

"It is the fated Five" refers to a party of English collegia-graduates, who have kept up their student friend-ship by an annual dinner, which some have from time to time, which is attended by the six school. "At the last banquet, which is attended by the six school." follows, an Indian judge, who has obtained a legacy of twenty theysand pounds, is puzzled what to do with fi, and, at the suggestion of abether of the party, an English sart, enter-tains favorably a proposal to found a Tontine, each of the six present to contribute a like amount. The entire sum-one hundred and twenty thousand pounds, is to go to the last

ene hundred and twenty thousand pounds, is to so the the fac-survivor. After a deal of discussion, the proposal is agreed upon, though the cooler beads are not very favorably disposed isward it. One of them a country gentleman of none too brilliant inselvet, and aiready in debt, has to mortgage his state to the limit to raise his there. It then develops that Reginaid Carnforth, a fashionable attorney, who has married an extravagant woman, is in dif-feulties, and detides that he must be the last of the Six to be left alive. Not long afterward, Claude Liversedge, who proposed the Tontine, dies at a meeting of the Six, while Carnforth's wife has been chaperoning a suppor party, com-posed mainly of the children of Lord Windlesham Colonel Yambory and Gurdon, who are also in the Tontine. Next Peter Chalmers soes motorboating with Carnforth, and is murdered and caut overboard. Carnforth sinks the boat, and declares, when he swims to land, that it has blown up.

(CONTINUED FROM LAST SUNDAY)

CHAPTER XII (Continued)

OU couldn't do anything else." sald Gurdon in his heavy, plethoric voice. 'You couldn't have done any good by staying." "No," chimed in Winnie. "and, thank God, you weren't drowned, too."

"If you had found Peter," said Vam, quietly, "I doubt if you could have brought him all the way. He couldn't swim, and you would probably both have been drowned." Reggie nodded gravely.

"Yes," he said, "it was touch and go as it was. I was jolly glad of Soutrrel's help. In fact. I don't know how 1 would

have landed without it. Give me a drink, Winnie." he added huskily, "I'm all to pieces."

"Poor old chap, of course you are," said the

sympathetic peer, mixing him a stiff peg and carrying it over to the couch. "It's enough to shake any one's nerve. I-I think I'll make drinks all round."

And, returning to the table, he suited the action to the word.

"And what about the body?" asked Vam, quietly, "Is there any chance of recovering it?"

"It may be washed up on the rocks at the far side of the bay," answered Carnforth; "but I doubt it. Bodies have been washed up there before, but I'm afraid that it is more likely that the currents will carry it out into the channel. But I can't say for certain."

Just as he finished speaking, there was a little tap the door, and Lady Guendolan, in black, came softly into the room.

"I've come to send you all away," she said quietly. "as I think Reggie has been talking quite long enough. Don't you?"

The three men rose at once.

"Quite right, Lady Guendolen," said Vam; and he walked over to Reggie to say good-night, taking his hand and pressing it warmiy. "Poor old Reggie," he said half under his breath.

The other two followed his example, and the three left the room together.



"It seemed as though the Tontine had brought a curse with it from its inception."

such a manner that they were easily assimilated. And in this way not only was her intelligence and power of thought developed, but she had acquired by degrees the reputation of being well read and equipped to talk interestingly on all the topics of the day.

Breakfast over, Colonel Vambery turned reluctantly to his correspondence, opening the letters one by one. On this particular morning, there was an invitation or two, a couple of unimportant bills, a business letter of little importance and a big, blue parchment envelope, which he left to the last.

"Carter and Inglis." he said to himself as he slit it

hundred thousand pounds, which includes the whole of Jack's own fortune. Mine, with the exception of a very few thousands, is-is-well, tied up in such a way that I cannot will it as I would like, and it may never come to Jack, so she will, in all probability, be practically penniless."

Colonel Vambery bit his lip sharply to keep back any sign of his feelings.

