NYPL RESEARCH LIBRARIES
3 3433 07609017 8

Digitized by Google
Original from
NEW YORK PUBLIC LIBRARY

302

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

THE EYE WITNESS

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

THE EYE WITNESS

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

THE EYE WITNESS

By

ERIC LEVISON

Author of

HIDDEN EYES, Etc.

Digitized by Google

C 1921

Original from NEW YORK PUBLIC LIBRARY

INDIANAPOLIS
THE BOBBS-MERRILL COMPANY
PUBLISHERS

COPYRIGHT 1921
THE BOBBS-MERRILL COMPANY

THE NEW YORK
PUBLIC LIBRARY
89863A
ASTOR, LENOX AND
TILDEN FOUNDATIONS
R 1923 L

Printed in the United States of America

PRESS OF
BRAINWORTH & CO.
BOOK MANUFACTURERS
BROOKLYN, N. Y.

Digitized by Google
Original from
NEW YORK PUBLIC LIBRARY

To

OCTAVUS ROY COHEN

A writer of outstanding ability, an even better friend and a man who, without this acknowledgment, would disclaim the debt owed to him for his unflagging interest and his never-failing aid and encouragement

TRANSFER FROM C. A. PR 1923

Digitized by Google

Original from NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

CONTENTS

CHAPTER		PAGE
I	Chess	1
II	A Matter of Detail	15
III	A Disappearance and an Invitation	28
IV	Masks	45
V	The Doctor Is Visited	62
VI	More Counterfeit	76
VII	Codes	90
VIII	A Theft	101
IX	A Plan Is Made	111
X	And Fails	123
XI	Doctor Lester Demonstrates	136
XII	Moonlight	153
XIII	Another Plan	170
XIV	Number 1209	181
XV	The Man Who Saw	196
XVI	All the Evidence	209
XVII	The Doctor Takes Charge	225
XVIII	Norton Arrives	239
XIX	Doctor Lester Plays Chess	254
XX	An Understanding	270
XXI	Cross-Purposes	287
XXII	The Inspector Listens	302
XXIII	The Doctor Rehearses	312
XXIV	The End of the Vigil	323
XXV	Checkmate	341

Digitized by Google

Original from NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

THE EYE WITNESS

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

But when, in due course, a marked copy of the Florida daily found its way to a mahogany desk in an office high up in a building in the city of Washington, the cryptic comments of an iron-gray man seated before the desk would have been of exceedingly great interest to several people at various points of the compass.

The man, on whose broad shoulders rested the final responsibility for grave affairs, first among them the safety of the person of the president of the United States, seemed greatly concerned in the announcement and his eyes narrowed thoughtfully as he noted the almost entirely hidden mark that called his direct attention to the notice. He read it through twice, then turned to his assistant.

"So Gillian undertook it, did he?"

The assistant nodded. "Wasn't sure when he left here that he would, but that"—he indicated the paper with a broad sweep of the arm—"would seem to indicate that he did undertake it after all."

And, a little further along in the morning's mail, the iron-gray man found confirmation of his assistant's answer to the question regarding Gillian; this confirmation being in the form of a note bearing a Jacksonville, Florida, date-line; a note seemingly innocuous in tone and commenting at great

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

length on the possibility of the Florida orange crop and the advisability of investing in certain properties on the Ocklawaha River.

Without a word the man passed the note over his shoulder to his assistant, whose brows rose behind their steel bowed glasses and who chuckled pleasantly as he recognized the handwriting.

"Well, Chief, all there's to do now is to sit back and wait."

For answer the chief drummed a moment on the desk before him with his finger-tips. "Who did you send to Birmingham?"

The assistant answered immediately: "Kilgore and Hendricks."

This seemed to meet with the older man's approval. He thought a minute; then: "Get me that Pillman file, will you, please?"

