



HAVE been having an insight into life—right into the very heart of it. It was a Monday morning, and as we were going up in the train to business a party named Hitchcock leaned

over, and he laid his hand on my knee.
"Sam Briggs," he said, "do you want to

make your fortune?"

"Well, Mr. Hitchcock," I replied to him, "I've no particular objection, not that I know of. Were you thinking of showing me how to do it?"

"I was," he said, "and I am. Back Solomon for the Park Hill Stakes."

With that I looked his way, and I showed

him how you wink with your left eye.

"Thank you, Mr. Hitchcock," I remarked.

"I'm obliged to you; but I don't happen to be a racing man. I've seen too much of it."

"I'm not asking you to be a racing man," he went on, as if he was very much in earnest. "Nothing of the sort. I'm simply saying to you that if you want to turn half a crown into twenty-five shillings I'm giving you a chance to do it. A chance? I'm giving you a dead certainty; that's all I say, and it strikes me that that's about enough."

"I suppose," I observed, more for the sake Vol. xxx.—63.

of carrying on the conversation than anything else, "Solomon is a horse?"

"Oh, yes, he's a horse right enough; he is a horse, he is."

"And the Park Hill Stakes is a race?"

"Yes, and so's the Park Hill Stakes a race; run this afternoon at 2.30. Mind you, Solomon belongs to a stable with which I'm in constant communication; and when I say to you for the Park Hill Stakes he can't lose I'm only telling you the truth. He'll start at about 10 to 1; so that half a crown's worth five-and-twenty shillings."

"Is it?" I said; and looked thoughtful.

Then someone else chipped in, and then another, as chaps will when they are going up to business in the train, and a conversation's started. Presently pretty nearly all the lot of them were talking together. I don't quite know how it happened, but the end of it was that when I got out at my station Hitchcock had half a crown of mine in his trouser pocket, and I was backing Solomon for the Park Hill Stakes.

Before I had put my foot on the platform I was sorry. I was a bit short that week. Money was wanted for one or two things. I knew no more about horse-racing than a bull's hind leg; and to think that, with funds

as they were, I had been such a soft as to hand over half a crown of mine to a man like Hitchcock, of whom I knew only a little more than I did about horse-racing—when I did come to think of it, it made me wild. I felt like going straight back and telling him that if he would shell out one-and-three he might keep the other half for his pains, and then something would be saved from the fire. But, of course, that was out of the question. All I could do was to wait until I had a chance to kick myself on the quiet.

That afternoon I was going to the Garden on an errand for the firm, when, as I was crossing Blackfriars Bridge, who should I all but run up against but Hitchcock? At sight

of me he stopped.

"Well," he burst out, "what do you think

of it?"

"Think of what?" I asked, feeling that if I had to tell him what I thought of that lost half-crown he might not like it.

"Haven't you seen?"

"Seen what?"

He stared.

"You're a rum one. Mean to say you don't know? Then I'll tell you. Look at that." He took a paper out of his pocket and held it out in front of me, pointing at something in it with his finger. "There you are—the 2.30 winner. 'Park Hill Stakes.—Solomon 1, Endive 2, Aristo 3. Won in a canter.' Now who's who?"

I could not quite make out what he meant. I took the paper into my own hand and read

it for myself.

"Do you mean to say," I put it to him, "that I've won?—that the horse has won which I had half a crown on?"

"That's exactly what I do mean. Can't you see for yourself? Didn't I tell you he was a certainty? Now your half-crown's a sovereign."

"A sovereign? I thought you said it was

worth five-and-twenty shillings?"

"Ah, that's where I was wrong—that was my one mistake. When I came to try I found that I couldn't get more than 7 to I nohow. Seven half-crowns are seventeen-and-six, and your own half-crown makes a sovereign; here's the brief to prove it."

He gave me a piece of pasteboard, on the back of which was printed, "Ernest Stollery, 37, Effingham Road, S.W.—Mondays." And on the front was written, "Park Hill Stakes.

—7 to 1 Solomon—2s. 6d."

"What's this?" I asked. Never having seen anything of the sort in my life before it was only natural that I should ask, though Hitchcock did smile.

