

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.

"Mr. Hartington wants to have a look at the mortgage that Brander held on the late Mr. Hartington's estate. You remember we had several talks about it at the time, and you took a good deal of pains about the matter. Mr. Hartington wrote to me about it from Paris, if you recollect, and you replied to him in my name. I will leave him with you to talk it over."

"Have you any particular reason for wanting to see the deed, Mr. Hartington?" the accountant asked, when Mr. Cox had left the room. "I only ask because I suppose the documents connected with the winding up of the bank must weigh several tons, and it will take a considerable time for a clerk to hunt out the one in question. If you have really any motive for examining it I will get it looked out for you by to-morrow, but it will put us to a great deal of trouble."

"I am really anxious to see it for a special purpose, Mr. Wanklyn. I have reason to believe there was some irregularity in the matter."

"I am afraid it will make but little difference to you whether it was so or not, Mr. Hartington. The creditors of the bank have been the sufferers if there was any irregularity in it."

"Yes, I suppose so, and yet I assure you it is not a mere matter of sentiment with me. Other questions might turn upon it."

"Then I will certainly have it ready for you by to-morrow—give me until the afternoon. Will four o'clock suit you?"

"Very well. I will, with your permission, bring with me one of the attesting witnesses to my father's signature. He was one of Mr. Brander's clerks at the time."

Mr. Wanklyn looked up keenly.

"You can bring whom you like," he said, after a pause, "and I will put a room at your disposal, but of course the document cannot be taken away."

"Certainly not, Mr. Wanklyn, and I am very much obliged to you for granting my request."

Cuthbert called for James Harford at the hour at which he had said he went out to lunch, and told him of the appointment he had made.

"I have been thinking it over, Mr. Hartington, and I should recommend you to bring Cooper with you."

"Who is Cooper?"

"He is one of our greatest experts on handwriting. I don't know whether you have any of your father's letters in your possession."

"Yes, I have several. I brought over the last two I had from him, thinking they might be useful."

"Well, his opinion on the signatures may be valuable, though as a rule experts differ so absolutely that their evidence is always taken with considerable doubt, but it is part of his business to look out for erasures and alterations. It is quite possible Brander may have removed that blot, and that he has done it so well that neither you nor I could detect it; but whether he did it with a knife or chemicals you may be sure that Cooper will be able to spot it, whichever he used. I have very little doubt that your suspicions are correct and those parchments were really the pretended mortgage deeds. If you like I will go round and see Cooper at once and arrange for him to meet us in Coleman Street to-morrow at four o'clock."

"Thank you very much. The idea of the blot being erased had never struck me."

The next day Cuthbert met James Harford and Mr. Cooper at the door of the accountants, and after being introduced by the clerk to the expert they went up together. On giving his name in the office a clerk came across to him.

"If you will come with me, gentlemen, I will lead you to the room that is ready for you. This is the document that you desire to see."

As soon as they were alone they sat down at the table, and opened the deed.

"How is it for size?" Cuthbert asked.

"It is about the same size, but that is nothing. All deeds are on two or three sizes of parchment. The last page is the thing."

Cuthbert turned to it. There were but four lines of writing at the top of the page, and below these came the signatures.

"Of course I could not swear to it, Mr. Hartington, but it is precisely in accordance with my recollection. There were either three, four, or five lines at the top. Certainly not more than five, certainly not less than three. As you see there is no blot to my signature. Now, Mr. Cooper, will you be kind enough to compare the signatures of these two letters with the same name there?"

Mr. Cooper took the letter and deed to a desk by the window, examined them carefully, then took out a large magnifying glass from his pocket, and again examined them.

"I should say they are certainly not by the same hand," he said, decisively. "I do not call them even good imitations. They are nothing like as good as would be made by any expert in signing other people's names. The tail of the 'J' in James in these two letters runs up into the 'a,' but as you will notice the pen is taken off and the letter 'a' starts afresh. Here on the contrary you see the pen has not been taken off, but the upstroke of the 'J' runs on continuously into the 'a.' More naturally it would be just the other way. In these two letters the writer would be signing his name more hurriedly than to a formal deed, and would be much more likely to run his letters into each other than when making a formal signature on parchment.

