

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."

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

and ladies are not good at business, suppose we talk of something else."

Mary made no reply, but sat looking at him while she twisted her fingers nervously before her. "May I ask one question, Cuthbert?"

"Yes, if you like, but I don't promise to answer it?"

"Do you think that there is any blame attached to my father?"

Cuthbert was startled. He had certainly not expected this question.

"What on earth should put that idea into your head, Mary?"

"I don't know," she replied, "but it has always struck me as so strange that he should not have prevented Mr. Hartington from buying those shares. I don't know much of business, but I have thought a great deal about it, and it has always seemed a strange affair to me, and I have worried a great deal over it since he bought the house. That is one reason why I hate going there."

"Perhaps your father was not quite so prudent in the matter as he might have been, Mary," Cuthbert said, trying to speak lightly, though he found it difficult to do so with the girl's earnest eyes fixed on him, "but even of that I am not sure. Now, suppose we change the subject again—it seems that we are to hit on difficult subjects this morning. The gates will probably be opened, at any rate to the foreigners, in a day or two. Are you thinking of going home to prepare yourself for taking up your vocation as a nurse?"

"Not yet," she replied, "there is no hurry for that, and it will be some time before the country is settled."

"You are sure that you have not changed your mind again?"

"No, why should I?"

"I thought perhaps you might have done so, and might possibly be inclined towards the vocation you so scornfully repudiated when I suggested it before. I intended to ask you yesterday, but it would not have been fair when you were so weak and shaken."

The girl had glanced at him and had then flushed hotly.

"I don't know—I am not sure—what you mean."

"And I am sure that you know very well, Mary, that I mean the vocation of taking care of me, which you repudiated with scorn—in fact refused to entertain it seriously at all. Of course there may have been other grounds, but the one you laid stress on was that I was lazy and purposeless, and that if you ever did take up such a vocation it would be to take care of some one you could respect. I don't say for an instant that I approach to that altitude, but at least I may say I am no longer an idler, that I have worked hard, and that I have every hope of success. You see, too, that I want you more than I did then. I am a poor artist and not the heir to a good estate. But as you are fond of sacrificing yourself, that may not be altogether an objection. At any rate, dear, I think I shall be able to keep you comfortably. I am not sure I should ever have mustered up courage enough to have spoken on this subject again, had it not been for yesterday. But that gave me a little hope that you really had come to care about me a little, and that possibly you might be willing to change your plans again in my favor."

"I did not think you really loved me then," she said. "I thought it was just a passing fancy."

"You see it was not, dear. All these months that I have worked hard, it was partly from the love of art and with the hope that I might be a really great artist, but at the bottom of it all along has been the thought of you and the determination that in one respect I would become worthy of you."

"Don't talk like that, Cuthbert. I know now that I was a headstrong, conceited girl, thinking I was strong when I was weak as water. You were right when you said I was not yet a woman, for I had never found that I had a heart. It is I who am unworthy."

"Well, it is no question of worthiness now. The question is do you love me as I love you."

"Are you sure you do, Cuthbert? I have thought all these months that you had taken me at my word, and that it was but as a friend you regarded me. Are you sure it is not gratitude

for what little I did for you in the hospital! Still more that it is not because I showed my feelings so plainly the day before yesterday, and that it is from pity as well as gratitude that you speak now."

"Then you were really a little jealous, Mary?"

"You know I was. It was shameful of me to show it, so shameful that I have hated myself since. I know that after doing so, I ought to say no—no a thousand times. I love you, Cuthbert, I love you; but I would rather never marry you than feel it was out of pity that you took me. That would be too hard to bear."

They were both standing now.

"You are talking nonsense, child," he said, tenderly, as he took her hand. "You know I love you truly. Surely my pictures must have told you that. Honestly now, did you not feel that it was so?"

"I did not know you loved me then, Cuthbert. There were other things, you know, that made me feel it could not be so, but then that for the first time I really knew——" and she stopped.

"That you loved me, darling?" and he drew her closer to him. "Now, you gave me a straightforward answer before—I insist on as straightforward a one now."

And this time the answer was not, No.