"Well, Sam Briggs," he said, "you are a simple youth." He might find I was not so simple as he thought; however, I let him go on. "That's your contract note—what sporting men call your 'brief.' That shows that you had half a crown on Solomon at 7 to 1. Here you are, here's its fellow; I had half a dollar of my own on; we take a pound apiece."

He pulled out a piece of pasteboard, which was just like the one he had handed me.

"Where's my sovereign?" I asked.

"You'll have it next Monday; don't you see what's printed in the corner there?—
'Mondays'; that's Stollery's settling day."

"Why should I wait for my coin till Monday? He's had my half-crown, cash

down."

"My dear chap, how you do talk; you don't understand. A man with a business like Stollery can't keep forking out after every race; he's bound to have a regular day; there's his standing accounts. you be afraid for your money; Ernest Stollery's as safe as the Bank of England, and as straight. Why, he's what you might call a friend of my own. Really, his house is the Old Dun Cow, but, of course, he couldn't give that as his address; it wouldn't do-you know what I mean; but there it is. You'll have your postal order, or your cheque, or what not-he gives cheques for all sums over a pound—by the first post on Tuesday morning, as safe as houses, and safer than some."

I would sooner have had the coin there and then, but as it seemed that there was no getting it I did not mind admitting that an extra sovereign on Tuesday morning would come in most convenient. Hitchcock fell in by my side, and we went over Blackfriars Bridge together. He said, just as we were getting on to the Embankment:—

"What I want to know is, what objection have you to our turning our sovereigns into

five-pound notes?"

"I've no objection," I told him, "not the least in the world."

"Spoken like a man, and a sportsman! Then, in that case, I may as well tell you that I know something for the Billingshurst Plate which is as good as Solomon was to day and perhaps better."

to-day, and perhaps better."

"Do you mean more betting?" I inquired of him; because, when he talked of turning our sovereigns into five-pound notes, it was not anything of that sort I had had in my head when I mentioned that I had no objection.

"Certainly—if you can call it betting when it's a dead cert. I've got some private information about to-morrow—special information."

"Where did you get it from?"

"Ah, where did I? There's a good many would like to know; but that's my business. It's about an animal which could win at any weight; and, mind you, she's carrying five pounds less than she ought. See what I mean?"

I did not, exactly; but, as it seemed that it would not be much use my saying so, I let him go on—for one reason, because I could not stop him. He put his hand up to his mouth, and he leaned over towards me as if he were afraid of being overheard, and he said:—

"The Maiden's Prayer."

"Is that his name?"

"Her name, my boy, hers; she's a lady—a filly—A1. The only thing is, she'll be a bit short."

"Not tall enough, you mean?"

He laughed; I did not know what at, but from the way in which he behaved something seemed to be amusing him. Some of the people who were passing stared.

"Something seems to tickle

you," I remarked.

"You are so funny," he said, stopping himself with difficulty. "You are so full of humour, Briggs." Then off he went again. "It wasn't her size I was alluding to when I talked about her being short—that's all right enough; but her price—her market price, my boy. At present she's at 11 to 2, and she may go shorter, but, after all, when it's a certainty what

does it matter? All you have to do is to

rake it in-and we'll rake it in."

I was not so sure of that myself, and I dropped a hint to that effect when we parted on Waterloo Bridge. But he hopped on to a 'bus, and was off before I could say all that I really wanted to. I had had my little flutter, as it were, against my will; and I had had enough. What I wanted was my sovereign—it would have come in handy for one or two reasons just then. In fact, my feeling was that I should have been willing to sell it for fifteen shillings, cash down, and so be shut of the whole thing, if I could only have found a customer.

However, the next morning, when the train got into the station, there was Hitchcock hanging out of the window and calling to me like mad. Of course, I squeezed myself into his compartment—there were about fourteen in it already—and almost before I was in he said to me:—

"We're on!"

"On what?"

"The Maiden's Prayer."

"How much?"

"The lot."

"What," I said, "do you mean to tell me that you've bet a sovereign of mine on a horse?"

"I do," he said. "We're going for the gloves, that's what we're going for."



