

## THE LADY AND THE LORD

**Poverty and plenty lock hands and do an entirely American cakewalk  
on very English soil.**

by **Talbot Mundy**

**A**n actress who is not exactly in the first flight is bound to be more or less of a nomad; so there was nothing particularly astonishing in not hearing from Mrs. Crothers for several months.

True, she might have written; but if she were ever to become famous, her autograph would be valuable for its very rarity, for she seldom wrote to any one. When she went away from New York with some touring company or other, she simply dropped out of her friends' existence for a while; and when she came back again, she resumed her acquaintanceship just as she had left it off, without explanation or comment.

So it was even less astonishing that she should arrive at my flat one afternoon, panting from the exertion of climbing so many stairs, and demand tea. That was to be expected of her.

What really was remarkable was her gorgeous raiment. It was so magnificent and up-to-date that even Ugly, my mongrel hound, scarcely knew her.

She rang my bell as though it were a fire-alarm, and, when I opened the door for her, pushed past me into the sitting-room with an air of indescribable importance. Then she threw her new fur jacket over the typewriter, as a signal that work was over for the day, and subsided into my arm-chair.

I produced tea and cigarettes, and sent the boy out for cakes, and while he was gone for them, I stood and gazed at her in the silent wonder and admiration that I knew was expected of me.

As soon as the cakes came, Ugly laid his gigantic muzzle in her lap; and it was not

until she had given him about half a dollar's worth that she paid any attention to me.

"You'll make him awfully sick!" I ventured presently.

"Nonsense! A change of diet's good for him. Besides, I like to feed him."

That, of course, settled it. I relapsed into my former condition of awe and bewilderment.

"You notice it, then?" she asked me, with the least suspicion of a smile, when Ugly had swallowed the last of the cakes.

"I'm not blind! Climb off that high horse, Kitty, and tell me all about it."

"That's what I came round for."

"I knew you did. I'm waiting."

"You're in too much of a hurry. I don't think you've admired me enough yet!"

"It's like Ugly and the cakes. You'd like some more awfully, but wouldn't be good for you. You'll have to tell me the story first, if you want any more admiration. Besides, I'm too dazzled to be able to think of any words that would do you justice."

"It isn't a story at all. It's something that really happened. I've just come back from England."

This was really amazing. That Kitty Crothers should cross the Atlantic was almost unbelievable. She hated to leave Broadway, and it was only stern necessity that induced her to travel even in her own country.

"Did you get all that finery in London?"

"No, Paris! But I'll come to that presently. I must tell you first what I went for."

"I can guess that. Your late husband owned some property over there, or was heir

to it, or said he was. You went over there to collect. Isn't that right?"

"More or less. But how did you know?"

Shortly after her husband's death I had recommended a lawyer to her on that very business. He had failed to trace any connection between the late Amos Crothers and the Carruthers estates in Essex; but he sent in a bill of costs which I had to settle. So the question seemed just a *leetle* bit superfluous. But as she seemed to have forgotten the incident, it seemed best to equivocate.

"You told me yourself," I said. "Go on."

"I'm going on, if you'll only give me time. The first trouble I had was raising enough money for the trip. Of course the passage itself didn't cost so much, but you've got to have some money at the other end, haven't you?"

She seemed to expect an answer, so I said that in my experience money was quite useful in England.

"Well, I never met with such difficulty in my life. I tried at first to syndicate myself, but you'd never believe how incredulous people are—at least, all the people who've got money!"

"That's how they get it, Kitty."

"Do they? It isn't how I got it."

Her face broke up into dimples as she smiled reminiscently. It was evidently a good story that was coming, but she kept me waiting several minutes for it while she enjoyed the memory of it herself.

I had to break into her reverie.

"How did you get the money for the trip?" I asked.

"I didn't get it. That's the funny part about it! I offered several people ten per cent of the whole thing if they would finance the trip. That was businesslike, wasn't it?"

"And I assured them that the estates were worth millions. But—you can believe me or not, as you like—they simply wouldn't listen. I tried everybody I knew, and scores of people I didn't know; but it was no use. Positively nothing doing!"