"I don't want Jack's money," said Cyril guistly. "I want Jack

"Yes, I know that, my dear boy; I know that well enough, but no one can live without money. Witham Regia, your father tells me, is heavily involved, and

TALE OF A TONTINE) (THE BY GERALD BISS

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the meantime. I fold him he might come and see you tomorrow, if he liked. I couldn't do more." Jack did not speak for a minute. She could not trust her voice.

"You are a dear, good old daddy," she said at last, in a husky little whisper, "and I'll try to be good, too. I-I wouldn't do anything to harm Squirrel; but I may hope, mayn't 1?"

And, throwing her arms round his neck and kissing him hurriedly, she ran out of the room without waiting for his answer.

"Poor little girl," he murmured to himself, suppressing a lump in his own throat, "she's a good plucked 'un, if ever there was one."

And for a few minutes he sat with his face buried in his hands, too engrossed even to smoke a cigarette.

Half an hour later he was driving in a hansom to Carnforth's office, eager to see him he the one man who could help if anything could be done.

He found Reggie in, but he had to kick his heels impatiently in the handsome waiting room while he disposed of a couple of clients who were walting. The table was littered with the dailles and illustrated papers; but Colonel Vambery, though outwardly cool and self-possessed as ever, was in no mood to read.

At last, after half an hour's waiting, which seemed like a week in his impatience, he was shown into Reggie's private room, which, with its old furniture, thick carpet and easy chairs, had very little of the conventional office appearance about it. It was one of Carnforth's fads to have his own sanctum like an ordinary library, and to transact his business with clients as far as possible on friendly lines. Besides, luxury round him was essential to the sensual instincts of his nature; and he hated hard chairs, ugly furniture and linoleum with all his heart and soul.

"Bo sorry to keep you waiting, old chap," he ex-

"Bo sorry to keep you waiting, old chap," he ex-claimed, advancing to meet Vambery with his big hand extended in welcome, "but I had a couple of important people here by appointment, whom I had to see. What can I do for you?" He pointed to an armchair facing his own, and pushed a silver box of cigarettes in the colonie's direction. "It's a very serious matter. I'm afraid, my dear Reggie," said Vam, lighting a cigarette and inhating a large puff. "Carter writes me that his partner. Inglis, has bolted with close on two hundred thousand pounds, including the whole of my little Jack's fortune." Reggie whistled. He felt a queer little nervous clutch at his heart.

Reggie whisled. He feit a queer little nervous clutch at his heart. "The damned scoundrell" he exclaimed sharply. "But perhaps things are not as had as they seem. Tell me all about it."



CHAPTER XV

An Unexpected Development,

ARNFORTH sat still in his chair for some time after Colonel Vembery had left him, chewing the end of his cigan and thinking. The failure of a well-known firm like Carte

and Inglis for a large amount had come as a grea shock to him, as he knew it would mean that a lot o people would overhaul their affairs from an infectiou sense of nervousness, and look into things mor-closely, for a while at any rate. It was a serious blow to the prestige of solicitors in general, and would serve to remind the unsuspecting public how far they were at the mercy of an unsofupulous attorney; and he realized that to him himself, as things stood, it might prove a great source of anxiety and danger. He knew his public so well and played them so tactfully that in the ordinary way he felt that he had but little to fear from ever being pressed, or even inconven iently questioned. But, on the other hand, knowing his public as well as he did, he was aware that the publicity which would be given to the large failure of Carter and Inglis would be sure to unnerve certain gven of his own alients who read about it-especially women, who would be anxious to have everything examined to reassure themselves. It was a situation he had not counted upon at the minute, but one for which he must prepare himself.

