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CHAPTER I

THE MISSING BANK MANAGER

Every Monday morning, when the clock of the old parish church in Scarnham Market-Place struck eight, Wallington Neale asked himself why on earth he had chosen to be a bank clerk. On all the other mornings of the week this question never occurred to him: on Sunday he never allowed a thought of the bank to cross his mind: from Sunday to Saturday he was firmly settled in the usual rut, and never dreamed of tearing himself out of it. But Sunday's break was unsettling: there was always an effort in starting afresh on Monday. The striking of St. Alkmund's clock at eight on Monday morning invariably found him sitting down to his breakfast in his rooms, overlooking the quaint old Market-Place, once more faced by the fact that a week of dull, uninteresting work lay before him. He would go to the bank at nine, and at the bank he would remain, more or less, until five. He would do that again on Tuesday, and on Wednesday, and on Thursday and on Friday, and on Saturday. One afternoon, strolling in the adjacent country, he had seen a horse walking round and round and round in a small paddock, turning a crank which worked some machine or other in an adjoining shed: that horse had somehow suggested himself to himself.

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On this particular Monday morning, Neale, happening to catch sight of his reflection in the mirror which stood on his parlour mantelpiece, propounded the usual question with added force. There were reasons. It was a beautiful morning. It was early spring. There was a blue sky, and the rooks and jackdaws were circling in a clear air about the church tower and over the old Market-Cross. He could hear thrushes singing in the trees in the Vicarage garden, close by. Everything was young. And he was young. It would have been affectation on his part to deny either his youth or his good looks. He glanced at his mirrored self without pride, but with due recognition of his good figure, his strong muscles, his handsome, boyish face, with its cluster of chestnut hair and steady grey eyes. All that, he knew, wanted life, animation, movement. At twenty-three he was longing for something to take him out of the treadmill round in which he had been fixed for five years. He had no taste for handing out money in exchange for cheques, in posting up ledgers, in writing dull, formal letters. He would have been much happier with an old flannel shirt, open at the throat, a pick in his hands, making a new road in a new country, or in driving a path through some primeval wood. There would have been liberty in either occupation: he could have flung down the pick at any moment and taken up the hunter's gun: he could have turned right or left at his own will in the unexplored forest. But there at the bank it was just doing the same thing over and over again: what he had done last week he would do again this week:

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what had happened last year would happen again this year. It was all pure, unadulterated, dismal monotony.

Like most things, it had come about without design: he had just drifted into it. His father and mother had both died when he was a boy; he had inherited a small property which brought in precisely one hundred and fifty pounds a year: it was tied up to him in such a fashion that he would have his three pounds a week as long as ever he lived. But as his guardian, Mr. John Horbury, the manager of Chestermarke's Bank at Scarnham, pointed out to him when he left school, he needed more than three pounds a week if he wished to live comfortably and like a gentleman. Still, a hundred and fifty a year of sure and settled income was a fine thing, an uncommonly fine thing—all that was necessary was to supplement it. Therefore—a nice, quiet, genteel profession—banking, to wit. Light work, an honourable calling, an eminently respectable one. In a few years he would have another hundred and fifty a year: a few years more, and he would be a manager, with at least six hundred: he might, well before he was a middle-aged man, be commanding a salary of a thousand a year. Banking, by all means, counselled Mr. Horbury—and offered him a vacancy which had just then arisen at Chestermarke's. And Neale, willing to be guided by a man for whom he had much respect, took the post, and settled down in the old bank in the quiet, sleepy market-town, wherein one day was precisely like another day—and every year his dislike for his work increased, and sometimes grew unbearably keen, es-

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pecially when spring skies and spring air set up a sudden stirring in his blood. On this Monday morning that stirring amounted to something very like a physical ache.

"Hang the old bank!" he muttered. "I'd rather be a ploughman!"

Nevertheless, the bank must be attended, and, at ten minutes to nine, Neale lighted a cigarette, put on his hat, and strolled slowly across the Market-Place. Although he knew every single one of its cobble-stones, every shop window, every landmark in it, that queer old square always fascinated him. It was a bit of old England. The ancient church and equally ancient Moot Hall spread along one side of it; the other three sides were filled with gabled and half-timbered houses; the Market-Cross which stood in the middle of the open space had been erected there in Henry the Seventh's time. Amidst all the change and development of the nineteenth century, Scarnham had been left untouched: even the bank itself was a time-worn building, and the manager's house which flanked it was still older. Underneath all these ancient structures were queer nooks and corners, secret passages and stairs, hiding-places, cellarings going far beneath the gardens at the backs of the houses: Neale, as a boy, had made many an exploration in them, especially beneath the bank-house, which was a veritable treasury of concealed stairways and cunningly contrived doors in the black oak of the panellings.

But on this occasion Neale did not stare admiringly at the old church, nor at the pilastered Moot Hall,

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nor at the toppling gables: his eyes were fixed on something else, something unusual. As soon as he walked out of the door of the house in which he lodged he saw his two fellow-clerks, Shirley and Patten, standing on the steps of the hall by which entrance was joined to the bank and to the bank-house. They stood there looking about them. Now they looked towards Finkleway—a narrow street which led to the railway station at the far end of the town. Now they looked towards Middlegate—a street which led into the open country, in the direction of Ellersdeane, where Mr. Gabriel Chestermarke, senior proprietor of the bank, resided. All that was unusual. If Patten, a mere boy, had been lounging there, Neale would not have noticed it. But it was Shirley's first duty, on arriving every morning, to get the keys at the house door, and to let himself into the bank by the adjoining private entrance. It was Patten's duty, on arrival, to take the letter-bag to the post-office and bring the bank's correspondence back in it. Never, in all his experience, had Neale seen any of Chestermarke's clerks lounging on the steps at nine o'clock in the morning, and he quickened his pace. Shirley, turning from a prolonged stare towards Finkleway, caught sight of him.

"Can't get in," he observed laconically, in answer to Neale's inquiring look. "Mr. Horbury isn't there, and he's got the keys."

"What do you mean—isn't there?" asked Neale, mounting the steps. "Not in the house?"

"Mean just what I say," replied Shirley. "Mrs. Carswell says she hasn't seen him since Saturday.

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She thinks he's been week-ending. I've been looking out for him coming along from the station. But if he came in by the 8.30, he's a long time getting up here. And if he hasn't come by that, there's no other train till the 10.45."

Neale made no answer. He, too, glanced towards Finkleway, and then at the church clock. It was just going to strike nine—and the station was only eight minutes away at the most. He passed the two junior clerks, went down the hall to the door of the bank-house, and entered. And just within he came face to face with the housekeeper, Mrs. Carswell.

Mrs. Carswell had kept house for Mr. John Horbury for some years—Neale remembered her from boyhood. He had always been puzzled about her age. Of late, since he knew more of grown-up folk, he had been still more puzzled. Sometimes he thought she was forty; sometimes he was sure she could not be more than thirty-two or three. Anyway, she was a fine, handsome woman—tall, perfectly shaped, with glossy black hair and dark eyes, and a firm, resolute mouth. It was rarely that Mrs. Carswell went out; when she did, she was easily the best-looking woman in Scarnham. Few Scarnham people, however, had the chance of cultivating her acquaintance; Mrs. Carswell kept herself to herself and seemed content to keep up her reputation as a model housekeeper. She ordered Mr. Horbury's domestic affairs in perfect fashion, and it had come upon Neale as a surprise to hear Shirley say that Mrs. Carswell did not know where the manager was.

