "Ain't bettin' on the first race."

"Never! You standin' out while there's anythin' on four legs runnin'. I don't believe it! What's come over you all of a sudden?"

"Goin' to have a plunge on the third," answered Ikey, his face screwed up knowingly, and that remarkable nose of his twitching thirteen to the dozen; "a feller I know pretty well slipped me the dope."

"All right, Coley, name your gee! You can get all you want here. I'll lay you the odds against any horse you like in the third race—here's the list—now, then, what's your fancy?"

"Guess I'll wait till the numbers go up," answered Ikey.

"No, you don't! Come on now! I'll lay you a fair price and give you a run for your money. If the horse don't run you get your money back. Now then, which is it?"

"Tiddliwinks," said Ikey.

"Ho, ho! So that's the lay of the land, is it? Evens Tiddliwinks! I'll lay you even money. That horse'll start two to one on or I'm a liar! How much d'you want at evens?"

“Five thousand,” said Ikey quietly, handing up the fifty hundred dollar bills all fastened neatly together with a rubber band.

Abe Maxstein’s face froze like an iceberg. But Abe had offered Ikey all he wanted, and the crowd had heard him, so Abe had to make good his boast. He examined the bills very closely, and counted them very carefully, but he did not slip off the rubber band, and he tossed the whole bundle into his bag just as Ikey had given it to him.

“Ten thousand dollars Old King Cole on Tiddliwinks in the third race!” he said to his clerk, and the clerk wrote it down.

“You been robbin’ a bank, or what?” he asked Ikey.

“I’m goin’ to rob you, same as I warned you in my letter,” Ikey answered. “It’s a cinch—almost a shame to take the money!”

“I seen some o’ your cinches before!” said Abe scornfully, and Ikey sauntered away to the grand stand to watch the running.

Abe Maxstein’s clerk had been busy chalking up the runners and prices for the third race on a big blackboard, seeing that people seemed already anxious to bet on that race; and against the name of Tiddliwinks he wrote “evens.” Abe Maxstein turned and looked at it; and then he looked at Ikey, fast disappearing in the crowd.

“I wonder what that guy knows!” he muttered. Then he wetted his fat thumb and rubbed out the word “evens,” and wrote instead the cryptic figures $\frac{1}{2}$; he had laid all he cared to against that horse.

Every other bookie on the course followed suit promptly, and Ikey had the satisfaction of changing the quotation of a horse by his own unaided effort for the first time in his life.

Ikey took not the slightest interest in the first two races, for he had no money on. He watched them, but his face wore a cynical smile, and as the first two horses in the second race fought it out neck and neck near the winning- post, he actually turned his head to light a fresh cigar. But the third race was quite another matter.

He began to grow excited the moment the saddling-bell rang, and he craned his neck so eagerly to see the horses come filing out one by one onto the course that the man standing next to him turned and cursed him soundly for crowding.

Ikey did not even look at the horses, but he studied the jockies’ jackets and the numbers intently, and from the moment that his eyes rested on the red and yellow jacket with green stripes that Tiddliwinks’s jockey wore they never left it again for an instant. He hardly even blinked.

It was a short race—six furlongs—a mere scamper between two poles; but there were sixteen runners, and more than a little depended on luck at the start.

Ikey watched the kicking, plunging, fidgeting field that lined up to the barrier with eyes that were almost starting out of his head, and he made a sound that was half squeal and half grunt as the barrier went up, and the horses shot away, with Tiddliwinks well in the lead.

Down the course they came—a thundering, flogging, panting stampede of men and horses—and Ikey twisted and squirmed and swore, and rubbed his nose, and tugged at his little black mustache, and bit his new cigar in two in an ecstasy of torture.

Neck and neck went Tiddliwinks with three other horses, all four of them straining every muscle and every nerve that was in them, and not one of them so highly strained as Ikey; his heart was in his mouth and in his shoes alternately as first Tiddliwinks and then some other horse took the lead for half a second.