"Mind," he said a few minutes afterwards, "your vocation is definitely fixed at last, Mary, and there must be no more changing."

"As if you did not know there won't be," she said, saucily. And then suddenly altering her tone she went on, "Now, Cuthbert, you will surely tell me what you would not before. What did you find out? It is something about my father, I am sure."

"Let me think before I answer you," he said, and then sat silent for two or three minutes. "Well," he said, at last, "I think you have a right to know. You may be sure that in any case I should before, for your sake, have done everything in my power towards arranging things amicably with him. Now, of course, that feeling is vastly stronger, and for my own sake as well as yours I should abstain from any action against him.

Mind, at present I have only vague suspicions, but if those suspicions turn out true, it will be evident that your father has been pursuing a very tortuous policy, to put it no stronger, in order to gain possession of Fairclose. I cannot say definitely as yet what I shall do, but at present I incline to the opinion that I shall drop the matter altogether."

"Not for my sake, Cuthbert," she said, firmly. "I have always felt uneasy about it. I can scarcely say why, but I am afraid it is so. Of course I know my father better than people in general do. I have known that he was not what he seemed to be. It has always been my sorest trouble, that we have never got on well together. He has never liked me, and I have not been able to respect him. I know that if he has done anything absolutely wrong—it seems terrible that I should even think such a thing possible—but if it has been so—I know you will not expose him."

"We will not talk any more about it, dear," Cuthbert interrupted; "it is all the vaguest suspicion, so let us put it aside altogether now. Just at present I am a great deal too happy to give as much as a thought to unpleasant matters. We have to attend to the business of the hour, and you have the two years of love of which I have been deprived to make up for."

"I am very, very glad, Cuthbert, that I was not in love with you then."

"Why?"

"Because we should have started all wrong. I don't think I should ever have come to look up to you and honor you as I do now. I should never have been cured of my silly ideas, and might even have thought that I had made some sort of sacrifice in giving up my plans. Besides, then you were what people call a good match, and now no one can think that it is not for love only."

"Well, at any rate, Mary, we shall have between us enough to keep us out of the workhouse even if I turn out an absolute failure."

"You know you won't do that."

"I hope not, but at any rate one is liable to illness, to loss of

sight, and all sorts of other things, and as we have between us four hundred a year we can manage very comfortably, even if I come to an end of my ardor for work and take to idleness again."

"I am not afraid of that," she smiled, "after painting those two pictures, you could not stop painting. I don't think when anyone can do good work of any sort, he can get tired of it, especially when the work is art. My only fear is that I shan't get my fair share of your time."

"Well, if I see you getting jealous, Mary, I have the means of reducing you to silence by a word."

"Have you, indeed? Will you please tell me what word is that?"

"I shall just say, Minette!"

Mary's color flamed up instantly.

"If you do, sir; if you do——" and then stopped.

"Something terrible will come of it, eh. Well, it was not fair."

"It was quite fair, Cuthbert. It will always be a painful recollection to me, and I hope a lesson too."

"It will not be a painful recollection to me," he laughed. "I think I owe Minette a debt of gratitude. Now, what do you say to taking a drive, Mary? Horse-flesh has gone down five hundred per cent. in the market in the last three days, and I was able to get a fiacre on quite reasonable terms."

"Is it waiting here still? How extravagant, Cuthbert, it must have been here nearly an hour."

"I should say I have been here over two hours and a quarter according to that clock."

"Dear me, what will Madame Michaud think? Shall I tell her, Cuthbert?"

"I don't care a snap what she thinks. You can do just as you like about telling her. Perhaps it will be as well, as I intend to see a good deal of you in the next few days. But if you write home don't say anything about it. There are reasons which we can talk over another time, why it will be best to keep it to ourselves for a time."

Mary nodded. That he wished a thing was quite sufficient for her at the present moment.

"Do you want me to go out with you?" she asked.

"Just as you like. I believe that as a rule a ring has to be purchased at the conclusion of an arrangement such as we have just entered into, and I thought you might just as well chose one yourself."

"Oh, I would much rather not," she exclaimed, "and besides, I think for to-day I would rather sit quiet and think it all over and realize how happy I am."