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"What's all this?" he demanded, as he met her within the hall. "Shirley says Mr. Horbury isn't at home? Where is he, then?"

"But I don't know, Mr. Neale," replied the housekeeper. "I know no more than you do. I've been expecting him to come in by that 8.30 train, but he can't have done that, or he'd have been up here by now."

"Perhaps it's late," suggested Neale.

"No—it's in," she said. "I saw it come in from my window, at the back. It was on time. So—I don't know what's become of him."

"But—what about Saturday?" asked Neale. "Shirley says you said Mr. Horbury went off on Saturday. Didn't he leave any word—didn't he say where he was going?"

"Mr. Horbury went out on Saturday evening," answered Mrs. Carswell. "He didn't say a word about where he was going. He went out just before dusk, as if for a walk. I'd no idea that he wasn't at home until Sunday morning. You see, the servants and I went to bed at our usual time on Saturday night, and though he wasn't in then, I thought nothing of it, because, of course, he'd his latch-key. He was often out late at night, as you know, Mr. Neale. And when I found that he hadn't come back, as I did find out before breakfast yesterday, I thought nothing of that either—I thought he'd gone to see some friend or other, and had been persuaded to stop the night. Then, when he didn't come home yesterday at all, I thought he was staying the week-end

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somewhere. So I wasn't anxious, nor surprised. But I am surprised he's not back here first thing this morning."

"So am I," agreed Neale. "And more than surprised." He stood for a moment, running over the list of the manager's friends and acquaintances in the neighbourhood, and he shook his head as he came to the end of his mental reckoning of it. "It's very odd," he remarked. "Very surprising, Mrs. Carswell."

"It's all the more surprising," remarked the housekeeper, "because of his going off for his holiday tomorrow. And Miss Fosdyke's coming down from London today to go with him.

Neale pricked his ears. Miss Fosdyke was the manager's niece—a young lady whom Neale remembered as a mere slip of a girl that he had met years before and never seen since.

"I didn't know that," he remarked.

"Neither did Mr. Horbury until Saturday afternoon—that is, for certain," said Mrs. Carswell. "He'd asked her to go with him to Scotland on this holiday, but it wasn't settled. However, he got a wire from her, about tea-time on Saturday, to say she'd go, and would be down here today. They're to start tomorrow morning."

Neale turned to the door. He was distinctly puzzled and uneasy. He had known John Horbury since his own childhood, and had always regarded him as the personification of everything that was precise, systematic, and regular. All things considered, it was most remarkable that he should not be at the bank

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at opening hours. And already a vague suspicion that something had happened began to steal into his mind.

"Did you happen to notice which way he went, Mrs. Carswell?" he asked. "Was it towards the station?"

"He went out down the garden and through the orchard," replied the housekeeper. "He could have got to the station that way, of course. But I do know that he never said a word about going anywhere by train, and he'd no bag or anything with him—he'd nothing but that old oak stick he generally carried when he went out for his walks."

Neale pushed open the house door and went into the outer hall to the junior clerks. Little as he cared about banking as a calling, he was punctilious about rules and observances, and it seemed to him somewhat indecorous that the staff of a bank should hang about its front door, as if they were workshop assistants awaiting the arrival of a belated foreman.

"Better come inside the house, Shirley," he said. "Patten, you go to the post-office and get the letters."

"No good without the bag," answered Patten, a calm youth of seventeen. "Tried that once before. Don't you know!—they've one key—we've another."

"Well, come inside, then," commanded Neale. "It doesn't look well to hang about those steps."

"Might just as well go away," muttered Shirley, stepping into the hall. "If Horbury's got to come back by train from wherever he's gone to, he can't get here till the 10.45, and then he's got to walk up. Might as well go home for an hour."

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"The partners'll be here before an hour's over," said Neale. "One of them's always here by ten."

Shirley, a somewhat grumpy-countenanced young man, made no answer. He began to pace the hall with looks of eminent dissatisfaction. But he had only taken a turn or two when a quietly appointed one-horse coupé brougham came up to the open door, and a well-known face was seen at its window. Mr. Gabriel Chestermarke, senior proprietor, had come an hour before his time.

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CHAPTER II

THE ELLERSDEANE DEPOSIT

Had the three young men waiting in that hall not been so familiar with him by reason of daily and hourly acquaintance, the least observant amongst them would surely have paused in whatever task he was busied with, if Mr. Gabriel Chestermarke had crossed his path for the first time. The senior partner of Chestermarke's Bank was a noticeable person. Wallington Neale, who possessed some small gift of imagination, always felt that his principal suggested something more than was accounted for by his mere presence. He was a little, broadly built man, somewhat inclined to stoutness, who carried himself in very upright fashion, and habitually wore the look of a man engaged in operations of serious and far-reaching importance, further heightened by an air of reserve and a trick of sparingness in speech. But more noticeable than anything else in Mr. Gabriel Chestermarke was his head, a member of his body which was much out of proportion to the rest of it. It was a very big, well-shaped head, on which, out of doors, invariably rested the latest-styled and glossiest of silk hats—no man had ever seen Gabriel Chestermarke in any other form of head-gear, unless it was in a railway carriage, there he condescended to assume a checked cap. Underneath the brim of the silk hat looked out a countenance as remarkable as the head

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of which it was a part. A broad, smooth forehead, a pair of large, deep-set eyes, the pupils of which were black as sloes, a prominent, slightly hooked nose, a firm, thin-lipped mouth, a square, resolute jaw—these features were thrown into prominence by the extraordinary pallor of Mr. Chestermarke's face, and the dark shade of the hair which framed it. That black hair, those black eyes, burning always with a strange, slumbering fire, the colourless cheeks, the vigorous set of the lips, these made an effect on all who came in contact with the banker which was of a not wholly comfortable nature. It was as if you were talking to a statue rather than to a fellow-creature.

Mr. Chestermarke stepped quietly from his brougham and walked up the steps. He was one of those men who are never taken aback and never show surprise, and as his eyes ran over the three young men, there was no sign from him that he saw anything out of the common. But he turned to Neale, as senior clerk, with one word.

"Well?"

Neale glanced uncomfortably at the house door. "Mr. Horbury is not at home," he answered. "He has the keys."

Mr. Chestermarke made no reply. His hand went to his waistcoat pocket, his feet moved lower down the hall to a side-door sacred to the partners. He produced a key, opened the door, and motioned the clerks to enter. Once within, he turned into the partners' room. Five minutes passed before his voice was heard.

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"Neale!"

Neale hurried in and found the banker standing on the hearth-rug, beneath the portrait of a former Chestermarke, founder of the bank in a bygone age. He was suddenly struck by the curious resemblance between that dead Chestermarke and the living one, and he wondered that he had never seen it before. But Mr. Chestermarke gave him no time for speculation.

"Where is Mr. Horbury?" he asked.

Neale told all he knew: the banker listened in his usual fashion, keeping his eyes steadily fixed on his informant. When Neale had finished, Mr. Chestermarke shook his head.

"If Horbury had meant to come into town by the 8.30 train and had missed it," he remarked, "he would have wired or telephoned by this. Telephoned, of course: there are telephones at every station on that branch line. Very well, let things go on."

