Probability and Error "Kerr

Laura Wished More Than Anything Else in the World to Make Heaps of Money, but She Didn't Know How to Go About It; Then Came Kendall with a Recipe.

HE phrase belongs, strictly and technically, to the artillery, but it is vividly capable of translation O, into almost any affair of humanity, intellectual, financial, or emotional. It is, in fact, a military transmutation of the old proverb of the slip betwixt cup and lip, for it represents the little, incalculable margin left to explain why, after range has been mathematically found, humidity, wind, and such atmospheric vagaries allowed for, and the hundred and one other conditions which go to the firing of big guns toward any definite mark have been taken into consideration -even then, when all this has been done, with uttermost exactness, a hit's not invariably scored. Therefore, the miss is accounted for and blamed on "probability and error." A good, euphonious phrase. The civilian sometimes finds it as useful as the soldier.

"I want to pay ail these bills, Miss Woodford. But first, please write each committee chairman to come to the meeting on Wednesday, and bring a full report of what their committee has done." Mrs. Hilles gave this direction in her usual tone of calm majesty. Then she announced, with a violence that spread a hot, purplish flush beneath hef well applied rouge and strained at the strings of her oversnug corset:

"Never, never again will I manage another bazar! It's the most thankless job in the world. Jealousy! Irresponsibility! 'I'm leaving for Paim Beach, dear Mrs. Hilles, but I know you can easily get some one to fill my place.' . . ."

Laura Woodford's almost, childlike blue eyes darkened with real sympathy. In the three years that she had been secretary to Mrs. John Ganzevoort Hilles she had seen that capable lady manage many bazars, and all with the same friction, the same appalling waste of time and effort and money, the same minimum of financial return.

She picked up her little typewriter and a box of stationery and prepared to leave the apricot and gray-green Louis Seize boudoir where Mrs. Hilles parked her 190 pounds each morning and provided the motive power of her complex household and her even more complex social existence.

"Just one moment, Miss Woodford, Mr. Hilles is sending a man from his office who will take charge of all the financial details. He will, of course, co-operate with you, but his presence will relieve you of any responsibility about the accounts, which—and I quite understand it

dumped her packages on the kitchen table to and stopped to light the oven of the gas I stove. 0

She worked with a swift, ferocious efficiency. Callie, 10 years older than Laura, an incredibly homely girl of an imperturbable good nature, glanced up from the pile of papers which eternally occupied her home hours, even as all school teachers.

"Want any help?" she asked.

Laura shock her head. They sat down without further words and ate the grapefruit. Then Laura brought in the rest of the dinner. Callie raised her eyebrows at the corn pudding. "Aren't we rather going it?" she asked. "Salad and vegetable?"

"An 11-cent can of corn and one rgg. O, I wish I didn't know how much it cost," broke forth from Laura fiercely.

"Ah, I see our little friend has an economy complex, or a wealth complex, or something. What's the matter, honeychild?"

"Callie, I hate these little cramped up rooms, with the furniture we found in second-hand shops and repainted, the curtains we made ourselves, all our little shabby-genteel box of tricks. I want huge rooms, with great, high cellings, and worderful old Georgian furniture, and Italian mirrors, and fireplaces, and velvet hangings, and people to wait on me! I want lovely frocks and pink silk undies, and soft, luxurious furs, and strings of pearls--O, everything!" "You might marry Tiddy."

Laura dropped her voice as one making a shameful confession. "Yes-I've considered that. Now you know how desperate I am. O, it takes so long to save, so endlessly long, and at the end what have you got? I've saved for two years-you know that first year I had to pay back Aunt Lizzie's loan-saved and scrimped and pinched, and I've got exactly \$600, not enough for one real good bust. In another year I'll have \$900. and in another \$1200, and by the time I'm an old woman I'll maybe have \$5000. just enough to give me a starvation income, provided I keep out of an old ladies' home."

"You're too silly for words, Babe. You'll never end-in an old ladies' home. And though I suggested that you marry Tiddy—you will note that I carefully refrained from saying anything about Dick. Dick's a rising young man, as the success books would say. Some day he'll be able to give you a big house and giddy gowns galore—if that's what you want, which I doubt."