The thing was over like a flash. All four horses streaked past the winning- post in a bunch, with the other twelve trailing out at intervals, behind them. The thing was so close that nobody on the grand stand could tell which of them was the winner; it looked like a dead heat of four horses.

“Tiddliwinks!” roared somebody; “Jonas,” shouted ten other men; “Galahad,” yelled a crowd of people; opinions were pretty evenly divided. Ikey watched the number-board. And Ikey groaned. And Ikey’s fingers were clenched so tightly that they hurt his palms.

Ikey’s face was as pallid as a sheet, and his knees trembled, and his breath came through his quivering nostrils in short, sharp gasps, as he held it till the last possible second, and released it suddenly, and filled his lungs again th a jerk. And then up went the numbers, and Ikey sighed; 7, 13, 5 in that order.

Seven was—Tiddliwinks!

Tiddliwinks had won. And Ikey had enjoyed himself. Ikey was the calmest man on the course now. Unless you had watched him while the race was on you would never have believed that he had had a cent on the result. He left the grand stand quite leisurely, and strolled toward Abe Maxstein’s stand with his hands in his pockets and an air of almost boredom.

“Hello, Coley!” shouted Abe. “You made a killing that time, and no mistake! What are you goin’ to bet on in the next?”

“Nix!” said Ikey. “I’m through! This is where I draw your money, same as I promised!”

“What? Not goin’ to have another bet!”

“Not today! Come on, shovel out! It’s about your turn!”

“All right, Coley, all right. Suit yourself! I’ll have it all back again one o’ these days. You watch! Here y’are—here’s your five thousand back—same bundle you gave me. Looks like good money to me, all right, but you never can tell. Anyhow, you’ve got it back again, whether it’s good or bad; and here’s the rest. That’s a thousand-dollar bill, in case you never seen one before; an’ there’s two o’ five hundred, an’ here y’are two more fives, an’ five, ten, fifteen, twenty centuries. There! Are ye satisfied?”

“Right y’are!” said Ikey. “Always did get a square deal from you, Abe! S’long! Oh, hi, Abe! Half a minute! Got change for this thou?”

“Nope. You stick to what you’ve got, and thank your lucky stars you’ve got it! No time to make change! Now, then—runners in the fourth race.” And he started calling out the names. And Ikey pouched his money, and turned his face homeward with a bulging pocket and a feeling of absolute contentment permeating his whole anatomy.

CHAPTER VI. —

In Which Ikey's Streak Of Luck Begins To Hold Out Symptoms Of Getting Thin

THESE rapid changes of scene are growing just a trifle bewildering, aren't they? But there is worse to come. We're back again now with Lizzie Wingfield. She hasn't gone to bed yet. She hasn't even undressed. She is sitting in the rocker by the window, crying a little from time to time, and much too miserable to notice anything, or care about anything, or even think about anything except the hollowness and mockery and rottenness of all the wide, wide world.

Very nice people who have very nice ideas always tumble down into the depths of despair when their exquisitely fine-drawn notions fail for once to pan out. It is only crooks and people like ourselves who can view things dispassionately.

If you had told Lizzie Wingfield at that minute that there was any common honesty or kindness or sense of fair play to be found in the universe, she wouldn't have believed you. She would have been quite polite, but unconvinced.

There was a little noise that came from just behind her—ever such a tiny little noise—the sort of noise that a mouse might make. And she didn't notice it. The noise was repeated two or three times.

It came from underneath the blind that hid the window behind her chair scratch! scratch! tick! tick!—and then, all at once—snack! quite loud and sudden. But still she didn't notice it. Then the window began to rise, slowly, gently, ever so gently, inch by inch, Silently, until the bottom half of it was up almost as far as it would go.

She felt the draft then, for the wind blew the blind out into the room until it nearly hit the back of her chair; and she got up to change her position.

She started to pull her chair over into another corner of the room, and in doing so she faced the window; and as she faced it the blind went up suddenly with a whir-r-r and a clack! and the black, dark, rainy night outside became visible, with something almost as dark that crouched and moved on the window-sill between her and the murkiness beyond. And she didn't scream. Like her now, eh?