"THERE WAS HITCHCOCK HANGING OUT OF THE WINDOW
AND CALLING TO ME LIKE MAD."

"Then I'm very sorry to hear it," I remarked. "That sovereign would have come in useful; now, I suppose, it's done for."

"Don't talk silly," he said. "You're a pretty sort of sportsman."

"I don't care what I am," I told him.
"What I wanted was that sovereign, so now you've got it."

"You'll talk different when you see the numbers go up. Just now you don't know

what you are saying."

I could have said something to him; only I did not want to have an argument in the train, so I let it alone. That day, for the

first time in mylife, I found myself taking an interest in horse - racing ; to that extent that that afternoon I went out expressly to buy a ha'penny paper. The first thing I saw, among the "Stop Press" news, was this:

"Billingshurst Plate.
—Maiden's Prayer 1, Cortina 2, Shafto 3. Won easily. Seven ran."

When I saw it something queer seemed to go up and down my back. As I was still staring Mr. Charles Potter, one of our firm, came up.

"What's the matter?" he asked. He saw the paper in my hand, and he twigged in an instant what I was looking at, surprising me. "Have you been betting, you young rascal?"

"Well, sir," I said, hardly knowing what to say, yet not wanting to tell an untruth, "a friend of mine did put a little on for me."

"And the little's lost?"

"No, sir; not if what I can make out from the paper's right, and The Maiden's Prayer's won the Billingshurst Plate."

"Did your friend put you on The Maiden's Prayer?"

"Yes, sir."

"Then I wish he had put me on; I was on a brute which was not even placed."

He went stamping off into his office in

what struck me as being quite a temper. What he said filled me with amazement. It is true that Mr. Charles was the youngest and the liveliest; but it was generally understood in the office that all the firm were most particular. I had no idea that any of them—even Mr. Charles—had anything to do with horses.

That night we left early, and when I got

out there was Hitchcock waiting for me on the pavement.

"Well," he began, "now who was talking silly? Now who was wrong in going for the gloves? What's that?"

He thrust into my fingers a piece of pasteboard like the one he had given me vesterday; only what was written on it was different, like this: "Billingshurst Plate.—7 to 2 Maiden's Prayer - £, 1." He went on:-

"As you see, and as I told you, the price was a bit short;



but even 7 to 2's not to be sneezed at, considering that we win three-pound-ten, which, with a sovereign yesterday, makes four and a half good golden sovereigns. What, ho!"

I felt myself that it was What, ho! Four-pound-ten — coming from half a crown—certainly was altogether beyond anything I had expected, and so I as good as told him. He went on:—

"What I'm going to do is to stand myself a pair of trousers in honour of the event. If you look at these I have on you'll see I want 'em, and, strictly between ourselves, they're the only pair I have."

In that case he certainly did want them; anything shabbier than those he was wearing

you could hardly want to see.

"And I would suggest," he added, "that you should stand yourself a pair as well; you could do with them even if you have a boxful. You always ought to mark an occasion like this—everyone ought; and what's the matter with a pair of trousers?"

Nothing, so far as I could see. The idea struck me as a good one. Thank goodness I was not reduced to one pair only; but, at the same time, an extra pair of trousers never

did any harm to anyone.

"We'll order a pair apiece," he said, "made to measure—none of your readymades—and we'll tell 'em to have 'em ready for Tuesday, so that we can pay for them when we get our cheques from Stollery. The question is, do you know a tailor who can make trousers—garments, mind you, which will do us credit when we've got them on?"

I did. I knew a tailor from whom I had had clothes more than once—very nice ones, too. To him I took Hitchcock. I chose a pair at fourteen-and-six—sort of dove colour, with a thin blue stripe, very neat indeed. Hitchcock's were eighteen-and-six; evidently he was one of those who, when he could fly, flew high. He said that you might as well have a good pair while you were about it; though, so far as that went, I could not see that his were any better than mine. However, there it was; we were measured, and the trousers were to be ready—and were to be paid for—on the Tuesday following.

When we got outside Hitchcock said to

me:-

"I say, Briggs, you couldn't lend me two or three shillings till Tuesday? I'm very

short, old man."

