

# THE FATED FIVE (THE TALE OF A TONTINE) BY GERALD BISS

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## SYNOPSIS OF PRECEDING INSTALLMENTS

THE Fated Five refers to a party of English collegiate graduates, who have kept up their student friendship by an annual dinner, which some have, from time to time, gone the greatest pains to attend.

At the last banquet, which is attended by the six school fellows an Indian judge, who has obtained a legacy of twenty thousand pounds, is puzzled what to do with it, and, at the suggestion of another of the party, an English earl, enters into a favorably proposed to contribute a like amount. The entire sum, six hundred and twenty thousand pounds, is to go to the last survivor.

After a deal of discussion, the proposal is agreed upon, though the cooler heads are not very favorably disposed toward it. One of them, a country gentleman of some too brilliant intellect and already in debt, has to mortgage his estate to the limit to raise his share.

It then develops that Reginald Carnforth, a fashionable attorney, who has married an extravagant woman, is in difficulties, and decides that he must be the last of the six to be left alive. Not long afterward Claude Vambrey, who proposed the Tontine, dies at a meeting of the Six, while Carnforth's wife has been capturing a copper party, composed mainly of the children of Lord Widdlesham, Colonel Vambrey and Gordon, who are also in the Tontine.

(CONTINUED FROM LAST SUNDAY)

## CHAPTER X The First Coup



UNCHEON was drawing to a close on Sunday, and the house party at Hinton Magna was very merry.

"Well, what are the plans for this afternoon?" asked Carnforth from the head of the table. "You shall all do just what you like for being so good at church this morning. The only one who deserves a punishment is the Yokei, for going to sleep and attempting to snore in the sermon."

"He always does at home," said Mrs. Gurdon, who was on her host's left; "so Squirrel and I have to sit one on each side of him and keep him awake by sticking pins into him and pinching him."

Everybody laughed, including the Yokei himself.

"Well, we must forgive him this time," said Reggie gaily, "as he is on a holiday, and no one stuck pins into him. What are you ladies going to do, dear?" he went on, addressing Lady Guendolen.

"Sleep," she answered, laughing. "We have already arranged that. All truly religious people sleep on Sunday afternoon. A genuine country sermon has nearly as soporific effect upon me as it has on Mr. Gurdon, only it takes longer to act. We can go for a run in the car after tea."

"All right," said Reggie; "and what about the rest of you?"

"I'm going out in the motorboat with you," said Chalmers, promptly. "I liked the little run we had yesterday, and want more of it."

"All right, old chap; I shall be delighted," said Reggie, smiling genially. "And you, Vam? And the Yokei and Winnie?"

"Oh, we'll play bridge, shall we?" said Vambrey. "I feel lazy."

The other two assented.

"But who'll make a fourth?" asked the Yokei, looking round. "Cyril, will you? Or, better still, the Crook. He plays a better game."

"Anyhow, Ponty and the twins are barred," interposed the earl. "They play too rottenly for anything."

"Especially Ponty," said Lady Judy, half under her breath, nudging him in a friendly way. "But we couldn't play anyhow, thank you," she added in a louder voice. "We are going for a run with Ponty on his new car."

"Well, that only leaves Jack and Cyril," said the host, looking round. "Do you two think you can amuse each other?"

"Well, try," said Cyril, with a quiet smile, relieved at not having to play bridge. "I've promised to show Jack the Roman camp along the coast."

"Well, if that's all satisfactorily settled, I'm ready any time you are, Peter," said Reggie, as they rose from the table. "Oh, shall we have another glass of port before we go?"

The barrister acquiesced, and the men sat down to the table again after the women and the younger generation had left the room.

Here a good luck to you and a safe return, Reggie, said Winnie, lifting his glass. "I must say I'm very proud of those mechanical contrivances. On the road they are bad enough, but they are the devil and all on the sea. I don't think any one knows very much about them yet, and I always expect them to bust up."

"Don't creak, Winnie. You speak from an excess of ignorance, and you are making poor Peter quite nervous. Chalmers, see the perspiration standing out on his manly brow? Anyhow, we've not had an accident yet."

"Touch wood," said the Yokei. "You may change your luck."

Carnforth looked at him with a good-humored contempt.

