

"Now, child," he went on in a lighter voice, "I am not going to scold you—you are too weak to be scolded. Some day I may scold you as you deserve. Not only is Minette—I told you her name before—nothing to me, but I dislike her as a passionate, dangerous young woman; capable, perhaps, of good, but certainly capable of evil. However, I regret to say that Arnold Dampierre, the man who was in the next bed to me, you know, does not see her in the same light, and I am very much afraid he will be fool enough to marry her. Actually, she did a few days later obtain permission to see him, and has, I believe, seen him several times since; but as he was moved out of your ward whilst I was battling with the fever, I have not seen her. Now don't cry, child, you have been a goose, but there is no harm done, and you ought to be glad to know that your old friend is not going to make a fool of himself; and he can still be regarded by you as truthful and honorable. Do you think I would have taken you round to my rooms if I had been going to make her their mistress?"

"Don't, don't!" the girl cried. "Don't say anything more, Cuthbert. I cannot bear it."

"I am not going to say any more. Madame de Millefleurs' horses must by this time be half-frozen, and her coachman be out of all patience, and I must be going. I shall come again as soon as I can, and I shall be very angry if I don't find you looking much more like yourself when I next come."

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## CHAPTER XVII.

THE belief that in a few hours the siege would come to an end was so general the next morning, that Cuthbert determined to lose no time in seeing Cumming. As soon as the way was open the man might take the opportunity to move off to some other hiding-place; and, therefore, instead of bringing out his canvases, as he had intended, Cuthbert decided to call on him at once. Having chartered one of the few remaining fiacres,

at an exorbitant rate, he drove to the house where he had seen Cumming enter, and went into the concierge.

"I want some information, my friend," he said, laying a five-franc piece on the table. "You have a foreigner lodging here?" The man nodded.

"Monsieur Jackson is a good tenant," he said. "He pays well for any little services."

"How long has he been here?"

"He came just after war was declared."

"Has he taken his apartments for a long period?"

"He has taken them for a year, monsieur. I think he will take them permanently. I hope so, for he gives no trouble, and has never been out late once since he came here."

"I want to see him," Cuthbert said, "I believe he is an old acquaintance of mine."

"If you ring his bell he will open himself. He keeps an old woman as servant, but she has just gone out to do his shopping. He always take his meals at home. He is on the second floor—the door to the left."

Cuthbert went up and rang the bell. Cumming himself opened the door. He looked at his visitor inquiringly.

"You do not remember me, Mr. Cumming?" Cuthbert said, cheerfully. "I am not surprised, for I have but just recovered from a very serious wound. I will come in and sit down, if you don't mind; I want to have a chat with you. My name is Cuthbert Hartington!"

The man had given a violent start when his name was mentioned, and his face turned to an ashy pallor. He hesitated for a moment, and then, as Cuthbert entered, he closed the door behind him, and silently led the way into the sitting-room.

"I happened to see you in the street," Cuthbert went on, pleasantly, as he seated himself. "Of course, your beard has altered you a bit, and I could not at first recall your face, but it soon came back to me. It was a happy idea of yours shutting yourself up here when there was no chance of an extradition warrant being applied for. However, to-morrow or next day that little difficulty will be at an end. I thought I would come

and have a conversation with you, and naturally the course that I shall take will depend a good deal on the results. I may mention," he went on, taking a revolver from his pocket and laying it on the table before him, "that I thought it as well to bring this with me, for just at present I don't feel quite up to a personal tussle."

"What do you want to talk about?" the man asked, doggedly. "I may tell you at once that I placed what little money I got where it will never be found, and beyond sending me up for some years, there will be nothing to be gained by denouncing me."

"There might be some satisfaction though in seeing a man who has ruined you punished—at least there would be to some men. I don't know that there would be to me. It would depend upon circumstances. I am ready to believe that in those transactions of yours that brought the bank to ruin, you honestly believed that the companies you assisted would turn out well, and that things would come out right in the end. I do not suppose you were such a fool as to run the risk of ruin and penal servitude when you had a snug place, unless you had thought so; and, indeed, as the directors were as responsible as yourself for making those advances—although they were, of course, ignorant of the fact that you held a considerable interest in those companies—there was nothing actually criminal in those transactions. Therefore, it is only for that matter of your making off with the contents of the safe that you can be actually prosecuted. At any rate, I have no present intention of interfering in the affair, and you can remain here as Mr. Jackson up to the end of your life for what I care, if you will give me the information that I desire."