"If you're shorter than me," I answered, "you must be. I'm that pushed myself this week that how I'm going to manage till Saturday is what I'm wondering."

He looked at me to see if I was in earnest; and when he saw that I was, we parted.

The next day—being Wednesday—I saw nothing of him as I went up to business, but about midday the boy came and said that someone wanted to see me; and when I got out there was Hitchcock standing on the pavement.

"Halloa!" I cried, "what's up?"

Because, directly I saw him, I knew that

something was.

"Well," he began, passing his hand across his chin, which wanted shaving, "last night I went down to the Old Dun Cow to have a chat with Mr. Stollery, and I had a drink with him; in fact, I fancy I must have had three or four."

"I thought you had no money?"

"I met a friend," he said, "by accident."

"And, I suppose, by accident, you got a bit out of him?"

Hitchcock coughed.

"That's exactly what I did do; and now, strictly between ourselves, I rather wish I hadn't."

"Perhaps that's what he'll be wishing before he's done with you."

Hitchcock tried to look as if I had hurt

his feelings.

"That remark's uncalled for. It's my intention to pay him punctually on Tuesday morning; that is "—he coughed again—"if it all comes right."

"If all what comes right?" I asked. I could see from his manner there was something behind. "Out with it—what's up? I can't stand here all day; I've got my work to do."

"Well, it's this way." He looked about him as if he was trying to find he did not quite know what. Then he went on with a rush. "As I was saying, last night I had a drink or two with Mr. Stollery down at the Old Dun Cow, and there were some other gentlemen there with whom I had a little conversation, and—and, to cut a long story short, we're on Mark Antony."

"What?" I cried. "We're on Mark Antony—both the two of us?" He edged away as if he was afraid I should hit him. "Who's

Mark Antony?"

"It's the name of an animal which I'm free to confess I never heard of before last night, but which I see from the paper is running this afternoon in the Esher Handicap."

"And how much of my money have you put on this horse you never heard of?"

"The lot—nine pound—four-ten apiece.

Here-here's your brief."

I took the piece of pasteboard he handed me, but I never looked at it. Just then I was called into the office, and back I had to go, luckily for him. At the very least he would have heard a few plain words. My feelings were beyond anything. When I thought of the pair of trousers I had ordered, and of what I had planned to do with the rest of the four-pound-ten, and of how, through getting among a lot of drinking vagabonds, he had thrown it all away on a brute which, for all he knew, had not four legs to stand on—well, there, I could have hit him.

It was a busy day at the office, and things were not made easier by the worry I was in. We were still hard at it when, latish in the afternoon, who should come bursting into the office, without a with-your-leave or by-your-leave, but Hitchcock himself? Before all the other chaps he caught hold of my hand and started shaking it as it never had been shaken before.

"We're millionaires, Sam Briggs," he cried, "and don't you forget it. There's no man in London—there's no man in England

wishes to conceal the truth; and I do not mind owning that, when I got a fair grasp of the situation, in a manner of speaking it knocked the wind right out of me. I dumped down on to a stool and stared; at the moment it was all I was fit for. Fifteen guineas! I had never had so much money all at once—my salary being paid weekly—in the whole of my life; and I don't believe Hitchcock ever had either. To hear



"" WE'RE MILLIONAIRES, SAM BRIGGS, HE CRIED."

—if it comes to that, there's no man in the whole British Empire who's got such an eye and nose for a horse as I have; I've always maintained it, and now it's proved! Thirty-one-pound-ten is what we've won—fifteen guineas apiece. We're millionaires, my boy, that's what we are."

He was in such a state of excitement that it was hard to make out what he was after; but, by degrees, when he had cooled down a bit it became plain enough—if a thing like that ever could be called plain. It seemed that this horse, of whom he had never heard before last night, and on whom he had staked our all, had actually won—"romped in," he put it. At 5 to 2 we had won eleven-pound-five each, which with our original four-pound-ten made fifteen guineas. All come from half a crown! I am not one who

him talk you would have thought that it was all his cleverness had done it.