Then he rang the bell for his typist, and dictated personal letter to Mr. Carter, informing him that his client, Colonel Vambery, had placed his interests in his hands, and that he would call upon him the next morning at eleven, if convenient, when he would be glad li Mr. Carter would have all the necessary papers ready; and as he dictated the letter, he smilled grimly to himself. His best line of self-protection was to be active in the pursuit of others. He wished in his heart that the Carter and Inglis failure had not taken place at all, or at least had been postponed a few months, as once again he fait that his hand was being forced; but, as matters stood, he must see what capital he could make out of it. It was the first point of his policy in life, in his philosophy of logical materialism, to make capital out of everything, and in the most charming manner possible to turn everything solely to his own advantage.

As it was, the Vambery marriage settlement occupied a considerable amount of his time during the next few days, and he began to see a possibility of saving a cer-tain amount out of the wreckage from investments which

tain amount out of the wreckage from investments which inglis had not been able to, or would not be able to, realize, but it was only a small part of the whole. Meanwhile, to each of his clients, as he saw them, he dilated upon the inlusity of the Canter and Inglis fail-ure, and explained the leading part he was taking in the matter. Carter, he pointed out, would probably have to bear the brunt of criminal proceedings; but he would undoubtedly get off. All the fault lay with the abscond-ing Inglis, and he personally was very sorry for Carter himself; but it showed the folly of trusting a pariner. So with a few tactful phrases he sent each one away, relying more implicitly than ever upon him as a confi-dential financial adviser and impressed by his probity and high moral standard. But danger came from a totally unexpected quarter

But danger came from a totally unexpected quarter

But danger came from a totally investigation of the office. A week later he was sitting in his room at the office. when a card was brought to him. On it was the name of "Mr. Andrew Baird." and in the corner. "Messra. Baird and Wallace, 107 Lincoln's Inn. Fields." His brows met in a sharp, puzzled frown. The name

Carnforth held out his arms to his wife as soon as they were alone, with his most winning smile; and she went over to him and kneit beside him, her eyes dim with tears. He took her in his arms and kissed her passionately.

He took her in his arms and kissed her passionately, kissing her huir, her eyes and, last of all, her lips. Then he became conscious that she was crying, sobbing great sobs that shook her whole body. "My darling, my sweet, my angel," he murmured tenderly, in his big, loving way. "Thank God, oh, thank God, you are left to me. dear." She said in a choked voice, smilling through her tears. "I-I couldn't have done without you. You don't know how much you are to me, my great, big. "A lump came into Carnforth's throat; and he kissed

A lump came into Carnforth's throat; and he kissed

A lump came into Carnforth's throat; and he gissed her passionately again and again. "How good that you love me, dear heart." he said at last, feeling her lips on his, as she lay, sobbing and panting, in his arms. "My poor, poor Reggie, what an awful blow to you! How you must have felt it." she said, growing calmer.

calmer. "You make up to me for everything my darling." he said in a voice full of sincerity. "It is for your make I am glad to be back here again, safe and sound." "I couldn't have lived without you, dear." she said in a tone so rich with tenderness and emotion that he hardly recognized it; but it thrilled his whole bedy, filling it with the joy of life and making his heart leap with pride and delight. THE kissed her again; and she lay still in his arms contentedly for several sweet minutes, with no sound slock in the corner.

clock in the corner.

"Now I must go and see if your bed is ready and get you packed off for the night. Then I must go and say good-night to the others. They are all leav-Carnforth nodded.

Carnforth nodded. "Thank you, dear," he said, gratefully, smiling across the room to her as she went out of the door. Then, as it closed behind her, the smile gradually faded, giving way to the ugliness of his set face. "She is worth anything, anything." he murmured to himself. "What can any one or anything else mat-terf I would rather die than lose her or her good opinion.