Neale went out and set his fellow-clerks to the usual routine. Patten went for the letters. Neale carried them into the partners' room. At ten o'clock the street door was opened. A customer or two began to drop in. The business of the day had begun. It went on just as it would have gone on if Mr. Horbury had been away on holiday. And at half-past ten in walked the junior partner, Mr. Joseph Chestermarke.

Mr. Joseph was the exact opposite of his uncle. He was so much his opposite that it was difficult to believe, seeing them together, that they were related to each other. Mr. Joseph Chestermarke, a man of apparently thirty years of age, was tall and loose of

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figure, easy of demeanour, and a little untidy in his dress. He wore a not over well-fitting tweed suit, a slouch hat, a flannel shirt. His brown beard usually needed trimming; he affected loose, flowing neckties, more suited to an artist than to a banker. His face was amiable in expression, a little weak, a little speculative. All these characteristics came out most strongly when he and his uncle were seen in company: nothing could be more in contrast to the precise severity of Gabriel than the somewhat slovenly carelessness of Joseph. Joseph, indeed, was the last man in the world that any one would ever have expected to see in charge and direction of a bank, and there were people in Scarnham who said that he was no more than a lay-figure, and that Gabriel Chestermarke did all the business.

The junior partner passed through the outer room, nodding affably to the clerks and went into the private parlour. Several minutes elapsed: then a bell rang. Neale answered it, and Shirley and Patten glanced at each other and shook their heads: already they scented an odour of suspicion and uncertainty.

"What's up?" whispered Patten, leaning forward over his desk to Shirley, who stood between it and the counter. "Something wrong?"

"Something that Gabriel doesn't like, anyhow," muttered Shirley. "Did you see his eyes when Neale said that Horbury wasn't here? If Horbury doesn't turn up by this next train—ah!"

"Think he's sloped?" asked Patten, already seething with boyish desire of excitement. "Done a bunk with the money?"

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But Shirley shook his head at the closed door through which Neale had vanished.

"They're carpeting Neale about it, anyhow," he answered. "Gabriel'll want to know the whys and wherefores, you bet. But Neale won't tell us anything—he's too thick with Horbury."

Neale, entering the partners' room, found them in characteristic attitudes. The senior partner sat at his desk, stern, upright, his eyes burning a little more fiercely than usual: the junior, his slouch hat still on his head, his hands thrust in his pockets, lounged against the mantelpiece, staring at his uncle.

"Now, Neale," said Gabriel Chestermarke. "What do you know about this? Have you any idea where Mr. Horbury is?"

"None," replied Neale. "None whatever!"

"When did you see him last?" demanded Gabriel. "You often see him out of bank hours, I know."

"I last saw him here at two o'clock on Saturday," replied Neale. "I have not seen him since."

"And you never heard him mention that he was thinking of going away for the week-end?" asked Gabriel.

"No!" replied Neale.

He made his answer tersely and definitely, having an idea that the senior partner looked at him as if he thought that something was being kept back. And Gabriel, after a moment's pause, shifted some of the papers on his desk, with an impatient movement.

"Ask Mr. Horbury's housekeeper to step in here for a few minutes," he said.

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Neale went out by the private door, and presently returned with Mrs. Carswell.

By that time Joseph had lounged over to his own desk and seated himself, and when the housekeeper came in he tilted his chair back and sat idly swaying in it while he watched her and his uncle. But Gabriel, waving Mrs. Carswell to a seat, remained upright as ever, and as he turned to the housekeeper, he motioned Neale to stay in the room.

"Just tell us all you know about Mr. Horbury's movements on Saturday afternoon and evening, Mrs. Carswell," he said. "This is a most extraordinary business altogether, and I want to account for it. You say he went out just about dusk."

Mrs. Carswell repeated the story which she had told to Neale. The two partners listened; Gabriel keenly attentive; Joseph as if he were no more than mildly interested.

"Odd!" remarked Gabriel, when the story had come to an end. "Most strange! Very well—thank you, Mrs. Carswell. Neale," he added, when the housekeeper had gone away, "Mr. Horbury always carried the more important keys on him, didn't he?"

"Always," responded Neale.

"Very good! Let things go on," said Gabriel. "But don't come bothering me or Mr. Joseph Chestermarke unless you're obliged to. Of course, Mr. Horbury may come in by the next train. That'll do, Neale."

Neale went back to the outer room. Things went on, but the missing manager did not come in by the 10.45, and nothing had been heard or seen of him

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at noon, when Patten went to get his dinner. Nor had anything been seen or heard at one o'clock, when Patten came back, and it became Shirley and Neale's turn to go out. And thereupon arose a difficulty. In the ordinary course the two elder clerks would have left for an hour and the manager would have been on duty until they returned. But now the manager was not there.

"You go," said Neale to Shirley. "I'll wait. Perhaps Mr. Joseph will come out."

Shirley went—but neither of the partners emerged from the private room. As a rule they both went across to the Scarnham Arms Hotel at half-past one for lunch—a private room had been kept for them at that old-world hostelry from time immemorial—but now they remained within their parlour, apparently interned from their usual business world. And Neale had a very good idea of what they were doing. The bank's strong room was entered from that parlour—Gabriel and Joseph were examining and checking its contents. The knowledge distressed Neale beyond measure, and it was only by a resolute effort that he could give his mind to his duties.

Two o'clock had gone, and Shirley had come back, before the bell rang again. Neale went into the private room and knew at once that something had happened. Gabriel stood by his desk, which was loaded with papers and documents; Joseph leaned against a sideboard, whereon was a decanter of sherry and a box of biscuits; he had a glass of wine in one hand, and a half-nibbled biscuit in the other. The smell of the sherry—fine old brown stuff, which the

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clerks were permitted to taste now and then, on such occasions as the partners' birthdays—filled the room.

"Neale," said Gabriel, "have you been out to lunch? No? Take a glass of wine and eat a biscuit —we shall all have to put off our lunches for an hour or so."

Neale obeyed—more because he was under order than because he was hungry. He was too much bothered, too full of vague fears, to think of his midday dinner. He took the glass which Joseph handed to him, and picked a couple of biscuits out of the box. And at the first sip Gabriel spoke again.

"Neale!" he said. "You've been here five years, so one can speak confidentially. There's something wrong—seriously wrong. Securities are missing. Securities representing—a lot!"

Neale's face flushed as if he himself had been charged with abstracting those securities. His hand shook as he set down his glass, and he looked helplessly from one partner to another. Joseph merely shook his head, and poured out another glass of sherry for himself: Gabriel shook his head, too, but with a different expression.

"We don't know exactly how things are," he continued. "But there's the fact—on a superficial examination. And—Horbury! Of all men in the world, Horbury!"

"I can't believe it, Mr. Chestermarke!" exclaimed Neale. "Surely, sir, there's some mistake!"

Joseph brushed crumbs of biscuit off his beard and wagged his head.

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"No mistake!" he said softly. "None! The thing is—what's best to do? Because—he'd have laid his plans. It'll all have been thought out—carefully."

"I'm afraid so," assented Gabriel. "That's the worst of it. Everything points to premeditation. And when a man has been so fully trusted——"

A knock at the door prefaced the introduction of Shirley's head. He glanced into the room with an obvious desire to see what was going on, but somehow contrived to fix his eyes on the senior partner.

