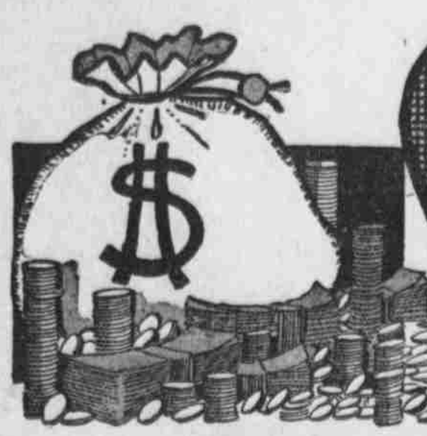
# THE OMAHA SUNDAY BEE MAGAZINE PAGE



# THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

## READ IT HERE · Then See It In Motion Pictures

## Presented By This NEWSPAPER in COLLABORATION With The FAMOUS PATHE PLAYERS

WRITTEN BY
GEORGE RANDOLPH CHESTER
Author of "Get-Rich-Quick-Wallingford"

DRAMATIZED BY
CHARLES W. GODDARD
Builder of the World's Greatest Serials

INTRODUCING

BURR McINTOSH - - - - - - - J. Rufus Wallingford
MAX FIGMAN - - - - - - - - - - - - Blackie Daw
LOLITA ROBERTSON - - - - - - - - - - - - Violet

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### BUYING A BANK WITH BUNK

THEY were not gently floating, downy-looking, cuddly big flakes of snow which blotted out the view from Wallingford's window, but the little, stinging, spiteful sort, and they hurled themselves at him in files and platoons and battalions, by countless, swiftly driven millions, as if they would have liked nothing better than to pierce him with endless pain, to grind him to atoms, to scatter him wide and bury him deep. Even entrenched behind his breastwork of glass, J. Rufus felt their enmity, and gazed out into the thick, white bluster with unshakable gloom. Alone and in the dull light of the stormy morning, worried and at his wits' ends, he was by no means the smiling, debonair Wallingford whose jovial face and broad-breasted bulk had wheedled unwilling dollars from their hiding places over half the continent; instead, with his face in repose and with no one present before whom to act a part, there were deep lines visible, telling of advancing age and careless youth. This morning, too, there was an expression of uncertainty, almost of defeat, which, while seemingly new, was only the accumulated etching of scores of similar moments.

"Oh, the merry, merry springtime, tra-la-la, tra-la-la!" croaked a voice from the adjoining room. "How's the weather, Jimmy?"

"Against us, like everything else," replied Wallingford soberly, and he glanced in at the open door, where only a frosty nose and a pair of very black eyes and the points of a black mustache were visible above the counterpane.

"Snowing yet, of course; and I suppose the town pump's frozen solid. Oh, the merry, merry spring—"

"Oh, shut up!"

The voice, in its sudden explosion of nervous temper, was so little like the customary voice of Wallingford that Blackie Daw, quite contrary to his previous intentions, piled wonderingly out of bed to gaze at his friend. Immediately he felt the rawness of the morning he started to pile in again, but the smell of burning wood once more changed his mind, and he darted shiveringly into Wallingford's room to hover over the little old wood-stove and absorb as much of its heat as his ridiculously lank body would take up.

"Feeble, but earnest," he observed of the fire. "But where's your fuel? What are you burning?"

"The wood-box," replied Wallingford savagely. "I'm going to start on the furniture next, unless they bring up that wood in five minutes. I ordered some an hour ago."

"Let me chip in one mattress full of augers," invited Blackie cheerfully. "Honest, friend of my youth, go in and gase upon the raised map of the Rocky Mountains upon which your childhood companion slept. It would give the rheumatism to a jellyfish, just to look at it. Why, that mattress—"

"For the love of Moses, quit yammering!" pleaded Wallingford. "Haven't you a single ounce of brain in that squash of yours? Don't you know that we're up against it worse than we've ever been in our lives? Don't you know that owing to the tie-up in the Bureties Bank and Trust we can't touch our funds for days? Don't you know that the girls are lost to us until after New Year's Day—nearly a week? Don't you know that we have only seven dollars between us, and no place to get any more? Don't you know that we can't go out and take it away from anybody in a yap town like this, and especially in weather like this? Don't you ever stop to think, or do you just gurgle?"

"B-r-r-r-r-r!" shivered Blackie. "What a raw, cold, dismal morning it is, to be sure! What a cruel, cruel, world! Jimmy, go plumb to hell while I dress."