"You've no idea how stuffy business people are! I thought at one time of trying you; but I knew you couldn't even pay your

club dues as a general rule, so you were out of the question. I just didn't know what to do."

"How on earth did you get across, then?"

"Oh, I had enough money for a second-class passage; but by the time I'd tipped my cabin-steward, and paid the cab fare at Southampton, there was only forty dollars left; and it was even less when the money-changer had finished swindling me.

"I never was good at arithmetic, and in the end I called one of those delightful English policemen. He was polite, and even fatherly; and he wouldn't even look at the dollar I offered him; but he figured it out three times in his note-book, and got the result different each time, and in the end I had to take what the banker offered me. But I know he swindled me!"

"Did you go to a bank to change it?"

"Sure! Where else should I go?"

"What bank?"

"The London and Southwestern, I think it was called."

"And you called in a policeman?"

"I did."

"Whom did you see?"

"The manager, of course."

Now, the manager of a main branch of an English joint-stock bank is as consequential as an admiral of the fleet, and much more important.

"I'll go on with the story when you've finished laughing," she said.

"I'd give a year's income to have been there when it happened! Didn't he order you out of the bank?"

"Certainly not. He was as polite as possible. He offered me a chair, and made a clerk bring another one for the policeman, and left us to figure it out. He asked me, though, if I'd mind sitting in the outer office while we worked it out, because he was busy; but he wasn't in the least rude."

"Go on," I said. "I'm ready to hear anything after that."

"Well, of course I engaged a room at the best hotel. I had lots of trunks, and the only thing I could do was to throw a bluff; so I went to the best hotel, and took the best room

there was in it. They must have thought I had millions."

"I don't see how you make that out. Millionaires don't travel in the second cabin, and they must have seen the labels on your trunks."

"What d'you suppose I tipped the cabin steward for? All my things were marked, 'Wanted on the voyage,' and I made him pull all the labels off before we got to Southampton and put on first-class labels."

"You ought to have been a criminal. But perhaps you are one. I'd better wait until you've told me how you got the money."

"I went to bed early the first night, because I wanted to think out a plan and I can always think better in bed than anywhere else."

"D'you mean to say that you hadn't thought out a plan before you started?"

"Oh! How stupid men are! How could I possibly make a plan when I hadn't any money, and didn't know where I was going to stop, or what Southampton was like or anything? It was different, of course, after I'd landed and had taken a room at the hotel. I was on the scene then. But, of course, I hadn't any plan until I got there."

"What was your idea, then? Just to trust to luck?"

"Something like that. At all events, the luck was all my way on that trip. But it didn't look very promising that first night. I lay in bed, and thought, and thought, and I couldn't make head or tail of it. And at last I gave it up and went to sleep.

"I felt better in the morning, but even then I realized that my chance of success was pretty thin. I hadn't enough money to pay one week's bill at the hotel. It was an expensive place, and I had to order expensive wine at dinner to keep up appearances. I'd got to be quick.

"So directly after breakfast I sent for the local directory, and looked through the list of lawyers. There were dozens and dozens of them; but I picked out the one with the most space allotted to him, and then looked him out in another part of the book, and found he was also the mayor. That was the man for me.

"I couldn't pay anybody's bill as things stood, so it seemed best to me to run up a real, fat bill with a big man, who might possibly wait for his money and give me a chance to turn round.

"Then I asked to see the proprietor of the hotel. When he'd finished bowing—they're not in the least like American hotel proprietors, they're really polite—I asked him if he knew Mr. Lewisohn; and he told me that Mr. Lewisohn was his lawyer and conducted all his legal business."

"He was probably the gentleman who sued the guests who neglected to pay their bills," I suggested.

"Probably. But he said that Mr. Lewisohn was a most influential and respected gentleman. I suppose he meant by that that he had a big political pull; but they have such a funny way of expressing things in England, and you can never be quite sure what they do mean."

"I know it," I said. "They call a 'four-flusher' a 'chancer,' even when she's a woman and pretty."

She actually blushed.

"I wasn't a four-flusher. And if you're going to be rude, I won't tell you the story. I knew that I was after a certainty; the only difficulty was in getting somebody with money to believe it."