With the heavy manila folder before him on the desk he seemed lost in speculation, for his eyes strayed out over the city unseeingly. Then, a moment later, he turned to the file before him to run through the rather large sheaf of papers. "Mm—" his thin lips came together as he closed the folder. "This Norton chap," he queried, "anything else on him?"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Only what is there, Chief. You think Norton is ——"

The chief smiled slightly. "I don't think, Carl—not unless it is absolutely necessary. No, I'm not afraid of Norton—it is Pillman that bothers me. He's an old man and an old hand, but Norton's connection with him is significant. They met in Atlanta, it seems?" There was only a half-question in his words.

The assistant nodded and grinned. "Yes—in the penitentiary."

"An admirable place," smiled the older man in response, "quite an admirable place for ——" With a gesture he seemed to dismiss the subject from his mind. "Give Gillian his head," he directed, "and pass the word that any report from him is to come to me. From his beginning I'm not afraid that ——"

"Pretty neat; pretty neat indeed," interrupted the assistant. "How he works it only the Lord knows, but, say—was there ever a prettier way of getting in?" He tapped the copy of the newspaper which he still held in his hands, and his enthusiasm would have run to greater lengths, had not a glance at his chief's half-averted face told him that the incident was already nearly forgotten—to be brought to

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

memory only with the final report from Courtney Gillian that would, inevitably, find its way to the mahogany desk at which he sat.

But, even before the newspaper that seemed of such interest had left the city of Jacksonville, a young man, lounging in the lobby of the Hotel Mason, paged thoughtfully through the leaves of a telephone directory.

When his finger came to a line, midway down the final column of *T's*, a light of anticipation rose to his blue eyes and he turned to the small telephone booths near him.

A few minutes later found Mr. Courtney Gillian in his room on the fourth floor of the hotel, apparently deeply absorbed in the complications of an intricate chess problem set out on a board before him. This contemplation was interrupted by the entrance of an extraordinarily awkward and intransigently black young gentleman clad in a uniform that proclaimed him as of the staff of the hotel.

"'Scusin' the interruption, suh," began the darky, saluting smartly and eying the chessmen on the board with no little astonishment; "'scusin' that, there's a gentleman what's askin' for your hereabouts."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Courtney Gillian looked up with a smile. "That so, Sam? What's his name? Did he say?"

Again the salute to the tiny blue cap that was set jauntily over one large black ear: "He did, suh; name of Tyndall, suh. An' my own name, 'scusin' the interruption, ain't Sam—it's Hero, suh, Hero Landers at yo' entire an' pussonal service."

"All right, Hero," laughed Gillian. "Ask Mr. Tyndall to come up, will you? And here's for your personal service." A coin spun in the air and seemed literally drawn by magnetic force into the large outstretched palm of Hero Landers.

"Yassuh!" A flash of teeth acknowledged the order, and the bell-boy faded silently through the open door on his mission.

A minute later a laugh of genuine pleasure and a greeting that was boisterously cheerful came from the doorway:

"Well, Courtney Gillian! So you did come!" And a young man of somewhere near Gillian's own age strode across the room, hand extended.

Gillian, who had turned at the first sound of the man's voice, met him midway. Their hands met and clasped, and the brown eyes of the visitor held those of the man before him.

"Lord, man, but it looks like old times to see you

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

again. And the same old Gill—not changed a bit. Let's see—how long was it?"

Gillian waved an arm to indicate a chair. "Sit down, Hal," he smiled. "And you haven't changed either. I'd swear it hasn't been a week since I saw you last, if I didn't know better. How's the law?"

Hal Tyndall gestured broadly. "The law is all right," he replied, smiling widely, "the trouble seems to be with the criminals."

"A dearth of them?"

"Dearth? A positive famine."

"Come off;" Gillian laughed skeptically. "You mean to say that a young and learned criminal lawyer, just two years from his *alma mater's* shaded campus can't scare up a criminal practise in a hustling town like this?"

"Fact," asserted Tyndall, running a hand through the shock of brown hair that gave him the appearance of a man of several years less than his very youthful age of twenty-four. "This place is deado—right. Not the town; that's a bird; always was. But"—he shrugged and reached for a cigarette—"it's just a matter of too many scintillating legal lights."