"Well, for to-day you shall have your own way, Mary, but you have been doing a good deal more thinking than is good for you, and after to-day we must go out for a good walk regularly. You see we have both to get up our strength. I had quite forgotten I had anything the matter with me, and you only wanted rousing, dear. The doctor said as much to me, and you know, after all, happiness is the best tonic."

"Then I must be perfectly cured already, Cuthbert, but remember you must take care of yourself. The best of tonics won't set any one up at once who has had a real illness as you have had. You want something more substantial. Good strong soups and roast beef are the essentials in your case. Remember, sir, I have been your nurse and mean to continue so till your cure is complete. You will come again to-morrow, Cuthbert?"

"Of course, dear. Now about that ring. I have observed you never wear one. Have you one you can lend me, or must I measure with a piece of thread?"

"I will get you one, Cuthbert. I am not without such a possession although I have never worn one. I looked upon it as a female vanity," she added, with a laugh, "in the days when I thought myself above such things. What a little fool you must have thought me, Cuthbert?"

The next morning when Cuthbert came Mary had her things on in readiness to go out with him, and after a short delay to admire and try on the ring, they set out together.

"I did not tell you yesterday, Mary," Cuthbert said, after

they had walked a short distance, "that as soon as the arrangements for foreigners to leave the town are settled, I am going to Brussels with Cumming. He is going to make an affidavit, and this he cannot do here, as, if I should have occasion to use the document, it would be the means of enabling the police to trace him here and to demand his extradition. After that I shall go on to England to make some inquiries that are essential. I will give you all particulars if you wish it, but I think it will be very much better that you shall know nothing about the matter; it may turn out to be nothing at all; it may on the other hand be extremely important. It is a painful business anyhow, but in any case I think it will be much the best that you should know nothing about it. You can trust me, can you not?"

"Altogether," she said, "and certainly I would rather know nothing about it. But mind, Cuthbert, you must do what you think is right and best without any question about me. If you have been wronged you must right yourself, and I am sure that in doing so you will do it as gently and kindly as possible."

"I will try to do so," he said. "At present, as I told you, the suspicions are very vague and rest entirely upon the statement Cumming has made. If those suspicions should be verified, a great wrong has been done and that wrong must be righted, but that can no doubt be arranged without publicity or scandal. The reason why I do not wish you to say a word about our engagement is, that were it known it would tie my hands terribly and render it so impossible for me to take any strong ground, that I should be altogether powerless."

"Do entirely as you think best, Cuthbert. Of course, beyond the fact that perhaps something wrong may have been done, I have not an idea what it can be, and I do not want to know, unless it must be told me. How long are you likely to be away and do you think you are fit to travel?"

"There is no great fatigue in travelling," he said. "I can't say how long I shall be, not long I hope. You may be sure that I shall not be longer than I can possibly help."

"I shall miss you dreadfully, but of course if you think it necessary, you must go. Besides," she said, saucily, "if you

are in no hurry about me I know you will be anxious to get back to finish your pictures. No, Cuthbert, I really can't have that. There are people in sight."

"I don't care if there are," he laughed.

"I do, very much. Whoever heard of such a thing? What would they think of me?"

"I did not know that you cared what people thought of you, Mary."

"Not about some things, perhaps, but there are limits, you know."

A week later, duly provided with passes, Cuthbert and Cumming made their way in a carriage to the Belgian frontier, and then went on by train to Brussels, where, on the day after their arrival, Cumming drew up and signed a statement with reference to the details of his transference of the shares to Mr. Hartington, and swore to its contents before a Belgian legal official.

"I shall stay here for a few days," he said to Cuthbert, as the latter started the next morning for England. "I am quite safe for the present, and after a long course of horse-flesh I really cannot tear myself away from decent living, until Paris is re-victualled, and one can live there in comfort again. I wish you every success in your search. The more I think of it the more convinced I am that we are not far wrong as to the manner in which Brander has got hold of your estate."

Cuthbert, on arriving in London, took up his quarters at the Charing Cross Hotel. On the morning after his arrival he wrote a letter to Dr. Edwardes, at Abchester.