"Lord Ellersdeane, sir," he announced. "Can he see you?"

The two partners looked at each other in evident surprise; then Gabriel moved to the door and bowed solemnly to some person outside.

"Will your lordship come in?" he said politely.

Lord Ellersdeane, a big, bustling, country-squire type of man, came into the room, nodding cheerily to its occupants.

"Sorry to disturb you, Mr. Chestermarke," he said. "I understand Horbury isn't at home, but of course you'll do just as well. The Countess and I only got back from abroad night before last. She wants her jewels, so I'll take 'em with me, if you please."

Gabriel Chestermarke, who was drawing forward a chair, took his hand off it and stared at his visitor.

"The Countess's—jewels!" he said. "Does your lordship mean——"

"Deposited them with Horbury, you know, some weeks ago—when we went abroad," replied Lord Ellersdeane. "Safe keeping, you know—said he'd lock 'em up."

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Gabriel turned slowly to Joseph. But Joseph shook his head—and Neale, glancing from one partner to the other, felt himself turning sick with apprehension.

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CHAPTER III

MR. CHESTERMARKE DISCLAIMS LIABILITY

Gabriel Chestermarke, after that one look at his nephew, turned again to the Earl, politely motioning him to the chair which he had already drawn forward. And the Earl, whose eyes had been wandering over the pile of documents on the senior partner's desk, glancing curiously at the open door of the strong room, and generally taking in a sense of some unusual occurrence, dropped into it and looked expectantly at the banker.

"There's nothing wrong?" he asked suddenly. "You look—surprised."

Gabriel stiffened his already upright figure.

"Surprised—yes!" he answered. "And something more than surprised—I am astonished! Your lordship left the Countess's jewels with our manager? May I ask when—and under what circumstances?"

"About six weeks ago," replied the Earl promptly. "As a rule the jewels are kept at my bankers in London. The Countess wanted them to wear at the Hunt Ball, so I fetched them from London myself. Then, as we were going off to the Continent two days after the ball, and sailing direct from Kingsport to Hamburg, I didn't want the bother of going up to town with them, and I thought of Horbury. So I

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drove in here with them one evening—the night before we sailed, as a matter of fact—and asked him to lock them up until our return. And as I said just now, we only got home the night before last, and we're going up to town tomorrow, and the Countess wants them to take with her. Of course, you've got 'em all right?"

Gabriel Chestermarke spread out his hands.

"I know nothing whatever about them!" he said. "I never heard of them being here."

"Nor I," affirmed Joseph. "Not a word!"

Gabriel looked at Neale, and drew Lord Ellersdeane's attention to him.

"Our senior clerk—Mr. Neale," he said. "Neale—have you heard of this transaction?"

"Never!" replied Neale. "Mr. Horbury never mentioned it to me."

Gabriel waved his hand towards the open door of the strong room.

"Any valuables of that sort would have been in there," he remarked. "There is nothing of that sort there—beyond what I and my nephew know of. I am sure your lordship's jewels are not there."

"But—Horbury?" exclaimed the Earl. "Where is he? He would tell you!"

"We don't know where Mr. Horbury is," answered Gabriel. "The truth may as well be told—he's missing. And so are some of our most valuable securities."

The Earl slowly looked from one partner to another. His face flushed, almost as hotly as if he himself had been accused of theft.

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"Oh, come!" he said. "Horbury, now, of all men! Come—come!—you don't mean to tell me that Horbury's been playing games of that sort? There must be some mistake."

"I shall be glad to be assured that I am making it," said Gabriel coolly. "But it will be more to the purpose if your lordship will tell us all about the deposit of these jewels. And—there's an important matter which I must first mention. We have not the honour of reckoning your lordship among our customers. Therefore, whatever you handed to Horbury was handed to him privately—not to us."

Joseph Chestermarke nodded his head at that, and the Earl stirred a little uneasily in his chair.

"Oh, well!" he said. "I—to tell you the truth, I didn't think about that, Mr. Chestermarke. It's true I don't keep any account with you—it's never seemed—er, necessary, you know. But, of course, I knew Horbury so well—he's a member of our golf club and our archæological society—that——"

"Precisely," interrupted Gabriel, with a bow. "You came to Mr. Horbury privately. Not to the firm."

"I came to him knowing that he was your manager, and a man to be thoroughly trusted, and that he'd have safes and things in which he could deposit valuables in perfect safety," answered the Earl. "I never reflected for a moment on the niceties of the matter. I just explained to him that I wanted those jewels taken care of, and handed them over. That's all!"

"And—their precise nature?" asked Gabriel.

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"And—their value?" added Joseph.

"As to their nature," replied the Earl, "there was my wife's coronet, her diamond necklace, and the Ellersdeane butterfly, of which I suppose all the world's heard—heirloom, you know. It's a thing that can be worn in a lady's hair or as a pendant—diamonds, of course. As to their value—well, I had them valued some years ago. They're worth about a hundred thousand pounds."

Gabriel turned to his desk and began to arrange some papers on it, and Neale, who was watching everything with close attention, saw that his fingers trembled a little. He made no remark, and the silence was next broken by Joseph Chestermarke's soft accents.

"Did Horbury give your lordship any receipt, or acknowledgment that he had received these jewels on deposit?" he asked. "I mean, of course, in our name?"

The Earl twisted sharply in his chair, and Neale fancied that he saw a shade of annoyance pass over his good-natured face.

"Certainly not!" he answered. "I should never have dreamt of asking for a receipt from a man whom I knew as well as I knew—or thought I knew—Horbury. The whole thing was just as if—well, as if I should ask any friend to take care of something for me for a while."

"Did Horbury know what you were giving him?" asked Joseph.

"Of course!" replied the Earl. "As a matter of

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fact, he'd never seen these things, and I took them out of their case and showed them to him."

"And he said he would lock them up?—in our strong room?" suggested the soft voice.

"He said nothing about your strong room," answered the Earl. "Nor about where he'd put them. That was understood. It was understood—a tacit understanding—that he'd take care of them until our return."

"Did your lordship give him the date of your return?" persisted Joseph, with the thorough-going air of a cross-examiner.

"Yes—I told him exactly when we should be back," replied the Earl. "The twelfth of May—day before yesterday."

Joseph moved away from the sideboard towards the hearth, and leaning against the mantelpiece threw a glance at the strong room.

"The jewels are not in our possession," he said, half indolently. "There is nothing of that sort in there. There are two safes in the outer room of the bank—I should say that Mr. Neale here knows everything that is in them. Do you know anything of these jewels, Neale?"

"Nothing!" said Neale. "I never heard of them."

Gabriel looked up from his papers.

"None of us have heard of them," he remarked. "Horbury could not have put them in this strong room without my knowledge. They are certainly not there. The safes my nephew mentioned just now are used only for books and papers. Your lordship's casket is not in either."

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The Earl rose slowly from his chair. It was evident to Neale that he was more surprised than angry: he looked around him as a man looks whose understanding is suddenly brought up against something unexplainable.

"All I know is that I handed that casket to Mr. Horbury in his own dining-room one evening some weeks ago," he said. "That's certain! So I naturally expect to find it—here."