"There's no one living," he told us, "has a keener sense of perception for a horse that's bound to win than I have. The only marvel is that I haven't made my fortune before to-day."

When the other chaps understood what had happened they all wanted me to stand them something; if I had won the National Debt they could not have wanted me to be more generous. Hitchcock pulled out a couple of sovereigns.

"Briggs," he said, "I've got a couple of shiners from a friend, as you may say, on account. Here's one of them for you—let's celebrate. An occasion like this ought to be celebrated; it must be—it shall be; and these friends of yours shall celebrate it with us."

"Hear, hear!" said the friends; or words to that effect. For my part I could not help feeling that he was more free-handed with my money than I should have been; especially as the kind of celebration he was thinking about I never did care for. However, there it was, and I was in for it.

"We'll begin," he went on, "by treating ourselves to a suit of clothes. Last night it was trousers; but what is the finest pair of trousers when you haven't got a coat and waistcoat to wear with them? And when I tell you that the only articles of that kind I own I'm wearing, you'll know what I mean."

We did; it only needed half a glance in his direction to know that. Round to the tailor's we went-six of us. I chose a suit in a tasty shade of light brown-champagne tint, the tailor called it. Sixty-three shillings it was to cost; and though it was more than I cared to pay for a suit of clothes, in a general way, at the same time I could not help owning that one was worth it. Four guineas Hitchcock was to pay for his; the more I saw of him the plainer I could see that he was one of that sort who, when he did go it, went it. Then nothing would satisfy him but that he should stand one of the four chaps who had come with us a fancy waistcoat. They tossed who should have it; and, after a little unpleasantness as to whether Flinders had his halfpenny down flat on the counter, Percy Saunders won. He picked out a startler; one of the kind you could see from the other side of London Bridge in a fog.

The rest of that night is one of my bitterest recollections; though I have been told that I seemed cheerful enough at the time. Flinders turned rusty, owing to the remarks which had been made about his style of tossing, and he went off; and Tommy Wood, who was his particular chum, went with him; and if I had had sense enough I should have gone too, but I had not. I do not know what time it was when we got down to the Old Dun Cow, but I know that when we did get there Hitchcock introduced me to Mr. Stollery, who turned out to be six-foot-four

and a retired pugilist.

Very friendly he was when he saw what manner of man I was. He asked Hitchcock and me into his private room to have a bit of supper; I don't know what had become of Percy Saunders and the other chap; I rather fancy we had dropped them somewhere on the way. There were a good many people in Mr. Stollery's private room, though there was not much in the way of what you could exactly call supper. The talk was all about racing and horses, and someone mentioned a horse named Tintack. Of course, I had never heard the creature's name before. and never wanted to again; the whole talk was so much double Dutch to me. not know what it was, but something induced me to express my opinion to the effect that Tintack was the finest horse at present on the Turf, though I knew no more about it than a baby.

Hitchcock, who was sitting by me, said that my opinion was one in which he had every confidence; and, what was more, he was willing to back it to any amount. What induced him to make a remark like that is more than I can say. However, I believe I said that Hitchcock's sentiments were mine. Then Mr. Stollery asked me if I was willing to prove it by backing Tintack at S.P. for the Putney Plate, which was a race I had never heard of. I wanted to know what he meant by S.P., not hinting at never having heard of the Putney Plate. Some of them laughed, and Mr. Stollery said he meant at starting price. I told him I did not care what he meant, but that I would put my boots on Tintack, and, if he liked, my shirt as well.

My old dad let me in when I did get I rather fancy he made a few remarks. The next morning I never felt worse in my life; I got up to the office feeling not worth a row of pins. I made up my mind that henceforward horse-racing and I were strangers. When I got out about five for a cup of tea-I had had no lunch, I had not seemed as if I wanted any-and found Hitchcock standing on the pavement I could have thrown something at him, if there had been anything to throw. He fell in by my side without any invitation from me, and off we went together as if we were brothers, which we were very far from being. Not a word was spoken till we were sitting down to I had a sort of general idea that he was looking about as much of a funeral as I was, and his first words showed it.

