

Le Queux William

The Red Widow: or, The Death-Dealers of London



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CHAPTER I

CONCERNS A MAN IN WHITE

"I can't understand what it all means. The whole thing is a mystery — *a great mystery!* I have my suspicions — grave suspicions!" declared the pretty blue-eyed girl emphatically.

"Of what?" asked the young man strolling at her side along the sunny towing-path beside the Thames between Kew and Richmond.

"Well — I hardly know," was her hesitating response. "But I don't like auntie to remain in that house any longer, Gerald. Some evil lurks there; I'm sure of it!"

Her companion smiled.

"Are you quite sure you are not mistaken, Marigold?" he asked in a dubious tone. "Are you absolutely certain that you really saw Mr. Boyne on Thursday night?"

"Why, haven't I already told you exactly what I saw?" asserted the girl excitedly. "I've related in detail all I know. And I repeat

that I don't like auntie being there any longer."

"Well," said the young man, as they strolled leisurely along near the water's edge on that Sunday afternoon in summer, their intention being to take tea at Richmond, "if what you have described is an actual fact, then I certainly do think we ought to watch the man very closely."

"You don't doubt me – do you?" exclaimed the girl, with quick resentment.

"Not in the least, Marigold," he replied, halting and looking straight into her clear, almost child-like eyes. "Please do not misunderstand me. But what you have said is so extraordinary that – well, it seems all so weird and amazing!"

"That's just it. The affair is extraordinary, and, as I've said, I hope auntie will leave the place. She has a very good post as housekeeper to Mr. Boyne. Her affliction is against her, I know, but there is something in progress at Bridge Place that is too mysterious for my liking."

"Then let us watch and try to discover what it really is," said Gerald Durrant determinedly.

"Will you really help me?" she asked eagerly.

"Of course. Rely upon me. If I can be of any assistance to you where your aunt is concerned, Marigold, I shall only be too delighted. Surely you know that!" he added, looking again into her eyes with an expression of unspoken admiration and affection.

She murmured her thanks, and the pair – a handsome pair,

indeed, they were – went on along the gravelled path in a silence that remained unbroken for some minutes.

Marigold Ramsay was just twenty-one, and an uncommonly pretty girl, though unconsciously so. Men turned to glance a second time at her as she passed. Though a typical London business girl who carried her leather dispatch-case on weekdays, she bore an air of distinction which was unusual in one of her class. Her clear, deep blue eyes, her open countenance, her grace of carriage, her slim suppleness, and the smallness of her hands and feet, all combined to create about her an air of well-bred elegance which was enhanced by a natural grace and charm. There was nothing loud about her, either in her speech or in her dress. She spoke softly, and she wore a plain coat and skirt of navy gaberdine, and a neat little velvet toque which suited her admirably. She was, indeed, as beautiful as she was elegant, and as intelligent as she was charming.

Many a young man about Lombard Street – where Marigold was employed in the head office of a great joint-stock bank – gazed upon her with admiration as she went to and fro from business, but with only one of them, the man at her side, had she ever become on terms of friendship.

Though Gerald Durrant had spoken no word of love, the pair had almost unconsciously become fast friends. He was a tall, good-looking young fellow, with well-brushed hair and a small moustache carefully trimmed, in whose rather deep-set eyes was an expression of kindly good-fellowship. Erect and athletic,

his clear-cut features were typical of the honest, clean-minded young Englishman who, though well-born, was compelled, like Marigold, to earn his living in the City.

He had served in Flanders through the first year of war, but, being invalided out, had been since employed as confidential secretary to the head of a great firm of importers in Mincing Lane.

As, in his well-cut grey tweeds and straw hat, he strode beside her in silence in the sunshine, he reflected. What she had told him was utterly amazing. The whole affair was, indeed, a mystery.

Marigold had first met Gerald at a little corner table of a certain small teashop in Fenchurch Street, where she daily took her frugal luncheon.

One morning as he sat opposite to her he politely passed the salt. From that chance meeting they had each day chatted at the Cedar Tea-Rooms, gradually becoming friends, until one Saturday, he had invited her to Hampton Court, and they had spent the afternoon in the old-world gardens of the Palace so reminiscent of Henry the Eighth and Cardinal Wolsey.

That day's excursion had frequently been repeated, for Marigold's great blue eyes attracted the young man, until one day he cleverly arranged that she should meet his sister – with whom he lived out at Ealing – and the outcome was an invitation to tea on the following Sunday. Thus the chance-made acquaintance ripened until they found themselves looking eagerly forward to lunch time on five days each week, when they would rush to

their meeting-place to chatter and enjoy the hour's relaxation from work. Hence it was not surprising that Gerald had fallen violently in love with Marigold, though he had never summoned up sufficient courage to declare his affection.

"What you've told me is a problem which certainly requires investigation," he remarked reflectively after a long silence. "If your aunt is in any real danger, then she should, I quite agree, leave the house. At present, however, I cannot see that she is, or why she should know anything. It is our duty to watch and to form our own conclusions."

"Ah!" cried the girl gratefully, "it's really awfully kind of you, Gerald, to promise to help me. As you know, I have very few men friends, and not one, save yourself, in whom I would place this confidence."

"You know me, Marigold," he said, with a smile of satisfaction. "You know that I will do all I can to help you to solve this extraordinary problem."

The problem which the girl had placed before her admirer was certainly a most puzzling one – sufficiently puzzling, indeed, to excite the curiosity of anybody to whom it was presented.

Had Marigold Ramsay but foreseen the terrible vortex of uncertainty and peril into which their inquiries would lead them, it is probable that she would have hesitated ere she embarked upon an investigation so full of personal risk to both.

In her ignorance of the cunningly-devised counter-plot, which shielded from exposure and justice one of the most diabolical and

remarkable conspiracies of modern times, she and her admirer entered cheerfully upon a policy which led to many exciting and perilous adventures, some of which I intend to chronicle in these pages.

That you, my reader, shall clearly understand the cause of Marigold Ramsay's suspicions, it will be as well to here unfold certain queer circumstances which had happened on the previous Thursday night.

Mr. Bernard Boyne, whom Marigold viewed with such distinct suspicion, was a work-a-day man who tramped daily the bustling pavements of Hammersmith, Chiswick, and Bedford Park as an insurance agent, and was well known and very highly respected. He lived in a cheaply-furnished, nine-roomed house in Bridge Place, Hammersmith, a dingy third-class neighbourhood. The exterior of the place was, in summer, rendered somewhat more artistic than its neighbours in the same row by the dusty Virginia creeper which covered its walls and hung untrimmed about its windows. Upon the railings was fastened a brass plate, always well polished, which bore the name "Bernard Boyne – Insurance Agent."

Mr. Boyne had resided in that house for some six years. He was well known to all the tradespeople in the neighbourhood – for he paid his bills weekly – as well as by the working classes whose policies he was so frequently effecting, and whose small premiums he so assiduously collected.

He was agent for several insurance companies of second-class

standing. He was also in touch with two well known underwriters at Lloyd's who would insure his commercial clients against practically anything – except bankruptcy.

Year in, year out, he was to be seen, always respectably, and even nattily dressed, passing actively in and about the neighbourhood, keenly on the alert for any new clients and any fresh "proposals."

Probably Mr. Boyne was one of the best known of local personalities. He was a regular attendant at the parish church of St. George the Martyr, Hammersmith, where he acted as sidesman. Further, he was honorary secretary to quite a number of charitable organisations and committees in Hammersmith, and in consequence had become acquainted with most of the wealthiest residents.

"Busy" Boyne – for that was what the people of Hammersmith called him – was a widower, and lived in that small unpretentious house, a very deaf old woman named Mrs. Felmore – the aunt of Marigold Ramsay – looking after him. For several years she had performed the domestic duties, and she did them well, notwithstanding her infirmity.

Now this is what happened.

On Thursday night, on his return after a strenuous day at about ten o'clock, Boyne had entered his small sitting-room and taken his bulky notebook and papers from his pocket. Then he had thrown off his coat and sat down to the cold meal which Mrs. Felmore had prepared for him prior to retiring. Though the house

was so dingy, yet everything appertaining to its master's comfort was well ordered, as shown by the fact that the evening paper was lying neatly folded, ready for his hand.

Beneath the hissing incandescent gas-jet Bernard Boyne looked very pale, his eyes deeply set, his brow furrowed and careworn. He seemed weary and out-of-sorts.

"Fool!" he grunted aloud to himself. "I'm growing nervous! I suppose it is that big cheque that I had to-day – seven thousand, eight hundred – the biggest I've ever had. I wonder if I ought to tell Lilla?"

The room was the typical home of a man earning an income on commission just sufficient to enable him to "rub along" in comfort. It was certainly not the room of a man who was receiving cheques for such sums as seven thousand, eight hundred pounds.

At first glance Bernard Boyne, as he stood there in his shirt-sleeves, was an excellent type of the steady, reliable insurance agent, with no soul above "proposals" and "premiums." They constituted his sole aim in life, now that his "dear wife" was dead.

Nobody suspected the man who so piously passed round the bag in St. George the Martyr on Sundays to be a man of mystery. Nobody, indeed, would ever have dreamed that the active man in question would be placing cheques to his account of such value as seven thousand odd pounds.

"I wonder how long I shall remain here?" he whispered to himself. "I wonder what all these good people would say if they

but knew – eh? *If they knew!* But, happily, they don't know!" He chuckled to himself.

He was silent for a moment as he crossed to rearrange the dusty old Venetian blinds.

Then he turned to a half-open cupboard beside the fireplace, and from it took a small wire cage from which he released a tame white rat, which instantly ran up his arm and settled upon his shoulder.

"Poor little Nibby!" he exclaimed, tenderly stroking its sharp pink snout with his forefinger. "Have I neglected you? Poor little fellow! – a prisoner all day! But if I let you out when I'm away some nasty terrier might get you – eh? Come let me atone for my neglect."

And he placed his pet upon the table, over which the rodent ran to investigate the remains of the meal.

Boyne stood watching his pet nibbling at a scrap of sausage.

"Ah!" he gasped in a whisper. "If they knew – but they will never know. They *can't!*"

A few minutes later his actions were, to say the least, strange.

He flung himself into the old armchair from which the flock stuffing protruded from the worn-out American cloth, and unbuttoning his dusty boots, took them off. Then, in his socks, he crept upstairs, and on the landing listened at the deaf old woman's door. Sounds of heavy snoring apparently satisfied him.

Back again he returned to the parlour, and with a key opened the opposite cupboard beside the fireplace, from which he took a

very long, loose coat which seemed to be made of white alpaca. This he shook out and submitted to close scrutiny. It was shaped like a monk's habit, with a leather strap around the waist – a curious garment, for it had a hood attached, with two slits in it for the eyes.

After careful examination of the strange garment, he put it on over his head, drawing down the hood over his eyes, which gave him a hideous appearance – like the ghost of an ancient Inquisitor of Spain, or a member of the mediæval Misericordia Society of Italy, dressed in white instead of black.

Thus attired, he fumbled beneath in his pocket, and then noiselessly ascended the two flights of stairs to an attic door upon which was the circular brass plate of a Yale lock. This he opened, and passing within, closed the door softly behind him.

Bernard Boyne naturally believed himself alone in the house with old Mrs. Felmore sound asleep – but, truth to tell, *he was not!*

As he ascended the stairs, Marigold's pale face peered around the corner. The shock of seeing such a hideous ghostly form moving silently upstairs proved almost too much for her. But clinging on to the banisters, she managed to repress the cry of alarm which rose to her lips, and she stood there rooted to the spot – full of wonder and bewilderment. She listened breathlessly, still standing in the dark passage which led to the kitchen stairs. Then she detected the sound of the key going into the lock of the upstairs room where she knew Mr. Boyne kept

his private papers.