"Hush!" said a voice. "Hush, missie! Not a word! I won't hurt yer! I'm comin' in, but I won't do a thing to yer! Not a word, now! Quiet!"

She didn't care. What if all the burglars in the world came in! They could take her wedding trousseau if they cared to. Goodness knew she didn't want it, and there was nothing else to take! And if they killed her? Bah! What did she care for that, either! She would be really and truly glad to die.

She drew the chair back to make room for the burglar, or whatever he might be, and Keyhole Ikey stepped down into the room—Keyhole Ikey, dressed in his professional costume of almost black serge suit, black gloves and very dark gray cap.

“Hush!” said Ikey again, turning to close the window after him, and holding one warning finger up to his wicked-looking nose. He closed the window carefully and then pulled down the blind.

“Darned clumsy of me!” he remarked. “I oughter ha’ got used to them roller- shades by now. Fancy me springin’ that one like a new beginner! Now, missie, is the door locked?”

“You can see for yourself!” she answered. “Why do you ask? Have you come to kill me?”

“Kill you! Lord love you, no! The very idee! Look alive, missie, an’ lock that door—that’s a good gal; I gotter be kinder quick. Go on, now; it’s up’ to you. You’re runnin’ this apartment—not me!”

She walked over to the door and locked it, amazed at her own meekness in obeying him so promptly. Then she leaned her back against the door.

“Now, what is it?” she demanded.

Ikey fumbled in his inside pocket. In one pocket he had the fifty hundred- dollar bills that he had stolen, and in the other was the bundle of odd amounts that the bookmaker had paid him.

Both amounted to the same sum; but whereas it could make no possible difference to the lady which roll she received so long as she got her five thousand dollars back, it might make a lot of difference to him. A hundred- dollar bill is easily negotiable anywhere, and a thousand-dollar bill is not. He found the right pocket at last, and laid the bookie’s money on the dressing- table.

“There y’are, missie! There’s your money back! I’m the guy what took it! A little bird told me as how you needed it bad, so I brought it back to yer. It ain’t the same identical money; but it ain’t green goods, I give yer my word, an’ it comes to the same amount. Go on count it! I’m in a hurry!”

He pushed the bundle of bills a hit farther along the dressing-table and drew back toward the corner, so as not to frighten her.

Imagine her sensations! Here was the utterly unheard-of happening under her very eyes—apparently the key to half her troubles thrust into her hand by an absolute stranger in her own room at half past eleven at night a self-confessed burglar handing back the money he had stolen, and without a hint of compulsion!

It was not a bolt from the blue; it was a bomb from the black. Of course, she didn’t believe it. She stood staring at him, with her eyes wide open, round and wondering. And Ikey laughed, and his laughter broke the spell to some extent.

“It’s quite true, missie! I ain’t kiddin’ yer! Come on—count your money an’ let me git!”

She walked over to the dressing-table and counted the bills like a woman in a trance, and still refusing to believe her senses. But there was no blinking the fact that on the table lay five thousand dollars. She counted it twice to make sure.

“That right, missie?”

She nodded.

“But I don’t understand. I—”

"I know you don't! O' course you don't—don't try to! Lord love yer! why, what's the matter with the woman? I took your money, an' there it is back again; there y'are! There it is, an' that's all about it! All you've got to do now is hold your tongue an' look wise—savvy? Put me down as a white guy that didn't want to harm yer, an' there you've got it. Now, good night, missie! Take my tip an' go to bed—hit the hay an' play you've been dreamin'! You'll find the money all there in the mornin', so kid yerself you never lost it! An' shove it in the bank first time you get the chance, missie, so's folks like me don't get another chance at it. So-long, missie. Good luck!"

And Keyhole Ikey opened the window again softly and disappeared by the way he had come. When he had gone, Lizzie Wingfield stood and stared first at the closed window, and then at the money in her hand, and stared, and stared, and- pinched herself to see if she were dreaming, or dead, or what; but the bills were there, and they were tough and soft and crinkly; and the pinch hurt her, and made a little red mark come on her white arm, and no, she didn't believe it. It was altogether too impossible, and too absolutely good to be true.