"I was only citing an instance," I said guiltily. "Go on with the story."

"Well, I told Mr. Bertram—that was the proprietor's name—that mine was most important business, and that I wouldn't have an inkling of it get in the papers for anything; and I asked him to be sure not to answer any questions about me to anybody. He said he would be most discreet—just like that—'most discreet.'

"Then I asked him whether I could count on Mr. Lewisohn to be most discreet, and he assured me that I could; so I asked him to telephone for an appointment for me, and he did it at once. Later on I ordered a carriage to drive round to the lawyer's office.

"They tried to palm off a one-horse thing on me at first; but I sent it back and ordered a landau with two horses, and the

proprietor of the hotel came out himself and helped me into the carriage.

"In Southampton people don't usually drive when they're going to see their lawyers; they walk. I know that, because when I got there I wasn't kept waiting a minute. The clerk showed me right in.

"Mr. Lewisohn proved to be a little man, with a shiny bald head and a ring of coal-black curly hair all round it, just like a monk's. He was sitting in a dark corner at a large roll-top desk, with rows and rows of black steel boxes on shelves behind him.

"Until your eyes got used to the light you could scarcely make out his features at all, and he made me sit on a chair where the light fell right on me. But I'd taken a lot of trouble with my toilet that morning, and I didn't feel nervous in the least.

"He didn't put his feet on the desk, or smoke, as Broadway lawyers do; but he sat back and listened to what I had to say with his hands folded in front of him, and his thumbs twisting round and round each other slowly. And every time I stopped talking he nodded.

"I told him that I had had a letter of introduction to another lawyer, whose name I wouldn't mention; but that Mr. Bertram, the proprietor of the hotel, had told me that Mr. Lewisohn was much the best lawyer in the place, and I had decided to place my business in his hands.

"I'm not sure even now whether he was so used to hearing himself described as the best lawyer in the place that it had ceased to interest him, or whether he was suspicious of any attempt at flattery. I'm inclined to think he was suspicious—the least attempt at civility makes the English suspicious—I've found that out. At all events, he didn't seem to appreciate it very much.

"But he kept on nodding and nodding while I talked, and when I mentioned the Carruthers estates he woke up at once and began making notes. At last he made another appointment for the following day; and I had evidently succeeded in impressing him favorably, because he showed me to the door of the office himself, instead of letting the clerk do it.

"And, of course, then he couldn't help seeing the carriage and pair; I was glad of that.

"Of course, I knew he'd telephone to Bertram before I had time to get back to the hotel, but that didn't worry me; all Bertram could say was that I had first-cabin labels on my trunks, and that I had engaged an expensive room. Besides, he knew nothing against me, anyhow.

"I wasn't afraid of Bertram; and, as it turned out, I must have been right, because when I went back the next day Mr. Lewisohn was politeness itself, and after we'd talked for nearly an hour he took me out to lunch. I kept the carriage waiting all the time, and drove him back to his office afterward. It would never have done to seem worried about money."

"He didn't let you pay for the lunch, did he?"

"Of course not. But I had to pay for the carriage—or, rather, I had it charged up on my bill. I was getting so short of ready money that I was beginning to feel desperate. I hadn't enough money to pay my fare back to New York, even third class, by that time, because I'd been spending my ready money pretty freely in order to keep up appearances.

"I was seriously considering a visit to the hock-shop, and was wondering whether I'd got anything with me that an 'uncle' could be induced to lend money on, when who should come to stay at the hotel but a real English aristocrat—the kind you only read about in the Sunday paper, and never come across in real life.

"He was about twenty-two years old, with red hair and a pimply face, and simply oceans of money. It was he who saved the situation.

"Of course, he didn't carry the money with him; but you could tell he had it by the awful arrogance of his man-servant and the deference the hotel people paid him. You can always tell when a man's got money."

"How was it, then, that the hotel people couldn't tell that you hadn't any?"

"I'm not a man—I'm a woman."

"I see. Is there any way of telling when it's a woman?"

“Not unless you’re a woman yourself. A woman can sometimes guess. But I’ll never finish if you keep on interrupting so.”