"There's something fatal about us," he said. "Mr. Hitchcock," I replied, "there will be if our acquaintance continues. Since I handed you that half-crown on Monday morning I have not known what it is to have a peaceful hour. I must ask you to consider our social intercourse closed."

He sighed, and put his hand up to his head as if it ached. I dare say it did. Ache was not a word which would properly describe what I was feeling.

"Seventy-five guineas," he observed, "is what we've won."

I put down the cup of tea which I was raising to my lips, and I stared at him.

"Perhaps," I remarked, "you'll repeat that

observation, and explain it."

"Tintack's won," he groaned; it was more like a groan than anything else I could think

"What?" I gasped; a gasp was all I felt

equal to.

"I should think," he went on, "that when Stollery heard it he nearly dropped down dead. I'd have given a trifle to have seen his face. Briggs, we're haunted; especially me. We sit here as men of means, men of substance: and it all comes from a modest half-crown."

"Do you think he'll pay?"

"Pay? He'll pay all right; what we've got to do is to make him pay enough. I tell you that I'm haunted. What do you think I did last night? Dreamt! All night I kept on dreaming!"

"I never got so far as that," I said; "never

slept a wink."

At that time of speaking it seemed to me

that I had not slept for weeks.

"I might just as well not have had a wink for all the rest I got. Dream, dream, dream

—I could do nothing else but dream. And what do you think I dreamt?"

I did not care. It didn't interest menothing did; not though I was worth five-and-seventy guineas.

" I dreamt that Saltpetre would win the Hyde Park Cup. What do you think of that?"

I did not think anything. I told him so.

"Don't talk to me about horses. I never want to hear a horse's name again; I'm clean off."

"So am I, when I've had this one more plunge. But, Briggs, don't vou see that we shall be running against fate if we don't act upon this tip? I'm as certain that Saltpetre'll win the Hyde Park Cup as I am that I am sitting here. I'm going to put my lot on him, and you're going to put yours; we're going to turn our pocketful into a cartload. It's the chance of our lives; we're in the vein, we can't go wrong. We're going to give Stollery the worst Monday he ever had. You mark my words and see."

I did not want to argue; I was in no mood for it. I let him talk. So far as I could make out he was talking silly nonsense, but I let it go. All I wanted was another seidlitz powder-even a cup of tea was beyond me-and a quiet night. I had the seidlitz powder, and I wish I could say I had the quiet night. But the fact is, there was a little friction at home, and that did not make me any better. The next morning, instead of feeling like going up to town, I felt more like going into a hospital. Not having an extra strong constitution, and being used to regular ways, I suppose that what I had gone through had put me off my balance altogether. When I did arrive at the office I was not easy to get on with, and so some of them appeared to think. I seemed to be having words with someone all day long. When I went out to tea and again found

Hitchcock waiting for me on the pavement it was all I could do to keep my hands from off him. I cut him short before he had a chance to

speak.

"Look here," I told him, "the less I see of you the better. I've seen too much of you already, and if you so much as name the word 'horse-racing' there's no knowing what mayn't happen."

"Briggs," he said —he took me by the arm, I could feel his fingers trembling as they gripped me; it was easy to see what was the



"BRIGGS," HE SAID,

WE'VE PULLED IT OFF AGAIN.

matter with him — "we've pulled it off again."

"Where were you last night?" I asked him.

"I went down to see Mr. Stollery on the little matter of business about which I spoke

to you yesterday."

"A little matter of business! Don't talk to me about your little matter of business, or about your Mr. Stollery either. I'm below par myself, thanks to you, but it strikes me that you're very nearly a case for the hospital. Take your hand off my arm and let me go; if I must talk to you I'll talk to you some other time—I'm in a hurry."

"One moment, Briggs, one moment! I tell you we've pulled it off again—Saltpetre's

won."

"Well, what if he has?"

"What if he has?" He came closer to me; I could see that he was trembling all over; even his voice was shaky. "We've won three hundred guineas apiece, that's 'what if he has?'"

"Three hundred guineas!"

"Three hundred guineas, besides the seventy-five we had. We're worth seven hundred and fifty guineas—the two of us—as we stand here. On Tuesday morning we shall each of us be able to put his hand into his trouser pocket and draw out a big handful

of golden sovereigns!"