The look on the man's face relaxed.

"I will give you any information you desire, I have nothing to conceal. Of course, they can obtain a conviction against me for taking the money, but I should save them trouble by pleading guilty at once. Therefore, I don't see that I could harm myself in any way by answering any questions they may choose to ask me."

"I want to get to the bottom of what has all along been a mystery to me, and that is how my father came to take those shares, just at the moment when the bank was so shaky."

"That is more than I can tell you, Mr. Hartington. It has been a puzzle to myself."

"But they were your shares that were transferred to him."

"That is so, and the money came in useful enough, for I knew that the smash must take place soon, and that possibly I might not be able to lay my hands on much ready cash. However, I will tell you exactly how it came about. Brander, the lawyer came to me and said his client, Mr. Hartington, wanted fifty shares. I own I was astounded, for Brander knew perfectly well that things were in a very bad way. By the way he spoke I saw there was something curious about the affair, but as he put the screw on, and as much as hinted that if I did not follow his instructions he would blow the whole thing into the air, I made no objections, especially as he proposed that I should transfer some of my own shares. The transfer was drawn up in regular form. He brought it to me duly signed by your father.

"I noticed that his own clerks witnessed the signature, so I supposed it was done in the office. He made a point that I should get the transfer passed with some others without the attention of the directors being called to the matter. I got the transfer signed and sealed by two of the directors while there was a talk going on about other things, and they signed without looking at names. So far as I am concerned that was the beginning and ending of the matter. Oh, there was another point, the transfer was ante-dated three weeks. Of course, it might have been lying in Brander's office all the time. It was dated on the day after the previous board meeting, so that in the ordinary course it would not be passed until the next meeting, and it might very well have remained in Brander's hands until he knew that the directors were going to meet again. I have often wondered what Brander's game was, and of course I thought all the more of it when I saw that he had bought Fair-close. He was a crafty old fox, Brander, but I have never

been able to understand why he permitted your father to ruin himself."

Cuthbert remained silent for some time.

"Your explanation only thickens the mystery," he said. "I can no more understand his motive than you can. Brander's explanation of the affair to me was that my father insisted against his advice in buying the shares, as he did not believe in the rumors to the discredit of the bank. He was a strong county man, as you may know, and thought that when people heard that he had taken shares, it would tend to restore confidence in the concern. Now, as, on the contrary, Brander seems to have taken special pains to prevent the transaction being known even by the directors, it is clear that his explanation was a lie, that for some reasons of his own he wished to defeat my father's intentions. I think I must get you to put the statement you have made to me on paper, and to get it sworn before a public notary—at least I think that is the way out here."

"I have no objection to do that, but as it is my intention to continue to live here where I am now known as a resident and feel myself pretty safe, except from some chance meeting like that of yours, I would rather that it should be done somewhere else."

"That is reasonable enough," Cuthbert agreed. "I expect the gates will be open in a day or two, and I shall go to England at once and try to get to the bottom of this matter. I should think the Prussians will let Englishmen pass out at once. Would you mind going with me as far as Calais? We can get the document sworn to in legal form and you can then come back here."

"I would rather go to Brussels," the man said.

"No doubt that would be best," Cuthbert agreed. "It might be as well that it should not be done at any place in France. Well, Mr. Cumming, your secret is safe with me. I will call on you again as soon as I find that we can get across to Brussels."

"I shall be ready whenever you are, Mr. Hartington. Of course, I don't quite see what you will do with this document, but I am perfectly ready to sign it."

"I don't see either. I shall want to think the matter over. At present I feel in a complete fog."

"I can quite understand that. I may tell you that Brander puzzled me a good deal the last two or three months before the bank stopped. He spent two or three hours going into the affairs with me. He knew generally how matters stood, but he had never gone thoroughly into them before. When he had done he said, 'I knew you were in a very bad way before but I did not think it was as bad as this. I want to see whether the smash could not be postponed. Things have been bad lately, but I think they are improving, and some of these affairs that you have been bolstering up might pull round if you had time given you.'"