"And I don't hear a word from Fannie," added Wallingford, looking old.

"Oh!" grinned Blackie. "So that's it! Well, Jimmy, far be it from me to crow over the aged, but here goes," and from his pajama pocket he produced a letter which Wallingford sulkily pretended not to see. "My dear Blackie," read that hilarious person. "Hear that Jim?" "My dear Blackie: We had to hurry home for the visit with Aunt Pattie, and I'm afraid we didn't find out as much as we should have discovered about Mr. Quirker, except that he is a banker and that the amount of which he robbed us on the death of our father was thirty-five thousand dollars. We played book agent and found that he is a confirmed 'masher.' His wife is quite jealous. She is rich in her own name and would be happier if she didn't have a husband. She's more hateful than he, if that is possible. He has a serious affair, we think, with some out-of-town woman. Watch him. Our kindest regards to you and to Mr. Wallingford. We can never thank you enough for working so hard to recover our fortune for us.

"Yours gratefully,
"VIOLET."

There came a lusty kick at Wallingford's door, and when he opened it a fellow with a purple face and the rest of him mostly red muffler stood there with a big load of snow-frozen wood in his arms. First of all he looked for the wood-box, and finding only [illegible] remains turned helplessly about him in [illegible] directions.

"I don't know what the boss'll say," he [illegible]rved with stiff lips; "you've gone and [illegible]ned up the wood-box. What'll I do with [illegible]s wood?"

"Just a moment and I'll help you," offered Blackie politely, and opening the door of the stove he loosened with exaggerated care one after the other of the four top sticks, put them in the stove, and closed the door. Then he placed one stick carefully on the top of the old-fashioned bureau, one on the washstand, one on the broken-bottomed splint chair, and a final one delicately on end in the corner of the room, surveying the result with critical artistic appreciation.

The fellow looked at Wallingford in speechless wonder, then he put down the wood. "Say," he finally managed to whisper huskily, "I never seen so drunk a feller look so sober in all my born days. You gents got any liquor left? They hain't none to be had for love nor money in Jinkinsville. Them that's out can't sell any for days, and them that's got any don't dast say so."

Laughing, Wallingford produced from an Oxford bag a silver-mounted flask, and poured into its drinking-glass a generous portion of the sort of liquor he was particular to carry. The fellow gulped it down gratefully without stopping to taste it, and it warmed his frozen faculties into sudden remembrance.

"Oh, yes," he said, jerking off one of his blue mittens and reaching into his jacket pocket with a hand the color of raw beefsteak; "most forgot this. Jerry Jennap brought it up from the station last night," and he produced a much-crumpled telegram.

With instant gravity Wallingford opened and read it, then his brow suddenly cleared, and he laughed his old-time jovial laugh for the first time that morning. This was the message:

"Regards, and more regards.—Fannie."

It was the needed spur. Gloom fell from Wallingford like a cloak. "What's your name, young man?" he inquired.

"Pete," replied that person laconically, wiping his lips with the back of his hand.

"Well, Pete, which would you rather have, a quarter or another dose of this poison?"

Pete studied that weighty problem with due care. "Quarters is mighty scarce," he sagely concluded, "but good red liquor is scarcer, and this is powerful cold weather. Could I save that snifter for about a hour, when this'n has wore off?"

"You certainly could," Wallingford was beaming upon Pete with all his most fetching beams now, and cementing his friendship and allegiance forever.

"Then I'll take the liquor."

"It's a bargain. How big is Jinkinsville?"

"Well, we're claimin' nigh onto twelve hunnerd."

Wallingford contemplated that vague statement in sinking thought. "What are your biggest business establishments?"

"Who has the most money here?"

"Benjamin F. Quirker, I reckon. He owns the bank. Nobody else around these parts has got any money to speak of, I guess, unless'n it's my boss, and he's in New York."

"Yes, I know about him," said Wallingford with a smile. "We came here to see him. We—we were thinking of buying this hotel, possibly, or investing in some other business in this neighborhood."

"Gosh, I hope you do," promptly responded Pete. "And I guess maybe you could buy any business you wanted about here if you'd offer a fair middlin' price."

"I reckon," agreed Wallingford. "What sort of a man is this Quirker?"

A peculiar glint flashed into the eyes of Pete and passed as swiftly away. "He's all right," said Pete with every appearance of spontaneity, but Wallingford had noted the indication of secret thought and had made a mental memorandum of it. "He's savin' up a lot of money for me."