But was it Mr. Boyne? Or was it an intruder who had adopted that garb in order to frighten any person he might encounter? Besides, why should Mr. Boyne assume such a strange disguise before entering the room where his business papers were stored?

Now upon that summer night Marigold had called about nine o'clock to visit her aunt, who had in years past been as a mother to her, to have a snack of supper, as she often did. Afterwards she had helped her aunt to prepare Mr. Boyne's frugal meal. Then old Mrs. Felmore, feeling rather unwell, had gone to bed, leaving her niece in the kitchen to write an urgent letter to Gerald, which she wanted to post before midnight.

As she finished the letter, she had heard someone enter, and not desiring that Mr. Boyne should know of her presence there at that hour, she had moved about quietly, and was just about to escape from the house when she had seen that strangely-garbed figure ascending the stairs.

The girl's first impulse had been to waken her aunt and raise an alarm that an intruder had entered the place. But on seeing that the supper had been eaten, and that Mr. Boyne's hat and coat lay upon the sofa, she at once decided that the figure that had ascended the stairs to the locked room was actually that of the master of the house.

"Why is he dressed like that?" she asked herself in a whisper, as she stood in the front parlour. "What can it mean?"

She glanced around the room. The cupboard beside the

fireplace, which stood open, and from which Boyne had taken his strange disguise, caught her eye. She had never before seen that cupboard open, for her aunt had always told her that Mr. Boyne kept some of his important insurance papers there. Therefore, with curiosity, the girl approached it, finding it practically empty, save for a woman's big racoon muff, and with it a photograph – that of a handsome, well-preserved woman of about forty, across the front of which had been scrawled in a thin, feminine hand the signature, "Lilla, January, 1919."

Who was Lilla? She wondered.

Mr. Boyne she knew as a pleasant, easy-going man, full of generosity so far as his limited means allowed. He was a widower, who frequently referred to his "poor dear wife," and would descant upon her good qualities and how affectionately they had lived together for ten years.

The photograph, which she examined beneath the light, was quite a new one, and dated – hence it could not be that of the late Mrs. Boyne.

"I'll come back and tell auntie to-morrow," she said to herself. "She ought to know – or one night she'll see him and get a shock like I've had. And her heart is not too strong. Yes – I must warn her – then no doubt she'll watch."

With those words she dabbed her hair in front of the cheap mirror over the mantelshelf, and then treading on tiptoe, went to the front door and let herself out.

This was the strange story Marigold had related to Gerald

Durrant on that sunny afternoon beside the Thames – a story which had aroused his curiosity and held him fascinated.

CHAPTER II

WHO IS MRS. BRAYBOURNE?

Bernard Boyne was certainly a mystery man in Hammersmith, yet nobody suspected it. In all the years he had lived in the neighbourhood his actions had never aroused a single breath of suspicion.

In pious black he passed the collection bag around to the congregation of St. George the Martyr each Sunday morning, and afterwards, with a deep bow, handed the bag to the rubicund vicar of his parish.

Often he had been approached to serve upon the municipality of the borough, but he had always declined because of stress of work and for "family" reasons. Mr. Boyne could have achieved the highest local honours, aldermanic and otherwise, had he cared for them, but notwithstanding his great popularity, he was ever retiring, and even anxious to efface himself.

When that night he descended the stairs of his house in Bridge Place, all unconscious that he had been observed ascending them, he entered his little parlour, where he divested himself of the ugly white overall and locked it away, together with the woman's muff and the photograph. Then he paced the room in indecision, ignorant that Marigold had only vacated it a few minutes before.

He caught his pet, Nibby, after several attempts, and having

replaced him in his cage, again stood with knit brows, still apparently uncertain how to act. He was in a bad humour, for now and then he uttered imprecations beneath his breath. Whatever had occurred upstairs had no doubt upset him. A further imprecation fell from his lips as he cursed his luck, and then, with sudden resolve, he resumed his boots, took his felt hat and stick, turned out the gas, and, going out into the narrow hall, extinguished the light and left the house.

He was in a bad temper on that warm summer's night as he strode hurriedly to the Hammersmith Broadway station, whence he took ticket to Sloane Square.

"Rotten luck! Lionel is a fool!" he declared to himself viciously, as he approached the pigeon-hole to take his ticket. "But one can't have all the good things of life. One must fail sometimes. And yet," he added, "I can't think why I've failed. But so long as it isn't a bad omen, I don't care! Why should I?"

And he took his ticket and descended the stairs to the train.

On arrival at Sloane Square he walked along to Pont Street to a large, red-brick house, into which he admitted himself with the latchkey upon his chain, a key very similar to that of the locked room in Bridge Place.

In the well-furnished hall he encountered a smart, good-looking French lady's maid.

"Ah! Good-evening, Annette. Is Madame at home?" he asked.

"Oui, monsieur," the girl promptly replied. "Madame is upstairs in the boudoir."

Boyne, who was evidently no stranger there, hung up his hat and passed upstairs to a room on the second floor, a cosy, tastefully-furnished apartment, where, at a table upon which stood a reading-lamp with a green silk shade, a handsome, dark-haired woman in a pearl-grey evening frock sat writing a letter.

"Hallo, Lilla! I'm glad you haven't gone to bed!" he exclaimed. "I want to have a chat with you. I met Annette downstairs. A pity that infernal girl hasn't gone to her room. I don't want her to overhear anything. Recollect Céline!"

"I'll send the girl to bed," said the woman, pressing an electric button. "Anything wrong?"

"Nothing very seriously wrong," was his reply.

And at his words the woman, who had betrayed alarm at sight of him, gave a sigh of relief.

Bernard Boyne flung himself into a silk-covered easy-chair, and, clasping his hands behind his head, gazed around the luxurious little room. It was, indeed, very different to his own surroundings in drab, work-a-day Hammersmith. Here taste and luxury were displayed on every hand; a soft, old-rose carpet, with hangings and upholstery to match – a woman's den which had been furnished regardless of expense by one of the best firms in the West End. Truth to tell, that elegant West End house was his own, and the handsome woman, Lilla, though she passed as Mrs. Braybourne, and was very popular in quite a good set, was his own wife.

Husband and wife lived apart. They did so for a

purpose. Bernard was a hard-working insurance agent, a strict Churchman, perfectly upright and honest, though he lived his struggling life in Hammersmith. Truly, the *ménage* in Pont Street was both unusual and curious. Boyne, known to the servants as Mr. Braybourne, was very often away for weeks at a time. Then suddenly he would return and spend a week with his wife, being absent, however, all day. Neither dear old Mrs. Felmore nor all his wide circle of Hammersmith friends ever dreamed that he kept up another establishment in one of the best streets in London, a thoroughfare where a few doors away on either side were the legations of certain important European States.

"My dear Lilla, we can't be too careful," he said, with a kindly smile. "Our business is a very ticklish one. Ena agrees with me that Annette, your maid, has picked up too much English, and in consequence is a danger."

"Rubbish, my clear old Bernard!" laughed the handsome woman, upon whose fingers sparkled several valuable rings. "All that we need is to exercise due discretion."

"I know. When the game is crooked one has to be all the more careful."

"You don't seem to be in the sweetest of tempers to-night," remarked his wife, rather piqued. His visit was unexpected, and to her it portended unpleasantness. Not because discord ever existed between them. On the contrary, they were bound together by certain secrets which neither one nor the other dared to disclose. Lilla Boyne feared her husband to exactly the same

extent that he feared her.

In that house in Pont Street, Mr. Boyne kept his well-cut suits, his evening clothes, his opera hat, and his expensive suit-case marked "B.B.," for on entry there he at once effaced his identity as the humble insurance agent, and became Bernard Braybourne, a man of means, and husband of the good-looking woman who in the course of five or six years had been taken up by quite a number of well-known people.

"I didn't expect you to-night," she remarked rather wearily. "I thought you'd have been here yesterday."

"I couldn't come. Sorry!" he replied.

"To-night I went to dine at Lady Betty's. You accepted, you know. So I apologised and said you had been called suddenly to Leeds last night," she said. "That idea of your candidature at Leeds at the next election works famously. You have to go and meet your committee, I tell them, and it always satisfies the curious. All of them hope you'll get in at the by-election when old Sammie dies, as he must very soon. They say the doctors have only given him three months more."

"Then before that date I'll have to retire from the contest," remarked her husband, with a grin.

"Oh! I'll watch that for you all right. Have you got that cheque?"

"Yes – to-day. It came from my new solicitor – seven thousand, eight hundred!"

"Good! I'm glad they've paid up. I began to fear that there

might be some little hitch. They were so long-winded."

"So did I, to tell you the truth. But it's all right, and the new lawyer, a smart young fellow in the City, suspects nothing. I've already sent him his fee – so that's settled him."

"Will you employ him again?"

"I never employ a solicitor a second time, my dear Lilla. That would be a fatal mistake," was his reply. "But what I came to tell you mainly is that I've had a failure – a mysterious failure! Things haven't turned out exactly as I expected they would."

"Failure!" gasped the woman, with disappointment upon her dark, handsome face. "Then we must postpone it? How annoying!"

"Yes. But perhaps it's all for the best, Lilla. There was an element of danger. I told you that from the first."

"Danger! Rubbish!" declared his wife, with boldness, the diamonds flashing upon her fingers. "There's no danger! Of that I'm quite convinced. There was much more in that other little affair last winter. I was full of apprehension then – though I never told you of it."

"Well, at any rate, I haven't succeeded in the little business I've been attempting this last fortnight, so we'll have to postpone it."

"Perhaps your failure is due to the presence of your deaf old lady in the house," laughed his wife. "I passed the place in the car about a fortnight ago. Ugh! What a house!" and she shuddered.

"Yes, you might say so if you lived there and ate Mrs. Felmore's cold sausage for your supper, as I have to-night. Yet

it must be done. If one makes money one has to make some sacrifice, especially if the money is made – well, not exactly on the square, shall we say?" And he grinned.

* * * * *

Away in North Wales three days later.

A beautiful moonlit evening by the Irish Sea. Over the Great Orme the moon shone brilliantly across the calm waters lazily lapping the bay of Llandudno, which was filled at the moment with an overflowing crowd of holiday folk, mostly from Yorkshire and Lancashire.

All the hotels and boarding houses were crowded out, and there were stories of belated trippers, many of whom were on their first seaside holiday after the stress of war, being compelled to sleep in bathing machines.

The lamps along the promenade were all aglow, the pier blazed with light, and across the bay came the strains of the orchestra playing selections from the latest revue.

In the big lounge of the Beach Hotel, which faces the sea in the centre of the bay, sat a well-preserved, middle-aged woman in a striking black dinner gown, trimmed with jade-coloured ninon, and wearing a beautiful jade bangle and ear-rings to match. The visitor, whose hair was remarkable because of its bright chestnut hue – almost red, indeed – had been there for three weeks. She was a widow, a Mrs. Augusta Morrison, hailing from Carsphairn,

in Kirkcudbrightshire, Scotland, whose late husband had great interests in a big shipbuilding works at Govan.

Of rather loud type, as befitted the widow of a Scotch shipbuilder who had commenced life in the shipyard, she dressed extravagantly, greatly to the envy of the bejewelled wives of a few Lancashire war millionaires, who, unable to gain admittance to that little piece of paradise, the Oakwood Park Hotel, beyond Conway, were compelled to mix with the holiday crowd on the seashore of Llandudno.

The hotel lounge was at the moment almost empty, for most of the visitors were either on the pier or had gone out for a stroll in the moonlight. But Mrs. Morrison sat near the door chatting with Charles Emery, a young Manchester solicitor who had only been married since he had been demobilised six months before, and who had come to Llandudno with his wife, as is the custom of young married folk of Lancashire.