"I don't believe in luck," he said, almost sharply. "I believe in myself. And I don't believe in letting circumstances make me, but in making circumstances to suit myself."

"What a sublime egoist!" laughed Vam. "Doesn't it give you confidence, Peter, my boy?"

"I've plenty of confidence, thank you," answered the barrister, emptying his glass. "Come along, Reggie, let's leave these old women to their drink."

"All right, old chap," said Reggie, rising. "Just give me five minutes to slip some flannels on. Can I lend you socks?"

"No, thanks. I'll go as I am. Your things are a bit too big to be comfortable, and it will be cool enough on the water, I expect."

Ten minutes later Carnforth and his guest were strolling through the plantation to the cliff.

"It's a deuce of a climb up again," said Reggie, as they began to descend the steps which had been built into the side of the steep cliff. "But the other way is so far round. I had these built when I bought the place, and made a boathouse at the bottom."

In the boathouse they found the motorboat all ready.

"Let the man come down and clean her, and tinker the engine about," explained Carnforth, as they ran the boat down on the rollers; "but I never take him out. It's quite easy to run, and you don't want a beastly man listening to everything you say."

Peter nodded.

"Of course not; it would be so bad for his morals. But what would you do if the engine broke down?"

"Oh, that's all right. I understand the engine well enough, and if the worst came to the worst, we could pull it in. It's quite light. Have a cigar before we start?"

Carnforth handed his case a large leather one specially made to Peter, and took one himself. Then, instead of putting it back in his pocket, as a second thought, he laid it down carefully on a shelf in the boathouse.

"It ruins cigars to take them on to the sea," he explained, "and one of these big cigars will last us as long as we are out."

It was a dull, warm autumn afternoon, with a still haze on the top of the gray-green sea, which was perfectly smooth.

"A splendid afternoon for a spin," he exclaimed, as the little boat began to cut her way through the water.

"Grand," answered the other enthusiastically. "I'm enjoying it to the limit."

Reggie Carnforth looked very striking in his white flannel suit and bare head, with his white hair brushed back off his forehead, as he sat at the tiller, steering the little craft. He seemed like some modern viking or sea king from the great impression of strength which he gave, huge and powerful, yet active within a pleasant one, and he was thinking deeply as he talked lightly, going over each step of his plan for the last time to assure himself that nothing had been overlooked.

Then he nodded twice almost unconsciously to himself. No, it was all right, and nothing had been left to chance; but there was no hurry. He did not want to get back too soon; that would be the trying time; and the sooner it was the better. And, as he sat there, from an instinct of curiosity, he began to analyze his feelings. He was perfectly cool, and without a trace of nervousness; nor did he feel the least suspicion of compunction or pity for his victim. No, in a certain sense he was sorry for Peter—he was a good chap and an old friend; but there was no help for it. He was in the way, and he had got to go. It was his death sentence.

For a time, as they chatted, he ran the boat along parallel to the shore, about three hundred yards from land, and then he took an outward bend to the left, bringing her right out to sea, and heading for the