"How about breakfast?" demanded Blackie, appearing in the door just then. "Let's have it up here, Jim.

Pete looked at him with a return of his former conviction. "You'll get it down-stairs if you get it any place, and you'll have to make tracks if you get it at all; because after Benjamin F. Quirker gets through, breakfast's over, and he's just went down to the dining-room.

"Does Quirker live here?" asked Wallingford quickly, and mechanically he poured out another drink from the silver-mounted flask. "Doesn't he make his home in Jinkinsville?"

"This hain't the licker I was to get in an hour from now?" asked Pete cautiously, as he took the proffered glass.

"No," said Wallingford, smiling, and shaking his shoulders; "it's an extra because your nose is blue, and it ought to be red."

"Then here she goes," said Pete, tossing off half of it with a relish. "Yes, Benjamin F. Quirker stops here just now." He hesitated a moment, drank the remainder of the liquor, and sank his voice to a confidential whisper. "He's had a mite of coolness with his family. He owns the biggest house in town and keeps two girls and a man; and Mrs. Quirker never touches a dish-rag nor a broom with her own hands. They do say that she's going up next week and hire a city lawyer to bring a suit for divorce and alimony. It ain't always the rich that's happy."

"You, Pete!" shrilled a woman's impatient voice.

"Gosh, that's her!" ejaculated Pete, and thrusting the emptied glass into Wallingford's hands, he bumped through the doorway and stumbled down the stairs.

An instant change came over Wallingford. He hurried across to the glass and looked at himself, at the same time unbuttoning his vest and throwing it and his coat back off his shoulders. "Blackie, you just stand by and watch a fat man hustle. I'm going after the village banker," and for a man of his bulk he started an amazingly quick series of costuming contortions.

### II.

Ten minutes later, suave, smiling, confident, Wallingford strode into the dining-room followed by the obsequious Blackie; and, bearing in his breadth of chest and poise of shoulders and general air all the wealth of the Indies, he sat down opposite the only other occupant, a man of about forty-five, who was clean shaven except for neatly-trimmed mutton-chop whiskers about half-way down his plump cheeks, and who held a little brown leather bag between his feet. He was a man of excellent ease, apparently, but at the same time he was deep in study. He roused at once, however, upon the advent of the strangers, and inspected them critically. Wallingford had scarcely seated himself when the man leaned forward with a friendly smile and observed:

"Mr. Wallingford, I believe."

"The same," he admitted. "I believe, though, that you have slightly the better of me."

"I am Mr. Quirker, Mr. Benjamin F. Quirker," stated the other. "I met you at Cinderburg, if you'll remember, when I thought of securing the rights, for this county, of the Bang sun-engine."

"Oh, yes," replied Wallingford vaguely, wondering what he had told Mr. Benjamin F. Quirker in the hilarious promotion days of the sun-motor which never moted.

"You were very decent about it," went on Mr. Quirker. "What is the present status of that marvelous machine?"

"Gradually nearing perfection," stated Wallingford promptly, sure of his ground now and thankful that Quirker had been one of those who came in late, after he had all his plans made for "cleaning up." "Are you still in the market for this territory?"

"No, I think not," returned Quirker, the shadow of a frown flitting across his brow. "I'm taking on no new interests whatsoever, just now. As a matter of fact, I'm letting go of some of them," and again for an instant a faraway look came into his eyes. "What brings the wealthy Mr. Wallingford to our little Jinkinsville?"

Wallingford was himself once more. Up to this instant no idea had visited him, but now upon demand one came. "I have rather a large financial scheme in hand," he said, frowning with deep gravity; "a plan to counteract the immense money monopoly of the large city banks, which, as you know, have for their foundation rocks of strength the small country banks. It is a lop-sided arrangement, with all the favors flowing eastward. In times of stress, the financial center throws its weight on you and drains you to the last drop of your financial blood. In times of ease it throws your money back on you and leaves it idle."

Mr. Quirker had nodded his head at each period as he slowly sipped his coffee. "But how do you propose to remedy this condition?" he asked.

"Consolidate the country banks of the Middle West," stated Wallingford, leaning back and beaming upon him as if in pity that Mr. Quirker had not himself thought of so simple a solution. "Organize a gigantic holding company, inaugurate a daily system of report and exchange, and form a distribution bureau which shall first attend to the needs of the Middle West, and then dictate terms to the East. The East cannot do without us, and by standing together we can make them divide the cream with us, in place of merely giving us the skimmed milk, as they have done heretofore."