Once again Ikey climbed quietly down the fire-escape, and dropped ten feet or so into the yard beneath him. Then he crouched in the shadow of the wall for two whole minutes and listened. There was nothing moving, that Ikey could hear, so he sneaked out of the yard, following the passage that led to the street in front.

At the end of the passage was a gate; it was an iron gate that squeaked on its hinges when people opened it; so Ikey placed one hand on the top of it and vaulted. And as he sprang an ominous blue form stepped out-from the darkness, and a voice said gruffly: "What ha' you been doing in there?"

Ikey ran. Goodness, how he ran! And he could sprint, could Ikey. He ran like the wind, dodging all the time into the shadows, thinking as he ran, and picking his way where it might be hard to follow him. But Patrolman Baines was on his track; and Patrolman Baines had done a quarter once in fifty-two. He was new to his job; and keen as mustard, fit as the proverbial fiddle, and game as a wagon-load of tigers.

Ikey panted, and swore beneath his breath. Patrolman Baines panted, and put on a spurt and grabbed him. Ikey ducked. The patrolman stumbled, and Ikey tripped him.

But Baines was an athlete as well as a sprinter; he grabbed Ikey more firmly as he fell, and the two went down together, and in less than a second Ikey lay face upward on the pavement in the grip of a hammerlock hold that nearly wrenched his bones apart.

"Now," said Patrolman Baines, "you?ll come along o' me an' give an account o' yourself. Are you comin' quiet?"

"Yep," said Ikey. "Go ahead; I know the way." The patrolman held him by the sleeve, too confident in his own strength to trouble about putting on the handcuffs.

"What were you doin' in there? he asked. But Ikey, with the wisdom of the wise, said nothing.

They welcomed Ikey at the stationhouse—gave him a ringing welcome, for they all knew him.

"Aw! Can all that chin stuff!" said Ikey. "What am I charged with?" "With being a suspected person," said the lieutenant, writing in the book before him. "Put him in the cooler and search him." So Ikey was led below.

It took them just ten seconds to find the five thousand dollars in Ikey's pocket, and thirty seconds more to tell the news to the lieutenant, who wrote down the numbers of the notes carefully and then rang up police headquarters on the phone. After about five minutes' conversation over the wire, during which he referred repeatedly to the notes in front of him, he hung up the receiver with a jerk and ordered:

"Fetch that guy up here again. We may as well alter the charge now as later." So Ikey was once again stood up before the lieutenant's desk.

"You're charged now," said the lieutenant, "with being in possession of stolen goods, to wit, book-notes the property of the San Francisco, Los Angeles, and Sacramento Trust Company, as well as with being a suspected person and being found in possession of burglar's tools."

"Aw!" said Ikey. "That all? Can't yer think o' somethin' else? Ain't the city hall missin', or somethin'?"

"Put him back in the cooler!" ordered the lieutenant; and back Ikey went.

CHAPTER VII. — Across The Continent

THERE is no means of helping Ikey just for the moment; the police have got him, and it takes a bigger pull than we have got to unclutch their fingers. So we must leave him in confinement, and leave Mrs. Ikey—tailormade and tearful - rushing round New York arranging bail bonds. She ought to be able to manage that all right, seeing what careful drilling Ikey has given her with a view to just such an unfortunate occurrence. This story has got to move, and we must move with it; so we are in San Francisco now. The offices of the San Francisco, Los Angeles and Sacramento Trust Company stand at the corner of one of the many streets leading down to the harbor, and the president's suite is in 4, the front of the building, two flights up. We are in the president's private office now. We have finished gaping in silent and respectful wonder at the richness of the furnishings and the splendor of the ten-pile turkey carpet, and we are watching the president himself—a middle-aged man with a red neck and a parting that reaches from ear to ear. He looks angry, and he is. He has reason to be.

"Come here, Brown!" says the president in a voice that sounds like a garbage-can being dumped into an ash-cart. And a long-nosed, pale-faced man named Brown comes running from the next room.