"And it is not here—that is equally certain," observed Gabriel. "What is also certain is that our manager—trusted in more than he should have been!—is missing, and many of our valuable securities with him. Therefore——"

He spread his hands again with an expressive gesture and once more bent over his papers. Once more there was silence. Then the Earl started—as if a thought had suddenly occurred to him.

"I say!" he exclaimed, "don't you think Horbury may have put those jewels away in his own house?"

Joseph Chestermarke smiled a little derisively.

"A hundred thousand pounds' worth!" he said softly. "Not very likely!"

"But he may have a safe there," urged the Earl. "Most people have a safe in their houses nowadays—they're so handy, you know, and so cheap. Don't you think that may be it?"

"I am not familiar with Horbury's domestic arrangements," said Gabriel. "I have not been in his house for some years. But as we are desirous of giving your lordship what assistance we can, we will go into the house and see if there is anything of the

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sort. Just tell the housekeeper we are coming in, Neale."

The Earl nodded to Mrs. Carswell as she received him and the two partners in the adjacent hall.

"This lady will remember my calling on Mr. Horbury one evening a few weeks ago," he said. "She saw me with him in that room."

"Certainly!" assented Mrs. Carswell, readily enough. "I remember your lordship calling on Mr. Horbury very well. One night after dinner—your lordship was here an hour or so."

Gabriel Chestermarke opened the door of the dining-room—an old-fashioned apartment which looked out on a garden and orchard at the rear of the house.

"Mrs. Carswell," he said, as they all went in, "has Mr. Horbury a safe in this room, or in any other room? You know what I mean."

But the housekeeper shook her head. There was no safe in the house. There was a plate-chest—there it was, standing in a recess by the sideboard; she had the key of it.

"Open that, at any rate," commanded Gabriel. "It's about as unlikely as anything could be, but we'll leave nothing undone."

There was nothing in the plate-chest but what Gabriel expected to find there. He turned again to the housekeeper.

"Is there anything in this house—cupboard, chest, trunk, anything—in which Mr. Horbury kept valuables?" he asked. "Any place in which he was in the habit of locking up papers, for instance?"

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Mrs. Carswell again shook her head. No, she knew of no such place or receptacle. There was Mr. Horbury's desk, but she believed all its drawers were open. Her belief proved to be correct: Gabriel himself opened drawer after drawer, and revealed nothing of consequence. He turned to the Earl with another expressive spreading out of his hands.

"I don't see what more we can do to assist your lordship," he said. "I don't know what more can be done."

"The question is—so it seems to me—what is to be done," replied the Earl, whose face had been gradually growing graver. "What, for instance, are you going to do, Mr. Chestermarke? Let us be plain with each other. You disclaim all liability in connection with my affair?"

"Most certainly!" exclaimed Gabriel. "We know nothing of that transaction. As I have already said, if Horbury took charge of your lordship's property, he did so as a private individual, not on our behalf, not in his capacity as our manager. If your lordship had been a customer of ours——"

"That would have been a very different matter," said Joseph. "But as we have never had any dealings with your lordship——"

"We have, of course, no liability to you," concluded Gabriel. "The true position of the case is that your lordship handed your property to Horbury as a friend, not as manager of Chestermarke's Bank."

"Then let me ask you, what are you going to do?" said the Earl. "I mean, not about my affair, but about finding your manager?"

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Gabriel looked at his nephew: Joseph shook his head.

"So far," said Joseph, "we have not quite considered that. We are not yet fully aware of how things stand. We have a pretty good idea, but it will take another day."

"You don't mean to tell me that you're going to let another day elapse before doing something?" exclaimed the Earl. "Bless my soul!—I'd have had the hue and cry out before noon today, if I'd been you!"

"If you'd been Chestermarke's Bank, my lord," remarked Joseph, in his softest manner, "that's precisely what you would not have done. We don't want it noised all over the town and neighbourhood that our trusted manager has suddenly run away with our money—and your jewels—in his pocket."

There was a curious note—half-sneering, half-sinister—in the junior partner's quiet voice which made the Earl turn and look at him with a sudden new interest. Before either could speak, Neale ventured to say what he had been wanting to say for half an hour.

"May I suggest something, sir?" he said, turning to Gabriel.

"Speak—speak!" assented Gabriel hastily. "Anything you like!"

"Mr. Horbury may have met with an accident," said Neale. "He was fond of taking his walks in lonely places—there are plenty outside the town. He may be lying somewhere even now—helpless."

"Capital suggestion!—much obliged to you," ex-

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claimed the Earl. "Gad! I wonder we never thought of that before! Much the most likely thing. I can't believe that Horbury——"

Before he could say more, the door of the dining-room was thrown open, a clear, strong voice was heard speaking to some one without, and in walked a hand-some young woman, who pulled herself up on the threshold to stare out of a pair of frank grey eyes at the four startled men.

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CHAPTER IV

THE MODERN YOUNG WOMAN

Mrs. Carswell, who had left the gentlemen to themselves after opening the plate-chest, followed the newcomer into the room and looked appealingly at the senior partner.

"This is Miss Fosdyke, sir," she said, as if accounting for the unceremonious entrance. "Mr. Horbury's——"

But Miss Fosdyke, having looked round her, entered the arena of discussion as abruptly as she had entered the room.

"You're Mr. Chestermarke!" she said, turning to Gabriel. "I remember you. What's all this, Mr. Chestermarke? I come down from London to meet my uncle, and to go on with him to Scotland for a holiday, and I learn that he's disappeared! What is it? What has happened? Why are you all looking so mysterious? Is something wrong? Where is my uncle?"

Gabriel, who had assumed his stereotyped expression of calm attention under this tornado of questions, motioned Joseph to place a chair for the young lady. But Miss Fosdyke shook her head and returned to the attack.

"Please don't keep anything back!" she said. "I

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am not of the fainting-to-order type of young woman. Just say what is the matter, if you please. Mrs. Carswell knows no more——"

"Than we do," interrupted Joseph, with one of his peculiar smiles. "Hadn't you better sit down?"

"Not until I know what has happened," retorted the visitor. "Because if anything has happened there will be something for me to do, and it's foolish to sit down when one's got to get up again immediately. Mr. Chestermarke, are you going to answer my questions?"

Gabriel bowed stiffly.

"I have the honour of addressing——" he began.

"You have the honour—if you like to put it so—of addressing Miss Betty Fosdyke, who is Mr. John Horbury's niece," replied the young lady impatiently. "Mrs. Carswell has told you that already. Besides—you saw me, more than once, when I was a little girl. And that's not so very long ago. Now, Mr. Chestermarke, where is my uncle?"

"I do not know where your uncle is," replied Gabriel suddenly, and losing his starchiness. "I wish to Heaven I did!"

"None of us know where Mr. John Horbury is," repeated Joseph, in his suavest tones. "We all wish to Heaven we did!"

The girl turned and gave the junior partner a look which took in every inch of him. It was a look which began with a swift speculation and ended in something very like distaste. But Joseph Chestermarke met it with his usual quiet smile.

"It would make such a lot of difference—if we

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knew!" he murmured. "As it is—things are unpleasant."

Miss Fosdyke finished her reflection and turned away.

"I remember you now," she said calmly. "You're Joseph Chestermarke. Now I will sit down. And I insist on being told—everything!"