CHAPTER XIII

A New Factor in the Situation

OLONEL VAMBERY was never an early man in the morning, and, above all, he hated hurrying or being worried before breakfast. Since he had

or being worried before breakfast. Since he had retired from the service, he had resolutely re-fused to have his letters brought to his room, and never opened them until after he had finished his breakfast in peace and comfort. His tea was brought to him at 9, and he drank it in bed in his own peculiar, leisurely tashion, while his man prepared his bath and laid out his clothes. Then he got up and slipped on a warm silk dressing gown, preparatory to being shaved. Altogether, the coinel devoted a full hour to his toilet, which allowed him to get his nerves in order and assume control over the warring forces at work in the system of a man who would but for force of character have been a neurotic invalid. And it was to this quiet hour in the morning, this leisurely start to the day, that he ascribed his power to maintain the unruffied surface he always exposed to the outer world.

was in excellent spirits after an unusually good He was in excellent spirits after an unusually good night's sleep, and he kissed Jack warmly as he entered the breakfast room in the cozy little house in Eaton place. "How fit you look this morning, daddy dear," she said, returning his caress affectionately. "Did you

sleep well'

"Spiendidly, thank you, dear," he answered as he rat down to the table, "and in consequence I almost feel as though I could eat some breakfast."

Teel as though I could eat some oreakfast." It was a fortnight since Jack and he had returned from Hinton Magna on the day after the tragedy. As Carnforth had foreshadowed, the body of Peter Chal-mers had never been recovered; and they had aban-doned all hope after a week. So, though the blow had been a great one, life had resumed its normal course once more. had returned had been a great one, life had resumed its normal course once more. "That sounds promising." said Jack, pouring out

his tea, "and I've put all your horrid letters on your writing table, so that they cannot worry you." "Thoughtful little girl," said her father, looking peross the table lovingly at her. "You do your best to spoil me."

Account of the table lovingly at her. "You do your best to speil me." And then, according to his custom, he opened the Morning Post and propped it up beside him, reading out loud the headings and anything of interest which caught his eye. Breakfast in Eaton place was always davoted to outside toples and current events; and, while it helped Colonel Vambery to compose his nerv-ous system for the wear and tear of the day. Jack leoked upon it as one of the most interesting features of her life. Nothing, she felt, had contributed so much to her real education, the education acquired after the spadework of schooldays, as these talks with her father, who explained everything so intelligibly and other her views and, criticism on men and matters in

He took it out and read it, and as he did so his face grew suddenly drawn and almost haggard, and he bit his lips sharply, showing unusual emotion. "Good God!" he exclaimed, surprised out of him-

self, "It can't be true!" Then he read it over again slowly.

Then he read it over again slowly. "Dear Colonel Vambery (it ran). "I hardly know how to write to you. I have just received a shock which has almost paralyzed my power of thought, and I am at my wil's end. Mr. Inglis went away early in September to Germany for his summer holiday, and did not return a fertnight ago, as arranged, nor have I heard a word from him. Yester-day, before replying to a letter, I had to make certain investigations, which showed me at once that some-thing was radically wrong. I, therefore, immediately called in a chartered accountant and went into every-thing thoroughly. To my horror we found that during my illness this summer and my three months' absence from the firm, my partner had embezzled and disap-peared with funds amounting to close on two hun-dred thousand pounds, including the ninety-three thou-sand pounds held in trust for your daughter. To ex-press sorrow would be futile. I myself am a ruined and disaraced man, through no fault of my own. I shall be diagraced man, through no fault of my own. I shall be glad if you will see me as soon as possible and go, into the matter, but I fear all is lost. Yours in great distress, "GRAHAM CARTER.

"P. S.--We have no idea of Inglis' whereabouts at all. Probably by now he is in the States or Australia."