"I don't want to marry Dick Long. I don't want to marry anybody. I want a lot of money all my own, so I can fly around and see the world all on my own, without any husband to fuss about trunks and hate looking at the things I want to look at."

The ting-ting of the doorbell that heralded Dick Long sent her to the door dimmed by her discontent. The lamps of joy that lit in his eyes at the sight of her sot no response from hers.

got no response from hers. "Skip into your coat," he bade her. "I've got concert tickets—Rachmaninoff. Awful extravagance, of course, but, say, Laura—I landed a bully little specialty shop catalogue today. Five thousand no, not dollars—catalogues."

He tucked her hand under his arm, and

tographs to go to the newspapers, eh? I eat 'em alive. Got a general working outline, or anything like that? If you have, I'd like to run over it first and get some idea of what it's all about. I never was much of a bazaar hound at best."

"This is very ship-shape," he said presently. "You've got a wonderful head for business.".

"I haven't at all," said Laura, but naturally not displeased. "But, of course, I've got to have some sort of record with everything written out so that it's perfectly clear."

"Now what about those photographs? Have we got them all here?"

"I should say not. They all promised to let me have them, but only a few of them kept their promise. Here's the list —those that are checked are the ones we have."

"I'll take telephone in hand and demand the others. Or, how do you think it would be if I went right out and got them myself? It wouldn't take more than an hour or so with a taxi."

"You'll have lots more luck that way than by phoning. The dear creatures' promises are like pie crust."

"Righto! Then I'm off. As soon as I'm back I'll get the story ready and everything can go out to the papers before He paused at the door and renoon." garded her. "All the way uptown I was sore as a pup about having this job wished on me. But it was Mr. Hilles' personal order and it would have been plain foolish for me to refuse. If you don't mind saying something very personal on so short an acquaintance, I'm-I'm mighty glad-now-that he picked on me." He was gone before she had time to look more than amazement at this hasty but obviously sincere compliment. She told Callie Rhodes about it that

evening. It was Callie's turn to get dinner, and Laura stood outside the kitchen door—there was not room for both of them inside—and related at length the coming of Mr. Kendall and his cleverness with accounts.

"Did Dick call you up today?" Callie asked at last. It was Laura's turn to grin now. "You

think I ought to run after Dick and tell him I'm ssorry I was so unreasonable as to be annoyed when he was horrid and bad tempered, don't you, Callie?" "Yes," said Callie, shamelessly, "I do.

All men are like little boys and require to be humored and, when it issn't a vital matter, I say humor 'em."

Laura set her little chin "firmly. "I won't be ordered about by any man, Callie. Dick needn't have been so superior. But, please—don't you be cross with me, too."

"And," pursued Callie, "I hate to see you getting all excited and sparkly about this new young man, who's obviously attracted by you—and who probably isn't worth a tenth as much as Dick in any way."

"D'you think he's obviously attracted to me?" "He'd have been blind if he wasn't, you

little conceited pig!" Laura giggled. "Don't put ideas in my head, Callie. In all probability Mr. Kendall is safely engaged to some nice girl in his home town, who's embroidering

and clean up a little here and there. You can-make a hundred grow into a thousand so quick sometimes it seems like witchcraft. But, of course, you've got to be in the know, and you've got to watch it every second."

It was at the end of the first week in "the bazaar game," as Kendall called it, when he came into the library to find Tiddy, half drunk and, therefore, unduly bold, holding fast both of Laura's hands and trying to draw her to him while she struggled away. Kendall had been out on errands and entered unheralded, took in the situation at a glance and collared and shook the offending Tiddy until his teeth chattered in his head.

The scuffle drew Mrs. Hilles, who was just descending from the apricot and green boudoir, and she loomed in amazed majesty upon the truly amazing scene. "For heaven's sake," she demanded,

"what's all this?" With his hand still firmly closed on Tiddy, Kendall made his explanation. "I found your son annoying Miss Woodford."

"Let him go," said Mrs. Hilles, lines of sudden age and care breaking through the usual stern composure of her massive face. "Leave the room, Tiddy. I'll see you later." She turned to Laura, who stood scarlet and a little disheveled. "I suppose — it's not the first time, Miss Woodford?"

"No-and I hope you'll be sure, Mrs. Hilles, that I-----"

Mrs. Hilles raised her hand. "I am sure. I know Tiddy perfectly. If it ever happens again, please come to me at once. We won't discuss the matter further."