Once or twice the rich widow – who had hired a car for her stay in North Wales – had invited Emery and his wife to go for runs with her to Bangor, and across the Menai Bridge to Holyhead, or to Carnarvon, Bettws-y-coed, St. Asaph, and other places. From time to time she had told them of her loneliness in her big country house in one of the wildest districts in Scotland, and her intention to go abroad that winter – probably to Italy.

"My wife has gone to the theatre with Mr. and Mrs. Challoner," Emery was saying, as he lazily smoked his cigarette. "I had some letters to write – business letters that came from the

office this morning – so I stayed in."

"Have you finished them?" asked the handsome widow, whose hair was always so remarked, and her eyes large and luminous.

"Yes," he replied. "I suppose I shall soon have to be back in harness again in Deansgate. But we shall both cherish the fondest memories of your great kindness to us, Mrs. Morrison."

"It's really nothing, I assure you," laughed the widow merrily. "You have taken compassion upon me in my horribly lonely life, and I much appreciate it. Ah!" she sighed. "You can never imagine how lonely a woman can be who goes about the world aimlessly, as I go about. I travel here and there, sometimes on trips abroad, by sea, or by rail, often to the south of Europe, but I make no friends. Possibly it is my own fault. I may be too exclusive. And yet I never wish to be."

"I really don't think that!" he said gallantly. "At any rate, you've given us both a real ripping time!"

"I'm so glad you've enjoyed the little runs. But not more, I'm sure, than I have myself. I cannot live without movement. I love crowds. That's why I love cities – Manchester, London, Paris, and Rome. Where I live, up in Kirkcudbrightshire, it is one of the wildest and least explored districts of Great Britain. Between Loch Ken and Loch Doon, over the Cairnsmuir, the people are the most rural in all our island, quiet, honest folk, with no soul above their sheep and their cows. You and your wife must come north one day to Carsphairn and stay with me."

"I'm sure we should both be only too delighted to accept your

hospitality, Mrs. Morrison," he said. "I'm afraid we can never repay you for your kindness to us. We are leaving next Monday."

"Oh, you have four more days! I'm motoring to Bettws-y-coed again to-morrow. You must both come with me, and we'll lunch at the Waterloo, as we did before. There has been rain these last few days, and the Swallow Falls will no doubt be grand."

And so it was arranged.

Next day all three went in the car up the beautiful valley of the Conway, with the wild hills on either side, through Eglwys Bach and Llanrwst, past Gwydyr Castle, and on by the Falcon Rock to that gem of North Wales, Bettws-y-coed.

To Mrs. Emery the widow was exceedingly amiable, and the day passed most pleasantly.

As they were motoring back through the mountains, purple in the sunset, between Capel Curig and Bangor, the widow, turning to Emery, suddenly said:

"I wonder, Mr. Emery, if you would advise me upon a little point of business? I'm rather perturbed, and I would so much like your professional advice. Can I see you after dinner to-night?"

"Most certainly," was his reply. "Any advice I can give you I will do so to the best of my ability," said the sharp young lawyer, well pleased at the prospect of a wealthy client.

That night at dinner Mrs. Morrison, radiant and handsome, wore a striking gown of black-and-gold, with a gold band in her red hair, and her string of fine pearls. In the big white-and-gold dining-room she was the most remarked of all the women there,

but she pretended to take no notice of the sensation caused by her entrance into the room. Yet that gown had cost her sixty guineas in Dover Street, and, in secret, she was amused at the excitement its appearance had caused among the moneyed folk of Lancashire-by-the-Sea, who, after all, be it said, are honest people and who are more thorough than the shallow "Society" of post-war London.

After dinner, while Mrs. Emery went into the lounge and joined a woman and her daughter whom she knew, her husband went to Mrs. Morrison's sitting-room, where he found coffee awaiting him.

She produced a big silver box of cigarettes, and when she had served him with coffee and liqueur she lit a cigarette and settled herself to talk.

"The fact, Mr. Emery, is this," the woman with the wonderful hair commenced, when he had seated himself. "My late husband was a shipbuilder at Govan. Only recently I discovered that some twenty years ago he was guilty of some sharp practice in a financial deal which, while he and his friends enriched themselves, a man named Braybourne and his wife were both ruined. Braybourne died recently, but his widow is living in London. Now knowledge of this affair has greatly upset me, for I had the greatest faith in my dear husband's honesty."

"Naturally," remarked the young lawyer. "The knowledge of such a stigma attaching to his name must grieve you."

"Exactly. And I want somehow to make reparation. Not

while I am alive – but after my death," she said. "I have been wondering what course would be best to pursue. I don't know Mrs. Braybourne, and probably she is in ignorance of my existence. Yet I should much like to do something in order to relieve my conscience. What would you advise?"

The young solicitor was silent for a few moments. At last he replied:

"Well, there are several courses open. You could make her an anonymous gift. But that would be difficult, for with a little inquiry she could discover the source of the payment."

"Ah! I don't want her to know anything!"

"I quite agree with that. You could, of course, make a will in her favour – leave her a legacy."

Mrs. Morrison remained silent for a while.

"Yes," she said at last, "that would be a way of easing my conscience regarding my husband's offence."

"Or, another way, you could insure your life in her favour. Then, at your death, she would receive the money unexpectedly," he suggested.

"That's rather a brilliant suggestion, Mr. Emery!" she replied eagerly. "But I know nothing about insurance matters. How can I do it? What have I to do and where shall I go to insure?"

"Well, Mrs. Morrison, I happen to be agent for a first-class life assurance company, the Universal, whose head offices are in Cornhill, London. If you so desire, I would be very happy to place a proposal before them," he said enthusiastically, for it meant a

very substantial commission.

"I shall be very glad indeed, Mr. Emery, if you can carry the business through for me."

"With the utmost pleasure," was the young man's reply. "Er – what amount do you propose?"

"Oh! I hardly know. Some really substantial sum, I think. My husband, I have learned, got some twenty thousand pounds out of Mr. Braybourne. At least I would like to give her back half that sum."

"Ten thousand! How extremely generous of you, Mrs. Morrison. Of course, it's a large sum, and will mean a special premium, but no doubt the company will, providing you pass the medical test, issue the policy."

She thanked him for his promise to take up the matter for her. Then he went down to the writing-room to pen a letter to the Universal Assurance Company, while the handsome red-haired widow passed along the lounge and, with her merry chatter, rejoined his wife.

CHAPTER III

THE "GAME" – AND ITS PLAYERS

On the following morning Mr. Emery, the young solicitor, entered Mrs. Morrison's sitting-room at Llandudno with a telegram in his hand.

"I've just had this from the manager of the Universal. They are prepared to do the business and are writing me full particulars. I shall get them by to-morrow morning's post. I've wired to my clerk, Wilson, to post me a proposal form and some other papers."

Emery, his one thought being the big commission upon the business, entered Mrs. Morrison's room twenty-four hours later with a number of papers in his hand.

He sat down with the rich widow, and put before her the proposal form – a paper which had printed upon it a long list of questions, mostly inquisitorial. The bed-rock question of that document was "Who are you, and are you subject to any of the ills that human flesh is heir to?"

Question after question she read, and her answers he wrote down in the space reserved for them. Once or twice she hesitated before replying, but he put down her hesitation to a natural reserve.

The filling up of the form took some time, after which she

appended her signature in a bold hand, and this completed the proposal.

"I fear it will be necessary for you to go to London to pass the doctor," he said. "When would that be convenient?"

"Any time after next Wednesday," she replied. "As a matter of fact, I have some shopping to do in town before I return to Scotland, so I can kill two birds with one stone."

"Excellent! They will, of course, make it as easy for you as possible. You will hear from Mr. Gray at the head office. Where shall you stay in town?"

"With a friend of mine – a Mrs. Pollen." And she gave him an address in Upper Brook Street which he wrote down.

Before eleven o'clock Mrs. Morrison had dispatched a telegram addressed to "Braybourne, 9b, Pont Street, London," which read:

"All preliminaries settled. Shall be in London end of week.– AUGUSTA MORRISON."

Meanwhile, the solicitor, greatly elated at securing such a remunerative piece of work, sent the completed proposal to the head office of the company in London, and on the following day, accompanied by his wife, returned to his home in Manchester, after what had turned out to be a very profitable as well is beneficial holiday.

Before leaving, Mrs. Morrison arranged that he should carry the whole matter through, her parting injunction being:

"Remember – tell the Company to write to me at Upper Brook

Street, and not to Scotland. And always write to me yourself to London."

Now that same evening, after Emery's departure, there arrived at the Beach Hotel, wearing rimless pince-nez, a dark, strongly-built man, well dressed, and with a heavy crocodile suit-case which spoke mutely of wealth. He signed the visitor's form as Pomeroy Graydon, and gave his address as "Carleon Road, Roath, Cardiff, Shipbroker."

He was late, and ate his dinner alone. Afterwards he went out for a stroll on the esplanade in the direction of the Little Orme, when, after walking nearly half a mile, he suddenly encountered the red-haired widow, who was attired plainly in navy blue with a small hat, having evidently changed her dress after dinner.

"Well, Ena!" he exclaimed, lifting his soft felt hat politely. "I'm here, you see! I thought it best to come up and see you. I'm at your hotel as Mr. Graydon of Cardiff."

"I'm awfully glad you've come, Bernie," she said. "I rather expected you."

"As soon as Lilla got your wire I started, and was fortunate to get to Euston just in time for the Irish mail – changed at Chester, and here I am!"

The pair strolled to a convenient seat close to where the waves lazily lapped upon the wall of the esplanade – for the tide was up – and the night a perfect one with a full white moon.

"Everything going well?" asked the smartly dressed man, whose pose in Hammersmith was so entirely different. He spoke

in an eager tone.

"Yes, as far as I can see it's all plain sailing. I'm doing my part, and leave you and Lilla to do the rest. I've met here a very nice young fellow – as I intended – a useful solicitor named Emery, of Manchester. He is carrying the matter through for me. He's agent of the Universal."

"A first-class office."

"Well, I'm insuring with them in Lilla's favour."

"Have you carried out the plan we discussed?"

"To the very letter! Trust me, my dear Bernie."

"I always do, Ena," he declared, gazing across the moonlit sea. They were alone on the seat, and there was none to overhear:

"Ten thousand is a decent sum. Let's hope it will be all over soon. I sometimes have bad quarters of an hour – when I think!" he remarked.

"The sums assured have been higher and higher," she said. "We started with five hundred – you recollect the woman Bayliss? – and now we are always in thousands. Only you, Bernard, know how the game should be played. I do my part, but it is your brain which evolves all this business for which the companies are so eager, and which is so wonderful."

"True, our plan works well," Boyne admitted, still gazing over the sea. "We've all of us made thousands out of it – haven't we?"

"Yes. I can see no loophole by which the truth might leak out – save one," she said very seriously.

"And what's that?"

"Your visits to your wife," was her reply. "Suppose somebody watched you, and saw you leave your frowsy little house in Hammersmith, go to Lilla in Pont Street, and blossom forth into a gentleman of means; it would certainly arouse a nasty suspicion. Therefore you should always be most careful."

"I am. Never fear," he said. "Recollect, nobody in Hammersmith knows that Lilla Braybourne is my wife."

"They don't know. But they might suspect things, which may lead eventually to an awkward inquiry, and then – ?"

"Oh! my dear Ena, don't contemplate unpleasant things!" he urged, with a shrug of the shoulders. "I know you are a clever woman – more clever by far than Lilla herself – therefore I always rely upon your discretion and foresight. Now, tell me – what has happened up to date?"

In reply she told him briefly of her meeting with the young solicitor Emery – which she had prearranged, by the way – and how she had entertained the newly-married pair.

"They, of course, believe you to be Mrs. Augusta Morrison, of Carsphairn, widow of old Joe Morrison, the great shipbuilder of Govan?" he remarked, smiling.