"Looking through this glass you will observe also that although the letters run on together there is a slight thickening in the upstroke between each letter as if the writer had paused, though without taking his pen off, to examine the exact method of making the next letter in a copy lying before him. In the surname there are half a dozen points of difference. To begin with, the whole writing slopes less than in the other signatures. In both your father's letters the cross of the first 't' is much lower than usual and almost touches the top of the 'r' and 'i.' The same peculiarity is shown in the second 't' in both letters, while on the deed the 't's' are crossed a good deal higher. The whole word is more cramped, the flourish at the end of the 'n' is longer but less free. In the capital letter, the two downstrokes are a good deal closer together. There has been the

same pause between each letter as those I pointed out in the Christian name, and indeed the glass shows you the pen was altogether taken off the paper between the 'o' and the 'n,' as the writer studied that final flourish. My opinion is that it is not only a forgery but a clumsy one, and would be detected at once by anyone who had the original signatures before him. I will even go so far as to say that I doubt if any bank clerk well acquainted with Mr. Hartington's signature would pass it."

"And now for the blot," Cuthbert said. "There was a blot somewhere near the signature of Mr. Harford."

"Don't tell me where it was, Mr. Harford. I would rather not know its exact position."

With the aid of the magnifying glass the expert carefully examined the parchment and then held it up to the light.

"The blot was in the middle of the signature and involved the letters 'a' and 'r.' Is that right?"

"That is right, Mr. Cooper; he used blotting paper to it at once, and it did not show up very strongly."

"An eraser has been used and a chemical of some sort, and the two letters involved in the blot have been re-written, or at any rate touched up, but they have run a little. You can see it quite plainly through this lens. The difference between their outline and that of the other letters is quite distinct, and by holding the parchment so that the light falls across it, you can see that, although it has been rubbed, probably by the handle of a penknife to give it a gloss, the difference between that gloss and the rest of the surface, is distinctly visible."

"I see that," the clerk said, "and I should be quite prepared to swear now, Mr. Hartington, that this is the document I signed some three weeks after I signed as witness to the transfer."

"That is quite good enough, I think," Cuthbert said. "Thank you, Mr. Cooper, you have quite settled the doubt I had in my mind. I do not think I shall have occasion to ask you to go into court over this matter, but should I have to do so I will, of course, give you due notice."

After paying the expert's fee Cuthbert went into the office

and handed the document over to the clerk from whom he had received it.

"Would you kindly put it where it can be got at easily should it be wanted again. It is of the highest importance."

After parting with Mr. Cooper at the door, Cuthbert walked westward with Mr. Harford.

"So far you have proved that your suspicions are correct, sir, and I have not the least doubt that your father's signature to the transfer was, like this, a forgery. May I ask what step you propose to take next? Of course if your object was not to prevent publicity your course would be clear. You would first apply for a warrant for the arrest of Brander on a charge of double forgery. When that was proved, you would have to take steps to apply to have it declared that your father's name was wrongfully placed among the shareholders of the bank, and then endeavor to obtain a decree ordering the liquidator to reimburse the proceeds of the sale of the estate and all other moneys received by him from your father's executor. Lastly, you would apply to have the sale annulled, not only on the ground of fraud on the part of Mr. Brander, but because the liquidators could not give a title. Of course in all these steps you would have to be guided by a firm of high standing, but as you particularly wish to avoid publicity, I suppose your first step will be to confront Brander with the proofs of his guilt. I suppose you would wish me to go down with you. I shall be able to do so without difficulty, for I took no holiday last year and can, therefore, get two or three days whenever I choose to ask for them."

"Thank you, Mr. Harford. It will certainly be desirable that I should be backed up by your presence. The first thing I shall do will be to go down to Abchester to see Dr. Edwardes. I want to ascertain from him when he first knew of my father having heart-disease. That he did know it before his death I am aware, though, at my father's particular request, he abstained from informing me of the fact. He may also know when Brander first became acquainted with it. It will strengthen my case much if I am in a position to show that it was after he had

the knowledge that my father's death might take place at any moment, that he committed these frauds. As soon as I find this out, which will probably be in a few hours after my arrival there, I will send you a telegram. I am anxious to lose no time, because I do not want Brander to know of my arrival in Abchester until I confront him. If I could find out what he did with the £15,000 he proved to the liquidator that he had drawn out on the day this mortgage was said to have been executed, I should have the chain of evidence complete, but I don't see how that is to be got at."

"It might be got at by advertisements, Mr. Hartington; £15,000 is a large sum, and were you to advertise a reward of £100 for information as to whom Mr. Brander paid the sum of £15,000 on the date named in the mortgage, it is quite probable you might obtain the information."