"There will be a little trouble about charter," Quirker said musingly, "but of course that can easily be straightened out. I presume, too," he added slowly, "that quite a number of banks will have to be purchased outright."

"I've calculated upon that," declared Wallingford, "and I stand ready to either purchase or consolidate."

"To consolidate, purchase—or fight," amended Mr. Quirker, as he looked at his watch and hastily arose. "I'm five minutes late now at the bank, Mr. Wallingford, but I am very much interested. Suppose you come over and talk with me as soon as you have finished your breakfast," and carrying his little brown leather bag as carefully as if it contained a bomb, he moved away with a certain dignified ease, which made Wallingford reflect upon him as being probably

"Then I'll buy your bank," quietly announced Wallingford

the most popular ladies' man in his congregation.

A decorous but exaggerated yawn at his side interrupted Wallingford's reverie.

"Honestly, Jim, what are you going to do with this banker person?" asked Blackie, idly sticking tooth-picks into his prunes.

"How do I know?" returned Wallingford, frowning at the interruption to his train of thought. "Follow the natural line of cleavage, I guess. There is money over there, and we have to have it, Blackie. Benjamin F. Quirker has a nigger in the wood-pile some place, and we have to smoke him out, for the girls!"

Through the rest of the meal Wallingford was silent, turning over and over in his mind the features of Benjamin F. Quirker, and his words, and the chance remarks which Pete had dropped about him.

### III.

The Jinkinsville bank was indeed a tiny one, but it was brave in brass grills and marble counter and tiled vestibule, while never big silver knob nor golden time-lock shone more brightly than did those at the rear of the cashier's tiny cell.

Beyond the cashier's cage, at the end of a narrow passage by the side of the brick vault, was a door, the glass of which was marked "President," and inside of this Wallingford found Benjamin F. Quirker, his little brown leather bag still between his feet, at a roll-top desk, energetically sorting papers, laying some in this pile, some in bulk he started an amazingly quick series of costuming contortions.

"This is house-cleaning day, Mr. Wallingford," he said in pleasant explanation; "I'm trying to put a great many things in order, and it is a terrific task."

"Your plan," he went on, "would relieve the country banker of a lot of this burden."

"This was the opening, and into it Wallingford thrust his whole breadth, inventing, upon the spot, all the details, paraphernalia, and red fire of the proposed consolidation of Western banks. To his consternation, however, he found that he was not holding the attention of his auditor. At last Wallingford discovered that Mr. Quirker was counting the strips of weather-boarding, up and down, down and up, up and down; then the savior of the country's finances gave up in despair and brought his lagging argument to a hasty close.

"And that," he concluded, "is the plan of operation of the Middle West Bank Merger."

Mr. Quirker aroused himself as one from a stupor. "It's a very pretty plan," said he; "but I cannot see my way clear to going into it. I'd rather sell."

Wallingford, puzzled and discouraged but a few minutes before, at last had his cue.

"Quite decided upon that?" he asked.

"Quite," declared Mr. Quirker.

"Then show me the goods," and Wallingford arose as if he had only been awaiting this statement to get into real action.

The lackluster look faded from Mr. Quirker's eyes at once, and he turned toward Wallingford with alacrity. "Showing you the goods, Mr. Wallingford, is a very simple matter," he said. "This is a private bank, owned by a stock company, with a fifty thousand dollar capitalization, every share of stock being backed by government bonds deposited with the state bank commissioner. I own forty-five thousand dollars' worth of the stock, the balance being scattered in from one to five-share lots among the merchants here and the farmers in the vicinity. The directory consists of five, including myself and Mr. Weaver, whom you saw at the cashier's wicket as you came in. The others are Mr. Blodgett, of the hotel, who is now out of the city; Mr. Ricks, the postmaster, and Professor Rannydal, the principal of the high school. Mr. Blodgett holds five shares, Mr. Ricks three, and Professor Rannydal two."

"Of course, this must seem a small business to you," said Quirker apologetically. "My friend, President Morley, of the Cinderburg Commercial Bank, told me, at the time I was over there to see you, about your tremendous commercial interests and your wealth."

"No business is too small to be of grave importance," said Wallingford solemnly, "especially when it is to form a part of such a commercial engine as I propose to construct. Each cog, no matter how minute, upon the smallest wheel in such a machine, must have its adequate strength, else the breaking point of the entire device is likely to be right there. Mr. Quirker, how much do you want for your forty-five thousand dollars' worth of stock?"