"The dirty litle rat!" exclaimed Kendall as soon as she was out of earshot. "I wish I'd bashed in his face. Has he been bothering you much?"

"No, he hasn't," said Laura. "Usually he doesn't bother me a bit, no matter what he says, and he never before tried this. Oh, I'm sure he was drinking. You see, I never pay any attention to him. And today I didn't even look up. So he —pounced. I couldn't reach the bell, and I didn't want to shout for help — you know what the servants are." She began to laugh. "He isn't very strong, you know, and I nearly had one hand loose, and then I was going to snatch the paper weight and bang him. But I was glad when you came in. Oh, he looked so f-funny when you grabbed him! It was

f-funny, now, wasn't it?" "Not so darn funny," said Kendall, still fuming.

The incident had the effect of advancing their friendship as perhaps nothing else could have done. When he walked home with her that night and asked if he might not come on Sunday afternoon and take her to tea, there was no thought of refusal in her mind nor in his. Of course Callie had to be told, but the Tiddy affair made that easy.

Indeed, when Kendall had made his short stay after the excursion for tea Callie admitted, without being asked, that he was "very nice," yer, "really very nice." But she commented that his eyes were just a trifle sharp—and set a trifle too close together.

The next evening, however, on her way home from school, Callie stopped in at the drugstore and squandered one of her precious nickels on a telephone call to the Richard C. Long Printing comp any. what she said will ever remain a mystery. That it was effective cannot be doubted. for that night, before they had quite finished dinner, the old familiar two rings tingled the apartment-house bell and Dick appeared, a trifle anxious as to how he would be received. And for the moment Laura forgot they had a quarrel on and gave him both her hands in enthusiastic greeting. She couldn't help being glad to see him, and she showed it. Then she remembered and was promptly impelled to tease.

who can help trying the game now and then? It gets into your blood. Did I tell you about our telephone girl? Naturally, she's in the position to gather a lot of confidential information and she's made the most of it. She was smart enough to use it right and to keep her mouth shut, and last week she retired — yes, ma'am, retired — bought a prosperous chicken farm in Jersey and had a bunch of gilt-edged bonds left over. Did it all in five years, too. Pretty clever, eh?"

"Oh, heavens!" cried Laura. "I wish I could do something like that. But if I had the chance I'd be too stupid."

There was an electric silence and young Kendall seemed to be considering. "Miss Woodford—if you've got a little capital— I believe I could tell you how to increase it," he offered tentatively. "Please don't think I'm officious or trying to run your affairs, but you've spoken of this before —wanting to pick up a little extra, you know, and so I—"

"Oh, would you?" cried Laura. "Would you really?" I've got \$600 in the savings bank — would that be enough to start with?"

"If you think you can trust me. There's a litle oil stock that I've had my eyes on, and I'm convinced that it's just about due for a whirl."

"But why does it go up and down so? Do they find new oil wells or something?"

"N-no, not exactly. They only find new suckers. It's going to be a piece of expert manipulation by a man who's one of the biggest gamblers in the world, and he stands to clean up a fortune or to come out wearing a barrel. I don't think you'd understand it if I explained it to you."

"No, 1 suppose not."

"And you may be sure that I wouldn't let you into it if I wasn't sure it was a good thing and that you'd get a nice little bunch of velvet out of it. You do trust me, don't you?" He leaned to her as he spoke, and his gaze was warmly personal.

"You know I do," said Laura. "After what you did to Tiddy—and you being in Mr. Hilles' office——"

He leaned ever nearer and touched the soft smoothness of her hand. "Not for those reasons. Don't you, can't you trust me because you—like me a little?"

"You know I trust you-the only question is, ought I to bother you with doing this for me? It seems-so much."

"Don't. It's the least little thing in the world. I'm only too glad."

The next day at luncheon time she hurried to the savings bank, withdrew the entire \$600 and had it sealed in an envelope and all ready for Kendall when he appeared. It was a hideously rushed afternoon, with Mrs. Hilles present in her most difficult and exacting humor, and there was no chance to say a word. Kendall gave her an understanding look and slipped the envelope in his inner pocket. Later he whispered: "Til give you a receipt for this as soon as she goes."