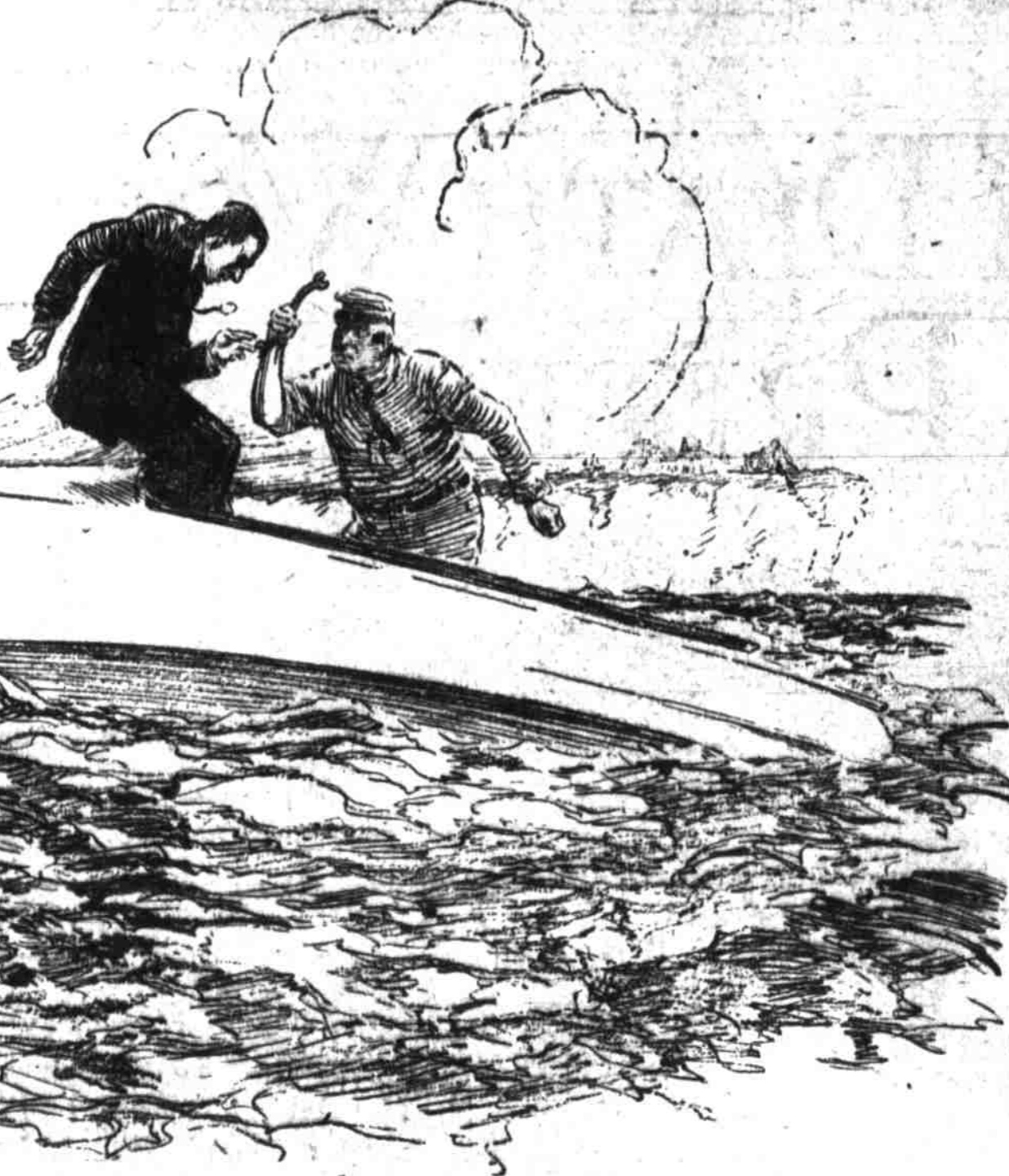
horizon. They ran out some two miles over the smooth surface before Carnforth turned, pointing back again direct for the shore. All the time he talked and laughed in his most genial way, as though he had not a care in the world; and the barrister repeatedly expressed his enjoyment.

"I must get one of these and run it on the river, Reggie," he said at last. "It looks easy enough."

They were about three-quarters of a mile from the shore, which was half lost to sight in the haze; and Carnforth felt assured that they were safe from observation.

"Oh, yes, rather," he answered carelessly. "You could run it all right, if nothing went wrong. That's when the bother comes."

With his unoccupied hand he deftly touched one of



"One dull thud, and he fell senseless."

the levers and stopped his engine with a crunch.

"Good Lord!" he exclaimed, "talk about the devil! Now something has gone wrong."

He leaned over the engine, as though examining it closely; and, picking up a heavy spanner, he tightened one or two of the nuts.

"Look here, Peter," he said, lifting his head, "this is what's happened. Come and see for yourself."

The barrister moved from his seat and leaned over the engine without a shadow of suspicion. Then, as he looked up to speak to Carnforth, he was conscious of a raised arm and the heavy spanner descending with terrific force, and on his friend's face he saw a look he had never seen before, making it absolutely different. In the eyes was grim stiffness, an unnatural glitter; the veins on the forehead were black and knotted; and the mouth was unpleasantly set in a hard line, drawn down at the corners; and Chalmers recoiled in horror.

But it was too late. The spanner descended on his left temple with unerring aim. One dull thud; and he fell senseless.