The tears stood in his eyes-I saw them. What is more, I began to understand that it was not all because of what he had been swallowing. I felt a bit shivery-shaky myself -more than a bit. Three hundred and seventy-five guineas!-all my own! Right there and then I started thinking what a man could do with such a fortune. to; I could not help it—it came over me all of a rush. Do with it! What could he not do with it? He could do pretty nearly everything! I could buy myself a home—a tiptop home. I could marry. Why, if I had only had half the money a few days before, I knew of a young lady who might be calling herself the future Mrs. Sam Briggs at that very moment.

"Are you sure we've won it?"

"Sure!—my dear boy! Saltpetre won anyhow!—and here's the brief."

He handed me—still all of a shake—the usual piece of pasteboard.

"But will Stollery be able to pay the money?"

"Of course he'll be able to pay it; it'll be a mere flea-bite to him! If it were ten times the sum he wouldn't turn a hair! There's only—there's only one thing."

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"What's that?"

I saw, on the instant, there was more in his tone than met the eye.

"Well, it's this way. I've made a little engagement for you—in fact, for both the two of us—for to-morrow."

"What's the engagement?"

"We're going down with Mr. Stollery—as his guests, mind you; as his particular friends —to Kempton Park."

"Not much we're not; at least I'm not. I'm not going with Mr. Stollery, and I'm not

going to Kempton Park."

"But, Briggs, it's like this. I've been having a little chat with him; in fact, I've just come from him. No one could be pleasanter; some men, you know, would be nasty if they'd lost all that money; but there's nothing of that about him, not a mite. 'Hitchcock,' he said-I'm giving you his words-'you and your friend have won my coin, a sackful, but you're welcome; I pay with a smile, as those who know me will tell you. All I ask is that you and your friend shall come down with me to-morrow to Kempton; I'll drive you myself, it sha'n't cost you a penny, nothing shall. your friend Briggs, what I saw of him; he's a gentleman with whom I wouldn't mind being seen on any racecourse in England. You tell him from me that, as I've made a rich man of him '-and he has, you know, Briggs, he has; he's made rich men of both of us; seven hundred and fifty guineas we're worth, as we're standing here—'I sha'n't take it nicely if he doesn't come. Hitchcock,' he said, and he clapped his hand upon my shoulder-you know what a hand he's got; he pretty nearly doubled me up-'I'll put it to you plainly, and you'll put it plainly to your friend Briggs; if you want all that fortune out of me on Monday, you'll both of you come down with me to Kempton Park to-morrow; see?' I did see. There was something about the way in which he spoke which made me feel-strongly-that it would be the part of policy for us to go. We want his money, and we don't want to offend him till we've got it. So if I were you I should smooth up matters with your people in the office somehow; because I've arranged that we shall both of us be down at the Old Dun Cow ready to start at 10.15 sharp."

Nice ideas he seemed to have of business—to say nothing of Stollery—to think that a man could treat himself to a day off whenever the fancy took him. But, as it happened, things had been smoothed already, because that very afternoon Mr. Charles had remarked

to me, with what struck me as a twinkle in his eye, that as I seemed a trifle peaked a day's rest might do me good, and I might have it on the Saturday if I felt I wanted it. There did not seem to be much prospect of what might be termed rest in going down with Mr. Stollery to Kempton Park, and if I had had my choice I would not have gone near either of them. But, so far as I could judge from Hitchcock's manner, it was not a case of choosing. If I wanted that three hundred and seventy-five guineas without any fuss I should have to be civil to Mr. Stollery. And as I did want it, very badly—every

it from, and I did not ask; but it was not the one he had ordered at my tailor's. There were ten of us going down, besides Mr. Stollery, and when they saw me they all of them seemed interested. Mr. Stollery introduced me.

"This is Mr. Sam Briggs," he said, "a young sportsman who as nearly as possible has broke me, and I shouldn't be surprised if, by the time we come back from Kempton, he's done it quite." Oh, he was an artful one, was Stollery! "I drink your health, Mr. Briggs," he went on, "and I ask you, sir, to drink mine."



