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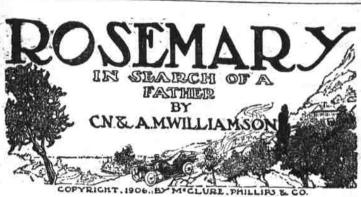
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HERE was a young man in Monte Carlo. He had come in a motor car, and he had come a long way, but he hardly knew why he had come. He hardly knew in these days why he did anything. But, then, one must do something. It would be Christmas soon, and he thought

that he would rather get it over on the Riviera than anywhere else, because the blue and gold weather would not remind him of other Christmases which were gone—pure, white, cold Christmases, musical with joy bells and sweet with aromatic pine, the scent of trees born to be Christmas trees.

There had been a time when he had fancied it would be a wonderful thing to see the Riviera. He had thought what it would be like to be a rich man and bring a certain girl here for a moon of honey and roses.

She was the most beautiful girl in the world, or he believed her so, which is exactly the same thing, and he had imagined the joy of walking with her on just such a terrace as this Casino terrace where he was walking now, alone. She would be in white, with one of those long ermine things that women call stoles, an ermine muff (the big, "granny" kind that swallows girlish arms up to the dimples in their elbows) and a hat which they would have bought together in Paris.

They would have bought jewels, too, in the same street where they found the hat, the Rue de la Paix, which she had told him she longed to see. And she would be wearing some of the jewels with the white dress-just a few, not many, of course. A string of pearls (she loved pearls), a swallow brooch (he had heard her say she admired those swallow brooches, and he never forgot anything she said), with perhaps a sapphire studded buckle on her white suede belt. Yes, that would be all, except the rings, which would lie hidden under her gloves on the dear little hands whose nails were like enameled rose

When she moved, walking beside him on the terrace, there would be a mysterious silky whisper and rustle, something like that you hear in the woods in the spring, when the leaves are crisp

with their pale green youth, and you shut your eyes, listening to the breeze telling them the secrets of life. >

There would be a fragrance about the white dress and the laces and ermine and the silk things that you could not see, a fragrance as mysterious as the rustling, for it would seem to belong to the girl and not to have come from any bottle or bag of sachet powder-a sweet, fresh, indefinable fragrance, like the smell of a tea rose

They would have walked together, they two, and he would have been so proud of her that every time a passerby cast a glance of admiration at her face he would feel that he could hardly keep in a laugh of joy or a shout: "She is mine! She is mine!"

But he had been poor in the old days, when from far away he had thought of this terrace and the moon of honey and roses and love. It had all been a dream then, as it was now, too sweet ever to come true.

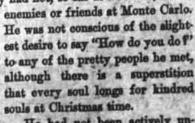
He thought of the dream and of the boy who had dreamed it half bitterly, half sadly, on this his first day in the place of the dream.

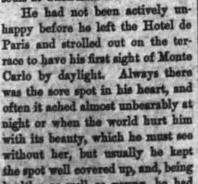
He was rich, as rich as he had seen himself in the impossible picture, and it would have been almost too easy to buy the white dress and the ermine and the pearls, but there was no one for whom he would have been happy to buy them. The most beautiful girl in the world was not in his world now, and none other had had the password to open the door of his heart since she had gone out, locking it behind her.

"She would have liked the auto," he said to himself, and then, moment later, "I wonder why I came."

It was a perfect Riviera day. Everybody in Monte Carlo who was not in the Casino was sauntering on the terrace in the sun, for it was that hour before luncheon when people like to say "How do you dof How nice to meet you here!" to their friends.

The young man from far away had not, so far as he knew, either





healthy as well as young, he had enlivated that kind of contentment which Thoreau said was only desperate resignation in disguise. He took an interest in books, in politics and sport and motor cars and a good many other things, but on the terrace the blue of the ses, the opal lights on the mo the sold slint of oranges among green, slittering leaves, the pearly glimmer of white roses thrown up like a spray against the sky, struck at his heart and made the ashe come back more sharply than it had

If he had been a girl tears would have blinded his eyes; but, being what he was, he merely muttered in anger against himself, "Hang it all, what a wretched ass I am!" and, turning his back on the sea, made

his way us fast as he could into the Casino. It was close upon 19 o'clock, and the "rooms" had been open to the public for two hours. The "early gamblers" thronging the atrium to wait till the doors opened had run in and snatched seats for themselves at the first tables or marked places to begin at 11 o'clock if

crowded away from the first. Later less ardent enthusiasts had strolled in, and now, though it was not by any means the "high season," yet there were rows of players or lookers on three deep round

The young man was from the south, though a south very different from this. He had the warm blood of Virginia in his veins and just

so much of the gambler's spirit as cannot be divided from a certain recklessness in a man with a temperament. He had seen plenty of life in his own country in the nine years since he was twenty, and he knew all about roulette and trente et quarante, among other things desirable and undesirable.