“All right; I’ll be good.”

“When his lordship came into the hotel and saw me in the lobby he stared harder than was polite; so I went up-stairs to my room and stayed there. But you can bet I didn’t have dinner up-stairs.

“I got out my very best dress—the one I’d been keeping for emergencies—and came down just a little late—not too late, you understand—but late enough not to have to go in with the crowd. He was waiting about in the hall to watch me go in, and, though he didn’t stare quite so hard that time, he followed me into the dining-room and sat down at the next table, with his back toward me.”

“Beastly rude of him!” I thought I was wanted to sympathize, but I mistook my cue.

“I told you not to interrupt. He wasn’t rude at all. He must have bribed the head waiter like a whole board of aldermen, because the man came over to me at once and said that my table had been reserved by some other people, and would I mind if I sat at the next table for that evening.

“He said that Lord Tipperary had the next table, but that he was sure that Lord Tipperary wouldn’t mind. And he actually had the nerve to go to Lord Tipperary and ask him if I might sit at his table, just as if they hadn’t fixed it all up between them before dinner.

“So I pretended to be rather annoyed; but not too annoyed, and changed places; and, of courses, the head waiter had to put some other people at my table, though there were several other tables in the room that were disengaged all through dinner; and in about a quarter of an hour Lord Tipperary and I were quite like old friends.

“It was the first time that I’d ever talked to a lord, and I found he was quite like a human being. I was never more surprised in my life. He didn’t say ‘Haw!’ or ‘Don’tcherknow!’ like English lords are always supposed to; in fact, he didn’t give himself any airs at all; but he used the most

astonishing slang I ever listened to, and I don’t think I understood more than half of it.

“After dinner we went out and sat together in the lobby—to watch the people, he said—but he was too busy talking to me to see much of what was going on.

“Of course, I had to be awfully careful what I said to him; and I was so busy puzzling out how to make use of him that I suppose I must have seemed rather absent-minded, and after a bit he noticed it and asked me if I wasn’t feeling well. I had to say something, so I told him that I found English surroundings a bit depressing at first.

“He was an awfully nice boy, and he said at once that he knew a way to change all that. He offered to take me driving in his four-in-hand next morning. He said that a drive round the countryside would make me fall in love with the country, ‘and all that kind of thing.’ He said that he wasn’t much of a ‘dabster’ at quoting poetry, but the scenery was ‘simply spiffing,’ and that was about the most intelligible thing he did say about it.

“He told me that he was down to see his lawyer on business connected with his property in the neighborhood, and that he’d brought his horses with him ‘because that man Lewisohn’s as slow as a hearse, and he’s sure to keep me hangin’ about here for the best part of a month.’

“When I discovered that Mr. Lewisohn was his lawyer, too, I had to go up to my room. I wanted to be alone, and laugh, and make a fool of myself.

“Of course, it was a bit early yet to be jubilant, and I still didn’t see how I was going to manage. But I knew that a coincidence like that only happens about once in a lifetime, and I knew I’d have brains enough to make use of it when the right time came. But the difficulty was to wait for the right time.

“I was in a desperate hurry, and beginning to get excited, and I knew that if I was to play my cards properly I’d have to let off steam at once. So I went up-stairs and kicked my pillow all round the room for about ten minutes. After that I felt better and went to bed.

“Next morning I told Lord Tipperary what I was in England for—at least, I told him as much as I thought necessary. He seemed to be interested; and when I told him I’d been to Lewisohn, and that I was afraid I wouldn’t get the same amount of attention as an old client would have done, he offered to take me round that very afternoon and introduce me to Lewisohn in a proper manner.

“He said: ‘Why, he’s my lawyer! I’ll take you round and tell him you’re a friend of mine. He’ll look after you, all right. He’s as slow as one of his own horses, and he’s stagey; but he’s honest, and there isn’t a better lawyer in England. I borrow money off him when I get broke—that’s to say pretty often.’

“So we had lunch together at the hotel, and I took him a little more into my confidence. I didn’t tell him that I had only thirty shillings left, though it was a fact; but I did say that I’d be tickled to death to get my business settled up, because I needed the money very badly.