"I did not see much chance of that. However, I did not say so—in fact, I wanted to hear what he was driving at. He went on, after looking through the list of mortgages we held, 'Of course, Cumming, it is to your interest to hold on here as long as possible, and I may have mine for wishing the bank to keep its doors open for some little time yet. It would never do for you to be going into the market to try and transfer any of these mortgages, but I have clients in London who would, I think, take some of them over. Of course, I have taken good care that in no cases did the bank lend more than fifty per cent. of the full value of the lands, and the mortgages are all as safe as if they were on consols. So if you will give me a fortnight's notice when there is anything pressing coming forward, I think I can manage to get twenty thousand pounds' worth of these mortgages taken off our hands altogether. I might repeat the operation three or four times, and could get it done quietly and with no fuss. In that way the bank could be kept going for a good many months, which would give time for things to take a turn. In case of anything like a run taking place, which I think is unlikely, I could let you have fifteen thousand of my own in a few hours. I have it standing at call and could run up to town and bring it down by the next train.'"

"Why he should make such an offer as this puzzled me, but his reason for wanting to prop the bank up was no business of

mine, and there was no doubt if he could get fifty or sixty thousand pounds' worth of mortgages taken off our hands, it would enable us to hold on for some time. He did, in fact, get one batch of twenty thousand pounds' worth transferred, but about a month before we stopped he came in one morning and said, 'I am sorry to tell you, Cumming, that I have heard from the people in town I had relied on to help us about those mortgages, and they tell me they have undertaken the financing of a contractor for a South American railway, and that, therefore, they are not inclined at present to sink money farther in mortgages, so I am afraid, as far as I am concerned, things here must take their course,' and, as you know, they did take their course. Naturally, I did not believe Brander's story, but it was evident he had, when he made the offer, some reason for wanting the bank to keep its doors open for a time, and that that reason, whatever it was, had ceased to operate when he withdrew the offer."

"I don't see that that part of the business has any bearing upon my affair," Cuthbert said, "beyond helping to show Brander was playing some deep game of his own."

"I don't know, Mr. Hartington. However, I will think the matter over, and we shall have opportunities for discussing it again on our way to Brussels."

"I almost wish I had let the matter alone altogether," Cuthbert said to himself as he drove back to his lodgings. "I wanted to clear up what seemed a mystery, and I find myself plunged much deeper into a fog than ever. Before I only dimly suspected Brander of having for some reason or other permitted my father to take these shares when a word from him would have dissuaded him from doing so. I now find that the whole transaction was carried out in something like secrecy, and that so far from my father's name being used to prop up the bank, it was almost smuggled into the list of shareholders, and that even the directors were kept in ignorance of the transfer of Cumming's shares to him. The whole business has a very ugly look, though what the motive of this secrecy was, or why Brander should be willing to allow, if not to assist, in my

father's ruin is more than I can conceive. The worst of the matter is, he is Mary's father. Yes, I wish to goodness that I had left the whole business alone."

Cuthbert had given his address to Cumming, and to his surprise the man called on him that evening.

"You did not expect to see me again to-day, Mr. Hartington," he said, when he entered, "but thinking the matter over a fresh light has struck me, and I felt obliged to come round to tell you. I hope I am not disturbing you."

"No, I have been so worried over the confounded business, that I have given up going to some friends as I had promised, as I didn't feel that I could talk about indifferent matters."

"Well, Mr. Hartington, my idea will surprise you; it will seem incredible to you, and it almost seems so to myself, and yet it all works in so that I can't help thinking it is near the mark. I believe that your father never signed that transfer at all—that his signature was in fact a forgery."

"The deuce you do," Cuthbert exclaimed; "what on earth put such an idea into your head? Why, man, the idea is absurd! If it was a forgery it must have been done by Brander, and what possible motive could he have had for such an act?"

"That I don't pretend to say. If I could see that, I should say it was a certainty, but I own the absence of motive is the weak point of my idea. In all other respects the thing works out. In the first place, although your father was not a man of business, it was singular that he should go out of his way to take shares in the bank, when he must have known that in the case of things going wrong his whole property would be involved. No doubt that idea must have occurred to yourself."

"Certainly; it astonished me beyond measure that he should have done such a thing. I wrote to Brander at once hoping for some sort of explanation. I was at the time satisfied with that that he gave me, but it was, as you know, because the matter, on reflection, has since seemed so extraordinary that I came to you to try and get some further information about it,"

"You saw your father after this supposed transaction, Mr. Hartington?"

"Yes, I was down there for a fortnight."

"And he did not mention it to you?"

"Not a word!"

"Was it his habit to talk on business matters with you?"

"He never had any business matters except about the estate, and he generally told me if he had any difficulty about his rents, and discussed any improvements he thought of making, but beyond that there was never any question of money. Sometimes he would say 'My balance at the bank is rather larger than usual, Cuthbert, and if you like an extra hundred you can have it,' which I never did."