"MY DEAR DOCTOR,—I have just returned from Paris, where I have been shut up for the last four months. I do not care about coming down to Abchester at present. I suppose I have not quite got over my soreness over matters in general, but for reasons which I need not enter into, I want to know if Brander's clerks, who were with him when I was last there, are still with him in his office, and, if not, where they are employed. I do not know anyone else to write to on the subject,

and I am sure you will not mind taking the trouble in the matter for me."

The answer came back by return of post.

"MY DEAR CUTHBERT,—I was very glad to hear of you again. I have asked Brander from time to time about you, and he always says that he has not heard from you for months, and though your letter says nothing beyond the fact that you are alive, I was glad to get it. I hope next time you write you will give me full details about yourself, and that ere long you will make up your mind to come down. I need not say that we shall be delighted to put you up when you do come. I should imagine you would not care to go to Fairclose. Now as to your question. Harford, the elder of the two clerks, left the office here very shortly after you went away. Levison, the younger, is still here. I put myself in the way of meeting him as he went to the office this morning. I stopped and chatted with him for a minute or two, and asked him carelessly how Mr. Harford was and whether he ever heard from him. He said he heard occasionally and that he was well. 'By the way, where is he working now?' I asked, 'I know he went up to a firm in town.' 'Oh, yes, he is with Barrington and Smiles, of Essex Street. He is getting on very well there, I believe. He is head of their conveyancing branch. I wish I could drop into as good a billet, Doctor. I should be very glad of a change.' So much for that business. Things are getting on pretty much the same up at the old place. Brander still comes up to his office for an hour or so every day. I don't think he cares much for the county gentleman's life. I fancy Mrs. B. is rather a disappointed woman. The fact is there was a good deal of feeling in the county as to Brander's connection with the bank. Almost everyone was let in more or less, you know, for the depositors have only got eight shillings in the pound so far, and I don't suppose they will ever get much more. There is an idea that Brander ought to have found out what was going on, and indeed that he must have known a good deal about it, and that at any rate what he did know should have been ample to have

rendered it his duty to warn your father against taking shares so short a time before the smash. His purchase of Fairclose did not improve matters, and so far from their taking your father's place in the county, I may say without being absolutely cut they are much more out of it than they were before. However, when you come down I will give you all the local gossip."

It was late in the afternoon when Cuthbert received the letter and he at once went to Essex Street. Several clerks were writing in the office. A lad came forward to ask him his business.

"I want to speak for a moment to Mr. Harford."

The lad went up to one of the desks and the clerk came forward.

"I don't know whether you remember me," Cuthbert said, "my name is Hartington."

"I remember you very well, Mr. Hartington, though you are changed a good deal."

"I have had a sharp illness, but I am getting over it now. I particularly wished to speak to you about a matter in connection with my father's affairs. I am staying at the Charing Cross Hotel and should feel very much obliged if, when you leave here, you would come round for a few minutes."

"With pleasure, sir, but I shall not get away till seven."

"That will do very well," Cuthbert said. "I would not have troubled you had it not been important."

A few minutes past seven the clerk was shown into Cuthbert's room. After asking him to take a chair Cuthbert said—

"As you are aware, Mr. Harford, my loss of the Fairclose estates arose from the unfortunate circumstances of my father having taken a few shares in the Abchester and County Bank. The matter has always been a puzzle to me. I have been abroad for the last eighteen months, and now, having returned, am anxious to get to the bottom of the matter if I can. The transfer of the shares from Cumming, the manager of the bank, to my father, was signed at Mr. Brander's office, I fancy. At any rate, you and Mr. Levison were the attesting witnesses to my father's signature. Have you any memory of the transaction, and would you object to tell what took place?"

"I remember about the transfer, Mr. Hartington, because, when the crash came, everything connected with it was talked over. In point of fact, we did not see Mr. Hartington's signature actually attached. He called at the office one day, and just after he had left Mr. Brander called us in and said, 'Please witness Mr. Hartington's signature.' Of course, we both knew it very well and witnessed it. I did not notice the names on the body of the transfer, though, of course, I knew from the appearance of the document what it was, but Mr. Brander just pointed out where we were to sign and we signed. The only thing I noticed was that as I wrote my eye fell on the top line, and I saw that it was dated ten days earlier."

