



CLARK TRENHOLM walked briskly into the First National Bank of Bonville, Nebraska, and entered the president's office.

"Well, major," he said to the quiet, dignified old man who greeted him, "I suppose you want to see me about that little note. What is it?"

"Trenholm," Major Flower answered slowly, "so far as the officers and directors of the First National are concerned, your signature makes any paper as good as gold. We know you; but the national bank inspectors don't, and we have too much unsecured paper. I just received a tip from up the line that Inspector Flood is headed this way. I wondered if you couldn't put up your chicken-farm as security, or arrange to take up the note."

Trenholm stroked his cheek thoughtfully.

"Of course, I see how it is," he answered. "I guess I can pay off the note. I hate to plaster anything on my little piece of land."

It seemed to Trenholm that the look of relief and gratitude which came into the major's fine old face was out of proportion to the trifling accommodation.

"We'll appreciate it tremendously," the president said. "You know how it is with country banks like ourselves. We do business on our personal knowledge of the good people of this county. The government inspectors cannot know our customers as we do, and sometimes a transaction which we know is all right looks dangerous to them. Conditions are a bit unsettled now, and they are making us tighten up."

As the banker spoke, Trenholm could see a worried look gathering in the honest gray eyes. He guessed that his own little note was not the only unsecured paper which would have to be explained to the inspector.

"I hope there is nothing serious, Major Flower," he said. "All of us around here believe that the First National is as good as the United States Treasury. It doesn't seem possible that any one who understands your business could think it was shaky."

The major shook his head.

"I appreciate what you say. Trenholm, but you see the government has to apply the same rules to us that it does to the city banks, where business is done more on security and less on good-will. The fact is, Trenholm, just

between you and me, we aren't in any condition right now to stand an inspection. Our paper is as good as gold, but in many cases we can't prove that to a stranger; and Flood has the reputation of being unusually strict. If he isn't satisfied, he might make us call in a lot of our loans, or even close us up temporarily. Either thing would make trouble for us and others—perhaps very serious trouble."

The listener nodded thoughtfully.

"If I had until next Monday," Major Flower continued, "I could get things straightened out. Henry Reed has promised to send us the cash from his cattle sale. That ought to be here by Sunday. With that and a few other arrangements I have made we can be shipshape by the first of next week; but I'm rather expecting Flood on Saturday—that's to-morrow. Confound it, Trenholm; it's a terrible thing to see the business to which you have given a lifetime and which you know is sound, endangered by a combination of circumstances like this!"

For a moment Trenholm did not answer.

"You say the inspector is Curtis Flood?" he asked at length.

The major nodded.

"Why, do you know him?"

Trenholm smiled.

"Yes," he said dryly. "I met him ten years ago, in a professional way."

The banker looked up quickly. He was one of the few people who knew the chicken-fancier's secret. Eight years before, Clark Trenholm, professional gambler, had thrown away his last deck of cards, picked out the quietest little country town he could find, and bought a five-acre chicken-farm. Since then he had prospered, and had won the respect of his neighbors. Only his best friends, however, knew the secret of his past, and these guarded it carefully. Trenholm had sworn that he would never touch a card

again.

"You mean that Flood has a weakness for gambling?" asked the major.

Trenholm nodded.

"He manages to keep it quiet," he said, "and I guess he doesn't let it interfere with his work—much; but when he gets started, the man's a fiend. I've played with him several times, but—but he didn't know that was my business."

The major shook his head again.

"Well," he said, "knowing that Flood is a gambler won't help us any. I wish I knew what we could do!"

Trenholm sat silent, stroking his cheek thoughtfully.

"I wish so, too, major," he said finally. "If I can think of anything that would help out, you can count on me. Now let's look up that note."

Ten minutes later Trenholm walked slowly down Main Street.

"I owe it to him," he told himself, "Major Flower is one of the finest men on God's earth. He trusted me, and set me up, and helped me make a man of myself. When I was in trouble, he pulled me out. I wonder—I wonder if the time hasn't come for me to pay my debt!"