"I'll take fifty thousand dollars," he said; "cash."

"Cash!" mused Wallingford. "Cash again!" Then aloud, with a pitying smile, "In other words, Mr. Quirker, you want to dispose of your stock, but, at the same time, to collect the next two years' dividends."

Again Wallingford smiled that superior, pitying smile. "Try to dispose of it at that figure, either here or in the East," he suggested; "or, at this particular period, try to dispose of it anywhere at a reasonable price—for immediate cash. No, Mr. Quirker, I'll give you par for your stock, but I can't possibly offer you any more."

"I'll take it!" returned Mr. Quirker, so quickly that it startled even Wallingford.

"Very well," said J. Rufus. "Have your stock ready for transfer, and I'll come over and wind up the deal with you this afternoon. I shall, of course, have to give you a check on one of my New York banks."

This last important remark was made in an entirely incidental manner. Equally incidental Mr. Quirker replied:

"That will be perfectly agreeable, I assure you, Mr. Wallingford. As a matter of fact, I prefer it that way, since I shall have to run in to New York the first of the week—just for a flying visit."

"All right, then," agreed Wallingford thoughtfully. "You'd better call a directors' meeting for to-morrow morning, then."

"Of course," assented the other, equally thoughtful.

Very much in a quandary Wallingford battled his way across to the hotel, scarcely realizing that there was a storm, and found Blackie reading.

"I bought his bank," said Wallingford; "forty-five thousand dollars. I'm to give him a check for it this afternoon."

"A check!" echoed Blackie. "On what?"

"The Guarantee & Fidelity Bank of New York."

"Where you have a three-dollar-and-seventy-two-cent balance? That's a risky business, Jim!"

"Why?" demanded Wallingford. "This is Friday, and the check can't possibly be presented for payment before Monday morning."

### IV.

The directors' meeting the next morning was as placid and staid a function as could well have been devised.

With painful regret most sad to see, the board of directors passed resolutions of sorrow anent the retirement of Mr. Quirker. Immediately thereafter they passed resolutions of joy anent the coming of Wallingford, and with immense eclat they elected him director and then president. Mr. Wallingford took the chair as gracefully as Mr. Quirker had ever done, and as oilily; even more so. Then the retiring president made his very last speech to the board as represented by its new president, one of heartfelt adieu, and delicately withdrew from the meeting, from the room, from the bank, and from Jinkinsville forever, carrying his little brown leather bag with him and putting it aboard a convenient train, the time schedule of which he had determined before he set the hour for the meeting.

Wallingford, left alone with his waxen board, immediately outspoke anything that Mr. Quirker had spoken in his palmiest days, and the board, with keen approbation, saw the difference immediately. Here indeed was a silver-tongued bank president of whom to be justly proud and to follow blindly all the rest of their days.

There were to be many enterprises, too, and many reforms in the banking business. For one thing, merely by way of illustration, he did not intend to have idle money in their vaults. Why, he understood that at that very moment they had sixty-seven thousand dollars of currency which would probably remain idle for the next three months; in place of that it should be earning them, even in dull times like this, not less than five per cent. Rather than let it lie idle there he would take it himself. He had to borrow money, anyhow, in the East, for his extensive operations, and why not borrow it here, and pay the interest to himself? For, after all, he owned ninety per cent of the stock. Now here was what he would do: He would take sixty thousand of their surplus off their hands, forty-five thousand of it now, secured by his stock in the bank, every dollar of which was backed by government bonds, and would take the additional fifteen thousand dollars on the deposit of negotiable securities which should be acceptable to the board.

"Why, that's seven hundred and fifty dollars interest you propose to make for the bank in the next three months!" Professor Rannydal, mentally grading himself one hundred.

"Exactly," said Wallingford dryly, "and if some one will introduce a resolution authorizing the bank to accept my ninety-day note for forty-five thousand dollars, secured by my stock in the Jinkinsville Bank for that amount, we will get rid of this little detail and pass on to other matters."

"Come on, Weaver," he said, with a jovial smile upon his face, but with black murder in his heart; for time was passing, and there was another Eastern train due at three forty-five. "It's time you began to take an active part in the new administration, so separate your voice from the balance of your vitals and introduce this motion."

Mr. Weaver rolled his frozen eyes in Wallingford's direction, gulped thrice, rose, walked behind his own seat, took a death grip on the back of his chair with his two hands, cleared his throat, and spoke as follows:

"Great Sachem—I mean Mr. Chairman—that is to say, Mr. President, I move that we pass the resolution just mentioned by our worthy president."

