

A Neglected Tip

STRANGERS whose attention is called to John L. Finnimore as he walks slowly through the streets of Caterham, very often make this remark: "That man is older than he looks."

They are probably led to this opinion by the quite perceptible touch of grey at Finnimore's temples; his face, though a little careworn, is quite youthful, but the patch of white on each side of his head suggests the frost in the early autumn of life. Then, again, those who point out Mr. Finnimore to strangers—say on a railway platform, or in the street, will often add:

"One of the shrewdest judges of the stock market Caterham possesses," or sometimes they say with a sigh: "I wish he would give me a tip on the market. It would be worth untold gold to a man who has money to invest; but Finnimore is as close-mouthed as an oyster."

As a matter of fact, Finnimore is a good deal younger than he looks, and the object of this narrative is to give for the first time in print some account of the few fateful days and nights that bestowed upon John Finnimore the reputation for business acumen and also his anxious expression.

Finnimore is a junior partner in a firm of architects with offices in the City. He had been carefully brought up, and was in every way a most estimable young man, with a great fear of debt, a horror of drink, and a loathing for speculation in any form. He never played cards for money, was a strict teetotaler, rigidly economical, and yet he always presented a natty and most respectable appearance. Although the firm of which he was a member had been in existence but seven years, it had been rather successful, the three partners being all young men of energy, paying strict attention to business; two of them were talented, and one was a creditable financier, who pulled the company through its early commercial crises with much cleverness.

At the end of seven years John L. Finnimore found himself inhabiting a most respectable house in the best part of Caterham, with a charming wife and two nice young children, while in the bank there stood the comfortable sum of one thousand two hundred pounds to his credit. It began to look as if their period of rigid economy had passed, and that in the future John and his handsome wife might indulge in various little luxuries. In fact Finnimore told his wife on the very morning that his troubles began that he was determined, a week later, when his second-class ticket ran out, to purchase a first class season. The fact that during the seven years he had travelled second class from Caterham to London had had considerable influence on his success in life. As he gathered friends in Caterham, many of whom were much richer than himself, he never cared to admit to any of them that he was second class, and got into the habit of journeying up in the morning by an earlier train than the nabobs used, and returning to Caterham later than they did, and thus he put in long hours at the office, greatly to his own advantage and to that of the firm.

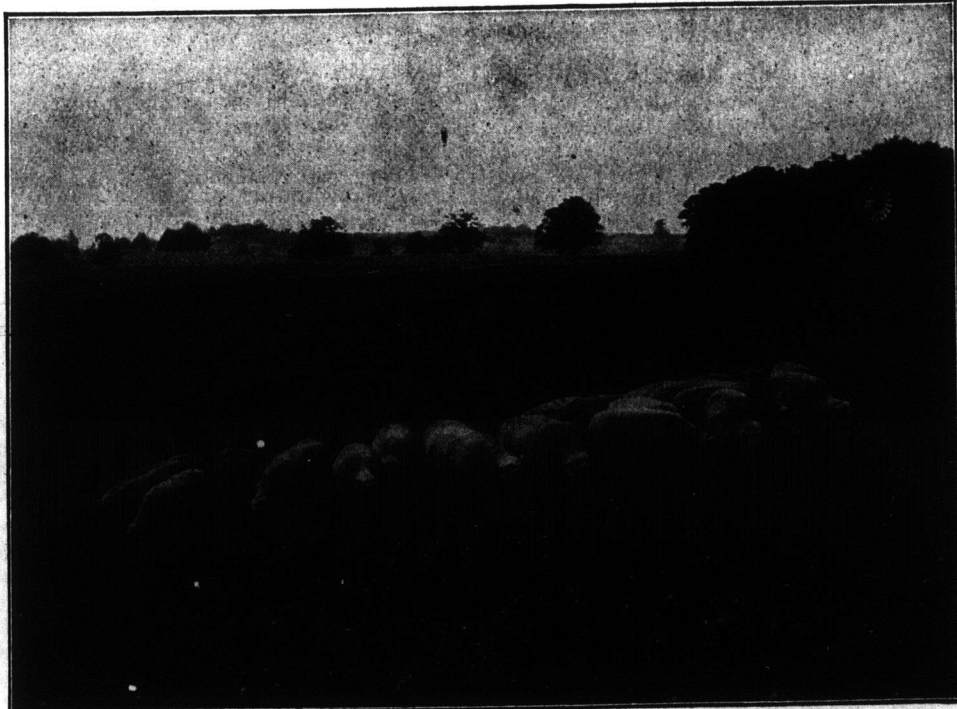
It was his habit to take the 8.6 up to London each morning, which landed him in Cannon Street station at 8.50, enabling him to reach his office comfortably before nine. One advantage which this train possessed in Finnimore's estimation was the fact that none of the nabobs of Caterham travelled by it. The 8.6 is essentially a train for the early bird which wishes to pounce upon the City worm. By taking this train every morning, Finnimore avoided those well-to-do and leisurely friends of his who were content to reach their offices when the clock struck ten, and thus they never knew that he travelled second class, and was, consequently not so prosperous as they had supposed. In like manner, when returning from the City, he invariably took a late train, which left Cannon Street or the low level at London Bridge at an hour when his wealthy neighbours were already enjoying the repose which Caterham is so well qualified to furnish.