"I might get it that way, but unless it is absolutely necessary I would rather not do so. Were I to advertise before I see him, he might have his attention drawn to it, and it would put him on his guard. I can but resort to it afterwards if he refuses to come to terms."

Accordingly, the next day Cuthbert went down to Abchester, travelling by a train that arrived there after dark, and taking a fly, drove to Dr. Edwardes'.

The servant took in his name and the doctor at once hurried out into the hall.

"Why, my dear Cuthbert, I am glad indeed to see you, though from your letter I had hardly hoped to do so for some little time. Come in, come in; my wife will be delighted to see you. Dinner is just on the table, so you have arrived at precisely the right moment."

"Dear me, Mr. Hartington, you are looking terribly ill," Mrs. Edwardes exclaimed, after the first greetings were over.

"I have been ill, but I am quite convalescent now. I did rather a foolish thing, Doctor. I joined a corps of *Franc-tireurs* raised in the schools and studios, and the Germans put a bullet through my body. It was a very near squeak of it, but fortunately I was taken to the American ambulance, which was far

the best in Paris, and they pulled me through. It is but ten days since I was discharged cured, but of course it will be some little time before I quite get up my strength again."

"Where was it, Cuthbert? Then you were fortunate indeed," he went on, as Cuthbert laid his finger on the spot; "the odds were twenty to one against you. Did they get the bullet out?"

"It went out by itself, Doctor. We were at close quarters in the village of Champigny when we made our sortie on the 1st of December, so the ball went right through, and almost by a miracle, as the surgeon said, without injuring anything vital. There is the dinner-bell, Doctor. I will go into your surgery and wash my hands. I remember the ways of the place, you see."

During dinner-time the talk was entirely of the siege. When the meal was over, the doctor and Cuthbert went to the former's study, where the doctor lighted a cigar and Cuthbert his pipe.

"How are they getting on at Fairclose?" Cuthbert asked, carelessly.

The doctor shrugged his shoulders.

"I should say they heartily regret having changed their quarters. Of course it was her doing that they did so. She is a curious mixture of cleverness and silliness. Her weak point is her ambition to be in county society, and to drop the town altogether. She has always been hankering for that. No doubt it is partly for the sake of the girls—at least she always lays it to that. But when I used to attend them as babies, she was always complaining to me that the air of the town did not suit her. However, so far from gaining by the exchange, she has lost.

"As the leading solicitor here, and I may say the leading man in the place, Brander went a good deal into the county. Of course his wife did belong to a county family, and no doubt that helped open the doors of many good houses to him. Well, he is in the county now, but he is not of the county. There was naturally a lot of bad feeling about the smash of that bank. A good many men besides yourself were absolutely ruined, and as everyone banked there, there was scarce a gentleman in the

county or a tradesman in the town, who was not hit more or less severely. The idea was that Brander, whose name had been a tower of strength to the bank, had been grossly negligent in allowing its affairs to get into such a state. I think they were wrong, for I imagine from what I heard, that Brander was correct in saying that he was not in any way in the counsels of the directors, but confined himself to strictly legal business, such as investigating titles and drawing up mortgages, and that he was only present at the Board meetings when he was consulted on some legal questions.

"Still there is no stemming the tide of popular opinion. Abchester demanded a scapegoat. Cumming had disappeared, the five directors were ruined, and so they fell upon Brander. He could have got over that—indeed he has got over it as far as the town is concerned—but his purchase of Fairclose set the county against him. They considered that he got it for £20,000 below its value, which was true enough; the other estates that went into the market were all sold at an equal depreciation, but it was felt somehow that he at least ought not to have profited by the disaster, and altogether there was so strong a feeling against him that the county turned its back on Fairclose."

"By the way, Doctor, can you tell me when and how you first became aware of the state of my father? The loss was so recent that I asked but few questions about it when I was here, though you told me that you had known it for some little time."

"I can give you the exact date," the doctor said, stretching out his hand for a book on his desk. "Yes, here it is; it was the 23rd of March. His man rode down with the news that he had found him insensible. Of course I went up as hard as my horse could carry me. He had recovered consciousness when I got there, and his first request was that I should say nothing about his illness. When I examined him, I found that his heart was badly diseased, so badly that I told him frankly he had not many weeks to live, and that, as the slightest shock might prove fatal, I absolutely forbade him to ride. He said he hated to be made a fuss of. I urged him at least to let me write

to you, but he positively refused, saying that you would be greatly cut up about it, and that he would much rather go on as he was. The only exception he made was Brander. He was the only soul to whom I spoke of it. I called in and told him directly I got back here and he went that afternoon to Fairclose."