Still, gambling seemed to be made particularly fascinating here, and he wanted to be fascinated, wanted it badly. He was in the mood for the heavy hush of the rooms, for the closeness and the rich perfumes which, mingling together, seem like the smell of money piled on the green tables; he was in a mood for the dimmed light like dull gold-gold sifted into dust by passing through many hands.

He had got his ticket of admission to the Casino after arriving yesterday evening, but the rooms had not pleased him then. He had not played and had merely walked through, looking at the people, but now he went to a trente et quarante table, and, reaching over the shoulders of the players-not so many as in the roulette rooms-he put a 500 franc note on couleur. It won. He let the money lie, and it won again. A third time and a fourth he left the notes on, and still luck was with him. He was in for a good run.

As it happened, nobody else had been playing higher than plaques, the handsome hundred franc goldpieces coined for the principality of Monaco, and people began to watch the newcomer, as they always do one who plays high and is lucky. On the fifth deal he had won the maximum. He took off half and was leaving the rest to run when a voice close to his shoulder said: "Oh, do take it all off! I feel it's going to lose now. To please me."

He glanced aside and saw an exceedingly pretty, dark face, which looked vaguely familiar. With a smile he took up all the notes, and only just in time. Couleur lost; inverse won.

"Oh, I'm so glad!" said the owner of the pretty face. She spoke English with a slight but bewitching foreign accent, and her eyes shone at him like brown jewels under the tilted brim of a hat made all of pink and crimson roses. She was rather like a rose, too, a rich, colorful, spicy rose, of the kind which unfolds early. He knew that he had seen her before and wondered where.

After all, it was rather nice to be spoken to by some one other than a hotel manager or a waiter-some one who was good to look at and friendly. He lost interest in the game and gained interest in the girl.

"Thank you," said he, "You've brought me luck." "I hope you don't think I speak always to strangers like that," said the girl in the rose hat. But, you see, I recognized you at once. I don't know if you remember me. No, I'm afraid you don't."

"Of course I remember you, only I can't think where we"-"Why, it was in Paris. You saved my mother's little dog from being run over one day. We were both so grateful, 'Afterward we saw you once or twice at tea at the Ritz, and you took off your hat, so you must have remembered then. Ah, me, it's a long time ago!"

"Not so very," said the young man. "I remember well now." wished her mother had not been quite such an appalling person, fat and painted. "It was only last October. I'd just come to Paris. It was my first day there when I picked up the little dog. Now, on my first day here you pay me back for what I did then-as if it needed paying back!-by making me pick up my money. That's quite a coincidence."

They had moved away from the tables now and were walking very slowly down the room. The young man smiled at the girl as he crushed up the notes and stuffed them into his

pocket. He saw that she was much prettier than he had thought her in Paris, if he had thought of her at all, and her dress of pale pink cloth was charming with the rose hat. Somehow he was glad that she was not in white-with an ermine stole.

"So it is, quite a coincidence, and a pleasant one for me, since I meet again one who was once so kind," she said. "Especially it is good to meet a friend-if I may call you a friend-when one is very sad."

"Of course you may call me a friend," said he kindly. "I'm sorry to hear you are sad."

"That is why I told you the other meeting seemed a long time ago," explained the girl. "I was happy then. Now I am breaking my heart, and I do not know what to do. Oh, I ought not to talk like this, for, after all, you are a stranger. But you are English or you are

American, and men of those countries never misunderstand a woman, wen if she is in trouble. We can feel ourselves safe with them." "I'm 'American," he answered, "and I'm glad you feel like that.

wish I could help you in some way." He spoke kindly, but not with absolute warmth of sincerity. The girl saw this and knew that he did not believe in her as she wished him to believe, as she intended to make him believe.

She looked up at him with sad and eloquent eyes, which softened his heart in spite of himself. "You can't help me, thank you," she said, "except by kind words and kind thoughts. I think, though, that it would do me good to tell you things, if you really take an interest." "Of course I do." He was speaking the truth now. He was hu-

man, and she was growing prettier, as she grew more pathetic, every "And would you advise me a little! I have nobody else to ask. My mother and I know no one at Monte Carlo. Perhaps you would

walk with me on the terrace and let me talk ?" "Not on the terrace," he said quickly, for he could not bear to seet the sweet ghost of the past in the white dress and ermine stole as he gave advice to the flesh and blood reality of the present in the pink frock and roses. "What about Ciro's ! Couldn't we find your other somewhere and get her to chaperon us for lunch? I should

think it must be very jolly now in the Galerie Charles Trois." "So it would be, but my poor mother is very ill in her bed," said

"Would she er do you think, as I'm an American and we're dmost old friends, mind letting you have lunch just with me alone ! Of

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course if she would mind you must say no. But I must confess I'm hungry as a wolf, and it would be somewhere to sit and talk together quietly, you know."