"Sit down!" orders the president; and Brown sits down opposite to him.

"I can't make head or tail of this business," says the president; "and what's more, I've got to start for New York on tonight's train; so I've no time to look into it. You'll have to do it. If only young Walter Bavin were here! But just when I want him most the young idiot throws up his job and goes to New York to marry some infernal woman!"

"I didn't know he'd gone." Brown, be it noted, is a superior sort of person who affects to ignore any one below the rank of manager.

“Well, then, take it from me that he has! That’ll save time! He left the day before yesterday, and I’m sorry he’s gone. Now, then, you remember that five thousand dollars that was missing from the receiving-teller’s department a short time ago? Well, all I did about it was to notify the police and give them the numbers of the missing notes; we’d had them straight from the United States Treasury; so that was easy. I didn’t offer a reward, and, in fact, I thought very little more about it; the sum wasn’t big enough to make a fuss over. But see here what’s happened. Look at this—and this—and this!”

He tossed three envelopes onto the table, and in each of the envelopes was five thousand dollars in bills. In the first envelope, which bore the San Francisco postmark, was a piece of white paper, on which was written in a disguised hand, “Returned with thanks by the man who took it.”

In the second envelope, which bore the Los Angeles postmark, was another and smaller envelope, on the outside of which were written the words, “Herewith the missing five thousand dollars.”

And in the third envelope, which had the New York postmark on it, was a telegram-blank on which somebody had printed, in capitals, “This money was recently stolen from you; please take it back and forgive the thief.”

None of the three communications bore any signature, and, beyond the postmark, not one of them gave any clue to its sender’s identity.

“And now, look here!” said the president. “Not one of the bills contained in either of those envelopes bears a number corresponding to any of the stolen ones; and here’s a telegram I’ve just received from the chief of police in New York, stating that they’ve captured a man there with every one of our missing notes in his possession. Now, what d’you make of it?”

“Did all those letters come today?”

“No, they didn’t. You’ve only got to look at the postmarks to tell that! The point is, they’re here. We lost five thousand, and, counting what the police in New York have captured, we get twenty thousand back. That won’t do, of course; all this money here belongs to somebody else; our money seems to be in New York; and as I’m going there on tonight’s train, I will attend to that end of it myself. You must see to this end.”

“But what do you want me to do?”

“Your suggestions are very helpful today, aren’t they? In the first place, all those letters were registered; that ought to afford some clue.”

“I’m afraid not. The post-office people aren’t allowed to give any information.”

“I know that. But aren’t there ways and means?”

“Not that I know of.” “Well, get hold of Newman, then; he’s the receiving-teller that is responsible for the missing bills. Find out what he knows about it. I’ve suspected that man ever since the money was first missing, but there was no proof to go on; so I said nothing. But get him up here again and give him a regular grilling, and find out what he knows; I haven’t time to see to it myself. I’ve several other more important things to attend to, and after that I’ve got to go home and settle up some business there before I catch the train; so I must hurry. Now, have you got that? Is there anything else I can tell you? Very well, then. Wire me in New York if anything turns up,

and I'll wire you if I get any news from that end. Between the two of us, we ought to be able to throw some light on the mystery."

CHAPTER VIII. —

Which Enlightens Lizzie Wingfield And Certain Others

LIZZIE WINGFIELD might be mournful and hopeless, but she had to have some exercise. Even beautiful maidens whose last left belief is in the scoundrelly depravity of all humanity are apt to study their complexions; she studied hers in the mirror, and then concluded to go out for a walk. Besides, she wanted to meet the tailor-made lady again with the perambulator and tell her all about the burglar who had brought the money back.

So she arrayed herself in the "going away" dress that formed part of her marriage trousseau and in the dream of a hat that she had bought for the wedding and might just as well take into use now that the wedding was "off," and started down the stairs.

And at the top of the front steps she stood still for a second to feel whether or not her hat was on straight; then she glanced once up the street to the left, and once down the street to the right, and nearly fainted. She would have surely fallen down the steps and broken her neck or twisted her ankle or something if Walter hadn't caught her.