The date was conclusive to Cuthbert. The transfer had been ante-dated some three weeks; and the two clerks, therefore, attested it on the 24th or 25th of March; so Brander had lost no time in conceiving his plan and carrying it into execution.

"By the way, Doctor," he said, after a pause, "I shall be glad if you will not mention to anyone that I am here. I don't want people to be coming to see me, and I would especially rather not see Brander. I never did like the man from the time I was a boy, and I don't think I could stand either his business manner or his hearty one. I thought I would come down and have the pleasure of a chat with you again for a day or two, but I don't mean to stir out while I am here."

The next morning Cuthbert obtained a telegraph form from the doctor and sent his man with it to the post-office. It was directed to Harford, and contained only the words, "Come down this evening if possible. Put up at the George. Come round in the morning to Dr. Edwardes."

Cuthbert was really glad of the day's rest, and felt all the better for it. On the following morning Harford's name was brought in just as breakfast was over.

"It is the man who was Brander's clerk, Doctor," he said. "I met him in town and he has come down to see me on a little matter of business."

"Take him into the consulting-room, Cuthbert, I am not likely to have any patients come for the next half-hour."

"That settles it, sir," the clerk said, when he heard from Cuthbert of the date which he had obtained from the doctor, "though I cannot swear to a day."

"I hear that Brander comes to his office about eleven o'clock. He is sure to be there, for I hear that Jackson has gone away

for a few days. I will go at half-past. If you will call here for me at that time we will walk there together. I will go in by myself. I will get you to call two or three minutes after me, so that I can call you into his private room if necessary."

"You have soon done with him," the doctor said, as Cuthbert returned to the breakfast-room.

"I have given him some instructions and he will call again presently," Cuthbert replied. "By the way, we were talking of Brander; how have his two girls turned out? I mean the two younger ones; I met Mary in Paris during the siege."

"Ah. I heard from Brander that she was shut up there, and I was wondering whether you had run against her. He is very savage at what he calls her vagaries. Did she get through the starvation all right?"

"Oh, yes, she was living in a French family, and like most of the middle class they had laid in a fair stock of provisions when it became evident the place was to be besieged, and though the supply of meat was stinted I don't think there was any lack of other things."

"I liked Mary," the doctor said, warmly; "she was a straightforward, sensible girl, till she got that craze about woman's rights in her mind; in all other respects she was a very nice girl, and differed from the rest of them as much as chalk from cheese."

"And what are the sisters like?"

"They are like their mother, vain and affected, only without her cleverness. They feel bitterly their position at Fairclose, and make matters worse by their querulous complainings. I never go into the house unless I am sent for professionally, for their peevishness and bad temper are intolerable. If things had gone differently, and they had made good marriages, they might have turned out pleasant girls enough. As it is they are as utterly disagreeable as any young women I ever came across."

"Then Brander must have a very bad time of it."

"Yes, but from what I have seen when I have been there I don't think they show off before him much. I fancy Brander's

temper has not improved of late. Of course, in public, he is the same as ever, but I think he lets himself loose at home, and I should say that the girls are thoroughly afraid of him. I have noticed anyhow that when he is at home when I call, they are on their best behavior, and there is not a word of any unpleasantness or discontent from their lips. However, I suppose the feeling against Brander will die out in time. I think it was unjust, though I don't say it was not quite natural, but when the soreness wears off a bit, people will begin to think they have been rather hard on Brander. There's the surgery bell, now I must leave you to your own devices."

At half-past eleven James Harford called, and Cuthbert at once went out with him, and they walked towards Mr. Brander's office, which was but a couple of hundred yards away.

"How do you do, Mr. Levison?" Cuthbert asked as he entered. "Is Mr. Brander alone?"

"Yes, he is alone, Mr. Hartington. I am glad to see you again, sir."

With a nod Cuthbert walked to the door of the inner office, opened it, and went in. Mr. Brander started, half rose from his chair with the exclamation—

"My dear——!" then he stopped.

There was something in the expression of Cuthbert's face that checked the words on his lips.

"We need not begin with any greetings, Mr. Brander," Cuthbert said, coldly. "I have come to tell you a story."