"My dear young lady!" exclaimed Gabriel, "there is next to nothing to tell. If you will have the unpleasant truth, here it is. Your uncle, whom we have trusted for more years than I care to mention, disappeared on Saturday evening, and nobody knows where he is, nor whither he went. All we know is that we find some of our property missing—valuable securities. And this gentleman—Lord Ellersdeane—tells us that six weeks ago he entrusted jewels worth a hundred thousand pounds to your uncle's keeping—they, too, are missing. What can we think?"

The girl's face had flushed, and her brows had drawn together in an angry frown by the time Gabriel had finished, and Neale, silently watching her from the background, saw her fingers clench themselves. She gave a swift glance at the Earl, and then fixed her eyes steadily on Gabriel.

"Are you telling me that my uncle is a—thief?" she demanded. "Are you, Mr. Chestermarke?"

"I'm not, anyhow!" exclaimed the Earl. "I—I—so far as I'm concerned, I say there's some mistake."

"Thank you!" she answered quietly. "But—you, Mr. Chestermarke? Come—I'm entitled to an answer."

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Gabriel showed signs of deep annoyance. He had the reputation of being a confirmed woman-hater, and it was plain that he was ill at ease in presence of this plain-spoken young person.

"You appear to be a lady of much common sense!" he said. "Therefore——"

"I have some common sense," interrupted Miss Fosdyke coolly. "And what amount I possess tells me that I never heard anything more ridiculous in my life than the suggestion that my uncle should steal anything from anybody! Why, he was, and is, I hope, a fairly well-to-do man! And if he wanted money, he'd only to come to me. It so happens that I'm one of the wealthiest young women in England. If my uncle had wanted a few thousands or tens of thousands to play ducks and drakes with, he'd only to ring me up on the telephone, and he'd have had whatever he asked for in a few hours. That's not boasting, Mr. Chestermarke—that's just plain truth. My uncle a thief! Mr. Chestermarke!—there's only one word for your suggestion. Don't think me rude if I tell you what it is. It's—bosh!"

Gabriel's colourless face twitched a little, and he drew himself up.

"I have no acquaintance with modern young ladies," he remarked icily. "I daresay they have their own way of looking at things—and of expressing themselves. I, too, have mine. Also I have my own conclusions, and——"

"I say, Mr. Chestermarke!" said the Earl, hastening to intervene in what seemed likely to develop into a passage-at-arms. "We're forgetting the suggestion

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made just before this lady—Miss Fosdyke, I think?—entered. Don't let's forget it—it's a good one."

Miss Fosdyke turned eagerly to the Earl.

"What suggestion was it?" she asked. "Do tell me? I'm sure you agree with me—I can see you do. Thank you, again!"

"This gentleman," said the Earl, pointing to Neale, who had retreated into a corner and was staring out of the window, "suggests that Horbury may have met with an accident, you know, and be lying helpless somewhere. I sincerely hope he isn't but——"

Miss Fosdyke jumped from her chair. She turned an indignant look on Gabriel and let it go on to Joseph.

"You don't mean to tell me that you have not done anything to find my uncle?" she exclaimed with fiery emphasis. "You've surely had some search made?—surely!"

"We knew nothing of his disappearance until ten o'clock this morning," replied Gabriel, half-angrily.

"But—since then? Why, you've had five hours!" she said. "Has nothing been done? Haven't you even told the police?"

"Certainly not!" answered Gabriel. "It is not our policy."

Miss Fosdyke made one step to the door and flung it open.

"Then I shall!" she exclaimed. "Policy, indeed! High time I came down here, I think! Thank you, Lord Ellersdeane—and the other gentleman—for the suggestion. Now I'll go and act on it. And when I act, Mr. Chestermarke, I do it thoroughly!"

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The next moment she had slammed the door, and Gabriel Chestermarke glanced at his partner.

"Annoying!" he said. "A most unpleasant young woman! I should have preferred not to tell the police until—well, at any rate, tomorrow. We really do not know to what extent we are—but then, what's the use of talking of that now? We can't prevent her going to the police-station."

"Why, really, Mr. Chestermarke," observed the Earl, "don't you think it's the best thing to do? To tell you the truth, considering that I'm concerned, I was going to do the very same thing myself."

Gabriel bowed stiffly.

"We could not have prevented your lordship either," he said, with another wave of the white hands which seemed to go so well with the habitual pallor of his face. "All that is within your lordship's jurisdiction—not in ours. But—especially since this young lady seems determined to do things in her way—I will tell your lordship why we are slow to move. It is purely a business reason. It was, as I said, ten o'clock when we heard that Horbury was missing. That in itself was such a very strange and unusual thing that my partner and I at once began to examine the contents of our strong room. We had been so occupied five hours when your lordship called. Do you think we could examine everything in five hours? No—nor in ten, nor in twenty! Our task is not one quarter complete! And why we don't wish publicity at once is here—we hold a vast number of securities and valuables belonging to customers. Title-deeds, mortgages—all sorts of things. We

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have valuables deposited with us. Up to now we don't know what is safe and what isn't. We do know this—certain securities of our own, easily convertible on the market, are gone! Now if we had allowed it to be known before, say, noon today, that our manager had disappeared, and these securities with him, what would have been the result? The bank would have been besieged! Before we let the public know, we ourselves want to know exactly where we are. We want to be in a position to say to Smith, 'Your property is safe!'; to Jones, 'Your deeds are here!' Does your lordship see that? But now, of course," concluded Gabriel, "as this Miss Fosdyke can and will spread the news all over the town—why, we must face things."

The Earl, who had listened to all this with an evident desire to comprehend and to sympathize, nodded his head.

"I see—I see, Mr. Chestermarke," he said. "But I say!—I've got another notion—I'm not a very quick thinker, and I daresay my idea came out of Mr. Neale's suggestion. Anyway, it's this—for whatever it's worth. I told you that we only got home night before last—early on Saturday evening, as a matter of fact. Now, it was known in the town here that we'd returned—we drove through the Market-Place. Mayn't it be that Horbury saw us, or heard of our return, and that when he went out that evening he had the casket in his pocket and was on his way to Ellersdeane, to return it to me? And that—on his way—he met with some mishap? Worth considering, you know."

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"I daresay a great many theories might—and will—be raised, my lord," replied Gabriel. "But——"

"Does your lordship also think—or suggest—that Horbury also carried our missing securities in his pocket?" asked Joseph quietly. "Because we, at any rate, know they're gone!"

"Oh, well!" said the Earl, "I—I merely suggest it, you know. The country between here and Ellersdeane is a bit rough and wild—there's Ellersdeane Hollow, you know—a queer place on a dark night. And if a man took a short cut—as many people do—through the Hollow, there are places he could fall into. But, as I say, I merely suggest that as a reasonable theory."

"What does your lordship propose to do?" asked Gabriel.

"I certainly think inquiry should be set going," answered the Earl.

"Already done," remarked Joseph drily. "Miss Fosdyke has been with the police five minutes."

"I mean—it should be done by us," said the Earl.

"Very well," said Gabriel suddenly, "it shall be done, then. No doubt your lordship would like to give the police your own story. Mr. Neale, will you go with Lord Ellersdeane to Superintendent Polke? Your duty will be to give him the mere information that Mr. Horbury left his house at a quarter to eight on Saturday evening and has not been heard of since. No more, Neale. And now," he concluded, with a bow to the Earl, "your lordship will excuse my partner and myself if we return to a singularly unpleasant task."