Just before supper-time that night Trenholm stopped in at the office of the local hotel. A group of traveling men, returned from their afternoon's work, were scattered about the office. Trenholm found one of them whom he knew slightly, and easily mixed with the group. A few carefully casual questions gave him the information he wanted.

At six-thirty he boarded the train going east. His ticket was for Summit City, the division point forty miles from Bonville.

On the train he met another traveling man he knew.

"Bound for Summit City, Burt?" he

asked his friend.

The other nodded.

"Only decent hotel in this part of the State," he said. "Most of the boys make it on a Saturday, if they can. Can't do any business in these small towns on Saturday afternoons, and it gives us a few good meals and a clean bed over Sunday. Quite a bunch of the boys will be there."

"Wonder if we could start a little game?" asked Trenholm idly.

"Sure," Burt answered. "We usually do. But be charitable, Trenholm, if you play with me. I have a large wife and one small child to support, and I've seen you in action."

Trenholm smiled, but did not answer.

"By the way," Burt added, "I thought you were off that stuff?"

"Oh, I am, except on an off night now and then." Trenholm answered lightly. "Have to do something to keep from dying of stagnation."

The local drew into Summit City, and the two went at once to the principal hotel. Burt registered first, and as he did so he looked over the recent entries.

"Rogers and Holmes are here," he said to Trenholm. "We ought to get some action. I see Curtis Flood's name, too. Remember him—bank-examiner?"

"I think so," Trenholm replied. "Heavy-set fellow, isn't he, and sort of reserved in his manner?"

"That's the man. He plays a pretty stiff game, on the quiet."

At that moment Rogers, one of Burt's friends, came in. The three sat down in the office and talked for half an hour or so. Trenholm watched the street entrance from where he sat.

At length the door opened, and Flood entered. Trenholm rose and beckoned to the newcomer.

"Sit down, sleuth," he said. "We're

figuring on robbing a bank to-night, and want you to tip us off."

Flood laughed shortly and sat down beside them. Trenholm waited for some one else to bring up the subject which was on his mind.

Finally Burt rose and stretched himself.

"Well," he said, "times is hard and money is tight. It's too hot to move and too hot to drink. What's the consensus of opinion about a little social game to-night?"

Trenholm watched Flood closely, and saw the man's eyes light up.

"I haven't forgotten," said the bank-examiner, turning to Trenholm, "how you trimmed me one night in Omaha several years ago. I'd like to get it back. If you play, I'm in."

The ex-gambler yawned.

"All right!" he said. "I'll sit in for a little while, just to help out the game."

By this time Holmes, another friend of Burt, had come up, and the five adjourned to Burt's room. There they played until midnight. Flood and Rogers seemed to have all the luck, and Trenholm lost rather heavily in the dollar-limit, ten-cent-ante game.

During the course of the evening Flood, led on by Trenholm's casual questions, dropped the information that he was going west on the ten-o'clock local the next morning.

It was too hot for a long session, and at twelve the game broke up. Trenholm returned to his room. There he took out a new deck of cards that he had purchased at the hotel desk, fingered them skillfully for a few moments, and dealt a few hands on the table. Then he picked them up and looked at them. They seemed satisfactory. With a sigh he threw the deck to one side and went to bed.

The next morning he found Flood pacing

about the office a little nervously.

"Fine morning!" Trenholm greeted him. "Are you leaving by the ten-o'clock train?"

Flood nodded.

"You got into me pretty deep last night," Trenholm continued. "Give me a chance on the train?"

As he spoke he looked closely at the man, saw the glint of greed in his eyes, and was satisfied.

"I'm not going far," said Flood, "but I'll take you on for a few hands. We'll get a stateroom. I have to be a little careful in my business."

"Right," agreed Trenholm. "Burt is going on that train, too; so there'll be three of us, anyway."

So it happened that when the ten-o'clock local rolled out of the station the conductor was showing the three of them into a stateroom. The trainman knew very well what was going on, but he knew the boys, as he familiarly called them, and never looked too close or talked too much.