"This is a very extraordinary manner of address, Mr. Hartington," the lawyer said, in a blustering tone, though Cuthbert noticed his color had paled, and that there was a nervous twitching about the corners of his lips. Brander had felt there was danger, and the blow had come so suddenly that he had not had time to brace himself to meet it. Without paying any attention to the words, Cuthbert seated himself and repeated—

"I have come to tell you a story, Mr. Brander. There was once a man who was solicitor, agent, and friend of a certain land-owner. One day he had heard from his client's doctor that he had had an attack of heart-disease and that his life was

only worth a few weeks' purchase; also that the landowner desired that an absolute silence should be observed as to his illness. Then, like another unjust steward, the lawyer sat down to think how he could best turn an honest penny by the news. It was rather a tough job; it would involve forgery among other things, and there was a good deal of risk, but by playing a bold game it might be managed."

"What do you mean by this?" the lawyer exclaimed, furiously.

"Calm yourself, Mr. Brander. There is no occasion for you to fit the cap on to your own head yet. If you think there is anything in my story of a libellous nature you are at liberty to call your two clerks in to listen to it. Well, sir, the scheme this lawyer I am telling you about worked out did credit to his genius—it was complicated, bold, and novel. It happened he was solicitor to a bank. He knew the bank was hopelessly involved, that it could last but a few weeks longer, and that its failure would involve the whole of the shareholders in absolute ruin. If, therefore, he were to contrive to place his client's name on the register of shareholders that point would be achieved. Accordingly, having forms by him he filled one up, forging the name of his client. It would not have done to have had the date of the transfer later than the seizure of that gentleman, for manifestly no man, aware that he had but a few days or weeks to live, would have entered on a fresh investment. He, therefore, ante-dated the transfer by some three weeks.

"As to the witnesses to the forged signature there was no difficulty. He waited for a few days till his client called upon him, and then, after his departure, called in his two clerks, who witnessed the signature as a matter of course,—an irregular proceeding, doubtless, but not altogether uncommon. That matter concluded he went to the bank. It was above all things important that none of the directors should be cognizant of his client having been put on the register, as being friends of that gentleman they might have mentioned the matter to him when they met him. Having the manager a good deal under his thumb, from his knowledge of the state of affairs, he re-

quested him to pass the transfer with others at the next board-meeting, in such a way that it should be signed as a matter of routine without the names being noticed, suggesting that the manager should transfer some of the shares he held. This little business was satisfactorily performed and the name passed unnoticed on to the register. There was one thing further to be done in this direction, namely, that the bank should not fail before the death of his client, and he therefore requested the manager to let him know should there be any pressure imminent on the bank's resources, offering to get some of the mortgages it held transferred, and so to bolster up the bank for a considerable time. As a matter of fact he did raise £20,000 in this manner, and so kept the bank going until after his client's death, when he withdrew the offer, there being no longer any occasion to keep it on its legs. You follow this, I hope, Mr. Brander. It is interesting for ingenuity and boldness."

The lawyer made no reply. As Cuthbert spoke the ruddy color on his cheeks had been replaced by a ghastly pallor. An expression of bewilderment had come across his face, the perspiration stood out in big drops on his forehead.

"Thus far you see, Mr. Brander," Cuthbert went on, "the first part of the scheme had been ably carried out, but it still remained to reap the benefit of this ingenuity. In the first place it was certain that the estate of his client would, on the failure of the bank, come into the market. Under such circumstances, and seeing there would be widespread ruin in the county, the estate would fetch far under its value. It would be advisable to get it cheaper still, and this could be managed by the production of a mortgage upon it, and by the invention of a plausible tale to account for that mortgage having been kept a secret even from the dead man's son. As to the deed itself, the matter was easy enough; the document would only have to be drawn up by himself, or in some office in London, the signature of his client affixed as before and the two clerks be called in to witness it.

"It would be necessary to satisfy the official liquidator, however, who might make some inquiries concerning it. It

happened that some time before the lawyer had had occasion to pay over the sum of £15,000, as he would be able to prove by his bank-book. Therefore, £15,000 was the sum fixed upon for the mortgage, and the date of that document was made to coincide with that of the payment of that amount. It was easy enough to place among the dead man's papers receipts for the half-yearly payment of this interest. It was not necessary to show that his client had paid these sums by check, as they would, of course, have been deducted from the amount to be handed over by him as agent to his client.