In spite of his vigilance and his self-denial, now and then he met a friend on the platform at either end of the line, who, taking it for granted he carried a first-class season, lured him into the sensuous luxury which such a compartment afforded. These trips made Finnimore very uneasy,

for he knew not at what moment an inspector might come in and demand tickets. He had made up his mind how to act in such an emergency, which was to give the inspector his name and address, saying he had left his ticket at home, then he would settle privately with the company, thus preventing any divulging of his economical method to his large circle of prosperous friends.

The point that young Mr. Finnimore was a second-class season ticket holder has an important bearing on what happened later, and so it is mentioned at this juncture. It may, perhaps, seem to the scrupulous reader that John Finnimore, in the first place, was a law-breaker, and, in the second, a coward; but it is likely that the majority will hold that there were mitigating circumstances, more especially if any of them travel day by day by early morning trains between London and the suburbs. But whatever opinion may be formed of John Finnimore, it is the intention in this narration to tell the truth.

On the morning when Fate took him in hand, and made a football of him for several days, causing the grey hairs to sprout, he was accosted on the Caterham



In Alberta's plentiful pasture.

platform by Edmund Herne, Junior partner of the well-known firm of Redwell and Herne, whose offices were close to his own.

"Hello, Finnimore! Just the fellow I want to see! Do you take this train every morning?"

"Yes; or an earlier one."

"What an energetic beggar you are. Let us get an empty compartment. I have something confidential to say to you."

"It's no use, Herne," laughed Finnimore. "I never speculate, so a confidential tip is thrown away on me."

"That's all right, old man. Everyone else seems to be of the same cautious frame of mind; and there's very little speculation going on now. Nevertheless, if people only knew it, it's a good deal easier for outside people to make money on the Stock Exchange to-day than it was when everything was booming; so if you ever do wish to take a flutter, telegraph to me, and I'll attend to the business end of the deal for you and see that you are not fleeced. A man with a few pounds to spare at this juncture could easily, if well advised, transform hundreds into thousands. You don't need to buy the stock outright, you know; but use your capital to put up as a margin. You follow me?"

"Oh, I understand all about that, Herne," said Finnimore, "but I tell you I'm not taking any."

"Quite right, quite right," agreed Herne, holding open the door of a first-class compartment that was empty, whereupon Finnimore stepped inside, Herne following.