"Well, of course it is only negative evidence that he made no allusion to his having purchased those shares, still, as he was in the habit of speaking to you about things, he might very naturally have said 'I have been investing some spare cash in the shares of the bank here.'"

"Yes, I should have thought he would have done so!"

"You don't think he would have abstained from telling you, because he might have thought you would have considered it a rash speculation."

"Certainly not," Cuthbert said, warmly, "I should no more have thought of criticising anything he chose to do with his money, than I should of flying."

"Well, at any rate, you may take it that there is no proof whatever that Mr. Hartington was aware of this transaction at the time of your visit, nor that he was aware of it up to the time of his death." Cuthbert nodded. "Now let us suppose that this transfer was a forgery, and was committed by Brander, what course would he naturally pursue? Exactly that which he followed, namely, to get it placed on the register without its being noticed by the directors. These men were all personal friends of your father's. Knowing to some extent, though I admit without realizing the peril, that the bank was seriously involved, they might have refused to register the transfer until they had privately remonstrated with him, especially as I was

the vendor, even had they not done this one or other of them would almost certainly have alluded to the subject the first time they met him. Brander might have intended later on to re-transfer the shares to some bogus purchaser, but at any rate, if he knew your father was in bad health he would have wanted to keep the bank from putting up its shutters until after his death. You will remark that he did assist in that way, while your father was alive, and that almost immediately after his death, he declined to support the bank farther. What his motive can have been in all this I own that I cannot imagine, but, given a motive, my supposition appears to be perfectly feasible. That the motive, whatever it was, must have been a very strong one, I admit, for in the first place he was running the risk of being detected of forgery, and in the second must have been three hundred pounds out of pocket, for that was the amount of the check he handed to me."

"It was his own check, then, and not my father's?"

"Yes, he said he had rents in hand and therefore paid it out of them, which seemed natural enough. But how about the signatures of the two clerks?"

"They may be forgeries too, or possibly, knowing your father's signature, they may have signed as a matter of course without actually seeing him affix it. You will admit that all this is possible."

"It seems possible enough," Cuthbert said, "but what motive could there have been on Brander's part? He could never have run such a risk merely to gratify any special fancy he may have had for Fairclose."

"Certainly not, Mr. Hartington. Jeremiah Brander has not a particle of sentiment in his composition. Of course, as he was the solicitor of the company, I made it my business to study the man pretty closely, and I came to the conclusion that he was a rank humbug, but that he was a humbug because it paid him to be one."

"That is quite my own idea of him, but that does not help us in the slightest towards an explanation as to why he should risk everything when he had nothing whatever to gain by it."

"No, I feel that difficulty myself," Cumming said, stroking his chin thoughtfully, "I admit that beats me altogether. By the way," he said, suddenly, "I saw in the official report that he had a mortgage of fifteen thousand on the estate. Do you mind telling me how that came about? It may possibly help us."

"I have not the least idea. I never heard of the existence of the mortgage until Brander wrote to me himself about it at the time he bought the estate; but he gave me an explanation that perfectly satisfied me at the time."

Mr. Cumming looked at him inquiringly.

"It was an explanation," Cuthbert said, after a pause, "that closed my lips altogether on the subject. But in the present strange state of affairs I do not know that I need abstain from mentioning it to you. Brander explained that my father said that he required it to close up a matter that had long been troubling him. I gathered from the way he put it that it was some folly with a woman in his early years, and I need not say that respect for my father's memory prevented me from pursuing the matter further. Brander said that he had himself advanced the money on the mortgage in order that the business should be done privately and without any third person being cognizant of it."

Cumming sat thoughtfully for a minute without speaking and then he leapt suddenly to his feet and put his hand on Cuthbert's shoulder.

"You take my word for it, Mr. Hartington, that mortgage was just as much a bogus affair as the transfer. The one supplies the motive we have been looking for for the other. The failure of the bank brought Fairclose into the market, and not only did Brander purchase it for ten or fifteen thousand below its value at any other time, but he gained another fifteen thousand by this bogus mortgage. There is your motive for the forgery of your father's name on the transfer."

"I cannot believe it," Cuthbert said, slowly. "Brander could never be such a scoundrel as that. Besides, of course, the men who wound up the affairs of the bank would look

closely into the mortgage. Whether it was real or whether it was a forgery, Brander would equally have obtained the money at my father's death, so your supposition of a motive fails."

