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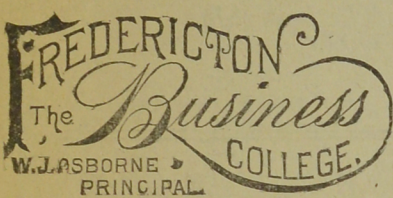
VALUE :- is what you get out of a thing while you have it. It is measured by economy of operation, freedom from repairs, constant service and length of life

PRICE :- is what you pay for a thing when you get it. You pay it Once.

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"She opened her purse with a snap and her fingers dived into its depths. Presently she drew forth a \$500 bill and crumpled it into my palm. 'Bruce is a shrewd fellow and you are a born horseman. I am going to rely upon your combined judgment. I wish you would go and place this on him for me,' was her announcement. Now, I had always considered that to consent to be an agent for a woman in a gambling transaction was rushing in where angels might well fear to tread. I hesitated.

"But of course I do not know which one will win. It is difference of judgment that makes horse racing possible, you understand," I warned her. She tightened my fingers about the money, thrusting my hand from her imperiously.

"I have said that I am going to rely upon your judgment. At ten to one, should I win, I will have made \$5,000. Do you wish me to go myself? If not, you had best hurry."

For the first time really chilled by doubt and feeling my convictions ooze, I continued to protest. "But he may be pocketed, he may foul another horse, he may be left at the post—anything may happen in the race to make him lose." She looked at me steadily, silently, I thought almost contemptuously, and without more words I pocketed the bill. Through the crush of the betting ring I fought my way, placed my money in the hands of a perspiring man who stood upon a stool, and came back to her warm and crumpled. Already the Derby racers had galloped the course in their preliminary warming up and were now chafing before the flag. I gave her the ticket for her wager and resumed my seat in a throbbing hush.

Then came a roar like the crash of surf and a thunderous wave of sound boomed across the field and was echoed back by the distant walls. In a compact bunch and stretching themselves like greyhounds, the horses swept past us. For an instant I felt a sensation of giddiness, and closed my eyes; then opening them once more riveted them on the field as it circled the course with the speed of hawks. Well placed among the leaders I saw the powerful haunches of Eagle Boy working with the smooth power of pistons as they steadily drove him into the foremost rank. With a roar of hoofs they turned the last curve and came into the stretch, while the sea of humanity, rising up in tiptoe, burst into full tongue. Mrs. Dace was upon her feet and watching them with parted lips. I sat beside her with parched lips, my knees shaking. Then from out of the bunch a black horse, that shone like a polished shoe, forged a yard at a bound, and putting a good length between himself and his nearest follower, led the way homeward in a burst of speed that was truly magnificent. Pettit was fairly lifting him from his feet, his whip flicking, stinging him on like a venomous yellow striped wasp. I fiercely clutched my companion's arm. "Eagle Boy wins," I roared in her ear.

Then, as in a nightmare, I saw the happening of an evil thing. A dozen yards from the wire and when two more leaps would have brought him victory, there came a stumble that sent the great black one crashing to the ground, while over him his nearest rival hurtled as a jumper clears a fence. From the vast crowd there arose first a cry, shrill and explosive, followed by an instant of silence, and then a raging tumult. I heard an involuntary exclamation from the lips of the woman at my side, and turned to her with the cold perspiration bursting from my forehead. Her lips were tightly compressed and she was gazing fixedly at the fallen horse as he arose with difficulty. The jockey was already limping about and the mob surging upon the track.

"I guess that race is settled for all time," she said quietly as she snapped her pocket-book shut. "I suppose we might as well be going." Her face resumed its placidity, but she turned it away from me. Half dazed by the suddenness of the catastrophe, my hand sought hers in a sympathetic squeeze. She did not respond.

I whipped through the crush recklessly in my chagrin and bitterness. Silently cursing my folly, I drove her homeward with but a perfunctory attempt at conciliation. Even to that she did not reply, and I decided that I had better remain quiet until she had recovered her equilibrium. I had never seen a woman whom I considered a good loser, and there was that in her demeanor now which warned me to caution. Silence on the part of the fair sex I had always regarded as ominous, and before her quietness I now sat wretchedly.

CHAPTER VIII.