"Exactly. As you know, I paid a visit in secret to Carsphairn six weeks ago, and found out quite a lot. This I retailed to the Emerys, and they took it all in. I described Carsphairn to them, and showed them the snapshots of the place which I took surreptitiously when I was up there. Indeed, I gave a couple of them to Mrs. Emery – to make evidence."

"Excellent!" he exclaimed. "You never leave anything undone, Ena."

"One must be thorough in everything if one desires success."

"And what is your address?"

"I gave it to my own flat in Upper Brook Street – care of Ena Pollen – widow."

"So you will come to London?"

"Yes – I have to go there shopping before I return to Scotland," she replied grimly. "I am staying with Mrs. Pollen."

"Good! It will be far the best for their London doctors to examine you. If you were examined up here they might resist the claim. If they did that – well, it would open up the whole business, and we certainly can't afford to arouse the very least little bit of doubt."

"Hardly," she laughed. "Well, I've played the game properly, my dear Bernie. My name is Morrison, and I am the widow of old Joe Morrison, the woman with the red hair, and I live at Carsphairn, Kirkcudbrightshire, the fine sporting estate left me by my late husband. All that is upon the records of the Universal Life Assurance Corporation."

"Excellent! You've established an undeniable identity – red hair and everything!" he said, again gazing reflectively out across the rippling waters. "You have taken the first step."

"The second move is that Mrs. Morrison goes to London on a shopping visit, prior to going abroad," the widow said.

"Really, you are marvellous, Ena!" declared the humble

insurance agent of Hammersmith. "Your foresight always carries you to success."

"In a number of cases it has done so, I admit," the woman laughed. "When one's identity is not exactly as one represents, one has to have one's eyes skinned day and night. Men – even the shrewdest lawyers – are always easily gulled. Why? Because of the rapacious maws the legal profession have for fees. Women are always dangerous, for they are too frequently jealous of either good looks or pretty frocks. A man I can usually manage – a woman, seldom, unless she is in love. Then I side with her in her love affair and so gain her confidence."

"Ena, I repeat I hold you in admiration as one of the cleverest women I have ever known. Nothing deters you – nothing perturbs you! You fix a plan, and you carry it through in your own way – always with profit to our little combination."

"And very substantial profit, I venture to think, eh?"

"I agree," he said, with a grim laugh.

"All thanks to you, my dear Bernie," the red-haired woman said. "But really I am growing just a little apprehensive. Why – I don't know, I cannot tell. But somehow I fear we may play the game once too often. And what then – eh?"

"Funnily enough, I've experienced the same curiously apprehensive feeling of late," he said. "I always try, of course, to crush it out, just as I crush out any other little pricks of conscience which occur to me when I awake in the mornings."

"Very strange that we should both of us entertain apprehensive

feelings!" she remarked very thoughtfully. "I hope it's no ill omen! Do you think it is?"

"No," he laughed. "Don't let us seek trouble – for Heaven's sake. At present there is not the slightest danger. Of that I feel confident. Let us go forward. When shall you go up to London?"

"To-morrow. I go to visit my dear friend, Mrs. Pollen – as I have told you."

He laughed.

"So really you are going on a visit to yourself – eh? Excellent! Really you are unique, Ena!"

"Well – it is the only way, and it will work well."

Then the strange pair, who were upon such intimate terms, rose and strolled leisurely side by side back towards the opposite end of the promenade, chatting merrily the while.

When approaching the Beach Hotel they halted, and the woman bade the man good-bye. Afterwards he sank upon a seat in one of the shelters, while she walked on and entered the hotel.

Not until half an hour later, after he had taken a stroll along to the end of the pier, where the band was still playing, did he return to the hotel. Mrs. Morrison was at the moment sitting in the lounge chatting with two men visitors. The eyes of the pair met as he passed, but neither gave any sign of recognition.

To those in the lounge the two were absolutely strangers to each other.

Little did the other visitors dream of the dastardly, even demoniacal, plot that was being so skilfully woven in their midst.

Next afternoon Bernard Boyne stepped from out of the Holyhead express upon Euston platform and drove in a taxi to Pont Street, where he was greeted warmly by his wife, who had been informed of his advent by telegram from Chester.

"Well?" she asked, when the door of the luxurious drawing-room was closed and they were alone. "And how did you find Ena?"

"She's splendid! All goes well," was his enthusiastic reply. "She's got hold of a young Manchester solicitor who is carrying the policy through all right. He happens to be an agent of the Universal. She's on her way back to London now. I wasn't seen with her in the hotel, of course."

"When is she coming here?"

"To-night at nine. She wants to see you."

"I think the less she sees of me just now the better, don't you, Bernie?"

"I quite agree. We don't want anyone to recognise you as friends when the time comes," replied Boyne. "As soon as she gets passed by the doctors – both of them unknown to any of us – which is a blessing – she'll have to go up to Scotland."

"To New Galloway again?"

"No. To Ardlui, that pretty little village at the head of Loch Lomond. The inquiries I have been making of the servants at Carsphairn show that it is the lady's intention to go with her maid to Ardlui for a fortnight, and thence to Edinburgh for another fortnight."

"Really, Bernie, you are wonderful in the way you pry into people's intentions."

"Only by knowing the habits and intentions of our friends can we hope to be successful," was his reply, as he flung himself back among the silken cushions of the couch and lazily lit a cigarette.

"So Ena will have to go to Scotland again?"

"Yes. She ought to pass the doctors in a week, for this young fellow is pushing it through because of the handsome fee she will give him, and then, in the following week, she must put on her best frocks and best behaviour and take a 'sleeper' on the nine twenty-five from Euston to Glasgow."

"What an adventure!" remarked the handsome woman before him.

"Of course. But we are out for big money this time, remember."

"You have examined the whole affair, I suppose, and considered it from every standpoint – eh?"

"Of course I have. As far as I can discover, there is no flaw in our armour. This young solicitor is newly married, and is much gratified that the wealthy Mrs. Morrison should take such notice of his young wife. But you know Ena well enough to be sure that she plays the game all right. She's the rich widow to the very letter, and talks about her 'dear husband' in a manner that is really pathetic. She declares that they were such a devoted couple."

"Yes. Ena can play the game better than any woman in England," agreed his wife. "Have some tea?"

"No; it's too hot," he replied. "Get me some lemonade."

And she rose, and presently brought him a glass of lemonade. She preferred to wait upon him, for she was always suspicious of the maids trying to listen to their conversation, which, however, was discreet and well guarded.

That night at about half-past nine, husband and wife having dined together *tête-à-tête*— being waited on by the smart young Italian footman — Ena Pollen was ushered into the drawing-room.

"Oh! Welcome back, dear!" cried Mrs. Braybourne, jumping up and embracing her friend, making pretence, of course, before the servant. "Sit down. I had no idea you were in London! I thought you were somewhere in the wilds of Wales."

Then, when the door had closed, her attitude altered to one of deep seriousness.

"Well," she said, "according to Bernie, everything goes well, doesn't it?"

"Excellently," replied the other. "You see in me Mrs. Augusta Morrison, widow, of Carsphairn, New Galloway, who is in London on a visit to her friend, Ena Pollen, and who is about to be passed as a first-class life!" And she laughed, the other two smiling grimly.

"I congratulate you upon finding that young solicitor. What's his name?"

"Emery — just getting together a practice and looking out for the big commission on the first of my premiums," she said. "We've met those before. Do you recollect that fellow Johnson-

Hughes? Phew! what an ass!"

"But he was over head and ears in love with you, my dear Ena," said Boyne, "and you know it."

"Don't be sarcastic, Bernie!" she exclaimed, with a pout. "Whether he was in love with me or not, it doesn't matter. We brought off the little affair successfully, and we all had a share of the pickings. In these post-war profiteering days it is only by callous dishonour and double-dealing one can make both ends meet. It begins in the Cabinet and ends with the marine store dealer. Honesty spells ruin. That's my opinion."

"I quite agree," Lilla declared. "If we had all three played a straight game, where should we be now?"

"Living in Bridge Place," remarked Boyne, whereat the two women laughed merrily.

* * * * *

That night Marigold met Gerald at Mark Lane Station, and they travelled westward together on the way home. In the Underground train they chatted about the mystery of Bridge Place, but amid the crush and turmoil of home-going City workers they could say but little.

Marigold had been again to see her deaf aunt, who was still unsuspecting of the strange state of affairs in her master's humble home.

Gerald was next day compelled to accompany his principal

up north to a conference upon food prices, and for ten days he remained away. Therefore Marigold could only watch and wait.

She went to Bridge Place several times, and saw Mr. Boyne there. He was always cheerful and chatty. About him there seemed nothing really suspicious. Indeed, when she considered it all, she began to wonder whether she had not made a fool of herself.

CHAPTER IV

PROGRESS OF THE PLOT

In the dull, sombre consulting-room of Sir Humphrey Sinclair in Queen Anne Street, Cavendish Square – a room with heavy mahogany furniture, well-worn carpet, a big writing-table set in the window, and an adjustable couch against the wall – sat the pseudo Mrs. Augusta Morrison, who desired to insure her life.

At the table sat the great physician, a clean-shaven, white-haired man, in large, round, gold-rimmed spectacles. He was dressed in a grey cashmere suit – for the weather was unbearably hot that morning – and, truth to tell, he was longing for his annual vacation at his pretty house by the sea at Frinton.

In the medical world Humphrey Sinclair had made a great name for himself, and had had among his patients various European royalties, besides large numbers of the British aristocracy and well-known people of both sexes. Quiet mannered, soft spoken, and exquisitely polite, he was always a favourite with his lady patients, while Lady Sinclair herself moved in a very good set.

Having arranged a number of papers which the Universal had sent to him, he took one upon which a large number of questions were printed with blank spaces for the proposer's replies. Then, turning to her, he said, with a smile:

"I fear, Mrs. Morrison, that I shall be compelled to ask you a number of questions. Please understand that they are not merely out of curiosity, but the company claim a right to know the family and medical history of any person whose life they insure.

"I perfectly understand, Sir Humphrey," replied the handsome woman. "Ask me any questions you wish, and I will try to reply to them to the best of my ability."

"Very well," he said. "Let's begin." And he commenced to put to her questions regarding the date of her birth, the cause of the deaths of her father and her mother, whether she had ever suffered from this disease or that, dozens of which were enumerated. And so on.

For nearly half an hour the great doctor plied her with questions which he read aloud from the paper, and then wrote down her replies in the spaces reserved for them.

Never once did she hesitate – she knew those questions off by heart, indeed, and had her replies ready, replies culled from a budget of information which during the past three months had been cleverly collected. Truth to tell, she was replying quite accurately to the questions, but only so far as Mrs. Morrison of Carsphairn was concerned. The medical history she gave was correct in every detail concerning Mrs. Morrison.

But, after all, was not the proposal upon the life of Mrs. Morrison, and did not the famous physician believe her to be the widow of Carsphairn?

Sir Humphrey asked her to step upon the weighing machine

in the corner of the room, and afterwards he measured her height and wrote it down with a grunt of satisfaction.

Then, after further examination, and putting many questions, he reseated himself, and turned to the page upon which his own private opinion was to be recorded.

"I hope you don't find much wrong with me?" asked the lady, with a little hesitation.

"No, my dear madam – nothing that I can detect," was the physician's reply as he gazed at her through his big glasses. "Of course, my colleague, Doctor Hepburn, may discover something. I shall have to ask you to call upon him."

"When?"

"Any time you care to arrange. To-day – if you like. He may be at home. Shall I see?"

"I do so wish you would, Sir Humphrey," Ena said. "I want to get back to Scotland, as I have to go to Ardlui next week."

The great doctor took the telephone at his elbow, and was soon talking to Doctor Hepburn, with whom he arranged for the lady to call in an hour.

Then Sir Humphrey scribbled the address in Harley Street on a slip of paper, and with a few polite words of reassurance, rang his bell, and the man-servant conducted her out.