"P. S.-We have no idea of Inglis' whereabouts at all. Probably by now he is in the States or Australia." Colonel Vambery bit right through his after-break-fast cigarette, threw it away, and lighted another, strik-ing the match almost savagely. Then he began to think the matter out in all lise bearings. Jack was ruined practically ruined. All her money inherited from her mother, which he had looked upon to provide for her future when he had gone, had been swallowed up at one gulp, and there was nothing left for her except his chance in the Tontine and about eight thousand pounds. The bitterness of the thought appalled him, and he groaned aloud, iosing his usual self-control. Curse the Tontine! He had entered into it lightly, as a matter hardly affecting her interests at all; and now it meant all or nothing to her. Why had he been such a fool as to be any party to the thing? But it was too late now, and it was no good whining over the inevitable. It only meant that now, instead of regarding it care-lessly, he would be eager to win the Tontine for Jack's aske-eager, in a word, to see his oldest and deerest thought was terrible, degrading, disgusting-but-He goi up from his chair and began to pace the nod magitatedly. It seemed as though the Tontine, had brought a curse with it from its inception. First, poor did Liver, and then Peter, and now Jack's fairs into his hands. Why hadn the done so long ago? Carter and inglis had been his father-in-law's possible to do so without remorse for her sake. Good Godi the thought sickened every institut of decency in his body. Well, first of all he must see Reggie and put Jack's affairs into his hands. Why hadn the done so long ago? Carter and inglis had been his father-in-law's possible to do so without being invidious, as Graham Carter was sole truste. EveryPhing would have been metare was sole truste. EveryPhing would have been sentement, professional etiquetie, or whatever it might affairs into his hands. Why hadn the done so long affairs into his hands. Why hadn the do

because I wanted particularly to see you, and they told me that you were in here." "Well, what do you want to see me about?" asked the other man, not unkindly, divining at once what he wanted. "Well, sir, it was Jack who sent me to you," went on Cyril with a little smile, plunging boldly into the heart of things, "and she assured me that you were always kind where her wishes were concerned. The truth is that down at Uncle Reggle's we saw a good deal of each other, and we came to the conclusion that we did wante each other and that it was no good pre-tinued hurriedly, before the colonel could speak, "and I staid right away from Jack. For three whole months I never saw or spoke or wrote to her; but it only got worse. I tried to sow my wild oats, but I really hadn't got the heart or the inclination to. You mustn't think me a fool or a milksop, but I couldn't look at any one but Jack. Will you give her to me when-when I'm in a position to keep her?" Cyril paused, out of breath. He did not remember ever having made such a long speech, and he was re-

Cyril paused, out of breath. He did not remember ever having made such a long speech, and he was re-lieved that it was over. Colonel Vambery did not reply for a moment. He was in many ways far from displeased, and, in addition to his fondness for Cyril, he liked the straightforward, manly tone of his request. "My dear boy," he said at last, "there is nothing I should like better in many ways, but—but I don't know that it will ever be possible. Can you keep a secret if I take you into my confidence?" Cyril's face fell as he nodded gravely. "Well, only this very morn-ing I received a letter to say that one of the partners in a big firm of solicitors has bolted with some two

D.

to clear it you must marry money. That is where money becomes a necessity. You haven't the money, and never will have, to keep a wife; and Jack has not

got the money now to do her share." Cyril frowned sharply. It was cold comfort to a man in love, to a boy in the first impetuous ardor of his life's great passion. Ife's great passion. Things can't be as had as you say, gir," he said.

"Things can't be as bad as you say, su, elutching at a straw. "The future may..." "Yes, yes," broke in Colonel Vambery, "the future may prove brighter than the present. You and Jack must wait and see...you must wait and see. If things had been otherwise, I would gladly have said yes." Then he laid an encouraging hand on Cyril's shoulder. shoulder

shoulder. 'You have my best wishes, my dear boy. You can't imagine what this blow is to me. But run along now, as I have to go out on business. You may come and see Jack tomorrow when I have told her all; but at present I see little hope. Goodby, Squirrel: I know you'll be a man and play the game, whatever happens." 'Thank you, sir,' said Cyril warmiy, returning the pressure of his hand. "I'll play the game." And without another word he left the room with a queer look of determination on his face.