Carnforth drew a deep breath. So far, so good. Whether he was dead or merely stunned mattered little.

From the locker beneath him he drew out a great leaden weight with a ring in it, to which was attached a piece of strong cord. Stepping across the engine, he leaned over the barrister's body and lashed his feet together firmly with the cord; and then, lifting him with his great strength, he dropped him coolly overboard, feet foremost.

There was a splash, a few bubbles on the surface,

## CHAPTER XI A Game of Bluff

CYRIL and Jack were making their way back from the Roman camp along the cliffs just as the day was beginning to grow dusk.

It had been a happy afternoon—happy not only in what had been said, but in what had been left unsaid; and an understanding had been arrived at between them that Cyril should again approach Colonel Vambrey and see what he had to say on the one subject which interested them.

"You leave him to me, Squirrel, dear," the little girl said confidently, looking up at him with her brown eyes very bright. "I can always manage the old dad all right, and when I want a thing very much I can always get my own way."

"And do you want me very much, dear?" asked Cyril, half in fun and half in earnest.

"You're a horrid thing!" exclaimed Jack, blushing suddenly and starting to run along the cliff.

In half a dozen strides Cyril, with his long legs, had caught her, and exacted a penalty, realizing for the first time the exquisite pleasure of making up.

Suddenly Jack broke away from him, waving her arm and pointing out to sea.

"What's that?" she cried out excitedly. "It looks like a man swimming."

Cyril looked in the direction of her little brown hand and saw something white in the water. At first it appeared like the white crest of some isolated little wave on the smooth sea or some snowy-crested bird skimming the surface. Then he realized that it was the head of a white-haired man, swimming slowly and methodically toward the shore.

"Good heavens!" he exclaimed, "it's Uncle Reggie! There must have been an accident. Cut along to the house, Jack, as hard as you can pelt and bring help—brandy, towels, blankets."

The last words were shouted back over his shoulder, as he should be done up so as to avert any possibility of suspicion.

As Cyril's feet touched the stony beach he started to take his coat and waistcoat off as he ran, and he only paused for an instant to slip off his boots before plunging into the sea. From the cliff he had noticed that Carnforth was beginning to roll and to founder a little, and he read physical exhaustion into the signs. He wondered what had become of Peter Chalmers, but he had no time to think.

He struck out strongly, calling out once or twice to the swimmer to encourage him, and a hundred and fifty yards from shore he reached him.

"Nearly done, Squirrel," gasped Carnforth feebly.

"Turn on your back, Uncle Reggie, and I'll tow you in," said Cyril coolly. "It's not far now. Turn on your back."

Carnforth did not seem to realize for a moment. Then, with an effort that appeared difficult, he obeyed and turned on his back, almost letting himself go under as he did so; and Cyril, grasping him under the arms, began swimming on his back toward the shore. The distance seemed trebled by the great weight he had to tow, and he was glad when he felt the sand beneath his feet.

"Here we are, safe and sound, Uncle Reggie," he cried. "Now one more effort, and you'll be on dry land again."

Carnforth made a labored turn, and with Cyril's help crawled up the beach a few yards beyond the limit of the surf.

"Nearly done, Squirrel," he said again with a gasp. "Accident—poor old—Peter—drowned."

Then he fell back on the stones and lay still, as though exhausted.

Everything had fallen out exactly as he had planned, and nothing could have been better. Cyril's arrival was an unexpected *deus ex machina*, and would help his story immensely. Though his eyes were shut, his brain was working acutely. Physically he had a delightful



"Cyril bent over him anxiously and undid his shirt and-collar at the neck."

and some gradually widening ripples, and all was over. The whole affair had scarcely taken three minutes from start to finish.

Carnforth stood for an instant in thought, the white face with the gash in the temple photographed in his memory. Then he shrugged his shoulders and sat down. There was no time to be lost; and he must go on with the completion of his plans.

First, he took up the spanner again and deliberately struck himself in the face with it, inflicting a gash on the right cheekbone and drawing blood; but he took particular care to avoid any dangerous spot. The pain for a moment was intense; but it produced no outward effect on him beyond a grim smile.

Then he pulled the plug out of the boat and waited for it to fill. It was only just over half a mile to the shore, and he was a very powerful swimmer, as much at home in the water as on the land; and he had nothing on to impede him, only a light suit of flannels, and a pair of canvas shoes.