"An exceptionally pretty woman," grunted old Sir Humphrey to himself when she had gone. "Highly intelligent, and a first-class life."

And he sat down to record his own private views as to the

physical condition of the person proposed for insurance.

Ena idled before the shop windows in Oxford Street for three-quarters of an hour, and then took a taxi to Harley Street, where she found Doctor Stanley Hepburn, a short, stout, brown-bearded man of rather abrupt manner.

In his smart, up-to-date consulting-room he put the same questions to her, wearying as they were, and parrot-like she answered them.

"Truly, I'm having a busy morning, doctor," she remarked, with a sigh, laughing at the same time.

"Apparently," he said, smiling. "I must apologise for bothering you with all these questions. Sir Humphrey has, no doubt, gone through them all."

"He has."

"Well, never mind. Forgive me, and let's get along," he said briskly.

And he proceeded with question after question. At last, after an examination exactly like that conducted by Sir Humphrey, Doctor Hepburn reseated himself at his table, and said:

"Well, Mrs. Morrison, I don't think I need keep you any longer."

"Are you quite satisfied with me?" she asked boldly.

He was silent for a few seconds.

"As far as I myself am concerned I see no reason whatever why the company should not accept the risk," was his reply. "Of course, I don't know the nature of Sir Humphrey's report; but I

expect it coincides with my own. I can detect nothing to cause apprehension, and, in normal circumstances, you should live to quite old age."

"Thanks! That is a very agreeable piece of information," she said.

Then, his waiting-room being crowded – for he had given her a special appointment – he rose and, bowing, dismissed her, saying:

"I shall send in my report to the company to-night, therefore the matter should go through without delay."

Afterwards, as she walked along Harley Street, a great weight having been lifted from her mind, she hailed a taxi and drove back to her pretty flat in Upper Brook Street, where a dainty lunch awaited her.

To answer frankly and correctly those questions had been an ordeal. Those queries were so cleverly arranged that if, after death, the replies to any of them are found to be false the company would be able to resist the claim upon it. To give a true and faithful account of your parents' ailments and your own illnesses is difficult enough, but to give an equally true account of those of another person is extremely difficult and presents many pitfalls. And none knew that better than Ena Pollen.

After lunch, she rested for an hour, as was her habit in summer, and then she took a taxi to Pont Street, where she had tea with Lilla Braybourne.

To her she related her adventures among the medicos, adding:

"All is serene! There's nothing the matter with Mrs. Morrison of Carsphairn! She's in excellent health and may live to be ninety. Hers is a first-class life!"

"Bernie predicted it," said the wife of the humble insurance agent of Hammersmith. "You were passed fit in the Fitzgerald affair – you recollect."

"Yes," snapped the handsome woman. "What a pity the sum wasn't five thousand instead of five hundred."

"I agree. But we didn't then realise how easy was the game. Now we know – a few preliminary inquiries, a plausible tongue – which, thanks to Heaven, you've got, Ena – a few smart dresses, and a knowledge of all the devious ways of insurance and assignments – and the thing is easy."

"Well, as far as we've gone in this matter all goes well – thanks to Bernie's previous inquiries regarding the good lady of Carsphairn."

"She's a bit of a skinflint, I believe. Can't keep servants. She has a factor who is a very close Scot, and things at Carsphairn are usually in a perturbed condition," Lilla said. "Bernie has gone back to Bridge Place. What an awful life the poor dear leads! Fancy having to live with that deaf old woman Felmore!"

"Yes. But isn't it part of the game? By living in Hammersmith, and being such a hard-working, respectable man, he acquires a lot of very useful knowledge."

"Quite so; but it must be very miserable there for him."

"He doesn't mind it, he says," was the reply. "It brings money."

"It certainly does that," said Lilla. "When shall you go north? Will you wait till the policy is issued?"

"I think not. The sooner I meet Mrs. Morrison the better. Don't you agree?"

"Certainly. What does Bernie say?"

"That's his view," answered Ena. "So I shall go to Scotland at the end of the week. I shall stay at the Central, in Glasgow, for a night or two, and then on to Loch Lomond."

"Bernie has heard from one of his secret sources of information that the widow is leaving Carsphairn three days earlier than she intended. She goes to visit a niece who lives in Crieff, and then on to Ardlui."

"I've been to Ardlui before – on a day trip from Glasgow up the Loch," Ena said. "A quiet, remote little place, with an excellent hotel right at the extreme end of the Loch, beyond Inversnaid."

"Then you'll go north without waiting for the policy?"

"Yes. Letters will come to me addressed care of myself, and Bernie will send them on. As soon as I have notice that the company will accept me, I'll pay the premium. I've already opened a little account in the name of Augusta Morrison, so that I can send them a cheque. In the meanwhile, we need lose no time."

"And yet I don't think we ought to rush it unduly, do you?" asked Lilla.

"Oh! we shan't do that, my dear Lilla. There's a lot to be done

in the matter of inspiring confidence. Perhaps dear Augusta will not take to me. What then?"

"You always know how to make yourself pleasant, Ena. She'll take to you, never fear!"

"According to the reports we've had about her, she's rather discriminating in her friendships," said the handsome woman, smiling grimly.

"Well, I rather wish I were coming with you for a fortnight on Loch Lomond," said Lilla.

"No, my dear, you have no place in the picture at present. Much as I would like your companionship, you are far better here at home."

"Yes, I suppose you are right!" answered her friend, sighing. "But I long for Scotland in these warm summer days."

"Get Bernie to take you to the seaside for a bit. There's nothing urgent doing just now."

"Bernie is far too busy in Hammersmith, my dear," Lilla laughed. "He wouldn't miss his weekly round for worlds. Besides, he's got some important church work on – helping the vicar in a series of mission meetings."

"Bernie is a good Churchman, I've heard," said Ena.

"Of course. That, too, is part of the big bluff. The man who carries round the bag every Sunday is always regarded as pious and upright. And Bernie never loses a chance to increase his halo of respectability."

Ena remained at Pont Street for about half an hour longer,

and then, returning to her own flat, she set about sorting out the dresses she would require for Scotland, and assisted her elderly maid to pack them.

Afterwards she returned into her elegant little drawing-room and seated herself at the little writing-table, where she consulted a diary. Then she wrote telegrams to the hotels at Glasgow and at Ardlui, engaging rooms for dates which, after reflection, she decided upon.

Ena Pollen was a woman of determination and method. Her exterior was that of a butterfly of fashion, careless of everything save her dress and her hair, yet beneath the surface she was calm, clever, and unscrupulous, a woman who had never loved, and who, indeed, held the opposite sex in supreme contempt. The adventure in which she was at that moment engaged was the most daring she had ever undertaken. The unholy trio had dabbled in small affairs, each of which had brought them profit, but the present undertaking would, she knew, require all her tact and cunning.

The real Mrs. Augusta Morrison, the widow of Carsphairn, was one of Boyne's discoveries, and by judicious inquiry, combined with other investigations which Ena herself had made, they knew practically everything concerning her, her friends, and her movements. The preliminaries had taken fully three months, for prior to going to Llandudno, there to assume the widow's identity, Ena had been in secret to New Galloway, and while staying at the Lochinvar Arms, at Dairy, she had been able to

gather many facts concerning the rich widow of Carsphairn, a copy of whose birth and marriage-certificate she had obtained from Somerset House.

After writing the telegrams, she took a sheet of notepaper and wrote to Mr. Emery in Manchester, telling him that she had passed both doctors, and asking him to hurry forward the policy.

"My movements during the next fortnight or so are a little uncertain," she wrote, "but please always address me as above, care of my friend, Mrs. Pollen. Please give my best regards to your dear wife, and accept the same yourself. – Yours very sincerely, AUGUSTA MORRISON."

Three nights later, Ena left Euston in the sleeping-car for Glasgow, arriving early next morning, and for a couple of days idled away the time in the great hotel, the Central, eagerly awaiting a telegram.

At last it came.

The porter handed it to her as she returned from a walk. She tore it open, and when she read its contents, she went instantly pale.

The message was disconcerting, for instead of giving information regarding the movements of the woman she had been impersonating, it read:

"Remain in Glasgow. Am leaving to-night. Will be with you in morning. Urgent. – BERNARD."

What could have happened? A hitch had apparently occurred in the arrangements, which had been so thoroughly discussed and

every detail considered.

It was then six o'clock in the evening. Boyne could not be there until eight o'clock on the following morning. She glanced bewildered around the busy hall of the hotel, where men and women with piles of luggage were constantly arriving and departing.

"Why is he not more explicit?" she asked herself in apprehension.

What could have happened? she wondered. For yet another fourteen hours she must remain in suspense.

Suddenly, however, she recollected that she could telephone to Lilla, and she put through a call without delay.

Half an hour later she spoke to her friend over the wire, inquiring the reason of Boyne's journey north.

"My dear, I'm sorry," replied Lilla in her high-pitched voice, "but I really cannot tell you over the 'phone. It is some very important business he wants to see you about."

"But am I not to go to Ardlui?" asked Ena.

"I don't know. Bernie wants to see you without delay – that's all."

"But has anything happened?" she demanded eagerly.

"Yes – something – but I can't tell you now. Bernie will explain. He'll be with you in Glasgow early to-morrow morning."

"Is it anything very serious?"

"*I think it may be – very!*" was Lilla's reply; and at that moment the operator cut off communication with London, the six minutes

allowed having expired.

CHAPTER V

CONTAINS A NOTE OF ALARM

Ena Pollen was on the platform when the dusty night express from London ran slowly into the Caledonian Station, at Glasgow.

Bernard Boyne, erect and smartly-dressed, stepped out quickly from the sleeping-car, to be greeted by her almost immediately.

"What's happened?" she demanded anxiously beneath her breath.

"I can't tell you here, Ena. Wait till we're in the hotel," he replied. She saw by his countenance that something was amiss.

Together they walked from the platform into the hotel, and having ascended in the lift to her private sitting-room, the man flung himself into a chair, and said:

"A very perilous situation has arisen regarding the Martin affair!"

"The Martin affair!" she gasped, instantly pale to the lips. "I always feared it. That girl, Céline Tènot, had some suspicion, I believe."

"Exactly. She was your maid, and you parted bad friends. It was injudicious."

"Where is she now, I wonder?"

"At her home in Melun, near Paris. You must go at once to

Paris, and ask her to meet you," Boyne said.

"To Paris?" she cried in dismay.

"Yes; not a second must be lost. Inquiries are on foot. I discovered the situation yesterday, quite by accident."

"Inquiries!" she cried. "Who can be making inquiries?"

"Some friend of that girl – a Frenchman. He has come over here to find me."

"To find you! But she only knew you under the name of Bennett!"

"Exactly. In that is our salvation," he said, with a grin. "But the affair is distinctly serious unless we can make peace with Céline, and at the same time make it worth her while to withdraw this inquiry. No doubt she's looking forward to a big reward for furnishing information."

"But why can't we give her the reward – eh?" asked the shrewd, red-haired woman quickly.

"That's exactly my argument. That is why you must leave this present little matter, turn back to Céline, and make it right with her."

"How much do you think it will cost?"

Bernard Boyne shrugged his shoulders.

"Whatever it is, we must pay," he replied. "We can't afford for this girl to remain an enemy – and yours especially."

"Of course not," Ena agreed. "What is her address?"

Boyne took a slip of paper from his pocket-book and handed it to the handsome woman.

"But what excuse can I possibly make for approaching her?" she asked bewildered.

"Pretend you've come to Paris to offer to take her into your service again," Boyne suggested. "She will then meet you, and you can express regret that you sent her away so suddenly, and offer to make reparation – and all that."

"There was an object in sending her away so peremptorily. You know what it was, Bernie."