Laura whispered back: "Don't bother. It's all right." And that was all they had a chance to say then. Moreover, she had to go home alone that night because Mrs. Hilles sent Kendall to a certain exigent sculptor who had promised to lend half a dozen of his smaller works and had balked at the last moment, implying that the bazaar was too undignified a place for

we've got and get out, I think, rather than risk so much for a few extra hundreds we might make."

She turned sick at the thought of losing. "Oh, I think so, too," she cried. "Sell now, quickly, while we've got such a lot."

"You're a good litle sport. I'll do it. And, say—I've got to go out of town for to see you on Saturday night with your share of the spoils. That all right?"

Laura pressed her palms to her hot cheeks. It was true, then, true! She had made—she had made—she seized pencil and paper for the hundredth time. A

hundred and fifty shares at 34 . . . fifty-one hundred dollars. Oh, she'd forgotten—Otho had told her about brokers' fees, but they wern't much. She'd have five thousand dollars. Five thousand dollars—on Saturday night.

Dick came up on Friday night with a box of candy and a new book, which he offered shyly.

The three of them sat there and ate Dick's candy, and Callie and Dick talked, for Laura was strangely silent and nervous. There came another ring at the bell, and for one sudden dazzling second Laura thought: "Oh, it's Otho—he came back sooner than he, expected." She sprang to open the door.

It was not Otho, but a short, grayhaired man with a curiously quiet, masklike face.

"Is this Miss Woodford?" he asked. "My name is Plunkett—I am Mr. Hilles' secretary. May I come in? I'd like very much to talk to you for a few minutes."

"Oh!" cried Laura, ushering him into the little sitting room. "There hasn't anything happened to Mrs. Hilles, has there? This is my friend, Miss Rhodes, who lives with me, Mr. Plunkett, and this is Mr. Long."

Mr. Plunkett looked at the other two uncertainly. "If I could see you alone, Miss Woodford—the matter is, in a way, confidential—no, nothing has happened to Mrs. Hilles. I only want to ask you a little about your acquaintance with one of the young men in our office—Otho Kendall." He stopped and eyed Callie and Dick in a way which was a clear invitation for them to leave.

"There's nothing that I know about Mr. Kendall," said Laura instantly, "that my friends can't hear."

"I'm glad to know that," said Mr. Plunkett, "because Mr. Hilles particularly said that he would feel considerable personal responsibility if you were in any way involved, since he had sent Kendall up to help you at Mr. Hilles' request. Mr. Hilles is far more thoughtful and sensitive than most men of his wealth and innumerable obligations."

Then, quite plainly, without another word, Laura knew. She sank down on the sofa beside Callie and took hold of her arm. It was the only thing that kept her from fainting. She could not speak. But Dick saved her that trouble.

"What d'you mean, involved?" he' asked, almost roughly. "Involved in what?"

Mr. Plunkett went on very smoothly: 'We were all deceived in young Kendall, I as much as anyone. To make a long story short, he's been speculating, he's made a big haul, and he's abscondeddisappeared. As far as we've uncovered it, he's made over a hundred thousand dollars. In itself that is no crime-at least it is not punishable by law. But he borrowed the greater part of his capital from various gullible young women with whom he carried on more or less ardent flirtation." "But what has that to do with Miss Woodford?" asked Dick. "Mr. Hilles was afraid that she had been one of Kendall's victims-I don't mean." went on Mr. Plunkett, raising a deprecatory hand, "that she would permit him to make love to her, as he apparently has to several of the others-Miss Woodford's record of exemplary behavior in the service of Mrs. Hilles prevents that. But, on the pretext of investing it for at great profit and by using Mr. Hilles' name, he might have got money from her." "Oh, no, Mr. Plunkett," she lied desperately. "No - Mr. Kendall was very nice - always - and helped me with the bazaar and afterward came here to call once in a while but-he never even talked about money, except that he hoped to make it for himself. I really knew himvery slightly." Mr. Plunkett became instantly more human. "I'm very glad to hear you say so. You see, we only happened to discover what he'd done by one of theer - ladies - involved - calling up late this afternoon, and when she couldn't get Kendall she made rather a fuss. It seems she'd called his boarding house and he'd left there this morning with all his baggage. He'd left the office a little early, too, just before she called up. I got her on the telephone, andwell, with a little quick investigation the whole thing came out. He had left a notebook in his desk with names and addresses. There seem to have been eight or ten of these girls, and in practically every case he got every cent they had saved and in one instance actually persuaded the girl to sell her liberty bonds and let him save the money. Not one of 'em has anything in writing to prove that he got it."

