The story begins with a description of an unremarkable English family consisting of parents and three children, one of them was Paul, the main character of the story. The main problem of this family is the lack of money, they have a large house and servants, but they always have to save on everything. And soon the children themselves begin to notice it, and Paul wants to fix everything. To numerous questions from Paul, the mother answers that all success and the availability of money depends on luck, which neither she nor her husband has. After some time, Uncle Oscar finds out that the boy has long been interested in racing with their gardener Basset, at first he thinks it's a joke, but then he realizes that they are winning a lot of money there, and the boy guesses which horse to bet on. So he wins 5 thousand pounds, which he gives to help his mother, since then he can't think about anything except racing, which greatly worries his mother. One evening she finds him riding his toy horse and repeating the name of the horse that should win, after that he falls exhausted and falls seriously ill. During his illness, he learns that the horse on which he put all his money really won and he won 70 thousand, that night he dies. In the end, the mother reasons that maybe it's for the best.

The main problem of the text is the carelessness of the mother towards her children. From the very beginning of the story, the author notes that she does not really love her children and for her they are a burden: 'She had bonny children, yet she felt they had been thrust upon her, and she could not love them. " 'Therefore, instead of spending money properly and not involving her children in adult problems, she prefers to blame her husband.