"The truth is, that, although you don't wish to talk with me about my profession, I wanted to have a few words with you about yours. I've just bought a piece of ground on the heights above Purley, and I intend to build a house there as soon as

may be. I'd like to consult with you about it, and place the business in the hands of your firm. It is because of this new purchase that I have taken the 8.6 this morning. I'm getting off at Purley, and shall reach London by a later train."

They talked about the new house, Herne explaining his ideas regarding the outside appearance of the villa, while Finnimore, pencil in hand and drawing pad on knee, roughly sketched the outlines; and thus the two reached Purley, where Herne got out, leaving Finnimore absorbed in his drawing, quite oblivious of the fact that he was in a first-class carriage with a second-class ticket.

At Croydon, the last stop before reaching London Bridge, the young man realized his situation with a jump. He heard the strident shout echo down along the platform:

"All tickets, please! All seasons!"

Glancing in alarm out of the window, he saw a fierce looking inspector making directly for his compartment. Finnimore's mind had been so intently concentrated on his sketch that the sudden crisis found his intellect numb, causing this grown man to perform a school boy trick on the instant, and by the time he came to the full possession of his faculties the deed was past amending. He plunged under the seat, where there was space enough, although it was rather dark and dusty. The inspector glanced in, saw that

the carriage was empty, and passed on. Finnimore did not dare to crawl out again till the train was in motion, but just before it started he heard the door open.

"Here you are, Ned; here is an empty compartment. You step inside, and I'll hold the door, and if any man attempts to enter I'll hit him one on the jaw."

Ned laughed, entered the compartment, and sat down over poor John L. Finnimore, who now fell into a cold sweat, fearing he would be caught at Cannon Street by the porter who came in after the abandoned newspapers. The train gave a jerk ahead, and then the man holding the door came in.

"We have now about eighteen minutes to ourselves, and no one to overhear. Give us your big news as quick as you can."

"Well, you see, Peter, it's like this. I'd tell no one else on earth except yourself, and I wouldn't do it for you, were you not my sister's husband."

"Oh, go on, Ned; go on. Don't waste time in preliminaries. Some one may come in at London Bridge. Out with it."

"Very well. You know I was sent to South Africa by the investigating committee of the Redtrust Mining Company. More money had been wanted for new machinery and all that sort of thing, and, as is always the case, some of the shareholders objected. They formed a committee, and that committee commissioned me to look over the prospects. The annual meeting of the company is held next Thursday. Stock in Redtrust Deeps has been quoted very steadily for the past year or so at two-and-a-half. Now, when my report is presented, the stock of that company will jump to fifteen or twenty. Get together all the money you can beg, borrow or steal and buy Redtrust Deeps this very day. This company owns one of the most valuable gold mines in the world, and no

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one in England knows that for certain except myself. The investigating committee will get the information this afternoon, and very likely you will see the stock stiffen up, for though my report to the committee is confidential, and nothing will be made public until the annual meeting, there is always a leakage more or less of such important news as I have brought back with me."

"But suppose you've made a mistake in your estimate of the mine?"

"I tell you my boy, I haven't made a mistake, although I'll not speculate in these shares myself, I'll lend you every penny of money I've got, and ask you merely to return it when you have made your haul. You see, I'm ready to back my opinion."

"But how can you or any other man tell what is hidden in the ground? The vein may give out before you get ten feet further."

"Of course, no man, engineer or any other, can see into the centre of the earth; but I'm not counting on that. The manager of the mine out there is a grumpy old Scotchman, who is offended at the company for not sending him the smelting works he ordered more than a year ago. He has made no protest, but he has mined away steadily until there is enough of ore in sight to pay the capital of the company twice over. After he had operated the mine for six months he wrote, with his native caution, to his chiefs that the mine was a good one; but because the company has not accepted his word or acted on his advice about the machinery, he has kept silent ever since, and there is this accumulation of rich ore merely awaiting the smelter. You must secure all the shares of the company you can. Do it this morning."

"I will," said the other.

"Very well; we'll get out at London Bridge, and take a cab to your office."