"I know, of course. She might have discovered something then. You adopted the only course – but, unfortunately, it has turned out to have been a most injudicious one, which may, if we are not very careful and don't act at once, lead to the exposure of a very nasty circumstance – the affair of old Martin."

"I quite see," she said. "I'll go to Paris without delay."

"You'll stay at the Bristol, as before, I suppose?"

"Yes. I will ask her to come and see me there."

Boyne hesitated.

"No. I don't know whether it would not be better for you to go out to Melun for the day and find her there," he queried. "Remember, you must handle the affair with the greatest delicacy. You've practically got to pay her for blackmail which she has not sought."

"That's the difficulty. And the sum must be equal, if not more, to that which she and her French friend who has come over here to seek and identify you hope to get out of it by their disclosures. Oh! yes," she said, "I quite see it all."

"I admit that the situation which has arisen is full of peril, Ena," remarked the man seated before her, "but you are a clever woman, and with the exercise of tact and cunning, in addition to the disbursement of funds, we shall undoubtedly be able to wriggle out – as we always do."

"Let's hope so," she said, with a sigh. "But what about Ardlui and Mrs. Morrison?"

"Your visit to Paris is more important at the moment. You must lose no time in getting there. Before I left London, I instructed my bank to send five thousand pounds to you at the head office of the Credit Lyonnais. You will be able to draw at once when you get there, and it will give you time to get more money if you deem it wise to pay any bigger sum."

"Really, you leave nothing undone, Bernie.

"Not when danger arises, my dear Ena," he laughed. "In the meantime, I'll have to remain very low. That infernal Frenchman may be watching Lilla with the idea that I might visit Pont Street. But I shan't go near her again till the danger is past."

"Then I'd better get away as soon as possible," she said. "I can be in London this evening, and cross to Paris by the night mail."

"Yes," he replied. "Don't waste an instant in getting in touch with her. Have a rest in Paris, and then go to Melun. You can be there to-morrow afternoon."

"Shall you go back to London with me?"

"No. Better not be seen together," he said. "Let us be discreet. You can go by the ten o'clock express, which will just give you

time to cross London to Victoria and catch the boat train, and I'll leave by the next express, which goes at one. The less we are together at present the better."

"I agree entirely," Ena said, with a sigh. "But this affair will, I see, be very difficult to adjust."

"Not if you keep your wits about you, Ena," he assured her. "It isn't half so difficult as the arrangements you made with that pious old fellow Fleming. Don't you recollect how very near the wind we were all sailing, and yet you took him in hand and convinced him of your innocence."

"I was dealing with a man then," she remarked. "Now I have to deal with a shrewd girl. Besides, we don't know who this inquisitive Frenchman may be."

"You'll soon discover all about him, no doubt. Just put on your thinking-cap on the way over to Paris, and doubtless before you arrive, you'll hit upon some plan which will be just as successful as the attitude you adopted towards old Daniel Fleming." Then he added: "I wish you'd order breakfast to be served up here, for I'm ravenously hungry."

She rose, rang the bell, and ordered breakfast for two.

While it was being prepared, Boyne went along the corridor to wash, while Ena retired to her room, and packed her trunk ready for her departure south at ten o'clock.

Afterwards she saw the head porter and got him to secure her a place on the train, and also in the restaurant-car, which is usually crowded.

They breakfasted *tête-à-tête*, after which she paid her bill, and at ten o'clock left him standing upon the platform to idle away three hours wandering about the crowded Glasgow streets before his departure at one o'clock.

Next morning Ena Pollen took her déjeuner at half-past eleven in the elegant table d'hôte room of the aristocratic Hôtel Bristol, in Paris, a big white salon which overlooks the Place Vendôme. Afterwards she took a taxi to the Gare de Lyon, whence she travelled to Melun, thirty miles distant – that town from which come the Brie cheeses. On arrival, she inquired for the Boulevard Victor Hugo, and an open cab drove her away across the little island in the Seine, past the old church of St. Aspais, to a point where, in the boulevard, stood a monument to the great savant, Pasteur. The cab pulled up opposite the monument, where, alighting, Ena found herself before a large four-storied house, the ground floor of which was occupied by a tobacconist and a shop which sold comestibles.

Of the old bespectacled concierge who was cobbling boots in the entrance she inquired for Madame Ténor, and his gruff reply was:

"Au troisième, à gauche."

So, mounting the stone steps, she found the left-hand door on the third floor, and rang the bell.

The door opened, and the good-looking young French girl, who had been her maid for six months at Brighton, confronted her.

"Well, Céline!" exclaimed Ena merrily in French. "You didn't expect to see me – did you?"

The girl stood aghast and open-mouthed.

"*Dieu!* Madame!" she gasped. "I – I certainly did not!"

"Well, I chanced to be passing through Melun, and I thought I would call upon you."

The girl stood in the doorway, apparently disinclined to invite her late mistress into the small flat which she and her mother, the widow of the local postmaster, occupied.

"I wrote to you, Madame, two months ago – but you never replied!"

"I have never had any letter from you, Céline," Ena declared. "But may I not come in for a moment to have a chat with you? Ah! but perhaps you have visitors?"

"No, Madame," was her reply; "I am alone. My mother went to my aunt's, at Provins, this morning."

"Good! Then I may come in?"

"If Madame wishes," she said, still with some reluctance, and led the way to a small, rather sparsely-furnished salon, which overlooked the cobbled street below.

"I have been staying a few days at Marlotte, and am now on my way back to Paris," said her former mistress, seating herself in a chair. "Besides, I wanted particularly to see you, Céline, for several reasons. I feel somehow that – well, that I have not treated you as I really ought to have done. I dismissed you abruptly after poor Mr. Martin's death. But I was so very upset – I was not

actually myself. I know I ought not to have done what I did. Please forgive me."

The dark-haired, good-looking young girl in well-cut black skirt and cotton blouse merely shrugged her well-shaped shoulders. She uttered no word. Indeed, she had not yet recovered from her surprise at the sudden appearance of her former mistress.

"I don't know what you must have thought of me, Céline," Ena added.

"I thought many things of Madame," the girl admitted.

"Naturally. You must have thought me most ungrateful, after all the services you had rendered me, often without reward," remarked the red-haired widow. "But I assure you that I am not ungrateful."

The girl only smiled. She recollected the manner in which she had been suddenly dismissed and sent out from the house at five minutes' notice – and for no fault that she could discover.

She recollected how Madame had two friends, an old man named Martin, and a younger one named Bennett. Mr. Martin, who was a wealthy bachelor, living in Chiswick, had suddenly contracted typhoid and died. Madame, who had been most grief-stricken, received a visit from Bennett next day, and she had overheard the pair in conversation in the drawing-room. That conversation had been of a most curious character, but its true import had never occurred to her at the time. Next day her mistress had summarily dismissed her, giving her a month's

wages, and requesting her to leave instantly. This she had done, and returned to her home in France.

It was not until nearly two months later that she realised the grim truth. The strange words of Mr. Bennett, as she recollected them, utterly staggered her.

And now this woman's sudden appearance had filled her with curiosity.

"Your action in sending me away in the manner you did certainly did not betray any sense of gratitude, Madame," the girl said quite coolly.

"No, no, Céline! Do forgive me," she urged. "Poor Mr. Martin was a very old friend, and his death greatly perturbed me."

Céline, however, remembered how to the man Bennett she had in confidence expressed the greatest satisfaction that the old man had died.

Ena was, of course, entirely ignorant of how much of that conversation the girl had overheard or understood. Indeed, she had not been quite certain if the girl had heard anything. She had dismissed her for quite another reason – in order that, if inquiries were made, a friendship between Bernard Boyne and the dead man could not be established. Céline was the only person aware of it, hence she constituted a grave danger.

Ena used all her charm and her powers of persuasion over the girl, and as she sat chatting with her, she recalled many incidents while the girl was in her service.

"Now look here, Céline," she said at last. "I'll be perfectly

frank with you. I've come to ask you if you'll let bygones be bygones, and return to me?"

The girl, much surprised at the offer, hesitated for a moment, and then replied:

"I regret, Madame, it is quite impossible. I cannot return to London."

That was exactly the reply for which the clever woman wished.

"Why not, pray?" she asked the girl in a tone of regret.

"Because the man to whom I am betrothed would not allow me," was her reply.

"Oh! Then you are engaged, Céline! Happy girl! I congratulate you most heartily. And who is the happy man?"

"Henri Galtier."

"And what is his profession?"

"He is employed in the Mairie, at Chantilly," was her reply.

"He is at Chantilly now?"

The girl again hesitated. Then she replied:

"No – he is in London."

Ena held her breath. It was evidently the man to whom Céline was engaged who was in London in search of Richard Bennett. Next second she recovered from her excitement at her success in making the discovery.

"In London? Is he employed there?"

"Yes – temporarily," she answered.

"And when are you to marry?"

"In December – we hope."

"Ah! Then, much as I regret it, I quite understand that you cannot return to me, Céline," exclaimed Ena. "Does Monsieur Galtier speak English?"

"Yes; very well, Madame. He was born in London, and lived there until he was eighteen."

"Oh, well, of course he would speak our language excellently. But though you will no doubt both be happy in the near future, I myself am not at all satisfied with my own conduct towards you. I've treated you badly; I feel that in some way or other I ought to put myself right with you. I never like a servant to speak badly of me."

"I do not speak badly of Madame," responded the girl, wondering whether, after all, her late mistress suspected her of overhearing that startling conversation late on the night following Mr. Martin's death.

Ena hesitated a moment, and then determined to act boldly, and said:

"Now Céline, let us be quite frank. I happen know that you have said some very nasty and things about me – wicked things, indeed. I heard that you have made a very serious allegation against me, and – "

"But, Madame! I – !" cried the girl, interrupting.

"Now you cannot deny it, Céline. You have said those things because you have sadly misjudged me. But I know it is my own fault, and the reason I am here in Melun is to put matters right – and to show you that I bear you no ill will."

"I know that, Madame," she said. "Your words are sufficient proof of it."

"But, on the contrary, you are antagonistic – bitterly antagonistic towards myself – and" – she added slowly, looking straight into the girl's face – "and also towards Mr. Bennett."

She started, looking sharply at the red-haired widow.

"Yes, I repeat it, Céline!" Ena went on. "You see I know the truth! Yet your feeling against Mr. Bennett does not matter to him in the least, because he died a month ago – of influenza."

"Mr. Bennett dead!" echoed the girl, standing aghast, for, as a matter of fact, her lover, Henri Galtier, was searching for him in London.

"Yes; the poor fellow went to Birmingham on business, took influenza, and died there a week later. Is it not sad?"

"Very," the girl agreed, staring straight before her. If Bennett were dead, then of what avail would be all her efforts to probe the mystery of Mr. Martin's death?

"Mr. Bennett was always generous to you – was he not?" asked Ena.

"Always," replied the girl. "I am very sorry he is dead!"

"Well, he is, and therefore whatever hatred you may have conceived for him is of no importance," she replied; and then adroitly turned the conversation to another subject.

At length, however, she returned to Céline's approaching marriage, expressing a hope that she would be very comfortably off.

"Has Monsieur Galtier money?"

"Not very much," she replied. "But we shall be quite happy nevertheless."

"Of course. Money does not always mean happiness. I am glad you view matters in that light, Céline," Ena said. "Yet, on the other hand, money contributes to luxury, and luxury, in most cases, means happiness."

"True, Madame, I believe so," replied the ex-maid, whose thoughts were, however, filled by what her late mistress had, apparently in all innocence, told her, namely, that Bennett, the man her lover meant to hunt down, was dead. She had no reason to doubt what Mrs. Pollen had said, for only on the previous day Henri had written her to say that his inquiries had had no result, and that he believed that the man Bennett must be dead, as he could obtain no trace of him. The reward which they hoped to gain from the insurance company when they had established Bennett's identity had therefore vanished into air.