CHAPTER XIV

Love and Law

FTER Cyril had gone, Colonel Vambery sat still for a few minutes, smoking a cigarette and thinking hard. At last he rang the bell with a

At last he rang the bell with a touch of decision.
 'Ask Miss Vambery to speak to me a minute," he said to the man, when he appeared; and he lit another cigarette in preparation for Jack's arrival.
 A minute later she entered the room with a happy. confident smile.

confident smile. "What is it you want, daddy dear?" she asked, kiss-ing him as she sat down beside him. "I'm afraid I have bad news for you, my darling." he said gravely; and then he paused for a moment. Jacqueline looked up at him anxiously, but did not speak. Her slience pleased him. It was a testimonial to his training, and he was delighted to see her preparing herself without protest or flinching for whatever it might be.

"Yes," he went on quietly, but in a voice which be-irayed the depth of his feelings to her quick ear, "it is very bad news about money matters." "Is that all?" exclaimed the girl quickly, apparently

very bad Is t relieved. Colonel Vambery noted her remark mentally, but

Colonel Wambery noted her remark mentally, but went straight on. "Under your mother's marriage settlement there was the sum of close on a hundred thousand pounds left in trust for you. This morning I have received a letter from Mr. Carter, of Carter and Inglis, the soliditors, to tell me that his scoundrel of a partner has bolted with the whole of it, and a lot more of other people's money besides. Whether any of it can be saved from the wreck remains to be seen, and I am going to consult Uncle Reggie about it at once. It is a terrible blow to me, gs my little capital is so tied up that I am only free to dis-pose of a few thousands of it at my death except under certain contingencies; and it is gall and bitterness to me to think that you, who were so well provided for, may be without proper dowry or provision at my death." "Poor old daddy." said Jack softly, rising and putting her arm round him. "Don't-don't worry about me, I'm sure to be all right, and is pains me so to gee how you feel it."

her arm round him. "Don't-don't worry about me, I'm sure to be all right, and it pains me so to gee how you feel it." The colonel pressed her closely to him as he went on. "If things are as bad as they seem, it will make an immediate difference to us in lots of ways, as the use of the money was mine for life, and goes largely to keep up this house, the horses and everyfing else; but that is a minor point. It is the future which is troubling me." There was slience for a minute. Jack felt bewildered at the suddenness of the blow, but did not comprehend it fully. To her, so far in life, money had been merely counters, easily obtained and meant to be spent. She had never known the want of it, and consequently had never wanted it; and she could not express an opinion without thinking it over carefully. "There is another side to the question." continued her father, eying her very closely..." have just had a visit trom Cyril"-her quick blush told him all he desired to know-"and he asked me if I had shy objection to his marrying you in due course if you were agreeable." "Well?" asked Jack with a little catch in her breats, but without looking up, as her father went on. "There is no one I am fonder of than Cyril. He's a nice, clean, sound Englishman, a good sportsman and a sentieman in every scale of the world. But."-here Colonel Vambery's voice fell, and he besitated a second-"but he must marry money. He has no money to keep a wife. Witham Regis is heavily involved. I know; and if Cyril doesn't marry money-well, the place will have to be sold, and there won't be much left out of things for him. Dear, you know I would do anything in the world for you, but what can I do or say uncer the circumstances? I was perfectly frank with Squirrel and told him all I have told you, and I added that there could be no ques-tion of any engagement betweey you-at present, at any "rate. We must wait and see how things turn out. In of any engagement between you at present, at any . We must wait and see how things turn out. In



"Thank God, oh, thank God, you are left to me, dear!' she said in a choked voice."

Vam showed him the letter he had received from Carter, and went over the whole affair step by step, Reggie following every word closely and nodding all the time. It was a little trick of his when thinking closely.

"It looks bad," he said, as the other concluded, "but can't express a proper opinion till I have seen Carter. I'll interview him at once and advise you before you see him."

"I'm personally very sorry for poor Carter," said Vam generously.