He waited quietly till the boat's edge was almost level with the water, puffing away at the stump of his cigar. Then, with an easy motion, throwing it away, he dived over the side and watched the boat settle down and sink.

Then he struck out for the shore with great, powerful strokes.

der, as he himself began to run toward the chine which had served as the way down to the sea before Carnforth had built the steps. It was half a mile from the house, but quite easy in its incline.

As he ran he cooed and waved his handkerchief. The swimmer was some three hundred yards away from the shore, and did not appear to hear him at first; but at last he raised his head and called back.

There could be no doubt that it was Carnforth.

Carnforth, meanwhile, had been taking it quite easily, swimming well within himself; and to him a swim of but little over half a mile, even in his clothes, was no very great feat. But when he heard Cyril's cry and realized that he was being watched, he began to swim more slowly and to make signs of distress. It was an integral part of his plan that when he reached the shore

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stop. He could not, however, protest, as it was all part of the game.

At last, after what seemed ages to both of them, help arrived in the shape of two of the men servants and the rest of the Fiva with white, anxious faces. By Vam's orders they laid a blanket on the stones, while they stripped off his wet clothes. Then they placed him on the blanket, and the two men rubbed him down and chafed him with rough towels, while Vam poured a little brandy—Carnforth noted that it was the old brandy he had always reserved for the Six and state occasions—between his teeth. Then he gave a little sigh, and took a gulp of the brandy, which was very pleasant after his long swim.

"That's right, old chap," said Vam's calm, quiet voice. "Take a little more; it will do you good."

Carnforth swallowed some more with an apparent effort. Then he opened his eyes and tried to raise himself.

"Accident," he gasped, in a low, husky voice. "Engine—bust up—boat—went down—poor old—Peter—drowned—couldn't find him."

"Then he fell back again into Vam's arms."

"Sh, old chap, you mustn't try to talk," said Vam gently. "You shall tell us all later on, when you are better."

Carnforth lay still as they wrapped his big body in a dry blanket.

"How horrible," said Winnie, his red face almost white. "I always hated those damned boats. I—I suppose there's no chance of saving old Peter."

Vambrey shook his head sadly.

"No, I'm afraid not. You can see from Reggie's exhausted condition that it must have happened a good way out; and Reggie would never have left him if there had been a chance. Are you dry, Squirrel? Then run up to the house and tell them that Reggie is all right. We'll get him up as soon as we can move him. One of the grooms is bringing the light cart round down the chine."

As Squirrel started off, Carnforth moved again and opened his eyes.

"I—I'm all-right, you boys," he said, with a feeble trace of his old smile. "Don't worry about me—just give me—time—Peter—got knocked out—and never—came up—I dived."

Then he sank back again; and Vambrey gave him some more brandy.

"Poor old chap," said Winnie, examining Reggie's cheek. "He got a nasty knock, too—he's got a gash under his eye. Lucky it wasn't a bit higher up."

Vambrey examined it closely and nodded.

"Yes," he said, "but it's only superficial, just a cut and a bruise. It will only want plastering up, and the doctor can do that when he comes. His heart is all right; and that's the main thing."

Carnforth could hardly repress a start at the mention of the word "doctor." He had forgotten about him; but, fortunately, he had four miles to come and could not arrive for at least another half hour. He must be practically all right by then, as his condition would deceive no medical man.

He waited for a minute or two and then raised himself with an effort.

"I'm better now, boys," he said in a stronger voice. "I was a bit none, that's all; but it's awful about old Peter. I think I can walk with an arm."

"No, you'd better not try, Reggie," said Vam gently. "The light cart will be here any minute now, and then we'll get you home."

"All right," said Reggie, lying back. "I'll wait. I'll tell you all about it later. I—I can't talk just yet. It's awfully good of you chaps to take such a lot of bother over me."

And he took Vambrey's hand, and pressed it gratefully.

## CHAPTER XII The Four

THAT night, sitting in a low armchair in the smoking room, Reggie told the other three the story he had prepared for them, and they sat round listening to him in awed silence.

