

# HOW MANY CARDS?

By ISABEL OSTRANDER

Author of "The Island of Intrigue," "Suspense," "Ashes to Ashes," etc. Copyright, 1921, by Robert M. McBride & Co.

"Oh, I'll give it, fast enough!" Ford's harsh, dry laughter rang out and then was quickly suppressed. "I don't know whether it will help you or not, for I haven't the slightest idea who killed Creveling, but I'll give you all the information you want about the whole rotten business of them! I kept my mouth shut yesterday because I had a sort of foreboding hope that they'd be white enough to tide me over even after Creveling himself had weeded, but when Mr. Cutter threw me a cold I made up my mind that I'd show them all up and I will!"

"They got the money—my own, not my customers'—but if I had a cent more I could have weathered the storm. I wouldn't kick if the game had been straight; I'm not a poor loser, but I'm convinced it was crooked and I've been made sharp while you're stripping you of your roll."

"Game?" McCarty repeated, a light beginning to glimmer through his consciousness.

"Of course. I was on my way to being a rich man even in these sky-rocketing days, but it's all gone over that green table of Cutters, damn him!" Ford stopped abruptly and the look of rage in his face faded to a look of sly calculation.

"You fellows at headquarters are mighty smart, but you didn't know that the biggest game in the city was played in the back of a house in his down on the avenue. He is nothing more nor less than a professional gambler, only he wasn't known before even in the Big Town."

"A gambler! The connecting link at last!"

Then the memory of a chance remark of Dennis on the previous evening returned to make his chin quiver.

When he told his friend about the Kip woman and how she had broken one day and flush the next, Dennis remarked: "Like a gambler, eh? Even then he had not tumbled to the truth! It all seemed so obvious now in the light of this revelation. Those two disguised rounders, Creveling and Waverly, seeking to stimulate their jaded senses with the excitement of the game; this money-mad Ford, to whom all of life had been a gamble; John Cavannagh, sport-loving blood of his forebears in his veins, and Cutter sitting cold and inscrutable in the midst of them. But what of the woman? Where did she figure in this scheme of things? "I'm not yellow," Ford went on. "I wouldn't cry 'crooked' just because I'd been stung, but looking back from now I can see how I was played, like a trout in a stream, and they're doing the same thing to O'Rourke. They'll clean him and his wife, Waverly, and Creveling was helping it along when he got his! He stood in, and I was just beginning to see it; that's why I went to him first and saw what was coming. I wasn't a beggar, I only wanted a loan of some of my own back and Creveling had got most of it. He understood he knew I was on to the same and he told me he'd see me through; made an appointment with me for Thursday and then at the last minute took me back to the word, which he thought he could bluff me, but I'd have gone back yesterday and gotten it from him somehow, only somebody else got to him first, with \$44,000."

"They'll clean him and his wife, too?" were the last words which had pounded themselves into his brain.

"Do you mean that Lady Mar—that Mrs. O'Rourke plays, too? That Mrs. Ford and Mrs. Creveling and Mrs. Waverly have been going up against a game like that?"

Ford laughed again, mirthlessly.

"They're worse than we are! Not that my wife is an inveterate gambler; as a matter of fact, she's never had any card sense at all and doesn't even care for it. She only piked along because I compelled her to."

"You nodded."

"Oh, I admit I've been a fool in more ways than one, but I'm coming clean to you now for I want you to understand the situation and fix Cutter and his outfit!" he declared frankly.

"I was making money and we were happy enough a few years ago with our own little crowd, but when I bought my seat on the exchange Mrs. Ford got ambitious socially. She met Mrs. Creveling at some charity affair and got in with her, and Creveling introduced me to Cutter. That was the beginning of it and I don't mind telling you that I encouraged Mrs. Ford to travel with that bunch. I thought I'd get in myself through them with my big money interests and I didn't realize I was practically using my own wife as a support, the way Cutter is using Mrs. Billie Kip. She's just a kind of grown-up little girl, my wife, is; she loves to spend money and she is taken up by the swell people and she never can realize that there might be another motive behind the flattery of other men, netters like Cutter. He made a sort of play for her a year or so ago and she came home like a big kid and told me; I let him know where he got off and after that she wasn't bothered, but they had it in for me. You see the game now, don't you, Mr. McCarty?"

McCarty nodded slowly in his turn and his expression was very grim, but he waited without speaking.

"Mrs. Creveling and Mrs. Waverly are different; they belong by right of birth and their old, withered family get acquainted in another way they are just as jaded as the husbands. They've exhausted every allowable means of amusing themselves and they turned to the game for what excitement they could get out of it, and it got them—their fascination, I mean, I've seen them, of course?"

"Yes, sir."

"They're both beauties; Mrs. Creveling in a cold, aloof sort of way and Mrs. Waverly is a devilish, sinky beauty. Both mighty attractive and each a different type, get me?"

"You mean that Cutter is using them both as steers, too?" McCarty's honest amazement was filled with shocked astonishment in the biggest secret and more money than they can spend!"

"Oh, without their knowledge, of course, but their husbands stood in with Cutter. I know, because they were constantly at his house, at the so-called exclusive dinners and afternoon musicales he was supposed to give, but which really masked the games which went on day and night. The rest of us were rank outsiders asked only on certain specified nights; only the Crevelings and the Waverlys and the different exclusive little groups that gathered there. That is the secret of Cutter's success and his immunity. You don't think he made his millions out of our set, do you? He kept his hands separate, with those exceptions, and only catered to people who could play a said that he could. More than one poor devil has lost his last dollar and shut himself in that room back of Cutter's house, and I'll wager there is any given length of time than at Monte Carlo for the same period!"