"So am I, on the face of it," agreed Carnforth; "but it's the worst of a partnership. You take over the responsibility of another man's sins as well as his sine-cures. I have always hated the idea of the responsibility of a partner. But in the present case it is you I'm worried about. I'm awfully serry for you, old chap," he concluded sympathetically.
The colonel shrugged his shoulders.
"It's Jack I am worried about myself. Nothing 'Is bad enough for a solicitor who betrays his clients' confidence and embezzles their money. He ought to be shot. These constant revelations," one on top of the other, will make the public devilish shy of solicitors all round-that's my opinion."
While he was speaking Reggis found himself flushing under the unconscious caaligation, and rose from his chair on the pretense of looking for matches.
"I wish to heaven I had had the power to put the whole affair into your hands years ago, Reggie," went dn the other blitterly. "Then I could have been sure that it would be all right."
"I wish you had," answered Carnforth heartily, resuming his sent.
"Now, as it is, I shall hot have enough to leave Jack decently off. In fact, she will be practically pennifess, unless-unless-well, I happen to win the order." "So am I, on the face of it," agreed Carnforth; "but

pennliss, unless-unless-well, I happen to win the Tontine." Reggie turned to him with his most charming smille and patted him encouragingly on the back with a big, sympathetic hand. "Jack is my goddaughter, old chap," he said gently, "and a special favorite of mine. You may trust me to do my best for her, whatever happens, so don't worry too much on that head. I have no children of my own, and that makes it all the easier." The colonel grasped his hand warmly without a word, and for a moment neither spoke. Then Vam broke the slience. "Any word of poor old Peter's body?" he ssked. Reggie shook bis head sadiy. "No, and I'm afraid there's no earthly chance now. It would have been washed up long ago, if it were going to be." Then he added, as the colonel rose to go, "By the way, I'm going down to Witham Regis next week for a few days to shoot with the old Toke!"

N

of the firm was familiar to him. They were Scotch solicitors in a hig way, who had the reputation of being very smart. But he could not fix Mr. Baird's business with himself or connect if with anything in particular.

"Ask Mr. Baird to be good enough to let me know what his business is," he said to the office boy; and he spent the interval until his return trying to think what

what his business is," he said to the office boy; and he spent the interval until his return trying to think what could have brought him.
The boy brought back a note marked "Private." and inside were the words "The Macandrew Trust, instructed by Mrs. Macandrew."
Carnforth started. Then he recovered himself.
"Show Mr. Baird in in five minutes' time," he said, as he dismissed the boy.
He set his teeth with a snap as the door closed, and his face assumed its ugitest expression. Suddenly and unexpectedly, for the first time since the commencement of his systematic scheme of embezziement, he found himself face to face with real danger, and pitted against him was one-of the source of the dargain for their clients. He was taken aback for the moment by the absolute unexpectedness of the source of the danger.
Mrs. Macandrew was a widow of seventy years of see, living in a dour, gray castle in the Highlands; and he was the sole irristee of her interest under her husband's will. For upward of twenty years his father, and he after him, had sciministered her affairs, the her herself was no woman of business, and for nearly ten years she had always acknowledged with a letter of them. She herself was no woman of business, and for nearly ten years she had not been south. The consequence was that from a complete sense of soling time for their light of the starter of some thirty thousand pounds; but he did not for the life of him see where or how he was going to replace it at the minute.

with his most charming smile, extending his hand medially. "Glad to make your acquaintance, Mr. Baird," he said, motioning him into a chair. "Needless to say, you are well known to me by name." "And you better still to me, Mr. Carnforth," said the Scotch lawyer, determined not to be outdone in contresy. He was a man of just over 50, with a closely trimmed gray beard and a sharp pair of black eyes, which missed very little. Then there was a slight pause while the two men eyed each other; and Carnforth had an unpleasant feeling that he was being subjected to a keen analysis by a feeman worthy of his steel. But not for a single second did his smile relax, or any sign of his inward feeling show itself.

(CONTINUED NEXT SUNDAY)