He himself looked none the worse for his ducking of the afternoon, except for the plaster on his face, which he had had to get changed for a fresh one. He told his health; but it pleased every one to make a fuss of him, and, much as he disliked it, he realized that it was part of the game. He had been carried straight to the house, the smoking room, rather, I can assure you, with Winnie and the Yokei supporting him on each side, and he had enjoyed quite a comfortable sleep in front of the fire, with his feet up on the blankets. When he had awakened he had drunk a large cup of strong black coffee with a liberal dash of old brandy in it, and then he had asked for a cigar. The doctor, who had been called in before he was taken to the house, strapped his face up, and pronounced him all right; and, having nothing else to say, he had recommended rest, and promised to call in the morning.

"Marvelous constitution and strength," Mr. Carnforth has got," he said to Lady Guendolen and the anxious three, who were awaiting his verdict. "What would kill him of me does him no harm. He tells me he swam in at least a mile and a half. But, of course, he's a splendid swimmer, and his heart, despite his great weight, is as sound as a bell. There isn't the slightest reason for anxiety or alarm. I can assure you."

Lady Guendolen had sat with him till dinner-time, holding his great hand between her slim white ones, and not allowing him to talk; and though he felt perfectly well, he had deemed it wiser and more in keeping with the part not to get up for dinner. Moreover, he knew that dinner that night could not but be a success, under the circumstances, and he would have had to keep a sharp hand on his spirits, which were considerably elated at the wonderful success of his plans. So he sat all alone in the smoking room and comforted himself with eating a splendid meal, washed down by a bottle of old champagne, and satisfying the extraordinary appetite induced by his long swim.

Each one of them in turn took by the hand when they came in, greeting them with a warm pressure, and thanking them for the trouble they had taken with him.

"You chaps have been awfully good to me," he said in a low voice, smiling on them, and I can't tell you how good it was to come to you that beach and find the three of you there—all that is left of us now," he added, sadly.

It was awfully good to find you all right, old chap," said the warm-hearted peer huskily. "It was a terrible shock when Jack rushed into the house like a whirlwind and told us it was a terrible loss; but I don't know what we should have done without you, too."

The other two nodded gravely in assent. The absent Peter was at the moment more in their minds than the present Reggie, although he had been from the jaws of death.

"Tell us—tell us about Peter," said Vam slowly, after a pause, carefully knocking the ash off his cigar into the fender, as though nothing else interested him. At times of great emotion he was always prone to brace himself up, and I can't tell you how good it was to come to you that beach and find the three of you there—all that is left of us now," he added, sadly.

"I'll try," he said, with a slight hesitancy in his tone; "but it knocks me over every time I think about it, as you can imagine. It seems terrible to be here without him, but—here his voice almost broke—"It wasn't my fault."

"Of course not, old chap," broke in Vambrey, almost sharply. "There's no need to tell us that."

The other two nodded eagerly in assent; and Carnforth looked round the little circle gratefully.

"Thank you, you dear old chaps. I—I knew you would all feel that; but it's very hard to bear, all the same."

He drew a long breath and went on.

"It was like this: We had a splendid little spin round the coast and back; and then I heard right and so on, as it was so calm and Peter was enjoying himself so much. All went splendidly and Peter was talking of buying a motorboat for the river, when suddenly about a mile and half out, as nearly as I can judge, something in the infernal engine jammed. I began to examine it, but could not make out quite what was wrong—I'm not much of an engineer, as you chaps know—and old Peter was leaning down over the engine too, as a man will do instinctively at a time like that, even if he knows he can't do any good. I tinkered about for a bit and thought I had got it right, you know; so I began testing the levers one by one, when all of a sudden there was a crack and an explosion. Something hit me in the cheek as you see."

Carnforth pointed to his plastered face, and knocked me out for a few minutes. When I came to, the boat was just going under, and there was no sign of Peter. All I can conclude is that something must have knocked him insensible and overboard at the same time. I swam all round and round and dived several times; but I could find no trace of him. I stuck to it till after the boat had gone down, but it was no good; so I had to leave the spot. The blow had knocked me a bit out of time, and I knew I had a tough swim in front of me; and I did not see what good I could do by staying. But it seemed horrible to come away without him; and I felt all through the long swim as though I should never get back at all."

The others nodded.

(CONTINUED NEXT SUNDAY)