"I do not know. Had the claim been made direct to you, you would naturally have got some sharp lawyer to investigate it, and, it would have been inquired into a good deal more closely than the official liquidator probably took the trouble to do. A mortgage, of which no one knows anything until after the mortgagor's death, would always be looked upon with suspicion, and some collateral proofs would be required. Of course, I may be wrong altogether, but it would be well for you to ascertain whether the official liquidator did take any steps to obtain such evidence."

"That I will certainly do," Cuthbert said. "I did write to him at the time, and I am bound to say his answer seemed entirely satisfactory and straightforward. He said that Mr. Brander had given proof that he did draw a check for the amount of the mortgage on the day on which it was executed, and although he did not show that interest had been specifically paid by checks from my father, there were receipts found among my father's papers for the half-yearly payments of interest. These were, it seemed, settled, when Brander, who collected his rents, made up his accounts with him."

"That all seems straightforward enough, Mr. Hartington, and as long as there was no ground for suspicion would doubtless pass muster, but it is certainly worth while inquiring into."

Cuthbert sat silent for some time.

"After all the whole of this is but the barest suspicion," he said. "The only thread of fact being that the transfer was kept secret from the directors, of which no doubt Brander will be able to give some plausible explanation, and his character stands so high at Abchester that the question, if raised, would be scouted as an atrocious libel upon him. But supposing that we had absolute proof, I don't see how I should stand. If my father was not a shareholder in the bank its creditors had, of course, no claim whatever on his property, but as the property

has in fact been sold and the proceeds divided long ago who should I have to go against?"

"That is a matter for the lawyers, Mr. Hartington, but I imagine you would not have to go back on the creditors to the bank. You would simply prove that the bank was not in a position to give a title, and that, therefore, the sale was null and void. It would be argued, of course, that you gave the title, as I suppose you signed the deeds, and your plea would be that the signature was obtained from you by fraud."

"I did not sign the deeds," Cuthbert said. "Brander pointed out that, as I had not received any rents or profits, it would be better that I should stand out of it altogether, and that the will should not be proved, as otherwise the death dues would be charged upon it, and therefore it remained in the hands of the executors of whom he was one, and it was they who gave the titles."

"Whoever gave the titles, I should say that, as the bank had no claim whatever on the property, if the transfer was a forgery, the sale would be declared void and the loss would fall on the purchaser. This would, in the case of anyone but Brander, have been very hard, but would, in his, be in strict accordance with justice. However, this is a matter for which, of course, you will require the best legal opinion, but all that is for after consideration. The great difficulty, and I grant that I don't see how it is to be got over, is to prove that your father's signature to the transfer was a forgery. The first step is to ascertain whether the attesting witnesses were actually present as they should have been when your father's signature was affixed."

"I will clear up that point anyhow," Cuthbert said; "I will go straight from Brussels to England, see the clerks, and hear what they have to say on the matter. If they were present and saw my father sign the transfer there is an end to the whole affair."

The other nodded.

"I would not mind wagering a hundred pounds to one that you find that they were not present."

"Well, that will soon be settled, for I have heard this afternoon that the conditions of surrender were signed this morning and that to-morrow the forts are to be given over, and an armistice will commence. In that case I suppose that foreigners will meet with no difficulty in obtaining passes to leave at once. Well, I am very much obliged to you for the suggestion you have made, Mr. Cumming, though I have, I confess, very little faith indeed that anything will come of it, and just at present it seems to me that I would much rather the matter had remained as it was."

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#### CHAPTER XVIII.

THE next morning Cuthbert drove to Madame Michaud's.

"You are looking better, Mary," he said, as he entered; "why, you have got quite a pretty color in your cheeks."

"Don't talk nonsense, please. I am better, a great deal better, but it is no wonder I have a color, I have been blushing with shame at my own folly ever since you were here."

"If you never do anything more foolish than that, you will get through life well enough. Appearances were against me, and you jumped at conclusions a little too fast. Let us say no more about it."

"You are not looking so well, I think, Cuthbert."

"No. I have been a little bothered."

"Have you seen that man Cumming?" she asked, quickly.

"Yes," he answered, in some surprise, "though what should make you associate him with my being bothered I don't know."

"You said that you were going to see him, and somehow, I don't know why, I have been rather worrying over it. Was the interview satisfactory, did you learn what you wanted?"

"Not altogether," he said, "but it is all a matter of conjecture, Mary, and I own that it has worried me a bit, and, indeed, I am sorry I went to him at all. However, as it is business