"Was that unusual?"

"No, documents are often dated at the time they are drawn up, although they may not be signed for some days later. Of course it is not exactly regular, but it often happens. A form is filled up and one or other of the parties may be away or unable to sign. I happened to notice it, but it did not strike me in any way."

"And were you often called upon to attest signatures in this way without seeing them written?"

"There was nothing unusual in it. As a general rule we were called into the room when a signature had to be witnessed, but it occasionally happened, in the case where it was a well-known client and we were perfectly acquainted with the signature, that we did not sign until he had left the office."

"Do you remember if such a thing ever happened any other time in the case of my father?"

"Only once, I think, and that was afterwards. We signed then as witnesses to his signature to a legal document. I don't know what its nature was. It was done in the same manner directly Mr. Hartington had driven away."

"It might have been a mortgage deed."

"It might have been, sir, but as I saw only the last page of it, and as there were but three or four lines of writing at the top of the page, followed by the signatures, I have no idea even of the nature of the document."

"May I ask if you have left the office at Abchester on pleasant terms with Mr. Brander and his partner, for, of course, you know that he still takes an interest in the firm."

"Oh, yes, it is still carried on as Brander and Jackson, and Brander still goes down there for an hour or two every day. Yes, I left on pleasant terms enough, that is to say, I left of my own free will. I had for some time wished to come up to London, and hearing through a friend in this office of a vacancy at Barrington and Smiles, I applied and was fortunate enough to get it."

Cuthbert sat silent for a time. So far the answers he had received tallied precisely with Cumming's theory. He did not see how he could carry the inquiry farther here at present. The clerk, who was watching him closely, was the first to speak.

"I own, Mr. Hartington, that I do not in the slightest degree understand the gist of your questions, but I can well imagine that at the present moment you are wondering whether it would be safe to ask farther. I will, therefore, tell you at once that one of my reasons for leaving Mr. Brander's employment was that I did not like his way of doing business, nor did I like the man himself. The general opinion of him was that he was a public-spirited and kind-hearted man. I can only say that our opinion of him in the office was a very different one. He was a hard man, and frequently when pretending to be most lenient to tenants on the estates to which he was agent, or to men on whose lands he held mortgages, he strained the law to its utmost limits. I will not say more than that, but I could quote cases in which he put on the screw in a way that was to my mind most absolutely unjustifiable, and I had been for a very long time trying to get out of his office before the opportunity came. I may also say, Mr. Hartington, that I had the highest respect for your father. He always had a kind word when he came into the office, and regularly at Christmas he handed Levison and myself a check for ten pounds each, for, as he said, the trouble his business gave us. I tell you this in order that you may feel you can safely repose any confidence in me, and that my advice will be wholly at your service if you should think fit

to give me your confidence in this matter, whatever it may be. But at the same time I must say it would be still better if you put yourself in the hands of some respectable firm of solicitors. I do not suggest my own principals more than others, although few men stand higher in the profession."

"There are reasons against my laying the matter before any firm of solicitors, and the chief of these is that my hands are tied in a peculiar manner, and that I am unable to carry it through to its natural sequence, but I will very thankfully accept your offer and will frankly tell you the nature of my suspicions, for they are nothing more than suspicions. I may first say that the news that my father was a shareholder in the Abchester Bank astounded me. For a time, I put it down to one of those sudden impulses that are unaccountable, but I may tell you, and here my confidence begins, that I have come across Cumming, the bank manager, and from him have obtained some curious particulars of this transaction—particulars that have excited my suspicions.

"You wondered why I asked you those questions. I will tell you. You did not see my father affix his signature to either of those documents. The one being certainly the transfer of some of Cumming's shares to him. The other being, as I believe, the mortgage that, as you doubtless heard, Mr. Brander held over my father's estate. How could you tell those two signatures were not clever forgeries?"

Mr. Harford gave a start of surprise.

"God bless me, sir," he exclaimed, "such an idea never entered my mind."

"That I can quite understand," Cuthbert said, quietly, "but you must admit it is possible."