-you do not care to assume."

The library was a fine, high, richly colored room, and usually Laura loved to work there. Today there was so much to do she set up her machine and fell to without giving herself the pleasure of even the shortest glance about her. Blank sheets of Mrs. Hilles' best gray paper went in, and quickly came out again, bearing perfectly typed summons to committee chairmen.

At about the sixth or seventh letter the curtains of dusky red velvet were pushed aside and a young man entered.

"Hello," he said, with a rather forced blitheness.

Laura did not look up. "Good morning, Mr. Hilles," she answered, as shortly as the click of her machine.

It was the son of the house. His nickname was Tiddy, and he was said to be good at billiards—which completes his description. He lounged on the corner of the carved oak table.

"Can't understand why a girl as pretty as you keeps on beating a typewriter and taking orders from the empress"—an alhusion to his mother—"when Ziegfeld's simply weeping for another perfect blonde."

Now Laura looked up and gazed on him as she might have gazed at a large, juicy, white cutworm. "Get out of here," she remarked, in an even, dispassionate tone.

Tiddy watched her a few moments, tried another remark, which was rendered inaudible by the noise of her machine, and finally slid away, the velvet curtains falling noiselessly behind him. Laura glanced around to see that he was gone, and relaxed the austerity of her youthful countenance by sticking out her tongue slightly at the place where he had been. Tiddy was such a scream. The offspring of the very rich, Laura meditated, were too often another form of chastening to their parents.

"I'll walk home," she told herself. "I need the air. That house! The dogs! Tiddy! Ugh!"

Now, from the east side to the west is a matter of half to three-quarters of a mile, and a winter's walk of that length can work off much superfluous energy and tranquillize the most irritated nerves. But it did not do this tonight for Laura. Instead her "mad" increased with each rapid step, until she had the sensation of rolling before her a powerful ball of wrath. A block from the little apartment which she shared with her friend. Callie Rhodes, she stopped at a butcher's, bought four lamb chops, then at a grocery, and after a wishful look at some ruddy hothouse tomatoes shook her head and took romaine instead. A bakery, ten steps farther on, supplied two coffee eclairs. It was her turn to get the dinner.

She fairly ran up the three flights of stairs, turned the key with a jerk, and flung the door open. "Hoo-oo," came a cheerful greeting from the lighted sitting room, proving that Callie was already at "

"Lo." she returned, shortly. She

wind as they came out into the street. And he kept on talking about the new contract. Dick's business was as dear to him as Laura herself—almost.

They reached the entrance of Carnegie hall, and waited a moment in the crush while the motors, like giant dark coccons, released their butterfly contents, silken gay creatures, slippered in gold and silver, cuddling in fur and brocade. Two particularly gorgeous girls and an elderly man came from a great gray limousine and pressed past Laura and Dick.

"Oh, look!" said Laura, involuntarily, and she could not keep the envy out of her voice. "Aren't they exquisite?"

Dick's mouth twisted a little. "They're neither of them half as pretty as you are," he answered bluntly. "That's old Thomas D. Fairborn, and I suppose the girls are his daughters. If you think how he got his money, it's just exactly as if they'd stolen those clothes—and that car."

"Nevertheless, I think the result's worth a little stealing," said Laura dryly, after a pause.

"Oh, no you don't. It's a bromidebut there's some things money can't buy. A good name's one of them."

"Money can buy anything I want," insisted Laura, perversely. And in the strained silence that followed this sentiment they went into the hall.

The after effects of a near-quarrel are far worse than those of a real quarrel, because of all this deadly suppression. Laura told herself fiercely that Dick was a sulky creature. That he was far too autocratic and propriety; that he might stay away as long as he wanted to—that she didn't care, and that if he expected her to call him up and ask what was the matter or do anything at all in the olive branch line—well, he'd chosen the wrong girl. She wasn't that sort!

Then came the day when Mrs. Hilles bulged majestically through the velvet curtains of the library and beckoned from the obscurity behind her another person.