Céline Tènot sat bewildered and disappointed, and the clever woman seated with her read her thoughts as she would have read a book.

"Now let's come to the point," she said, after a pause. "I want to make amends, Céline. I want you to think better of me, and for that purpose, I want to render you some little service, now that you are to marry. My desire is to remove from your mind any antagonism you may entertain towards myself. The best way in which I can do that is to make you a little wedding-present –

something useful."

"Oh, Madame!" she cried. "I – I really want nothing!"

"But I insist, Céline!" replied the wealthy widow. "Poor Mr. Bennett remarked that I was very harsh in dismissing you. At the time I did not think so, but I now realise that the fault was on my side, therefore I shall give you thirty thousand francs to put by as a little nest-egg."

"But, Madame, I could not really accept it!" declared the girl, exhibiting her palms.

"I have an account at the Credit Lyonnais, and to-morrow I shall place the thirty thousand francs there in your name," said Mrs. Pollen. "I shall want you to come to Paris – to the Hôtel Bristol – so that we can go to the bank together, and you can there open an account and give them your signature. If I were you, I would say nothing whatever to Monsieur Galtier about it – or even tell him of my visit. Just keep the money for yourself – as a little present from one who, after all, greatly valued your services."

Though the girl pretended to be entirely against receiving any present, yet she realised that possession of such a respectable sum would be able to assist in preparing her new home. After all, it was most generous of Madame. Yes! she had sadly misjudged her, she reflected, after Mrs. Pollen had left. So, adopting her late mistress's suggestion, she refrained from telling her mother of the unexpected visit.

That night she wrote to Galtier, who was staying in a boarding-

house in Bloomsbury, telling him that she had heard of the death of Bennett, but not revealing the source of her information. She therefore suggested that he should spend no further time or money on the inquiry, but return at once to his duties at Chantilly.

Next day Céline called at the Hôtel Bristol, when mistress and maid went together to the bank in the Boulevard des Italiens, and there the girl received the handsome present. After this, she returned much gratified to Melun, while her late mistress left Paris that same night for London.

She had cleverly gained the girl's complete confidence, thereby preventing any further inquiry into the curious circumstances attending the death of Mr. Martin, of Chiswick.

CHAPTER VI

THE LOCKED ROOM IN HAMMERSMITH

"I'll go in first, and see if Mr. Boyne is at home," said Marigold Ramsay excitedly to her companion, Gerald Durrant, as they turned into Bridge Place, Hammersmith, about half-past nine one night ten days later.

"Yes. If he's there I won't come in. We'll wait till another evening," the young fellow said.

"If he's out, I shall tell auntie that you are here, and ask whether I can bring you in," said the girl, and leaving him idling at the corner, she hurried to the house, and went down the basement steps.

What Marigold had told Durrant had aroused his curiosity concerning the occupier of that creeper-covered house, and after much deliberation, he had, after his return from Newcastle, decided to make an investigation. Certainly the exterior of the place presented nothing unusual, for the house was exactly the same as its neighbours, save for the dusty creeper which hung untrimmed around the windows. Yet the fact that the man who lived there disguised himself when he went to a locked attic was certainly mysterious.

After a few moments, the girl emerged, and hastening towards

him, said eagerly:

"It's all right. Mr. Boyne is not expected home before half-past ten. I'll introduce you to my aunt, and before she goes to bed – as she always does at ten – I'll manage to unbolt the basement door. Then we'll go out, and return without her being any the wiser."

"Excellent!" he replied, as they walked to the front door which Marigold had left ajar.

In the hall Mrs. Felmore met them fussily.

"Very pleased to know you, Mr. Durrant," declared the deaf old lady without, of course, having heard Gerald's greeting as he shook her hand.

"My aunt is very deaf," the girl said. "She can read what I say by my lips, but it will be useless for you to try and converse with her. Mr. Boyne can just manage to do so."

"Then I'll do the same," said Gerald, glancing around the front parlour, into which Mrs. Felmore had then ushered them.

He noted the cheapness of the furniture, combined with scrupulous cleanliness, as Mrs. Felmore, turning to him, said in that loud voice in which the deaf usually converse:

"I hope you'll make yourself at home, Mr. Durrant! Any friend of my niece is welcome here. Would you like a cup of tea? I know Marigold will have one."

He thanked her, and she went below to prepare it, leaving the pair in Mr. Boyne's room.

Quickly Gerald rose, remarking:

"There's nothing very curious about this, is there?" He made

a critical tour of the apartment.

He noticed the cupboards on either side of the fireplace, and on trying the handle of one, found it locked.

"He keeps his insurance papers in there," said his companion in a low voice.

"What? More insurance papers! I thought he kept them in the locked room upstairs!" exclaimed Durrant.

"So he does, but there are some others here," she said. "This cupboard is open. He keeps Nibby here."

"Nibby – who's that?"

"Here he is!" replied the girl, opening the door and taking out the cage containing the tame rat.

"Is that his pet?" asked the young man, bending to examine the little animal, whose beady eyes regarded him with considerable apprehension.

"Yes. Nibby always feeds off his master's plate after he has finished. A sweet little thing, isn't he?"

Durrant agreed, but the possession of such a pet showed him that Boyne was a man of some eccentricity.

"Would you like to see the door of the locked room?" Marigold asked. "If so, I'll go downstairs and keep my aunt there while you run up to the top floor."

"Excellent! I've brought my electric torch with me."

So while Marigold descended to the kitchen to talk to her aunt and help to prepare the cup of tea, young Durrant switched on his light and rushed up the stairs, half fearing lest the front door

should suddenly open and Boyne appear.

Arrived at the top of the stairs, he was confronted by the door which led into the attic, a stout one of oak, he noted. The doors of all the other rooms were of deal, painted and grained. This, however, was heavy, and of oiled oak.

After careful examination, he came to the conclusion that the particular door was much more modern than the others, and the circular brass keyhole of the Yale latch gave it the appearance of the front door of a house, rather than that of a room.

Some strange secret, no doubt, lay behind that locked door.

If it had an occupant he would, in all probability, have a light, therefore he switched off his torch and tried to discover any ray of light shining through a crack.

Carefully he went around the whole door, until he drew away the mat before it, when, sure enough, *a light showed from within!*

With bated breath he listened. He could, however, distinguish no sound, even though he placed his ear to the floor. Then, raising himself, much gratified at his discovery, but nevertheless increasingly puzzled, he recollected that the occupant, whoever he might be, would no doubt have heard his footsteps and was now remaining quiet, little dreaming that his light had betrayed his presence.

Suddenly, as he stood there straining his ears, he heard the sound of low ticking – the ticking of a clock. Again he bent his ear to the bottom of the door, and then at once established the fact that the clock was inside that locked room.

He heard Marigold coming up from below, and at once slipped down again, meeting her in the hall. When within the sitting-room, he said to her in a low, tense voice:

"There's somebody in that room! There's a light there!"

"Your first surmise is correct then, Gerald!" she exclaimed. "Who can it possibly be?"

"Ah! that we have to discover!" he said. "Let's be patient. I wonder, however, who can be living up there in secret. At any rate, he has both light and the time of day. In this weather he only wants food and water."

"But it's extraordinary that somebody should live here without my aunt's knowledge."

"It is. But there are dozens of people hidden away in London – people believed by their friends to be dead, or abroad," he said. "In a great city like ours it is quite easy to hide, providing that one is concealed by a trusty friend. I wonder," he added, "how many people whose obituary notices have appeared in the papers are living in secret in upstairs rooms or down in cellars, dragging out their lives in self-imprisonment, yet buoyed by the hope that one day they may, when changed in appearance by years, reappear among their fellow-men and laugh up their sleeves because nobody recognises them."

"Really, do you honestly think that Mr. Boyne is concealing somebody here?" asked the girl anxiously.

"Everything points to it – a light in the room, and a clock."

"But why should he pay visits to him in disguise?"

"Ah! That's quite another matter. We have yet to discover the motive. And we can only do so by watching vigilantly."

Then he described to her how he had pulled away the mat from before the door, and how the light had been revealed.

"Well," exclaimed the girl. "I'm greatly puzzled over the whole affair. May I not be frank with auntie, and tell her what we suspect?"

"By no means," he answered. "It would be most injudicious. It would only alarm her, and upset any plans we may make."

"I wonder who can really be up there?"

"Some very close friend of this Mr. Boyne, without a doubt. He must have some strange motive for concealing him."

"But if he's a friend, why does he disguise himself when he visits him?" queried the girl.

"Yes, that's just the point. There's something very curious about the whole affair," declared the young man. "When your aunt is in bed, he goes up, evidently to take his friend food and drink. And yet he puts on a gown which makes him look – as you have described it – like a Spanish Inquisitor."

"Only all in white. Why white?"

"Can it be that the person upstairs is not self-imprisoned?" suggested the young man, as a sudden thought occurred to him. "Can it be that whoever is confined there is without proper mental balance? Solitary confinement produces madness, remember. In Italy, where solitary confinement for life takes the place of capital punishment for murder, the criminal always ends

his days as a lunatic – driven mad by that terrible loneliness which even a dog could not suffer."

"That's certainly quite another point of view," she remarked. "I hadn't thought of that!"

"Well, it is one to bear in mind," he said. "Your aunt, a most worthy lady, is devoted to Mr. Boyne and serves him well. For the present let her hold him in high esteem. In the meantime we will watch, and endeavour to solve this mystery, Marigold."

Hardly had the words left his mouth, when the old lady entered the room with two cups of tea upon a brass tray.

"There!" she said, addressing Marigold. "I know you like a cup o' tea at this hour of the evening, and I hope, Mr. Durrant, it will be to your liking. Mr. Boyne often has a cup out of my teapot if he gets home before I go to bed."

"It's awfully good of you, auntie," the girl declared. "I know Mr. Durrant highly appreciates it."

"That's all right," laughed the old lady. "I'll soon be going to bed. It's near ten o'clock now."

Gerald glanced at his wrist-watch and saw that it was just ten. Then, when Mrs. Felmore had gone, he said to the girl:

"Hadn't we better be going? Boyne will be back soon."

"Right," she said, drinking her tea daintily. "I'll go down and unfasten the basement door. Auntie has no doubt bolted it. Then, when she's gone to bed, we can get in again."

And a few moments later she left him. Five minutes later she reappeared, followed by Mrs. Felmore.

"Auntie is going to bed," she said. "We must be off, Gerald."

The young man rose, smiled pleasantly, and shook the deaf woman's hand in farewell. Then, a few moments later, the young pair descended the front steps and left the house.

About ten minutes later, however, they returned to it, slipping unobserved down the area steps. Marigold turned the handle of the door, and in the darkness they both entered the kitchen, where they waited eagerly, without lighting the gas, and conversing only in whispers. Mrs. Felmore had gone upstairs, and stone-deaf that she was, would hear no noise below.

She had left the gas turned low in the hall in readiness for her master's return, retiring fully satisfied with the appearance and manners of the young man to whom her niece had that night introduced her.

The pair, waiting below in the darkness, remained eagerly on the alert.

It was a quarter past ten, and Bernard Boyne might return at any time. But each minute which passed seemed an hour, so anxious and puzzled were they, and at every noise they held their breath and waited.

At last footsteps sounded outside – somebody ascending the stone steps above – and next second there was a click as a key was put into the latch of the front door.

"Here he is – at last!" the girl whispered. "Now we'll watch!"

They watched together – and by doing so learned some very strange facts.

CHAPTER VII

WHAT HAPPENED IN BRIDGE PLACE

Together Marigold and her lover crept up the kitchen stairs in the darkness, and heard Mr. Boyne moving about in the front parlour.

They heard him yawn as he threw off his coat, for the night was sultry, and there were sounds which showed that he was eating his evening meal. They heard the loud fizzing as he unscrewed a bottle of beer, and the noise of a knife and fork upon the plate, for he had left the door open.