“When I said that he looked at me quite sharply, with his eyebrows raised ever such a little, and I saw that I’d made a mistake. They’re not so easy as they look, those English! I suppose that rich English lords have so many people trying to play them for suckers that they get naturally suspicious, anyway. But just as I was thinking that I’d put my foot in it, and had spoiled my only chance, I had an inspiration that was absolutely divine.

“I asked him if he ever gambled; and he said at once that he did. He said he was always gambling, and nearly always losing—backing horses, for the most part—but that he would gamble on almost anything; and he asked me if I knew of anything to gamble on.

“Then I knew that I’d won—all but the shouting. The rest was easy.

“I said that I hadn’t ever gambled, which was perfectly true; but I said I was going to begin. He nodded, and said he would stand in with me, because ‘beginners’ luck always was a good thing to bet on.’ He said he didn’t care ‘a continental ‘ what it

was that I was going to bet about, he was going to ‘back me to win.’

“So I told him that that was my reason for being in such a hurry to get some money; I wanted to get the money on before the good thing, was a thing of the past. But I wouldn’t tell him what the good thing was. I didn’t know yet myself, for one thing. But I had to tell him something.

“Suddenly I remembered a second cousin of mine who used to be secretary, or something like that, in a zinc works at Pittsburgh, and that gave me another idea. Poor old Amos always used to be pestering my cousin at Pittsburgh to give him information so that he could play the market, and the only time he ever did give him any Amos played it and lost. He lost nearly all we had.

“So what I said was that I had received some private information from a man who used to be a friend of my late husband. Before my husband died he had promised him that he would look after me, and this was his way of doing it. He had told me to raise every cent I could, and buy certain shares and hold them for a rise.

“Lord Tipperary got awfully excited. He hadn’t ever gambled on the Stock Exchange, and the idea of doing it simply tickled him to death. He wanted to know the name of the shares at once, so that he could ‘go up to town and get the money on.’ He said it was ‘awfully sporting’ of me to want to ‘put all my money on one horse,’ and he didn’t like it in the least when I refused to tell him which shares they were.

“But I couldn’t tell him, for the simple reason that I didn’t know the name of any shares, and I’d have to look them up first in a newspaper. So I got out of it for the time being by saying that the information had been given to me under a strict pledge of secrecy, and that I couldn’t think of divulging it to anybody.

“That afternoon he drove me round to Mr. Lewisohn’s office, and he introduced me properly, as he had promised to do. We had a long talk with the lawyer, but nothing much came of it, except that he promised to be as quick as he could about my business.

“Lord Tipperary asked him at once how long he thought it would be before he had my affairs settled up, and he said: ‘Some weeks.’ Then Lord Tipperary looked at me with the most comical expression of concern, and I had to laugh outright; and Lewisohn seemed awfully surprised that Lord Tipperary should take so much interest in my affairs, but he didn’t say anything—at least, not then.

“After we left the office that boy did nothing but pester me to let him into the secret; and at dinner-time he said: ‘Look here, Mrs. Crothers, it’s an awful shame your not being able to get any money out of old Lewisohn for a month or two; you’ll probably miss having the flutter through it. Can’t we work it this way. I’ll go up to town and open an account with a firm of brokers that I know of, and arrange it so that you can buy the shares on my account without my knowing the name of them; then we’ll go shares in the profits. How’s that?’

“Then, to-morrow morning I’ll go round to old Lewisohn before I go to town, and tell him to be sure and let me have a few thousands at once, so that we sha’n’t be stuck for money. He’s arranging to borrow some money for me, and he can easily let me have a few thousands right away.’

“Remember, it was pounds he was talking about, and not dollars! And there was poor little me, with only a few shillings in the wide world, and a great, fat hotel-bill running up! Do you wonder I began to feel excited? Of course, I agreed to that arrangement, and the next morning I went round to the Public Library to look up Pittsburgh.

“I read up all about Pittsburgh in a fat sort of encyclopedia; and though reading about it in that book bored me almost to tears, and reminded me in some indescribable way of Monday morning’s breakfast at a boarding-house—I can’t tell you why, but it did!—I managed to concentrate my mind on it sufficiently to remember afterward that the National Zinc Amalgamation was one of the biggest concerns there.