"But in that case," the clerk said, after a pause, "Brander himself must have been the forger, and surely that is not possible. I fancy I know Mr. Brander pretty well, but I should never have dreamt him capable of forgery. Not because I have a high opinion of his honesty, but because I believe him to be a cautious man, and besides I do not see what possible interest he could have had in ruining your father by putting his name

on to the register of shareholders. Even if he had an interest in so doing the risk of detection would be frightful, for not only would the matter be known to the directors, but, as you are aware, any shareholder has a right on the payment of a nominal fee to inspect the list of shareholders."

"Precautions were taken against this," Cuthbert said. "Just glance through this paper, which has been signed and sworn to by Cumming in proper form at Brussels."

Mr. Harford ran his eye over the document and then read it through carefully word by word.

"This is an extraordinary statement," he said, gravely, "do you believe it, Mr. Hartington?"

"I believe it implicitly. I had the man practically at my mercy. As you know, there is a warrant out for his arrest and a word from me would have set the police on his track and led to an application for his extradition. Therefore he had every motive for telling me the truth, and I am as certain as I can be, that he did so."

"If so there can be no question that Mr. Brander had some very strong reason indeed for preventing the knowledge of this transfer having ever been made from being known; but in any case it must have come out when the bank failed and of course he must have had a pretty accurate knowledge of the state of its affairs."

"Yes, but it may be that he had an equally accurate knowledge of the state of my father's health. That would account for what Cumming says as to his offer to bolster up the bank for a time, and for a retraction of that offer within a few days after my father's death."

"But why on earth should he have run all this risk merely to ruin you? He had no cause of enmity against you, had he, sir?"

"None, so far as I knew but now we come to the other document where you witnessed the signature without having seen it signed. If the signature on the transfer was a forgery, why not that on the mortgage, if it was the mortgage. If so you see the motive of the transfer. The smash of the bank brought a good many

estates into the market and they would consequently go cheap. Not only would he get it far below its value, but by reason of this pretended mortgage he would get a further drawback of £15,000 from the price he would pay as its purchase."

"Good heavens, Mr. Hartington! You take my breath away! Have you any reason whatever for believing that the mortgage was a bogus one?"

"None, beyond the fact that I was ignorant of its existence. I was so surprised that I not only wrote to Brander himself but to the official liquidator. The former said he had advanced the money at the urgent request of my father, who told him he wished to settle a very long standing claim upon him, and that he desired that the transaction should be kept an absolute secret. The official liquidator said he had gone carefully into the question of the mortgage, that it was of three years, standing, that the receipts Mr. Brander had given my father for the half-yearly interest on the money had been found among my father's papers, and that Brander had moreover produced a document, showing that he had sold securities to that amount, and had drawn the money from his bankers in town by a singled check for £15,000. Do you remember whether such a deed was ever drawn up in the office?"

"Certainly it was not, but you see that proves nothing, for it was to be kept a secret. Brander might have had it drawn up by some solicitor in London."

"I see that. Well, then, this deed, whatever it was that you witnessed, was that drawn up in the office?"

"No. I remember Levison and I talked it over and said it was curious that a deed between Brander and Mr. Hartington should not have been given to us as usual to be drawn up."

"You witnessed his signature then as well as that of my father?"

"Yes, I have a particular reason for remembering that, for I had sat down hurriedly after he had signed it, and dipping my pen too deeply in the ink, made a blot. It was no doubt a stupid thing to do, but Brander was so unreasonably angry about it, and blew me up so roughly that I made up my mind

there and then to stand it no longer, and wrote that very evening to my friend in my present office the letter which led to my getting the situation there two or three months later."

"That blot may be a most important one," Cuthbert said, "if it occurs on the mortgage deed on Fairclose, it is clear that document was not, as it professes on its face, executed three years earlier."

"That would be so indeed," Mr. Harford exclaimed, excitedly, "it would be a piece of evidence there would be no getting over, and that fact would account for Brander's anger, which seemed to me was out of all proportion to the accident. If you could show that the mortgage deed on which Brander claimed is really that document we witnessed, it would be all up with him. As to the receipts for the payments of interest they proved nothing as they were, of course, in Brander's own handwriting and were found where he put them. If you could find out that Brander had knowledge of Mr. Hartington's state of health about the time that transfer was produced you would strengthen your case. It seems to me that he must have got an inkling of it just before he filled up the transfer, and that he ante-dated it a week so that it would appear to have been signed before he learnt about his illness. I can see no other reason for the ante-dating it."