After about ten minutes, for he seemed to eat his supper hurriedly, he flung off his boots, and in his socks crept upstairs to Mrs. Felmore's door, apparently to satisfy himself that she had retired.

"Hadn't we better get down," suggested Durrant, in a low whisper. "He may take it into his head to come down and search here."

"No, he never comes into the kitchen. So long as auntie has gone to bed he does not mind. Let's wait and watch."

This they did. After a few moments Mr. Boyne came down again and walked along the narrow passage back to his room, satisfied that all was quiet.

He had removed his boots, apparently for some other purpose than to be able to move about in silence, for however heavily he trod his old housekeeper would not hear him. Perhaps, however, he feared that her sense of feeling had been so highly developed that she might have detected the vibration caused by his footsteps.

He remained for nearly a quarter of an hour in his room, while the pair stood breathless in the darkness.

"This is just what happened when I last watched," the girl whispered into the ear of the young man who held her arm affectionately in the darkness.

"I wonder when he'll come out," remarked young Durrant, highly excited over the curious adventure. That something remarkable was afoot was proved by the man's action in ascending the stairs to ascertain that his housekeeper had retired and would not disturb his movements.

At last they heard a soft movement, and next moment, peering over the banisters, they saw a tall, ghostly form clad from top to toe in a long, loose white gown advancing to the stairs.

In one hand he carried a glass jug filled with water, and in the other a plate piled with bread and other food.

"See!" whispered Durrant. "There is somebody upstairs in that locked room. He's carrying food and water to his prisoner!"

"Hush!" the girl said softly, and in excitement. "He may hear you! He's very quick!"

But the strange occupant of the house had already ascended

out of view, and a few moments later they heard a click as he put his key into the Yale lock of the closed room.

They distinctly heard him open the door, and as distinctly heard him close it again.

"You wait here, Marigold," the young fellow whispered. "I'll creep up and see what I can. Perhaps I shall hear them talking."

"Yes, do," she said. "But take the greatest care. Mind the stairs don't creak. He'll be alarmed in a moment."

"Leave that to me," he replied, and next moment he left her side, and slowly ascending the few remaining steps, gained the hall, and then the foot of the stairs which led to the first floor.

Though he had not removed his shoes he made no noise, for he trod slowly and cautiously, never lifting one foot until the other was down silently. Thus very slowly he followed the mysterious man in white.

Hardly had he ascended four steps when an electric bell sounded, apparently in the locked room. He halted, and in an instant decided to retreat. Scarcely before Marigold had realised that the alarm had sounded, he sprang down, rejoined her, and whispering:

"Quick! Let's get down!" he descended into the dark kitchen. There, clutching her by the arm, he felt his way to the door.

Without pausing to listen to the effect of the alarm upon the man upstairs, the pair passed out into the area, closed the door after them, hurried up the steps, and out into the street.

"Let's get away before he sees us!" Gerald urged, and they

both ran light-footed along to the corner into King Street, where they escaped.

"There's a trap in that house!" Durrant declared, as after hurrying breathlessly they walked along in the direction of the Broadway Station. "Upon one of those stairs is an electrical contact which gives to the locked room the alarm of an intruder. He switched it on from his room below!"

"Yes!" said the girl. "I feel sure there is."

"And that shows that there's something very wrong somewhere. Mr. Boyne has, in secret, a guest who is in hiding upstairs. He takes him food and water every night – as we have seen with our own eyes. And, further, he had taken the precaution of installing an electrical alarm in case anyone followed him upstairs while he was there with his friend."

"True," said the girl. "But why does he disguise himself whenever he goes up there?"

"That we cannot yet tell. At present it is a complete mystery."

"And a most uncanny one!"

"It is, I can't see the motive of that disguise."

"Is it not weird? He was covered from head to foot in that white cloak, and only those two slits for his eyes."

"Yes. And he moved as silently as a shadow."

So the pair conversed until they reached the Broadway Station, and left by the Underground a few moments later.

What they had witnessed that night had increased the mystery a hundredfold.

In the meantime Bernard Boyne had been startled by the ringing of the bell, yet in the full knowledge that Mrs. Felmore could hear nothing. That secret alarm had, as a matter of fact, been installed with his own hands about two months before, with its switch concealed in the upstairs room.

On hearing it, he instantly flung off his white cloak and dashed headlong down the stairs.

In the hall, however, he halted and burst out laughing.

"Fool you are, Bernard!" he exclaimed aloud to himself. "Yes, you are getting more nervous every day!"

The reason of this was because close to the front door sat Mrs. Felmore's black cat, waiting to be let out for the night.

"Ah, pussy!" he exclaimed. "So it is you who ran silently down the stairs and set off the gong, eh?"

And, opening the door, he let out the cat, saying:

"Out you go, Jimmy, and don't do it again."

Then he reascended the stairs to the locked room, perfectly satisfied with the solution of what a few moments before had caused him very considerable alarm.

No intruder would be tolerated in that dingy house – the house of great mystery.

He carried in his hand a small bottle of meat extract which he had taken from the sideboard in the parlour, and was fully satisfied that it was the cat who had set off the alarm.

As Gerald and Marigold sat side by side in the train, they could not converse because of the noise, but at Earl's Court, where they

changed, the girl for Wimbledon Park and her lover bound in the opposite direction, Marigold halted on the platform, and said:

"I feel worried about auntie, Gerald. There's something wrong in that house. Don't you think so?"

"Frankly, I do," was the young man's reply. "That he sets an alarm when he visits the mysterious person concealed in that locked room is in itself a most remarkable feature of the affair, which is one we must certainly probe to the bottom."

"But Mr. Boyne is such a nice man. Everyone speaks so well of him. In all Hammersmith I don't think he has a single enemy, save those who are jealous of his local popularity. And there are always such."

"As I've said before, Marigold, the men who are deep schemers always take care to establish a high reputation locally. This Mr. Boyne has, no doubt, done so with some ulterior motive."

"And that motive we mean to find out," said the girl decisively.

"We will," he said, in a hard voice. "I feel confident that we are on the track of some very sensational affair."

"Who can be the person who is hiding?"

"Ah! that remains to be seen. It is evidently someone who dare not show his face – not only in the light of day, but even at night."

"But why does Mr. Boyne wear that hideous robe with slits for the eyes?" asked Marigold, bewildered, as they walked to the stairs.

"At present, I can't imagine. But we shall know the truth very

soon, never fear," the young man replied. And then, lifting his hat politely, he shook her hand, and they parted after a very adventurous evening.

As Gerald Durrant travelled back to his home, he reflected deeply upon the whole affair. Though he had not dared to mention the fact to Marigold, he was more deeply in love with her than ever. She was the most dainty and most beautiful girl he had ever met. She was chic to the finger-tips, and among the many girl clerks he met daily she was outstanding on account of her refinement, her modesty, and the sweet expression always upon her countenance.

Yet the problem which she had put forward to him was certainly an inscrutable one. Boyne, the highly respectable, hard-working insurance agent, lived in that dingy and rather stuffy house surrounded by meagre comfort which, in itself, betokened modest means. For every penny Bernard Boyne gained he worked very hard. Insurance agency is not highly-paid, for everything is nowadays cut to a minimum, while since the war the cost of living has soared.

Nevertheless, as he sat in the train taking him westward, he examined the facts. Boyne employed as housekeeper a woman who was stone-deaf. Why? Was it because the person confined behind that stout door upstairs sometimes shouted and made noises which would have attracted the attention of any person who possessed the sense of hearing?

That this was so he was convinced. Had it not been proved

by Boyne carrying food to the mysterious person who was his captive, or who remained in voluntary concealment?

If the latter, why did he disguise himself each time he paid him a visit?

No. Somebody was held there captive against his will, and the reason of the wearing of that cloak was in order that the captor should remain unknown and unidentified. Truly, there was an element of sensationalism in the whole affair!

He was, however, determined to get to the bottom of it. Marigold had, in her perplexity, consulted him, and he had given his aid. Now, having witnessed what he had, he meant to carry the affair through, and solve the mystery of Bernard Boyne and his locked room in Hammersmith.

It occurred to him that perhaps by watching Boyne's movements he might learn something of interest. The unfortunate part of it was that in his position he was engaged all day, and could never have any time to devote to the affair till six or seven o'clock. Nevertheless, he had made a firm resolve to discover the reason of that locked room, and the identity of the person concealed within.

Supposing the person to be some relative who was insane, or whose personal appearance was too horrible to be seen in public – and there are all sorts of human monstrosities living in concealment in London – then there could be no reason why Boyne should hide his face when visiting him. No. Somebody was held there, a prisoner in solitary confinement.

He recollected the heavy door, and the light beneath. Did they not tell their own tale?

"London contains many mysteries of crime," he said to himself as he alighted at the station and strolled home. "And here is one, I feel sure. Boyne is playing some clever game. Perhaps he seeks to inherit property belonging to the person whom he holds in captivity, and whose death may indeed have been registered!"

Such a case – and more than one – was on record. Cases of people presumed by the law to be dead, yet they were still alive, held in confinement by those who benefited by their money.

Durrant, who had read deeply of the mysteries of crime, recollected the case of Mrs. Marvin, of Hounslow; of George Charles Pepper, of Richmond; or Doctor Heaton, of Curzon Street; the celebrated case of the sisters Tredgold, and others, all of whom were concerned in the holding in bondage of those whose fortunes they secured.

His inclination led him to go direct to Scotland Yard, and reveal what he had heard and seen, but Marigold had urged him to refrain from doing so until they had investigated further. She held Mr. Boyne in such high esteem, and her aunt held such a comfortable post, that she was most reluctant to put any suspicions before the police. It was in accordance with the girl's wishes that he did not go straight to the Criminal Investigation Department. Yet he knew too well that the police, who discover so many "mare's nests" daily, are slow to move until a tragedy occurs. And then it is often too late, for the perpetrators of the

crime have vanished, either abroad, or into one or other of the criminal bolt-holes which are ever open to those who know.

The public never realise that in the great underworld of London there are people who make a living – and a very good one, too – by successfully concealing for weeks, months, nay, years, those for whom the emissaries of Scotland Yard are in search. The clever criminal knows of these burrows where he can live quite cosily, and surrounded by comforts, defying all police inquiries until the hue and cry has died down, and then as a stoker-fireman, or in some menial capacity, he gets abroad a free man – free to enjoy the proceeds of his crimes.

At first Gerald Durrant had suspected Bernard Boyne to be one of those obliging persons who offer safe asylum to criminals, but the wearing of that ghostly cloak by the owner of the house dispelled any such theory.

No. As he entered the house, after that exciting evening, he was firmly convinced that Boyne held somebody – man or woman – in captivity.

And he intended, at all hazards, to learn the truth.

CHAPTER VIII

ON LOCH LOMOND

A bright brilliant day on glorious Loch Lomond, which, with its wooded islands, is one of the most picturesque of all the Scottish lakes.

The grey little steamer, which that morning had left Balloch Pier at the southern end of the loch, was slowly threading its way through the green islets in the afternoon sunshine. Crowded as it always is in fine weather with visitors from the south, all full of admiration as at every turn there came into view fresh aspects of the woods and mountains around Ben Lomond, standing high and majestic, Ben Vane, Ben Vorlick, the twin peaks of Ben Cruachan, and the tent-shaped Ben More.

The silent grandeur of the loch, where in the deep waters, smooth as glass, the heron fishes undisturbed, is always impressive. Even on that unusually clear autumn day – for mists and rains are more often than not drifting up and down that twenty-five miles or so of picturesque water, which is sometimes as wide as five miles – those who had come up from Edinburgh or Glasgow to make the trip, stood open-mouthed at the ever-changing scene as the steamer wended its way up the loch after leaving the remote little village of Luss.

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