Yes, there was Walter, just that minute arrived from San Francisco—big, strong, broad-chested, gray-eyed—handsome as any man has a right to be, and neat as a bridegroom. He caught her in his big, strong arms, and so saved the situation and the story. He didn't kiss her, though. It wouldn't have been proper to do it out there in the street, and, besides, he wasn't quite sure yet how he stood. He kept his arm round her, though, in case she should happen to fall again.

"Oh, Walter!" she exclaimed. "How could you! You a thief? And to think that I loved you and trusted you! Go away! I never want to see you again! I sent you a telegram saying that everything was over between us!"

"Yes," said Walter grimly; "that's why I came! I can't see any reason for calling the engagement off just because the money was stolen. I'm just as fond of you, and I don't see how you could have helped it. Besides, why call me a thief? I didn't steal the money!"

"Oh, but Walter, you did! You said so in your letter!"

"Did I? I'd like to see the letter! I must have been dr—I mean I think you must have read it wrong!"

"Oh!" Her eyes lit up like jewels, lighted from behind by the joy that was new-born in her. "You mean that, Walter? You mean—"

"I mean exactly what I say, and you're a little goose! Come, let's go sit somewhere where it's quiet, and I'll tell you all about it and we can compare notes. But tell me first, is the engagement still off?"

Her answer was inaudible, but its purport must have been absolutely clear to him, for he took her in his arms and kissed her right there and then in the street, to the awful disgust of two elderly ladies who were passing and the horrid envy of a patrolman. But patrolmen don't count, anyhow. Then they walked into the park, having nowhere else to go, and sat down on one of the benches.

"Of course," said Walter, "it'll be awfully awkward now that we haven't got that money; but I must ask for my job back again, and you'll have to come with me to Frisco and try to make both ends meet on my pay. Say, though! I'd give something to lay my hands on that burglar!"

"The burglar wasn't a bad man at all he brought me the money back again!"

"Wha-a-a-at?"

"It's a fact, Walter!"

"Then you've got it after all?"

"No, indeed I haven't. You see, Walter, I thought—I thought you'd stolen it; so when the burglar gave it back to me I put it in an envelope and posted it straight to the president of the trust company, with a little note inside asking him to forgive the thief."

"Well, I'm—" Walter Bavin didn't finish the sentence. He just stretched his legs out in front of him and threw his head back, and laughed for about five minutes without stopping.

"Look here, little woman," he said when he had got his breath back again, "listen, and I'll tell you all about it. That money of mine was out on mortgage. I'd lent it to a fellow named Newman on the security of his house. Newman is receiving teller, and I was paying teller in the same office. Newman had to repay me the loan by a certain date, but he hadn't arranged for a new mortgage to replace the old one, and he hadn't the cash; so he stole it from the safe, meaning, of course, to pay the whole lot back before anybody found it out. I didn't know about it at the time naturally; but I discovered it almost directly after I'd sent you the money, and as luck would have it the general manager missed the money from the safe on the same day.

"Now, Newman's a life-long friend of mine, and I wouldn't give him away for worlds; but in common honesty, if I didn't give him away, and especially seeing that I had had the money, I'd got to take the loss on my own shoulders—I mean it was up to me to repay the bank or else expose Newman. Then I got your letter saying that the money was stolen, so I couldn't get it back from you. But I'd got to do something pretty quickly, so I went to my uncle in Los Angeles and told him I needed five thousand dollars at once. I wouldn't tell him why, but I suppose he knew I wouldn't have come to him unless I'd simply got to have it; at all events, he gave me five thousand dollars in bills, and I put them in a registered envelope and arranged for another fellow to post them to the bank from Los Angeles. I did it, of course, to save Newman; but it seems the bank's been paid back twice over."

"Did you tell that horrid man Newman what you'd done?"

"Why, no. I didn't get the chance. When I returned from Los Angeles he was away from the office on some business or other; and before he came back I got your telegram saying that it was all over between us, so I caught the next train to find out why."