"'I DRINK YOUR HEALTH, MR. BRIGGS, HE WENT ON, 'AND I ASK YOU TO DRINK MINE."

time I thought of it my heart seemed to jump up into my mouth—why, there I was.

The weather that Saturday was the last kind of weather I should have chosen to go racing in. As I wanted to do honour to the occasion, of course I put my best clothes on, though anything less suited to light grey tweeds and patent leathers than the cold wind which was blowing, and the nasty drizzle which kept on coming down, it would be hard to find. When I got to the starting-point I found that we were going down in an open waggonette, which, as I had not brought an overcoat, looked as if it were going to be nice for me. Hitchcock had a new suit on; I do not know where he got

I drank it in a glass of champagne.

"What do you think of that champagne?" he asked one of his friends who was smoking one of the very biggest cigars I ever saw in a gentleman's mouth.

"Very extraordinary," replied his friend.

"I sell that champagne at sixpence a glass across the counter, and I could let you have it wholesale at twenty-seven shillings a dozen."

"Could you?" said his friend. "It's a most extraordinary wine."

Perhaps it was because it was such an extraordinary wine that, by the time we started, I did not seem to notice what the weather was like. Long before we got to

Kempton Park it would not have made much difference to me if it had been coming down in bucketfuls. I do not know how often we pulled up on the road, but I should not think we passed much at which we could pull up. Before starting I had made up my mind that I would not have a bet-not one; but before we reached the course I do not know how many bets I had made. when I was on the course it seemed to me that I was backing everything for every race and losing every time. I suppose sometimes something must have won; but, from what I could gather, it was always the one animal I was not on.

I never shall forget that day—never; what I can remember of it, which isn't much. Oh, dear, how they did cut me up between them! I can see it now; I could see it even at the time. But what could a young fellow do in a crowd like that? That was what Hitchcock and I were there for, to be cut up; and we were, in style. They treated him just as they did me. His friend Stollery was a beauty. So were his friend's friendsall beauties.

One of the last things I can recollect is a race being run, and Stollery coming up to me and saving :-

"Owed you three hundred and seventyfive guineas, did I? Well, now I don't; we're quits; I don't owe you a blessed farthing. And so, Mr. Sam Briggs, I'll wish you a very good day."

I believe he picked me up, and I suppose he put me down, but I do not know where. The next thing I do remember is someone holding me by the collar of my coat, and finding it was a policeman.

"Now, my lad," he said, "you can't sleep here all night, and it's well for you you can't —you'd be dead in the morning."

All the racing seemed to be over, and all

the people seemed to be gone.

"I don't want to sleep here all night," I told him; "I want to go home."

"And so you shall," he said. "And this is the nearest way."

He led me to the gate. Outside it there was Hitchcock. I stared at the sight he was. "Hitchcock," I asked him, "where's your

coat?"

"That's what I was wondering," he replied. "I know I had it on. At the same timeand begging your pardon, Briggs-where's your hat?"

I put my hand up to my head and found it was not there. I did not know what had become of it, and I did not seem to mind.

"What we have to find out," said Hitchcock, "is how we're going to get home. Have you any money?"

Money! Someone had taken from me everything that was worth the taking, even to my collar and tie, only they had left me my coat, which was more than they had Hitchcock. I do not know how I did get home-I lost Hitchcock, or else I left him somewhere on the way-but I did get home at last, and my old dad let me in. I can fancy what his face was like when he saw me by the few remarks which he made next day.

That was the first time I ever had anything to do with horse-racing, and it will be the last. Never again! A modest halfcrown was all it cost me in money, but I am ashamed of myself when I think of what it cost me in other ways. Three hundred and seventy-five guineas was what I was worth once, and I should not be surprised if it was not the best thing that could have happened that I never got the money. Stollery and his friends would never have left me alone; much good it would have done me. I have not spoken to Hitchcock since; but the other day Î saw him running beside a cab which had luggage on the top. He did not see me; perhaps because he did not want to. He had his coat—such a coat as it was—turned up to his neck; and there was a look about him altogether which sent a cold shiver up and down my back.