“Then I went back to the hotel and sat in the lobby, studying out the financial column of a morning paper. The American papers are bad enough, if you open them at the financial

page, and I don’t believe the jargon they put in them really means anything at all; but the English papers are infinitely worse; and I’m sure I nearly cried trying to understand it.

“There were two different things named in one column that might, either of them, have been the Zinc Amalgamation. They were both called N.Z. Am., but one had the word ‘com.’ after it with a full stop, and the other had the word ‘pref.’ There was a footnote at the bottom of the column which said that the ‘com.’ had been largely dealt in. The ‘com’ and the ‘pref.’ were quoted at different prices, and I think it was the most confusing mix-up that I ever tried to puzzle out.

“I never would have puzzled it out if it hadn’t been for Bertram, the proprietor. He passed me where I was sitting in the lobby, and smiled. I asked him what he was smiling about, and he said that it was easy to tell my nationality without hearing me speak, because American women were the only women who ever read the financial columns of the papers.

“I told him I was only reading out of curiosity, and I asked him what ‘com.’ and ‘pref.’ meant. He gave me quite a little lecture, and explained the whole thing; and after that I began to feel ready for the fray.

“At about twelve o’clock a telephone message came from Mr. Lewisohn, asking me to call round at his office; so I ordered out the carriage again, wondering what it meant. When I got there I was shown right in to his office, and he lost no time in coming to the point.

“He sat in his usual corner blinking at me, and he made me sit right in the sunlight that was streaming through the window. He watched my face as carefully as a cat watches a mouse, and I hoped I had not put too much powder on—I came away in rather a hurry. His first question completely took my breath away. He said:

“‘Mrs. Crothers, how much money have you in your possession?’

“I suppose my face showed that I was taken by surprise, and he must have guessed the rest; for he said at once:

“‘You needn’t tell me. I think I know sufficient. Now, Mrs. Crothers, Lord

Tipperary is a valued client of mine. I have known him since he was a boy. His father was also a client of mine, and his grandfather used to entrust his business to my father. You will perhaps admit that I have a right to be interested in his welfare.

“Now I want you to tell me exactly what is the nature of the business that you have entered into with Lord Tipperary. He called on me this morning, and told me a little, but not enough. There is no sense in a case like this in beating about the bush. I will give you fifty pounds for your information.”

“I said: ‘I will take your fifty pounds, Mr. Lewisohn, because I need it, but I would have told you the nature of the business at once if you had asked me.’

“The expression on his face changed a little, as though he didn’t believe me, and were smiling inside himself; but he was too polite to let it appear on the surface; he merely bowed, and motioned to me to proceed. So I told him the same story of the shares that I had told Lord Tipperary.

“But he seemed to expect something else, and when I had finished he sat with his eyebrows raised a little, waiting for me to continue.

“When I said nothing, he asked me: ‘And the name of the shares?’

“I said: ‘No, Mr. Lewisohn, that was not in the bargain. If I tell you the name of the shares, the secret will be out!’

“He said: ‘Madam, it was distinctly in the bargain. I must insist on knowing the name of the shares. So far as the secret is concerned, there is no safer depository for a secret of any kind than within the four walls of a lawyer’s private office. I can assure you—in fact, I promise you faithfully—that what you may tell me will remain an absolute secret.’

“‘But even Lord Tipperary doesn’t know,’ I objected.

“‘I am aware of that, madam. In fact, that is precisely why I insist on knowing myself.’

“He pulled a lovely crinkly Bank of England note for fifty pounds out of his waistcoat pocket, and made it crackle absent mindedly between his fingers; and all at once

I blurted out that the shares were called National Zinc Amalgamation, Common.

“He passed me over the fifty pounds at once; and I think I never saw a man look so utterly surprised in all my life.

“He said: ‘Madam, I have to apologize. We are all liable to make mistakes, and I have made one. Your secret is, of course, safe in my keeping; and in return for it I will tell you one of mine. I am myself a heavy buyer of National Zinc, Common, and I believe it will eventually reach par or somewhere near it.