I know of few things more uncomfortable than for a man to pose before the woman he loves in the garb of a sage, and being suddenly unveiled to realize that he stands revealed to her as a naked fool. That I had been asinine enough to air my opinions to her as a self-styled expert upon such an impossible proposition as the winner of a horse race galled me to the marrow. My humiliation was all the more complete for the reason that in this, the first financial transaction in which I had advised her, she had come to grief. No one knew better than I the unforgiveness of my offense. Man may lead woman astray in love and be wept over through the darkness of many

a night; he may counsel her out of her hope of a hereafter and yet die with her arms around his neck; he may separate her from the world and still reign as her king, but when he separates her from her pocket-book he becomes a rascal or a clown in her eyes. Just how Mrs. Dace made me know that I had lost caste in her favor was not a thing that could be analyzed, but in some mysterious way she saw to it that I knew it. Perhaps it was by the almost imperceptible arching of her eyebrows when I chanced to express my views upon some matter; perhaps it was in the occult way some women have of making you uncomfortable when they wish you to be so without discernible physical manifestations on their part, and perhaps it was partially due to my own sensitiveness upon the subject. More than likely it was a compound of the three. Be that as it may, I became almost timid in her presence; and knowing that this would never do, grew desperate. I had never believed that a man could retain a woman's love unless he could command her respect as to his mentality, and I, therefore, determined to reinstate myself to my former position at any cost. Clearly the only way I could do this would be to reimburse her for her loss in so delicate a manner that she could neither take offense nor refuse. I pondered over the matter for about ten days and determined to take a plunge, sink or swim. I transferred what money I had in the savings bank to my overdrawn chequing account.

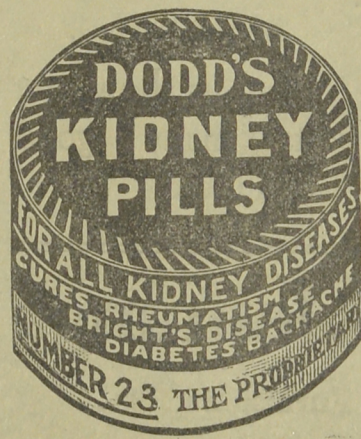
I had been watching the steady rise of a certain stock upon the exchange for some months with secret elation. It pertained to a vast system of underground railways which were to honeycomb the depths beneath the city. The franchise had been secured through political scruples, and the capital to float the enterprise was being raised by public investment. As steadily as the mercury mounts under a summer sun the stock had advanced point by point from a merely nominal sum until it had reached thirty cents on the dollar. The more I pondered upon the yearly increasing value of such a system as the overhead streets became more congested, the more I became convinced that public rumor would be verified and that the stock would soon be at par. Without confiding in any one except my broker, and binding him to secrecy, I margined a considerable quantity of it and watched its daily rise with a heart that mounted as steadily as my fortunes. A week later I strolled over to see Mrs. Dace.

I had won handsomely, my spirits were effervescent and my old feeling of assurance predominant. I assumed the attitude of a critical man of affairs whose confidence in his own judgment has been verified by his successes in many a jousting bout with the great knights of the financial arena. I leisurely rambled afield amongst the larger topics of the public press as I sat in the easy chair which she had bought for my especial comfort. I referred hazily to my present investments and diagnosed the condition of the business world; the Russian wheat crop; the boll weevil in Mississippi cotton; the machinations of the trusts. She did not seem to be particularly impressed and made few comments. At times I even imagined a smile came flickering about her lips, but I proceeded with careless assurance until the time came when I remarked that I must be departing. She did not press me to stay, in fact, seemed to be thinking about something else; and it was then that I played the card that I had been leading up to throughout the evening.

I opened my pocket-book casually. "By the way, Matie," I remarked half patronizingly. "I put a little down for you the other day on some stock that I thought was a good thing. It went up, as I had expected, and I closed you out a little profit. Here is your share." I tossed a clearing house certificate for \$500 before her.

She glanced at it with a quick sidelong flash of her eyes, and her hand came stealing over mine. "Why, Tom, I don't know what to say—it was so generous—so thoughtful of you. You don't know how much I appreciate it—not the money, you know, but the consideration that prompted it. Yet, really, I do not feel like accepting it when I took none of the risk. You had better keep it for reinvestment." I laughed lightly as I backed away, telling her that it amounted to nothing and that she should keep it for pin money.

(To Be Continued.)

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