"Secon' the motion!" came like the snap of a whip from the lips of Mr. Ricks, seconding being another of his specialties.

"You've all heard the motion," said Wallingford, writing it out carefully and passing it across to Mr. Weaver, so that young man, as secretary, could correctly transcribe it in the minutes. "Are there any remarks?"

"There being no discussion," continued Wallingford after a reasonable wait, "I shall now put the question and ask for a viva-voce vote. The secretary will please call the role, and those in favor of the motion will signify by saying aye when their names are called; contrary, no. Ready, Mr. Weaver."

"Mr. Wallingford," read Mr. Weaver.

"Aye," voted Wallingford.

"Professor Rannydal," read Mr. Weaver.

"Aye," voted Rannydal in a loud and sonorous voice.

Mr. Ricks voted aye, Mr. Weaver voted aye, and the motion was unanimously carried, after which Mr. Wallingford, apparently forgetting the other matters to which they were to proceed, hustled that meeting through to an adjournment in short order and sent the members home, with the exception of Mr. Weaver, whom he sent across the street to the hotel with a note for Blackie Daw, instructing that playful gentleman to come over at once and bring an empty suit-case.

### V.

When Blackie came over he stopped aghast at the sight of J. Rufus, for the first time in his life, inside the cashier's wicket of a bank, and his own bank at that! Blackie's first operation was to set down his suit-case, the second to remove his hat reverently, his third to put the tail of his coat across his eyes by way of a black mask, his fourth to approach the wicket very closely, hold up his left hand as if it contained a dark lantern, and huskily whisper:

"Say, pal, who's runnin' the beat to-night?"

Wallingford was sepulchral gravity itself. He turned upon Blackie a stern and forbidding eye. "Mr. Weaver!" he called back over his shoulder.

Mr. Weaver came forth from the vault, his opaque blue eyes never blinking as he came out of the darkness into the light.

"Mr. Weaver," Wallingford went on, "this is my secretary, Mr. Daw. You two gentlemen will kindly go into the vault and count out forty-five thousand dollars in currency, which you will pack in Mr. Daw's suit-case, making a double count, and taking every precaution to insure strict accuracy. Mr. Weaver, you will find here my ninety-day note for forty-five thousand dollars at five per cent and my Jinkinsville Bank stock properly indorsed to be held with the note. Mr. Daw, as soon as you have finished with Mr. Weaver you will please come back to the president's office."

"Yes, sir," said Blackie with the gravity of the Sphinx, placing his hand over his heart. Later, when he came back into the president's office lugging his well-filled suit-case, he found Wallingford gazing moodily out into the snow-storm, and counting the weather-boarding of the frame livery-stable across the alley.

"Gentlemen, how did we get it?" Blackie asked, setting down the suit-case and slipping into the seat at Wallingford's side.

Wallingford turned to him rather tired eyes. "We didn't," he said. "The work is still all to do. Blackie, you're to take this money straight to the Guarantee & Fidelity Bank in New York. Have it there before the doors open Monday morning, and inform the paying teller as you go in that you are depositing currency to meet any possible drafts against my account."

"Forty-five thousand dollars," mused Blackie. "Why, Jim, that only covers the check you gave last night. I don't see where that gets you anything."

"Neither do I," said Wallingford impatiently; "but I shall be sitting on the lid here, in absolute control of a rich little country bank, and if I can't sting Quirker with these advantages, I deserve to be shot. We have to sting him."

"All right, J. Rufus," said Blackie with a sigh. "I'll get on this next train, and wire ahead to the first county-seat to send a plain-clothes man aboard and handcuff me till I get all this wealth into the G. & F."

"Entirely unnecessary," returned Wallingford, smiling. "As my old chum Blackie Daw, gold-mine faker and all-round con man, I wouldn't trust you with forty-five thousand dollars farther than I could reach you with a razor; but as the pal of pretty Violet Warden, I'd trust you with it anywhere in the Bertillon district."

"For this testimonial of your esteem and confidence I thank you," declared Blackie fervently. "What do we do about expense money?"

"That's so," said Wallingford, and he began to feel about the desk. "It wouldn't be like Quirker not to have a push-button here," he said with conviction, and finally he found one underneath the edge of the writing-board.

Mr. Weaver came in a hurry.

