

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 college-graduates, who have kept up their student friendships by an annual dinner, which some have, from time to time, gone to great pains to hold for some brilliant luncheon which is attended by the six schoolfellows, an Indian judge, who has obtained a legacy of twenty thousand pounds, and a country gentleman, who, at the suggestion of another of the party, an English man, entertains favorably a proposal to found a Tontine, each of the present contributors contributing a like amount. The entire sum, one 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, it is said, at the suggestion of another of the party, an English man, entertains favorably a proposal to found a Tontine, each of the present contributors contributing a like amount. The entire sum, one hundred and twenty thousand pounds, is to go to the last survivor.

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CHAPTER XII (Continued)

YOU couldn't do anything else," said Gardon 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 rough and so it was. I was jolly glad of Soutrel's help. In fact, I don't know how I 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 on the door, and Lady Guendolen, 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 warmly. "Poor old Reggie," he said, half under his breath.

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

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 knelt beside him, her eyes dim with light and love.

He took her in his arms and kissed her passionately, kissing her hair, 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, on thank God, you are left to me, dear," she said in a choked voice, smiling through her tears. "I—I couldn't have done without you. You don't know how much you are to me, my great, big, strong husband."

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

"You make up to me for everything, my darling," he said in a voice full of sincerity. "It is for your sake I am glad to be back here again, safe and sound."

"I couldn't have lived without you," she said in a tone so rich with tenderness and emotion he could hardly recognize it; but it thrilled his whole body, filling it with the joy of life and making his heart leap with pride and delight.

He kissed her again; and she lay still in his arms contentedly for several sweet minutes, with no sound in the room except the ticking of the grandfather's clock in the corner.

When she rose to her feet, practical again.

"Now I must go to bed, and I am ready and waiting for you to get up for the night. There are all leaving the room except the ticking of the grandfather's clock in the corner."

"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 grief. "She is worth anything, anything," he murmured to himself. "I can't say any one or anything else matter. I would rather die than lose her or her good opinion."

CHAPTER XIII A New Factor in the Situation

COLONEL VAMBURY was never an early riser in the morning, and, above all, he hated trying or being worried before breakfast. Since he had retired from the service, he had resolutely refused 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 and he drank it in bed in his own peculiar, leisurely fashion, while his man prepared his bath and laid out his clothes. Then he got up and slipped on a warm old dressing gown, preparatory to being shaved. Altogether the colonel 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 unruffled surface he always exposed to the outer world.

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 do you look this morning, daddy dear," she said, returning his caresses affectionately. "Did you sleep well?"

"Splendidly, thank you, dear," he answered as he sat down to the table, and he inquired a moment or so as though he could eat some breakfast. "I almost finished a couple of eggs."

It was a fortnight since Jack and he had returned from Hlinton Magna on the day after the tragedy. Carnforth had forewarned him, as common sense would have never recovered, and the Peter Chalcedon had never had a week. So, though the blow 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 across the table lovingly at her. "You do your best to spoil 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 devoted to outside topics and current events, while it helped Colonel Vambury to compose his nervous system for the week and ease of the day, Jack looked 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 spidework of school days as conversations with her father, who explained everything so intelligently and offered her views and criticism on men and matters in



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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 Vambury 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 Ingils," he said to himself as he slit it open—"something about Jack's affairs."

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 himself. "It can't be true!"

Then he read it over again slowly.

"Dear Colonel Vambury (in care), I have just received a shock which has almost paralyzed my power of thought, and I am at my wit's end. Mr. Ingils went away early in September to Germany for his summer holiday, and did not return a fortnight ago, as arranged. He has not heard a word from him. Yesterday, before replying to a letter, I had to make certain investigations, which showed me at once that something was radically wrong. I, therefore, immediately called in a chartered accountant and went into everything 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 disappeared with funds amounting to close on two hundred thousand pounds, including the ninety-three thousand pounds he had trusted to my care. I am a ruined and disgraced 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 Ingils' whereabouts at all. Probably by now he is in the States or Australia."

Colonel Vambury bit right through his after-breakfast cigarette, threw it away, and lit another, striking the match almost savagely. Then he began to think the matter out in all its 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 deed had been too great, and he groaned aloud, losing 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 winning over the inevitable. It only meant that now, instead of regarding it carelessly, he would be eager to win the Tontine, and he would be eager, in a word, to see his oldest and dearest friends die off one by one to provide for her.

Well, what was to be done? He got up from his chair and began to pace the room agitatedly. It seemed as though the Tontine had brought a curse with it from its inception. First, poor old Liver, and then Peter, and now Jack's fortune was swallowed up, and her future depended on it. In lives relentlessly and without remorse for her sake, Carter was sole trustee. Everything would have been safe with old Reggie, whereas now, for a piece of sentiment, professional etiquette, or whatever it might be called, it was all lost, every penny of it.

His thoughts were suddenly interrupted by the un-announced entrance of Cyril Gardon, and with a big effort Colonel Vambury pulled himself together.