"The scheme worked admirably. After the death of his client, the bank was allowed to break, the estate fell into the hands of the official receiver of the bank, the mortgage was presented, and the proofs considered satisfactory. The lawyer bought the estate for some £20,000 below its value, and this with the mortgage brought the purchase money down from £70,000 to half that sum. The story is interesting, and if anyone should doubt it I am in a position to prove it up to the hilt. I have the sworn statement of the bank manager as to the particulars of the interview with him, the injunction that the transfer should be passed unnoticed, the offer to support the bank, and the partial fulfilment of that offer. I have the opinion of an expert that the signature is not only a forgery but an exceedingly clumsy one. I have the statement of one of the clerks that the signature of both the transfer and the mortgage was witnessed by him and his fellow-clerk in obedience to the orders of the solicitor, but they did not see the signature affixed.

"Lastly, I have a singular piece of evidence that the mortgage was signed not on the date it purported but shortly after the seizure of the client. The clerk might have had some difficulty in swearing that this mortgage was the document that he signed, as the signatures were written on the last sheet of the parchment, and he saw nothing of the contents. But it happened that there were only four lines of writing on that page, and there are four on the mortgage in the hands of the official liquidator, but this is not the crucial point. The clerk, in

making his signature, dropped a blot of ink on the parchment. Now it was clear that this blot of ink might prove the means of identifying this document and of proving the time at which it was signed; therefore it was necessary that it should be erased. This the lawyer proceeded to do and so cleverly that an unpracticed eye would not detect it. The expert, however, though not knowing where the blot had fallen, detected the erasure at once, and noticed that in erasing it two of the letters of the name had been involved, and these had been retouched so as to make them the same darkness as the rest. The chain of evidence is therefore complete."

The last blow had proved too crushing. There was a sudden rush of blood to his face, and, with a gasping sob, Mr. Brander fell back in his chair insensible. Cuthbert ran to the door and opened it.

"Mr. Levison, your employer is taken ill. Send the other clerk to fetch Dr. Edwardes at once, he will not have started on his rounds yet. Bring some water in here."

With the assistance of the clerk, Cuthbert loosened the lawyer's necktie and collar, swept the papers off the table, and laid him upon it, folding up his great coat and placing it under his head.

CHAPTER XX.

"APOPLEXY!" Dr. Edwardes exclaimed, as soon as he entered. "Cut his sleeve open, Cuthbert. Fetch a basin, sir, and some water," he added to the clerk.

He took a lancet from his pocket and opened a vein in the arm. At first only a few drops of dark-colored blood issued out.

"Dip a cloth in cold water and wrap it round his head; and do you, lad, run down to Miggleton, the confectioner, and get some ice, quick; it is a matter of life or death!"

At last the blood began to flow more freely.

"I think he will do now," the doctor said, "it is his first seizure. I have told him a good many times that he was too

fond of good living and did not take exercise enough. What brought this about, Cuthbert?"

"We had an unpleasant interview, Doctor. I had some ugly truths to tell him and did not spare him."

"Then I think you had better go before he comes to his senses again. Tell my man to bring down a mattress, pillows, and blankets. He won't be fit to be moved to-day, and we must make him up a bed here. Directly I see that he is out of immediate danger, I will send over to Fairclose to break the news to his wife. Yes, I will come round and let you know how he is going on as soon as I can leave him."

Cuthbert nodded and put on his hat and went out. James Harford was standing a few paces from the door.

"He has had a fit," Cuthbert said, as he joined him.

"I thought that was it when I saw the clerk run down the street without a hat and come back with the doctor two or three minutes later. Will he get over it?"

"The doctor thinks so, and I am sure I most sincerely hope he will do so—it would be a bad business in all ways if he did not. Now, Mr. Harford, I don't think there is any occasion to detain you here longer; it may be days before I can see him again, and I don't think it will be needful for you to confirm my statements. I fancy the fight is all out of him—it came upon him too suddenly—if he had known that I was here he might have braced himself up, but coming down like an avalanche upon him it stunned him. Now, Mr. Harford, you must permit me to draw a check for ten pounds for your expenses down here; when I come to my own again I shall be able properly to show my gratitude for the inestimable services you have rendered me."

"I will take the money for my expenses, Mr. Hartington, but I can assure you that I have no thought or wish for payment of any kind for my share in this business, and am only too glad to have been able to give some little aid towards righting the grievous harm you have suffered, to say nothing of paying off my old score against Brander."

Half an hour later Dr. Edwardes returned home.