But no scandal has ever attached to Cutter, his system was too perfect for that; the poor devils who did themselves in were spirited home and the papers made a big fuss later over their deaths from accident or appendicitis operations, or some such lie. Of course their families were as eager to conceal the truth as Cutter, that's where they played safe. The worst part of it is that he is a real aristocrat, if there is such a thing in this country; his family is one of the oldest and he has always kept his social position impeccable, though I understand he inherited nothing but the house and some rotten ancestor's gambling instinct. People don't dare squeal on him, for he has clients and victims among the connections of every prominent family in the country. He thought I wouldn't dare, either, but I've got nothing to lose now."

"I wonder he didn't take that into consideration," McCarty remarked. "You say he refused to let you make a loan to tide you over when he knew it meant ruin to you?"

Ford colored painfully.

"There was a personal matter involved and it warped his judgment, I guess," he mumbled. "My wife, you know."

"I see," McCarty strove to make his voice sympathetic, but he was filled with loathing for the unprincipled weakling before him. He'd borrow money, if he could, from a man who had suited his wife and if he couldn't, sell him out! The ex-roundman's foot tingled to administer a kick to the cowardly sneak, but he must leave a message. "If Mrs. Waverly and Mrs. Creveling played just because they were bored and Mrs. Ford because you wanted her to, why did Mrs. Kip—and Mrs. O'Rourke sit in the game?"

"Oh, Connie Kip is a born adventuress; a professional gambler in a way, like Cutter," replied Ford carelessly. "She's a shrewd to judge the social position she has wormed her self into by any indirect method, but the cards are her means of a livelihood, and I could swear I've caught her cheating more than once; though if Cutter knows it he doesn't mind her counting herself in on his graft, for she's popular and useful to him as a steerer. It is through her that he gets his clutches on the young asses in society with more money than brains."

"Was she at Cutter's on Thursday evening?" asked McCarty suddenly.

"No, only the O'Rourkes. We expected Creveling, but he phoned that he couldn't make it, so we had a five-handed game; tame enough, too, with neither Creveling nor Waverly there. They were the plungers and helping along Cutter's game of O'Rourke, I suspect. I might have warned him, I suppose, but I had my own fish to fry in trying to win my money back from them or get a loan, and then misery loves company."

"But Mrs. O'Rourke?" persisted McCarty. "What possessed her to play?"

"For the same reason that her husband did: a sheer love of the game," responded Ford with an odd note of respectful admiration in his tone.

McCarty rose. He suddenly stifled and, as though his breakfast had not agreed with him. This cheap renegade might be useful to him in the future, and his native caution warned him to go before he expressed himself openly. Not for the life of him could he listen to another word concerning the Lady Peggy, even in praise, from such a lips.

"Thank you, sir. I guess you've told me all I need to know to work on now and I won't pester you any longer. I won't give you away, but there'll be no more seeing of Mr. O'Rourke nor any one else, I can promise you that."

"I don't give a damn about that, I'm done!" Ford followed him to the door.

McCarty breathed deeply when he reached the street once more, as though to clear his lungs from a fetid atmosphere, but he felt that he had accomplished more in the past hour than at any time since he had undertaken the case.

He was on the inside now, looking out, and although he had learned nothing, which pointed to the actual solution of the crime there was a chance that the right thread was in his hands at last.

During his interview with the bankrupt broker an idea had come to him which completely revolutionized his earlier plan of procedure, and he lost no time in finding a telephone booth and calling up headquarters.

Inspector Druet was already at his desk and informed him that Yost reported no trace of the missing Hildreth woman, and Martin, when he was relieved at the Creveling house, said that Hill had strayed neither protest nor surprise at finding himself under guard, nor had he made the least move to escape espionage. The report of the chief medical examiner on the autopsy had come in also, and he had reversed the opinion of his assistant; Creveling could not have killed himself. It had been murder.

"Perhaps it's just as well, sir," McCarty's tone was humble. "I—I've changed my mind, and I'm shifting over the dope you've got against Hill, and more over I've dug up a few things this morning that look like they might make the case complete."

"I thought so," the inspector laughed jubilantly. "Good old Mac! You're not afraid to admit you've made a mistake, are you?"

"No, sir," McCarty responded slyly. "Not being regularly connected with the force any longer, promotion don't bother me and there's nothing to hold me back when I'm in the wrong from the force, and starting over. I've been thinking that as long as you've got the dragnet out after that Hildreth woman and the stations and ferries and roads watched so that she can't make her getaway from the city, we're bound to land her in time and there's no use in waiting for her to try to get in touch with Hill before we run him in again. I think I've got a way to make him talk after a day or two in the Tombs, but I'd like to make the arrest myself."

"Go to it!" the inspector said heartily. "Your mind was so set on it that he wasn't guilty, I thought I'd give you a few days to find out that you were barking up the wrong tree, but the Hildreth woman is too clever by half to give herself away by trying to communicate with him. Come down here with me and I'll have a warrant ready for you."

"Couldn't you send it up to me at the Creveling house?" McCarty asked.

"I'm on my way there now, sir, and I don't want to lose any time."

"All right, I'll have there in half an hour," Inspector Druet added. "Have you seen anything of Terhune?"

"Yes, sir. He broke into my rooms last night and Dennis and me found him sitting there as calm as you please when we came up from headquarters!" McCarty almost choked over the recollection. "He's invited us both to one of his seances tonight."

"I'll see you there, then," the inspector laughed once more. "He has the case all doped out to suit himself, suppose, but he wouldn't condescend to take me into his confidence; it won't matter to us, Mac, for if he's hit on the truth we'll have the bird safely caged beforehand. Do you want us to keep the news of Hill's retreat out of the papers?"

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