"Well, what can you do about it, Walter?"

“Dunno, I’m sure. I’ve got a few hundred dollars with me—enough for a week’s hotel bill and our two fares to Frisco. I vote we get married first and talk about ways and means afterward.”

And they did, too, that very day, and went and stayed at the Kickerdocker Hotel, and she wore the hat and dress at her wedding after all! What do you know about that?

She tried to persuade him to stay somewhere that was a little bit less expensive, but Walter wouldn’t hear of it. Walter was wise. He thought he would be more likely to meet people there who were worth meeting, and so he did. He met the president of the San Francisco, Los Angeles and Sacramento Trust Company.

The president walked in one fine morning and began opening letters and telegrams in the foyer, and Walter, who was loafing in the foyer, walked straight up to him.

“Glad to see you, sir!” said Walter.

“Are you?” said the president.

“I want my job back.”

“Oh. Well, I’ll talk to you about that in half a minute. Wait while I open this telegram.”

The president tore it open with his thumb and scowled over it.

“Thought so!” he muttered. “That accounts for one of them! Read that!” he ordered, handing the telegram to Bavin, “and tell me what you know about it!”

The message was from Brown in San Francisco, and it ran:

Newman has confessed to taking money. Also claims that registered envelope bearing San Francisco postmark and containing five thousand is his. Has post-office receipt to prove it. Have suspended him pending receipt of your instructions.

“Now!” snapped the president. “No beating about the bush! Come up to my room and tell me every word you know about it!”

So Walter Bavin told him, omitting no single detail.

“And d’you mean to tell me that you actually borrowed money and sent it to the firm anonymously rather than expose your friend or see the firm robbed?”

“Yes, sir.”

“And the lady you’ve since married did the same thing, eh? Sent the money straight back because she thought you’d stolen it?”

“Yes, sir.”

“I’d like to meet her.”

“I’m sure she’d be delighted, sir.”

So Mrs. Bavin was produced, and blushed becomingly, and told her version of the story, while the president leaned back in his chair and wondered if the days of miracles had come again.

“So you want your job back again?” he asked, turning to Bavin. “Well, you can’t support a wife properly on the salary you’ve been getting. If you’ll catch the next train back I’ll slate you for a thousand a year increase, and I’ll send a wire on ahead confirming it. I like a man who can be loyal to the firm and his friends at the same time. That settles that.”

“And about Newman, sir? I don’t think he—”

“I’ll deal with Newman when I get back!” snapped the president. “And now. Mrs. Bavin, would you mind telling me about that burglar all over again from the beginning?”

CHAPTER IX. —

Which Is Short, And Treats Of Ikey

IKEY was out on bail; his wife had managed that. His address was quite well known to the police, and the president of the San Francisco, Los Angeles, and Sacramento Trust Company, being a very important person with a pull, had no difficulty whatever in obtaining it.

He refused to say why he wanted it, and he refused for the time being to commit himself with reference to the hundred-dollar bills that had been found on Ikey’s person. He had grown rich by holding his tongue on suitable occasions, and like Ikey, it took more than a policeman to make him talk when he didn’t want to.

Ikey was sitting one afternoon in the front parlor, looking very forlorn indeed, with his head between his hands and his elbows resting on his knees - not at all like the same Ikey of the race-course or the Ikey who had paid the money back.

He looked like a querulous and half-drowned Ikey, and Mrs. Ikey sat in the next chair and tried to comfort him.

“It’s all very fine you talkin’, missus,” said Ikey; “but what you say’s rot! There’s nothin’ to it! The minute a guy like me tries to act white he gets pinched, an’ there y’ are! Look at me! Have I been took once before since me an’ you got spliced? No. An’ have I been livin’ on the square all that time? Not so’s you’d notice it, I haven’t! I’ve took what I wanted, an’ kep’ it, an’ held my tongue. Any harm come of it? Not as I can remember! Then I goes an’ listens you, an’ tries to act white, an’ gives back five thousand wads o’ good gov’ment coin what I’d took, an’ up comes a cop an’ pinches me! There’s a lesson for yer!”