"Hallo, Squirrel, where did you spring from?" he said in a level voice.

"Home, sir," replied Cyril promptly. "I came up because I wanted particularly to see you, and they told me that you were in here."

"What, what will you give me 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 deal of each other, and we came to the conclusion that we did want each other and that it was no good pretending we didn't. I took your advice, sir, and I laid 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 see my wild oats, but I really didn't get the heart or the inclination to. You mustn't think me a fool or a minkop, 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 relieved that it was over. Colonel Vambury did not reply for a moment. He was in many ways far from the truth in that downward and gloomy tone of his request.

"My dear boy," he said at last, "there is nothing I should like better in any way, 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 morning I received a letter to say that one of the partners in a big firm of solicitors has bolted with some two

hundred thousand pounds, which includes the whole of Jack's own fortune. Mine, with the exception of a very few thousands, 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 Vambury bit his lip sharply to keep back any sign of his feelings.

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

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

"Things can't be as bad as you say, sir," he said, clutching at a straw. "The future may—"

"Yes, yes," broke in Colonel Vambury, "the future may prove brighter than the present, people's money 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 warmly, 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

AFTER Cyril had gone, Colonel Vambury sat still for a few minutes, smoking a cigarette and thinking hard. At last he rang the bell with a touch of decision.

"Ask Miss Vambury 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.

"What is it you want, daddy dear?" she asked, kissing 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.

"I don't want to tell you anything, but I don't want to speak. Her silence 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 betrayed the depth of his feelings to her quick ear, "it is very bad news about money, money, money."

"Is that all?" exclaimed the girl quickly, apparently relieved.

"Colonel Vambury 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."

"Colonel Vambury noted her remark mentally, but went straight on. He told her that her father-in-law's solicitors, Carter and Ingils, had bolted with the whole of her money, more or less 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 this morning. If you were sensible, my little capital is so tied up that I am only free to dispose 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 it pains me so to see how you feel it."

The colonel pressed her closely to him as he went on.

"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 the house and to pay my debts, and it is a very serious matter. It is the future which is troubling me."

There was silence 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, trying her very closely. "I have just had a visit from Cyril—her quick blush told him all she desired to know—and he asked me if I had any objection to his being your guardian. He is a very sensible and a very nice man, and I am sure you will like him. He has no money to keep a wife, and with Reggie is heavily involved; 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 under the circumstances? It was perfectly frank with Squirrel and told him all I have told you, and I added that there could be no question of any engagement between you—at present, at any rate. We must wait and see how things turn out. In

CHAPTER XV An Unexpected Development

CARNFORTH sat still in his chair for some time after Colonel Vambury had left him, blinking the end of his cigar and thinking.

The failure of a well-known firm like Carter and Ingils for a large amount had come as a great shock to him, as he knew it would mean that a lot of people would overhaul their affairs from an infectious sense of nervousness, and look into things more 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 unscrupulous attorney; and he realized that to him himself, as things stood, 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 inconvenienced, by the public as well as 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 Ingils would be sure to unnerve certain even of his own clients who read about it—especially women, who would be anxious to have everything examined to reassert 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 a personal letter to Mr. Carter, informing him that his client, Colonel Vambury, 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 if Mr. Carter would have all the necessary papers ready; and as he dictated the letter, he smiled 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 Ingils failure had not taken place at all, or at least had been postponed a few months, as once again he felt 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 Vambury marriage settlement occupied a considerable amount of his time during the next few days, and he began to see a possibility of saving a certain amount out of the wreckage from investments which Ingils 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 dealt upon the inquiry of the Carter and Ingils failure, 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 absconding Ingils, and he personally was very sorry for Carter himself; but it showed the folly of trusting a partner. So with a few tactful phrases he sent each one away, saying more implicitly than ever upon him as a confidential financial adviser and impressed by his probity and high moral standard.

But danger came from a totally unexpected quarter in the end.

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 "Mrs. Baird," and in the corner, "Messrs. Baird and Wallace, 137 Lincoln's Inn Fields."

His brows met in a sharp, puzzled frown. The name



"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 I 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 successes. 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 sorry 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 at large—that's my opinion."

While he was speaking Reggie found himself flushing under the unconscious castigation, and rose from his chair on the pretense of looking for matches.

"I quite agree with you, my dear Vam," he said, with his back turned to him. "I had the power to put the whole affair into your hands years ago, Reggie, went on the other bitterly. "Then I could have been sure that it would be all right."

"I wish you had," answered Carnforth heartily, resuming his seat.

"Now, as it is, I shall not have enough to leave Jack decently off. In fact, she will be practically penniless, unless—unless—well, I happen to win the Tontine."

Reggie turned to him with his most charming smile 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 sadder."

The colonel grasped his hand warmly without a word, and for a moment neither spoke.

"Any word of poor old Peter's body?" he asked.

Reggie shook his head sadly. "Earthy 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 Reggie next week for a few days to shoot with the old Toka."