"You are hungry?" echoed the girl. "Ah, I would wager something that you don't really know what hunger is. But I know-

"What do you mean ?" "I mean it is well my mother is ill and doesn't wish to eat, for there

would be nothing for her if she did." "Good heavens! And you?"

"I have had nothing to eat since yesterday morning, and then only a biscuit with a glass of water."

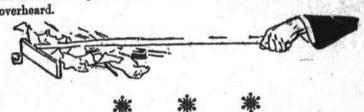
"My poor girl! We won't say anything more about chaperons. Come along with me to Ciro's this instant to lunch and tell me every-He was completely won over now and looked very handsome with

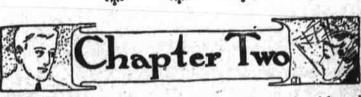
s slight flush on his brown face and his dark eyes bright with excite-The girl lowered her long lashes, perhaps to hide tears.

When she did this and drooped the corners of her mouth she was very engaging, and the young man tingled all over with pity. That poor, pretty creature starving in her charming pink dress and hat of roses! How strange life was! It was something to be thankful for that he had met her.

A little while ago he had walked through the Galerie Charles Trois, thinking how delightful the tables looked at Ciro's and making up his mind to return there for lunch. But afterward on the terrace he had been so miserable that he would probably have forgotten all about his plan if it had not been for the girl.

Now he chose a small table in a corner of the balcony close to the glass screen. A month later he might have had to engage it long beforehand, but today, though the place was well filled with pretty women and their attendant men, there was not a crowd, and he could listen to his companion's low voiced confidences without fear of being







E ordered a lunch which he thought the girl would like, with wine to revive the faculties that he knew must be failing. Then, when she had eaten a little, daintily in spite of her hunger, he encouraged her

"Mother and I are all alone in the world," she said. "We are Belgian and live in Brussels, but we have drifted about a good deal, just amusing ourselves. Somehow we never happened to come here until a month ago. Then my mother said one day in Paris: Let us go to Monte Carlo. I dreamed last night that I won 20,000 francs there.' My mother is rather superstitious. We came, and she did win at first. She was delighted and believed in her dream so much that when she began to lose she went up and up, doubling each time. They call the game she made 'playing the martingale.'

"She lost all the money we had with us and telegraphed home for more. Soon she had sold out every one of our securities. Then she won and went half mad with joy and excitement, but the joy didn't last long. She lost all again-literally our all. We were penniless. There was nothing left to pay the hotel bill. I went out and found a Mont de Piete, just beyond the limits of the principality. They aren't allowed inside. I pawned all our jewelry, and, as

we had a great many valuable things, I got several thousand francs. I thought the money would last us until I could find something to do; but, without telling me what she meant to do, mother took it all to the Casino-and-it followed the rest. "She was so horrified at what she had done,

when it was too late, that she wished to kill herself. It was a terrible time for me, but I was so sorryso sorry for her."

'As the girl said this she looked full into the young man's eyes with her great, appealing ones. He thought that she must have a wonderfully sweet nature to have forgiven that horrible fat old woman after being subjected to so much undeserved suffering. It was a thousand pities, he said to himself, that a really good sort of girl should be forced to live her life beside a creature of that type and under such an influence. He had not quite believed in the poor child at first perhaps, and because he did believe in her now he felt poignant renorse for his past injustice.

"What did you do, then?" he asked, honestly absorbed in the story, for he was a generous and warm hearted fellow, who found most of his pleasure in these latter days in the help he could give others, to make them happier than he was himself.

"I comforted her as well as I could, but I didn't know what would become of us. Then a lady who had a room next to mine in the hotel heard me crying and was very kind."

"I should think she would have been," interrupted the young man. "She told me that, as my mother had lost everything, she had better go to the direction of the Casino and get what they call a

viatique-money to go away with. So she did ask, though it was a great ordeal to make up her mind to do it, and they gave my mother a thousand francs. Then, you know, she had no right to play in the rooms again. She was supposed to pay her hotel bill and leave Monte Carlo. But she gave half the money to a woman she had met in the rooms and asked her to put it on six numbers she had dreamed about. She was sure that this time she would win."

"And did she?"

"No; the money was lost. We hadn't enough left to settle our sount at the hotel or to get away from the place, even if there were anywhere to go-when one has no pennies. So my mother begged me to allp into the rooms with what was left and try to get somethis back. I had been trying when you saw me, with our last louis. Now you know why it seemed so good to see a man I knew, a face I could trust. Now you know why I, who had had such misfortunes, was glad at least to bring you luck!

COSTINUED ON PAGE 4

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