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Lord Ellersdeane and Neale left the bank-house and walked towards the police-station. They crossed the Market-Place in silence, but as they turned the corner of the Moot Hall, the elder man spoke, touching his companion's shoulder with a confidential gesture.

"I don't believe a word of all that, Mr. Neale!" he said. "Not one word!"

Neale started and glanced at the Earl's moody face.

"Your lordship doesn't believe—?" he began, and checked himself.

"I don't believe that Horbury's done what those two accuse him of," affirmed the Earl. "Not for one moment! I can't account for those missing securities they talk about, but I'll stake my honour that Horbury hasn't got 'em! Nor my wife's jewels either. You heard and saw how astounded that girl was. By the by—who is she?"

"Mr. Horbury's niece—Miss Fosdyke—from London," replied Neale.

"She spoke of her wealth," remarked the Earl.

"Yes," said Neale. "She must be wealthy, too. She's the sole proprietor of Fosdyke's Brewery."

"Ho-ho!" laughed the Earl. "That's it, eh? Fosdyke's Entire! Of course—I've seen the name on no end of public-houses in London. Sole proprietor? Dear me!—why, I have some recollection that Fosdyke, of that brewery, was at one time a member of Parliament."

"Yes," assented Neale. "He married Mr. Horbury's sister. Miss Fosdyke is their only child. Mr.

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Fosdyke died a few years ago, and she came into the property last year when she was twenty-one."

"Lucky young woman!" muttered the Earl. "Fine thing to own a big brewery. Um! A very modern and up-to-date young lady, too: I liked the way she stood up to your principals. Of course, she'll have told Polke all the story by this time. As for ourselves—what had we better do?"

Neale had considered that question as he came along.

"There's only one thing to do, my lord," he answered. "We want the solution of a problem: what became of Mr. Horbury last Saturday night?"

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CHAPTER V

THE SEARCH BEGINS

Polke, superintendent of the Scarnham police force, a little, round, cheery-faced man, whose mutton-chop whiskers suggested much business-like capacity and an equal amount of common sense, rose from his desk and bowed as the Earl of Ellersdeane entered his office.

"I know what your lordship's come for!" he said, with a twinkle of the eye which betokened infinite comprehension. "The young lady's been here."

"And has no doubt told you everything?" remarked the Earl, as he dropped into the chair which the superintendent drew forward. "Has she?"

"Pretty well, my lord," replied Polke, with a chuckle. "She's not one to let much grass grow under her feet, I think."

"Given you the facts, I suppose?" asked the Earl.

Polke motioned to Neale to seat himself, and resumed his own seat. He put his fingers together over his desk and looked from one to the other of his visitors.

"I'll give the young lady this much credit," he said. "She can tell one what she wants in about as few words as could possibly be used! Yes, my lord—she told me the facts in a couple of sentences. Her

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uncle disappeared—nobody knows where he is—suspected already of running away with your lordship's jewels and Chestermarke's securities. A very nice business indeed!"

"What do you think of it?" asked the Earl.

"As a policeman, nothing—so far," answered Polke, with another twinkle. "As a man, that I don't believe it!"

"Nor do I!" said the Earl. "That is, I don't believe that Horbury's appropriated anything. There's some mistake—and some mystery."

"We can't get away from the fact that Mr. Horbury has disappeared," remarked Neale, looking at the superintendent. "That's all I'm sent here to tell you, Mr. Polke."

"That's an accepted fact," agreed Polke. "But he's not the first man who's disappeared under mysterious circumstances. Some men, as your lordship knows, disappear—and reappear with good reasons for their absence. Some never reappear. Some men aren't wanted to reappear. When a man disappears and he's wanted—why, the job is to find him."

"What does Miss Fosdyke wish?" asked the Earl, nodding assent to these philosophies. "She would say, of course."

"Miss Fosdyke's way, my lord—so far as I could gather from ten minutes' talk with her—is to tell people what to do," answered Polke drily. "She doesn't ask—she commands! We're to find her uncle—quick. At once. No pains to be spared. Money no object. A hundred pounds, spot cash, to the first man, woman, child, who brings her the least frag-

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ment of news of him. That's Miss Fosdyke's method. It's not a bad one—it's only rich young ladies who can follow it. So I've already put things in train. Handbills and posters, of course—and the town-crier. I suggested to her that by tonight, or tomorrow morning, there might be news of Mr. Horbury without doing all that. No good! Miss Fosdyke—she can tell you a lot inside a minute—informed me that since she was seventeen she had only had one motto in life. It's—do it now!"

"Good!" laughed the Earl. "But—where are you going to begin?"

"That's the difficulty," agreed Polke. "A gentleman walks out of his back garden into the dusk—and he's never seen again. I don't know. We must wait and see if anybody comes forward to say that he, she, or it saw Mr. Horbury after he left his house on Saturday night. That's all."

"Somebody must have seen him," said the Earl.

"Well, you'd think so, my lord," replied Polke, "but he could get away from the back of his orchard into the open country without being seen. The geographical position of our town's a bit curious, so your lordship knows. Here we are on a ridge. Horbury's garden and orchard run down to the foot of that ridge. At that foot is the river. There's a foot-bridge over the river, immediately opposite his orchard gate. He could cross that foot-bridge, and be in the wood on the other side in two minutes from leaving his house. That wood extends for a good mile into the country. Oh, yes! he could get away without being seen, and once in that country, why,

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he could make his way to one or other of half a dozen small railway stations. We shall telephone to all of them. That's all in the routine. But then, that's all supposing that he left the town. Perhaps he didn't leave the town."

The Earl started, and Neale looked quickly up from a brown study.

"Eh?" said the Earl. "Didn't leave the town?"

"Speaking as a policeman," answered Polke, with a knowing smile, "I don't know that he even left his house. I only know that his housekeeper says he did. That's a very different matter. For anything we know—absolutely know!—Mr. Horbury may have been murdered in his own house, and buried in his own cellar."

"You're not joking?" said Neale. "Or—you are!"

"Far from it, Mr. Neale," answered Polke. "That may seem a very, very outrageous thing to say, but, I assure you, one never knows what may not have happened in these cases. However, Mrs. Carswell says he did leave the house, so we must take her word to begin with, and see if we can find out where he went. And as your lordship is here, there's just a question or two I should like to have answered. How many people know that your lordship handed over these valuables to Mr. Horbury?"

"So far as I know, no one but the Countess and myself," replied the Earl. "I never mentioned the matter to any one, and I don't think my wife would either. There was no need to mention it."

"Well, I don't know," remarked Polke. "One's

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got to consider all sorts of little things in these affairs, or else I wouldn't ask another question. Does your lordship think it possible the Countess mentioned it to her maid?"

The Earl started in his chair.

"Ah!" he said. "That may be! She may have done that, of course. I hadn't thought of it."

"Is the maid a trustworthy woman?" inquired Polke.

"She's been in our service twelve or fourteen years," replied the Earl. "We've always found her quite trustworthy. So much so that I've more than once sent her to my bankers with those very jewels."

"You took her with you to the Continent, of course, my lord?" asked Polke.

"No, we didn't," replied the Earl. "The fact is—we wanted to have, for once in our lives, a thoroughly unconventional holiday. You know that the Countess and I are both very fond of walking—well, we had always had a great desire to have a walking tour, alone, in the Ardennes district, in early spring. We decided some time ago to have it this year. So when we set off, six weeks ago, we took no servants—and precious little luggage—and we enjoyed it all the more. Therefore, of course, my wife's maid was not with us. She remained at Ellersdeane—with the rest of the servants."