“‘I made the great mistake of supposing that you were an adventuress, and that you were trying to work off some worthless securities on my client. Believe me, such a thing is quite common, and in every case that has come under my notice it has been done through the agency of a woman. I suppose your idea is to take the shares off the market, and hold for a rise?’

“I hadn’t the least idea what he meant by taking them off the market, but I know that poor old Amos lost all his money by speculating on margin—whatever that means. So I told him that I had a horror of margins. That seemed to tickle him to death.

“He rubbed his hands together, and his eyes sparkled, and he beamed at me over the top of his spectacles for quite a minute before he said anything else. Then he shifted in his chair, and turned right round toward me, leaning forward with one elbow resting on his knee.

“‘Now, listen to me, Mrs. Crothers,’ he said. ‘I’m going to make you a little confidence. My client, Lord Tipperary, has been spending far too much money. Too much for his own good. He is altogether too fond of borrowing, and still fonder, I am sorry to say, of gambling.’

“‘I have been trying for over a year past to persuade him to pull up, and pay some attention to improving his financial position. You appear to have found the key to the situation, and my proposal to you is this.

“‘Let me manage the account for you. We will let Lord Tipperary imagine that he is gambling, whereas as a matter of fact I will purchase the shares outright in his name, and

hold them for him until the right moment comes to sell them again. With the funds belonging to him that I can get together I can purchase a considerable block of shares, and their increase in value within say about six months or a year should help materially toward straightening out his finances.

“Once I have his written permission to buy the shares, and his promise not to sell them before they reach a certain figure, I can manage the rest. One of his pleasant little peculiarities is that he never breaks his promises.

“As for yourself, how would it be if you were to receive ten per cent of the net profits on the transaction? I am sure Lord Tipperary would agree to that, and I think you are justly entitled to it for persuading my client to do what I could not talk him into doing myself.

“Of course, I am aware that under the present arrangement existing between you, you would receive half the profits; but knowing Lord Tipperary as I do, and with all due respect to yourself, I would doubt very much there being any profits to divide. When too entirely inexperienced people open an account on the Stock Exchange, there can be only one result—a dead loss. Don’t you think my arrangement would be better?”

“Well, of course, I thought it was better, and when Lord Tipperary returned from London I made him go round and settle it that way with Mr. Lewisohn. The lawyer agreed to supply me with funds as long as the agreement lasted, and though his idea and mine on what constituted enough money to go on with were slightly divergent, I got enough out of him from time to time to pay my hotel bills.

“And National Zinc, Common, went up, and up, and up. I’m not going to tell you how much I made out of it!

“But that isn’t all. Before the agreement came to an end, and while I was still waiting in Southampton, Mr. Lewisohn discovered that as Amos’s widow I was entitled under somebody or other’s will to a life interest in a small part of the Carruthers estates. So Amos was right, after all! The income isn’t much,

but it’s regular and safe, and I needn’t go on the stage again.

“Lord Tipperary is the nicest boy in the world, but I couldn’t have him falling so violently in love with me that people began to talk about it; so when I had got all the money that was coming to me, I said good-by to him and Mr. Lewisohn, and absconded to Paris. I bought all the clothes I wanted in Paris, at least all the clothes I absolutely couldn’t do without, packed up my belongings, and then came straight back to New York.

“You can’t think how glad I am to be back! There’s no street like Broadway in the world! Now, where are you going to take me to dinner?”

I looked at her for some moments, studying her finery, and considering ways and means.

“The nattiest place in town,” I said at last. “Wait while I put some decent clothes on.”

“Not a bit of it,” she said firmly.

“They won’t allow Ugly in a natty place. Besides, you can’t afford it!”

So we went to the same place that we used go to in the old days when she was hard up resting in New York between engagements.

And we enjoyed ourselves just as much as we used to; even if the restaurant was a cheap one. Afterwards, when I had seen her home, and we were still chattering on the pavement outside her apartment, I said:

“Well, good night, Kitty. I’ve come to the conclusion that you’re a better actress off the stage than on it!”

“You’re getting too wise,” she said, laughing. “Good night.”