"Mr. Weaver," directed Wallingford quietly, "please bring me five hundred in currency, and charge to my account."

"Yes, sir," said Weaver.

### VI.

Wallingford, alone in his room, and with Blackie speeding on his way to New York, sent for Pete. That worthy came to him in a hurry, blear eyed and shaken. "I been up and listened outside the door three times," said Pete, "but I didn't hear no noise and didn't dast to knock. The other feller might 'a' been a durned fool, but he never scared me none, and you do."

Accepting this tribute to his power at its true worth, Wallingford brought out his flask. "And I suppose you need a drink to taper off on," he guessed. "Well, I have two or three left," and he poured out one of them. "Pete, what do you know about Benjamin F. Quirker?" he abruptly asked as he handed over the glass.

"Nothin'," declared Pete a trifle sullenly. "He's all right," and he hastily swallowed the life-saver lest it should be called back. His action was only a proof of Wallingford's suspicions.

"Well, I'm glad to know that," he said, as one happy to be rid of an unjust suspicion. "He has sold thirty thousand dollars' worth of property for cash in the past month, and has not deposited a cent of it in the bank. I bought the bank of him for forty-five thousand dollars to-day, and he took my check and all the other money and jumped on the noon train."

The effect upon Pete was electrical.

"I want my hunnerd dollars!" he suddenly screeched. "That old cheater has run off with the woman in Richfield; that's what. I want my hunnerd dollars. Why, she was down here to this very hotel once for a week, and I used to let old Quirker up and down the back stairs so's nobody would know. It was on account o' her that he had all the quarrels with his wife. The woman in Richfield is an actressy-lookin' person and purty as a circus girl, but I never liked her because she smoked cigarettes. And Benjamin F. Quirker did, too, when he was with her, for all that he was a leader in all good works. Old Quirker is a liar and a cheater, and I want my hunnerd dollars."

"Your hundred is safe enough," said Wallingford with a smile, a smile this time all of peace and happiness.

Slowly and methodically Wallingford proceeded to pack, and for the first time in weeks he whistled as he worked. Once in a while he paused in the task of cleaning up Blackie's litter and his own to throw back his head and laugh, closing his eyes, shaking his shoulders, and heaving his breast. While he was still at this work, Pete knocked at his door.

"They's a lady down in the parlor to see you," he announced.

"A lady?" Wallingford straightened up in surprise. "Oh, yes, I see. I'll be down in a minute, Pete."

He straightened his cravat and scrubbed his hands before he went down to the parlor, where he found a severe-looking woman with a thin nose and thin lips and an expression of the sort of virtue which refuses, when the sere days come, to live longer in wedlock lest that be an offense before the Lord.

"Mr. Wallingford, I believe," she stated, in a waspish tone which made Wallingford suddenly pity Quirker.

"I am," he said simply.

"Well, I am Mrs. Quirker," she informed him sharply. "I understand you bought my husband's bank."

"I did," stated Wallingford.

"Have you paid for it?"

"I have."

"How?"

"By check."

"Well, Mr. Wallingford, I'll give you to understand that the sale will probably not stand in law."

"I'll bet it does," he replied. "I understand the law pretty well, Mrs. Quirker and I make no mistakes. The sale was a bonafide one under the laws of this state, which do not require the signature of a wife to the transfer of stocks or bonds; and your only recourse is to demand an accounting of your husband. You can't make me any trouble."

"I will him, then," she snapped. "He has gone away with that woman he's been running with for half a dozen years. Which way did he go?"

"I couldn't tell you," stated Wallingford, with every appearance of truth in his chest and shoulders. "I only know this much, that when I came to pay him he asked for New Orleans exchange, and I gave him a draft on the Cotton Exchange Bank of that city."

"Honduras!" she exclaimed. "The Cotton Exchange Bank of New Orleans. I'll telegraph the bank and the police, and then I'll start right down there." She plunged toward the door. At the sill she turned. "Thank you," she snapped grudgingly, and was gone.

Wallingford resumed his packing, his only interruption being to consult a time-table. On the train he spent all the way to Richfield in composing telegrams and tearing them up, but by the time he had arrived at that thriving little city he had devised three which suited him, and sent them away.

### VII.

At the curb opposite the Guarantee & Fidelity Bank in New York, a taxi stood waiting just before nine o'clock, and in it Wallingford and a big, heavy-set man watched the entrance to that famous depository. A second taxi rolled up to the opposite curb and stopped in front of the door, but no one got out.