"This is Mr. Kendall of Mr. Hilles' office. Mr. Kendall will take over all the financial arrangements of the bazaar and any other of the more troublesome matters. He'll be here to work with us every morning."

"Divide the work as you like," went on Mrs. Hilles. "Besides the money, I suggest that you give Mr. Kendall the publicity to handle. Those lists of committees and the photographs of the chairmen ought to get into this Sunday's papers." Mrs. Hilles vanished after this pronouncement.

"Let me do everything I can," suggested Mr. Kendall, quite like an old friend. "You look tired to death."

To her own amazement Laura heard herself saying: "I am-I'm so t-tired I want to cry."

And that clever young man replied: "Do it. You'll feel lots better." Which, of course, had the effect of cheering her up and taking the desire for tears quite away.

"Now, went on Mr Kendall, "give me a lot to do. Lists of committees and pho-

towels and center-pieces for her hope chest while he makes a lot of money-----"

"You're possitively infantile. He probably is one of the underest of under clerks, assistant to the 15th assistant bookkeeper, or something equally insignificant." Callie's tone was warm, and she suddenly checked herself. She had long ago learned that the way to drive Laura into any bit of folly, either in thought or action, was to oppose her.

Young Kendalll came to work at Mrs. Hillies' in the afternoon instead of in the mornings, and the reason was made clear two days later, for when Laura was ready to go home he was waiting for her.

"D'you mind if I walk over with you?" he asked. "I live on the west side, too, you know. We can talk about the bazaar —there's a whole lot of things I want to ask you."

So they walked away into the twilight together, and talked—a very little about the bazaar, and much about other things, mostly, as is the way of youth, about themselves. Laura found out that his first name was Otho; that he came from Tennessee, and had been in New York four years. That he had worked at odd jobs round the Hilles office most of that time, and had lately been installed as a sort of under-secretary to Mr. Hilles. "I'll tell Callie that," thought Laura triumphantly.

But young Mr. Kendall was modest enough about it. "I do the little unimportant things Plunkett — that's Mr. Hilles' secretary — hasn't time for. I don't do any of the real confidential work —yet." He narrowed his eyes into an expression yet sharper and more wary. "I want to make myself so useful that when Plunkett's promoted I'll be right in line for his job—and then—then, by George, once I'm inside—I'll slaughter the Philistines!"

"You see," he went on, "there's no use living today unless you can make a lot of money. Not a measly little ten or fifteen thousand a year, but a hundred thousand, two hundred thousand—or maybe more. And once on the inside I can roll it up."

She took fire from his tone. "That's what I think—I want heaps of money, too, heaps and heaps of it. But a girl has no chances unless she's a whole lot cleverer than I am. I haven't got any sense that way."

"It is a special sense," he assented gravely. "Money making is just as distinct a talent as painting or music."

"Then you don't think," ventured Laura, "you don't think that it's sort of sort of—ignoble to want money and try to make a lot of it?"

"Good Lord, ho! Whoever put that into your head? Money and power are the only two things in the world worth having. And money is power. And power, skillfully used, is money. Even if you're only near to it, you can get some of it. Why, I'd never have stayed down there in that office and taken the salary they pay me if a whole lot of things didn't come my way — nothing very much, of course, but it's not so difficult to watch Mr. Hilles in the market and follow him,

"Had a nice vacation?" she asked naughtily.

"Pretty good," 'returned Dick. "How was yours?"

That decided them to laugh together, and Callie gave a sigh of relief.

Presently Dick and Laura fared forth together in the old familiar fashion. "How's the bazaar getting on?" he asked. ""I can't pick up a paper without seeing something about it. It must be a

whale." "It's the best one yet—I have to keep my fingers crossed, it's coming on so well." She hesitated a moment. "Mr. Hilles sent a man up from his office to help, and he manages things beautifully ever so much better than I could."

Just as every other man in love, Dick bristled at the mere mention of a strange male.

"Oh, what's his name?"

Laura tried to keep self-consciousness out of her voice. "His name's Kendall," she answered rather stiffly.

He let the subject of Kendall go. "Laura," he began eagerly, "the gift shop people liked the catalogues I got up for 'em a lot. And I've got the other good jobs in sight on the strength of them. It looks as if things were beginning to break right at last. Keep your fingers crossed for me, too, won't you, so that

nothing happens?" "Oh, yes," cried Laura warmly. "That's fine, Dick. I'm so glad."