"I'm not in you fellows' class," complained Burt, when they were settled for the game; "but I'll stick in, just to be sociable. Same ante, I suppose?"

"Too slow!" said Flood eagerly. "Let the dealer ante a half-dollar, and double the limit to two."

"I'm on," answered Trenholm. Burt shrugged his shoulders. "Anything to be agreeable," he said; and the game began.

Burt played close and managed to break about even. Flood's luck seemed to hold, and he took the biggest share of the pots. Trenholm lost steadily, as he had the night before.

There were two stops before Bonville. Flood noted them uneasily, playing fast. The others did not ask him his destination.

"I have to get off a little way down the line," he said several times; but each time he

again became absorbed in the game.

Trenholm kept glancing out of the window at the mile-posts, now delaying the game and now rushing it, without apparent purpose. As they drew near Bonville, Flood took a good pot and waited impatiently for Trenholm to deal. He was evidently nervous. Greed was in his eyes, and his hands shook a little.

"Play fast!" he snapped, watching the deal.

Trenholm laid down the cards with deliberation.

Flood looked at his hand and opened for the limit. Burt dropped out, alarmed by the tenseness that he felt in the air. Trenholm stayed.

"No cards!" called Flood.

A door slammed in the vestibule.

"Bon-ville—Bon-ville—next stop Bonville!" shouted the brakeman.

Flood cast a nervous glance out of the window, breathing quickly.

"I'm drawing two," said Trenholm.

The train slowed down. Trenholm looked at his draw, and just the flickering suggestion of a smile broke the impassive poker face. Flood, watching him keenly, could hardly keep a sparkle of satisfaction out of his own. He decided that Trenholm must have filled his hand. He hoped so.

The train stopped. At that moment Trenholm, his face tense as if with excitement, leaned forward and deliberately laid his cards on the board, backs up.

"You wanted to raise the limit last night," he insinuated.

Flood hunched over, looking closely at his cards. Again and again his eyes swept over them, as if he could not believe what he saw. His face was a comical mixture of greed and doubt. He threw a quick glance out of the window, then turned back to the cards.

"All aboard! All aboard!" shouted the

brakeman.

"The limit is whatever you say," suggested Trenholm, his voice tense.

Flood looked again at his cards.

"The sky!" he snapped. His face was contorted. "Five!"

"Ten."

"Double it!"

The train began to move. Trenholm knit his brows, as if considering his bet.

"Ah—h-m!" he began slowly.

The train was moving faster.

"Go ahead, man!" broke in Flood. "I'm passing my station, but I must play this out. What was your bet?"

Trenholm drew a long breath and deliberately looked out of the window. The telegraph-poles were beginning to flash past, faster and faster.

"Ah—twenty-five," he drawled.

Flood shoved in his whole pile and reached for his pocketbook.

"I'll see that and raise you a hundred!" he said.

Trenholm scowled at his cards. Then he laughed and threw them down.

"Called my bluff!" he said. "I haven't got anything. Well, I'm cleaned out. I guess I'm through."

Then the bank-examiner carefully,

lovingly laid down the queen-high straight flush that Trenholm had dealt him.

"Look 'em over, man—look 'em over!" he exulted. "First straight flush I've held for two years. Fourth big hand I've had since last night. Man, man—a streak of luck like this doesn't come but once in a lifetime. I'm going on to Omaha, to play it out to a finish!"

Burt and Trenholm were both about at the end of their cash, and Flood was willing to quit. He was looking for bigger game.

A few minutes later the two friends left the bank-examiner and seated themselves in the smoker.

"Why, oh, why," mourned Burt, "did you deal that beautiful hand to that piece of cheese? I watched you deal, my friend and brother, and I know those cards were acting queer!"

His companion did not reply. After a few moments he drew a deck from his pocket, and fingered the cards lovingly.

Then, with a quick jerk of his big hands, Clark Trenholm, gambler, tore the deck in two. It was a trick he had learned in the old days.

"Never again!" said Clark Trenholm, chicken-fancier.