"That's Blackie," declared Wallingford confidently.

"How do you know?" growled Harvey Willis, Wallingford's old-time policeman friend, now on "plain-clothes" duty.

"By the cigarette smoke rolling out of the cracks of the door windows," said Wallingford. "Watch now; the bank's going to open."

That impressive ceremony was accomplished by a uniformed porter unlocking the vestibule door from the inside, and instantly the opposite cab discharged a tall, thin man in a heavy overcoat, who hurried up the steps with a suit-case. He was gone scarcely five minutes when he returned, bearing the suit-case with much more ease, and was about to jump into his cab when Wallingford's driver hailed him with:

"Over in that other machine for yours, quick. I'll settle with this driver, tip and all. Hello, Billy," and he saluted the driver of the other taxi.

Blackie looked dubiously across the street, and the strange driver urged him with:

"My fare said to tell you he was the new bank president, and he wants you to jump."

Blackie, with one glance behind him to make sure that his own driver could scarcely make change and get away before he could investigate, hurried over to Wallingford's cab, opened the door, and, both reassured and surprised, jumped in, just as a third taxi came swinging around the corner and drew up with a jerk before the bank. Out of it bounced a large man with a fur-collared coat and a little brown leather bag.

"There's your party," said Wallingford to Harvey. "Quick, but don't go near him unless he gets the money. If he does, pinch him."

"You know I'm subject to heart trouble, Jim," warned Blackie. "Put me wise before I drop dead. Where in Sam Hill did you come from, and how and why?"

"You didn't get my telegram, then?" surmised Wallingford with a troubled look.

"How would I get a telegram?" demanded Blackie indignantly. "I hit here last night, stayed in my sleeper till morning, lurged this ratty old suit-case with me uptown to breakfast and took a dawn-rise taxi straight here. What's the game?"

"Wait a while. Keep still," admonished Wallingford, watching eagerly out of the window.

In the meantime, Harvey Willis had but very little to do. He made out a laborious check or two and tore them up while he watched Benjamin F. Quirker display a check to the paying teller, watched the teller say something to him and hand him a telegram, saw Quirker read and clench his fist and crumple the telegram in his hand, hesitate, start to parley, think better of it and hurry out, even forgetting in his agitation the little brown leather bag, which a porter seized and hurried out to him at the door.

Wallingford's patience was rewarded by seeing Quirker give a hasty direction to his driver and jump into his cab, after saying something to some one inside it, while Harvey Willis stood on the step and watched Quirker depart in peace.

"Now, Blackie," said Wallingford with a sigh of content, "bring your suit-case along and let's go in and get that forty-five thousand again."

"No!" exclaimed Blackie incredulously. "It isn't ours for keeps."

"It certainly is," declared Wallingford with another sigh. "That is it belongs to the girls. Only I'll feel safer with it in another bank, so there can't be any come-back. We want to hurry, too, because I've a lot of things to attend to. I want to lay aside the interest money on that loan, notify the Jinkinsville Bank that I cannot continue as its president on account of an unexpected press of other business interests, and offer to sell my stock for them in case they don't think they can do it before my note expires. It keeps a chap some busy being a business man, Blackie."

"Bro-mide," pronounced Blackie scornfully. "But how did you cop it out, Jim?"

"Stopped payment on his check by wire on an altered fraudulent transaction, and wired him, in care of the paying teller, that his wife had disputed the sale, taken steps to have it set aside, and ordered payment stopped on the check. It scared him stiff, so he left the check behind him for fear he couldn't get away with the girl and the thirty thousand he already had in that bag of his. In the meantime I sent his wife on a wild-goose chase in the other direction so he could get his steamer. If she'd had him pinched, his lawyers would collect on that check or take my stock. As it is, the money and the stock are both mine, or rather the money is, and the stock protects the bank. Pretty soft money, Blackie."

"Yes," admitted Blackie thoughtfully; "you never can tell what you're up against in a snow-storm."

There was a moment of silence while they waited for Harvey Willis to come across to them, and then Wallingford suddenly swore.

"Why didn't I pay him his first price?" he wailed. "I'd have had five thousand more. As it is, deducting the thirty-five thousand Quirker stole from the Warden girls, and which we now restore to them, our expense fund only get——"

Suddenly he stopped and his big, round face wreathed itself in smiles. He looked twenty years younger. A fourth taxi had driven up, and from the window beamed the beautiful faces of Violet and Fannie Warden.

Another Adventure Next Week.