It was nice to have Dick back. Laura knew it was. But two young men are better than one. So it was also mighty agreeable to have Otho Kendall working beside her all afternoon and then walking home with her. He had so many marvelous things to tell about, things which, until now, had seemed so far away as to be unreal to her. Wall street, its giants, its fortunes made and unmade within an hour, its combinations and manipulations —he spread them before her with a vivid skill that came from his own absorbed interest in them.

He told her of certain investments he had made and how they had turned out. "I do it all on margin and sell out when I've made a clean little profit. I haven't got enough to plunge with. But some day——." He paused and regarded her doubtfully. "I shouldn't tell you all this. It's a rule of the office that no one shall speculate—but everyone does, on the quiet. All except a few old dodoes, of

course." "I'd nver tell," she assured him.

"Oh, I know that. And, great Scott!

their exhibition.

"Watch Tollullie Oil," Kendall told her. And Laura watched it faithfully, though it seemed painfully inconspicuous at 3½ or 4 among the "Curb's Transactions."

The bazaar, mercifully, was over. It had been a real blaze of glory while it lasted, and the receipts had so far exceded the expenses that it seemed almost worth while.

With Mr. Kendall's final report to Mrs. Hilles, his afternoons at the Hilles library, elbow to elbow with Laura, ended. It did not, however, end his acquaintance with her.' He came to the apartment, once a week or so, and now and then invited her to the theater, or to tea, or to dinner.

It was inevitable, under such circumstances, that Dick and Otho should meet, and it was Dick who brought it about by appearing unexpectedly on a Sunday evening. Perhaps Callie had telephoned him again surreptitiously. If so, she did not allude to it when he arrived.

The two men met in friendly enough fashion, but between them in the small sitting room there was an instant antagonism keen as the flash of swords. Laura liked the sensation. It was exciting. Her life, she reflected, had had few dull moments since Otho Kendall had appeared in it.

It was odd, how the two differed. On the league of nations, for instance, and the worth of Mr. Hoover, and Ireland these being three of the topics Callie artfully put before them. And there was a very bad moment when Dick asked Kendall what branch of the service he was in during the late well-known man's war.

"I was exempted," said Kendall, and it
was the only time that his self-possession
left him.
"I was in the let division" said Dick

"I was in the 1st division," said Dick, as briefly, and the two looked at each other sidewise and sparks tingled in the air.

Yes-it was an evening of real excitement.

And then, to Laura's intense joy, Tollulie began to be active. It climbed to 5, to 6, to 7, to 8! That was the first day. The next it leaped to 16! Kendall telephoned to her triumphantly. "What did I tell you! I believe it'll go to 25. Maybe 35. You'll have to get a truck to carry your money uptown!"

Tollullie went to 22 the next day, and after that its progress was more slow, but still upward. Laura watched the stock reports with fascinated eyes. Twentytwo to 26—that was one day. Twenty-six to 28, that was the next! Twenty-eight to 30, the next. Then 31½, 32, 33, 34 There it stuck.

On the second day after it was 34 it suddenly occured to Laura that she had not heard from Kendall. In the very middle of her eager desire to talk to him the telephone rang and it was he.

"Are you satisfied to sell now?" he asked her in an excited voice. "I'm afraid to hold on a moment longer. It's due to break and break fast. Better take what

He got up to go.

"There's nothing we can do. He hasn't taken a cent from the firm, nor done the least thing irregular, except to play the market, and we can only discharge him for that. If any of the young women would prosecute Mr. Hilles would be glad to bear the expense of having him followed and brought back, but not one of them will hear it. So he's free to do what he likes, go where he pleases and spend ail he's made. He'd got them all pretty fond of him, you see." Mr. Plunkett smiled dryly. "Good night, Miss Woodford, and again my congratulations for being so sensible."

Dick let the visitor out of the door and returned swiftly to the sitting room, yet not so swiftly but Laura had had time to throw herself into Callie's arms and burst into a passion of tears.

into a passion of tears. "Oh, Callie, Callie," she sobbed. "It will kill me. It will kill me." Dick bent over her. "Don't cry," he

(Concluded on Page 8.)