Polke seemed to ponder over this last statement. Then he rose from his chair.

"Um!" he said. "Well—I'm doing what I can. There's something your lordship might do."

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"Yes?" asked the Earl. "What, now? It shall be done."

"Let some of your men take a look round your neighbourhood," answered the superintendent. "Gamekeepers, now—they're the fellows! Just now we're having some grand moonlight nights. If your men would look about the country between here and Ellersdeane, now? And tell the farmers, and the cottagers, and so forth, and take a particular look round Ellersdeane Hollow. It would be a help."

"Excellent idea, Polke," said the Earl. "I'll ride home and set things going at once. And you'll let me know if anything turns up here during the evening or the night."

He strode off to the door and Neale followed. But on the threshold Neale was pulled up by the superintendent.

"Mr. Neale!" said Polke.

Neale turned to see his questioner looking at him with a rather quizzical expression.

"What precise message had you for me?" asked Polke.

"Just what I said," replied Neale. "I was merely to tell you that Mr. Horbury disappeared from his house on Saturday evening, and has not been seen since."

"No further message—from your principals?" suggested Polke.

"Nothing," said Neale.

Polke nodded, and with a bow to the Earl sat down again to his desk. He took up a pen when the door had closed on his visitors, and for a while busied

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himself in writing. He was thus occupied when the telephone bell rang in the farthest corner of his room. He crossed over and laid hold of the receiver.

"Yes?" he said quietly. "Yes—this is Polke, superintendent, Scarnham—I rang you up twenty minutes since. I want you to send me, at once, the smartest man you have available. Case is disappearance, under mysterious circumstances, of a bank manager. Securities to a large amount are missing; valuables also. No expense will be spared here—money no object. You understand—a first-class man? Tonight? Yes. Good train from town five-twenty—gets here nine-fifteen. He will catch that? Good. Tell him report here on arrival. All right. Good-bye."

Polke rang off and went back to his desk.

"What New Scotland Yard calls a first-class is very often what I should call a third-class," he muttered as he picked up his pen. "However, we'll live in hope that something out of the usual will arrive. Now what are those two Chestermarkes after? Why didn't one of them come here? What are they doing? And what's the mystery? James Polke, my boy, here's a handful for you!"

If Polke had been able to look into Chestermarke's Bank just then, he would have failed to notice any particular evidences of mystery. It was nearly the usual hour for closing when Wallington Neale went back, and Gabriel Chestermarke immediately told him to follow out the ordinary routine. The clerks were to finish their work and go their ways, as if nothing had happened, and, as far as they could, they were to keep their tongues quiet. As for the partners,

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food was being sent over for them from the hotel: they would be obliged to remain at the bank for some time yet. But there was no need for Neale to stay; he could go when the day's balancing was done.

"You heard what instructions this Miss Fosdyke had given the police, I suppose?" asked Gabriel, as Neale was leaving the parlour. "Raising the whole town, no doubt?"

Neale briefly narrated all he knew; the partners listened with the expression characteristic of each, and made no comment. And in half an hour Neale handed over the keys to Joseph Chestermarke and went out into the hall, his labours over. That had been the most exciting day he had ever known in his life—was what was left of it going to yield anything still more exciting?

He stood in the outer hall trying to make up his mind about something. He wanted to speak to Betty Fosdyke—to talk to her. She had evidently not recognized him when she came so suddenly into the dining-room of the bank-house. But why should she, he asked himself?—they had only met once, when both were children, and she had no doubt forgotten his very existence. Still—

He rang the house bell at last and asked for Mrs. Carswell. The housekeeper came hurrying to him, a look of expectancy on her face.

"Has anything been heard, Mr. Neale?" she asked. "Or found out? Have the police been told yet?"

"The police know," answered Neale. "And nothing has been heard. Where is Miss Fosdyke, Mrs. Carswell? I should like to speak to her."

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"Gone to the Scarnham Arms, Mr. Neale," replied the housekeeper. "She wouldn't stay here, though her room was all ready for her. Said she wouldn't stop two seconds in a house that belonged to men who suspected her uncle! So she's gone across there to take rooms. Do—do the partners suspect Mr. Horbury of something, Mr. Neale?"

Neale shook his head and turned away.

"I can't tell you anything, Mrs. Carswell," he answered. "If either Mr. Chestermarke or Mr. Joseph wish to give you any information, they'll give it themselves. But I can say this on my own responsibility—if you know of anything—anything, however small!—that would account for Mr. Horbury's absence, out with it!"

"But I don't—I know nothing but what I've told," said Mrs. Carswell. "Literally nothing!"

"Nobody knows anything," remarked Neale. "That's the worst of it. Well—we shall see."

He went away from the house and crossed the Market-Place to the Scarnham Arms, an old-world inn which had suffered few alterations during the last two centuries. And there inside its wide hall, superintending the removal of various articles of luggage which had just arrived from the station and in conversation with a much interested landlady, he found Betty Fosdyke.

"I may be here for weeks, and I shall certainly be here for days," that young lady was saying. "Put all these things in the bedroom, and I'll have what I want taken into the sitting-room later. Now, Mrs.

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Depledge, about my dinner. I'll have it in my sitting-room, and I'll have it early. I——"

At this moment Miss Fosdyke became aware of Neale's presence, and that this eminently good-looking young man was not only smiling at her, but was holding out a hand which he evidently expected to be taken.

"You've forgotten me!" said Neale.

Miss Fosdyke's cheeks flushed a little and she held out her hand.

"Is it—is it Wallie Neale?" she asked. "But—I saw you in the bank-house—and you didn't speak to me!"

"You didn't speak to me," retorted Neale, smiling.

"Didn't know you," she answered. "Heavens!—how you've grown! But—come upstairs. Mrs. Depledge—dinner for two, mind. Mr. Neale will dine with me."

Neale suffered his hostess to lead him upstairs to a private parlour. And when they were once within it, Miss Fosdyke shut the door and turned on him.

"Now, Wallie Neale!" she said, "out with it! What is the meaning of all this infernal mystery? And where's my uncle?"

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CHAPTER VI

ELLERSDEANE HOLLOW

Neale dropped into a chair and lifted a despairing countenance to his downright questioner.

"I don't know!" he said. "I know—nothing!"

"That is—beyond what I've already been told?" suggested the girl.

"Beyond what you've been told—exactly," replied Neale. "I'm literally bewildered. I've been going about all day as if—as if I were dreaming, or having a nightmare, or—something. I don't understand it at all. I saw Mr. Horbury, of course, on Saturday—he was all right when I left him at the bank. He said nothing that suggested anything unusual. The whole thing is—a real facer! To me—anyhow."

Betty Fosdyke devoted a whole minute to taking a good look at her companion: Neale, on his part, made a somewhat shyer examination of her. He remembered her as a long-legged little girl who had no great promise of good looks: he was not quite sure that she had grown into good looks now. But she was an eminently bright and vivacious young woman, strong, healthy, vigorous, with fine eyes and teeth and hair, and a colour that betokened an intimate acquaintance with outdoor life. And already, in the conversation at the bank, and in Polke's report of his

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