“Never mind, Ikey dear!” said his better half. “You did it to please me, and because you couldn’t be mean, and I know good will come of it.”

“You bet it will!” said Ikey. “I’ll get a nice long rest up the river! That’s what’ll come of it!”

A ring came at the bell, and Mrs. Ikey rose to answer the door.

“That’ll be one o’ them sheriff’s deputys,” said Ikey, hopefully. “He’ll be come to tell me my bail’s been raised an’ I’ve got to go to jug till I can get a new bondsman. You see if it ain’t!”

But it was not the sheriff’s deputy. It was the president of the San Francisco, Los Angeles, and Sacramento Trust Company.

“And what can I do for you?” asked Ikey, with just a hint of venom in his voice.

“I’ve come to see what I can do for you!” said the president, laughing.

“Now you’re talking!” said Ikey. Fetch the gentleman a cigar, missus—no, not those, the good ones—that’s right. Take a seat, mister, an’ go ahead—I’m listenin’.”

“Well,” said the president, coughing a little awkwardly, “I understand that you’re in trouble—under arrest—out on bail—that right?” Ikey nodded.

“Well, I happen to know the lady whose money you—er—took, and to whom you returned it; she told me all about it. There’s one thing I don’t quite follow yet, though. Why didn’t you give her back the same bills? Why bills of different denominations? Had you by any chance as much as ten thousand dollars in your possession?”

“Not at first I hadn’t,” said Ikey. “It come about this way. I gave the lady a sportin’ chance. I played the five thousand all on one horse at Aqueduct races, an’ the horse won at even money; I’d got ten then, hadn’t I? Well, I gave the lady back her five, seein’ as I’d had good luck myself, an’ I kep’ the hundred dollar bills partly because they’d brought me luck, an’ partly because they was easier to get rid of. There y’ are!”

“So that’s it!” laughed the president. “Well, I’ve known worse crooks than you - a lot worse! Now my proposal to you is this. I’ve got a crook in my office who also stole money and who also paid it back, and I’ve decided to give him another chance; but it wouldn’t be exactly ethical to do that and let you go to jail, would it? So I’m going to offer you another chance, too. There’s a sum of five thousand dollars going begging at the present moment; the police have got it, but it doesn’t actually belong to anybody; my firm has been repaid the money that was stolen, so I can’t claim it, but I’m the only person who can dispose of it all the same. Now I’ll sign an order releasing that money to you on one condition—that you give me your word of honor you’ll go straight from now on. You won the money on the race-course, and though the stake wasn’t yours to begin with, still you have more claim on the proceeds of the bet than anybody else I can think of; and I’m assuming that you have a sense of honor simply because you wouldn’t have paid the lady back her five thousand otherwise. At all events, I prefer to look at it in that light. Now, do you accept my terms? Yes or no?”

“Yes, sir!” burst in Mrs. Ikey, on her knees between Ikey and the president. “You leave him to me, sir, and I’ll make him promise! Go away, sir, now, and leave him to me! I’ll answer for it. The answer’s yes! yes!! yes!!!”

Did Ikey promise? He did. And did he keep it? I can’t tell you, for he’s a secretive little cuss, is Ikey.

But he took the five thousand dollars sure enough and sold up the flat in Eighty-First Street, and shortly afterward disappeared along with Mrs. Ikey and little Ikey with the tooth, and nobody in New York has ever seen them since.

But there is a man over in Los Angeles who very much resembles Ikey. He says his name is Cole—Isaac Cole. He has a wife who is copper-haired and tailor-made, and one son; and he also has a nose that is pliable and restless and immense. But this Mr. Isaac Cole is a reputable merchant.

His ways of doing business are well known throughout the whole of California, and though they say you must get up very early in the morning if you want to catch him napping, they all admit that his methods are at least legal; and some say he is absolutely honest.

He smokes no cigarettes and never goes to a race meeting, and he may possibly be the same Ikey. But, on the other hand, he may not; and there is no possible means of finding out.

THE END

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