"That may have been the reason," Cuthbert agreed. "It was one of the points for which Cumming and I, talking it over, could see no motive. Certainly he would wish that if anyone said to him you ought to have prevented Mr. Hartington buying those shares when you knew that he was in a precarious state of health, to be able to reply that when the shares were bought he had not the slightest idea of his being in anything but the best of health."

"At any rate I will see Dr. Edwardes, and ascertain exactly when he did tell Brander. He is certain to be able by turning back to his visiting book, to ascertain when he himself became aware of my father's danger, and is likely to remember whether he told Brander at once."

"But even without that, Mr. Hartington, if you can prove that

question of the date of the deed you have him completely on the hip. Still it will be a very difficult case to carry through, especially if you cannot get Cumming to come into court."

"But, as I began by telling you, I cannot carry out the case to a legitimate conclusion, nor do I want the intervention of lawyers in the matter. I want the estate back again if I can get it, but rather than this matter should be made public I would not lift a little finger to regain the property. It happens," and he smiled dryly, "that Mr. Brander's reputation is almost as dear to me as it is to him, for I am going to marry his daughter. We should not feel quite comfortable together, you see, at the thought that the father was working out a sentence of penal servitude."

"That is an unfortunate combination indeed, Mr. Hartington," Mr. Harford said seriously, though he could not repress a smile of amusement at the unexpected news. "Then it seems to me, sir, that Brander may in fact snap his fingers at any threat you may hold out, for he would feel certain that you would never take any steps that would make the matter public."

"Fortunately," Cuthbert replied. "Mr. Brander is wholly unaware of the little fact I have mentioned, and is likely to remain so until matters are finally arranged between us."

"That is indeed fortunate. Then I understand, Mr. Hartington, your object is to obtain so strong a proof of Brander's share in this affair as will place you in a position to go down to him, and force him into some satisfactory arrangement with you."

"That is it, and it is clear the first step will be to see the official liquidator and to obtain a sight of the mortgage."

"I suppose you know that he is the head of the firm of Cox, Tuke, and Atkinson, in Coleman Street. I suggest that the best plan will be to see him to-morrow, and to make an appointment with him for you to inspect the mortgage. You would wish me, of course, to be with you when you do so?"

"Think you very much. I will go round there in the morning, and will call at your office afterwards and let you know if I have arranged the matter, and the time at which I am to call to inspect the mortgage."

CHAPTER XIX.

CUTHBERT, on calling upon the head of the great firm of accountants, was courteously received by him.

"Of course, I remember your name, Mr. Hartington, with reference to the Abchester Bank failure. It seemed a particularly hard case, and I know our Mr. Wanklyn, who had charge of the winding up, took particular interest in it, and personally consulted me more than once about it, though I cannot exactly recall the circumstances now. What is it that you say you want to examine?"

"I want to have a look at the deed of mortgage that Mr. Brander, who purchased the property, had upon it."

"Yes, I remember now, that was one of the points on which Mr. Wanklyn consulted me. It struck him at first sight as being rather a remarkable transaction, and he went into it carefully, but it was all proved to be correct to his satisfaction. It is unfortunate that the system of registering mortgages is not enforced everywhere as it is in London—it would save a great deal of trouble in such cases as the present."

"Are the affairs of the bank quite wound up?"

"Dear me, no, Mr. Hartington. Why, it is but two years since the failure. There are properties to be realized that cannot be forced on the market without ruinous loss. There are assets which will not be available until after death; it is not the assets of the bank, but the assets of individual shareholders and debtors of the bank that have to be collected. I should say it will be at least twenty years before the last dividend will be divided. I am sure Mr. Wanklyn will be happy to let you see any document you desire. I will take you to him."

Mr. Wanklyn had a room on the same floor with his principal, and Mr. Cox took Cuthbert and introduced him to him.