Gillian shook his head as though to disagree with

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

his friend, but was not given an opportunity to voice his thoughts, for Tyndall continued:

"Glad I got you here, though, Gill. Mighty glad. And man, oh man! I've got her all picked out for you—a dream! Beautiful, talented, wealthy—everything! And second only to my own particular Heaven-born. But—say! what sort of a near chess champion is this you've developed into? Now that you're here I don't mind telling you that I had the devil's own time getting the bid for you to come down at all. They're scared green of you right now."

Gillian's smile broke out again. "Mighty good of you to work it, Hal. I felt somewhat like a pup asking you to get the invitation for me—especially after my long silence."

"Oh, that—" Tyndall gestured with his cigarette. "I'm not a co-ed, Gill. The fact that I hadn't a word from you in a couple of years didn't make any difference in our old friendship."

"Thanks, old man;" Courtney Gillian extended his hand impulsively, and the other gripped it hard. The action, however, seemed—somehow—embarrassing, for Tyndall commenced to speak again immediately, little puffs of smoke issuing from his mouth with each word.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"'Course you're going to have lunch with me. Won't hear of anything else; and you'll move your duds out to my shake-down ——"

"Oh, no. That's too much, Hal," expostulated Gillian quickly. "I'm satisfied right here. I'll go you on the lunch, but I couldn't impose on you like ——"

"Imposition your venerable grandmother!" Tyndall brushed the objection aside. "Come on to the dining-room and I'll tell you all about her. They've got fairly decent chow here, too; somewhat better than the recent mess-lines I stood up in over there last ——" He broke off and bit his lips embarrassedly. "Get over, Gill?" he inquired with elaborate casualness, for no service pin decorated the young man's buttonhole.

Gillian nodded as the two men turned to the door. "Oh, yes, I was on the job. Not any action, though. Had me stuck in Chaumont most of the time."

"Oh, G. H. Q.—say, that's too bad. Didn't you get into anything at all?"

Gillian eyed his friend a moment, shrugged slightly as though coming to a decision, and nodded as they stopped to await the elevator to take them to the dining-room on the roof.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Secret Service."

"No!" Tyndall turned about in astonishment and eyed his friend. "Whew! That's what I'd 'a' liked, but nix doing. Sergeant of doughboys was about my size..."

They entered the elevator, and a moment later were seated at a small table against one of the walls of the large, glass-enclosed dining-room.

Tyndall gave the order to the waiter, then pulled an ash-tray across the table.

"Come on, Gill—spill some of the adventures. If you did that kind of work around Chaumont, well —like Hamlet's old man, I guess you could a tale unfold."

Gillian shrugged and smiled. "Still the same old irresponsible Hal," he laughed. "Some day I will yarn about the late *guerre* with you; just now though I've got too many other things to think about."

"Not feminine! For Pete's sake don't tell me you've got a lady of your own!" interjected Tyndall.

"And just when I had it all nicely settled and got the one I picked for you just positively wild to meet the great and only Courtney Gillian. Her name's Vera, and you needn't take my word for it, but——"

Gillian laughed aloud. "All right, Hal; all right.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

Of course I'll meet the lady and I'll try not to disappoint you, but, really, I am going to be busy here." A glance about showed him that the table at which they were sitting was isolated from the other diners, and his hand played absently a moment with his cigarette-case. Then he leaned forward, accepting a light from his friend.

"I won't ask you to keep this to yourself, Hal," he began slowly, "for I know you will, and I'm telling you because you worked it to get me here on this chess business; also, I may want to call on you again. But this chess tournament isn't exactly what engrosses my interest just at the moment."

His listener's eyes opened wide in naive astonishment. "Yeh—what's up?" Then an expression of awe began to dawn on Hal Tyndall's youthful face. "You're not still in"—his voice dropped to a ludicrous whisper—"the Secret Service?"

Gillian smiled at the tone, but nodded. "I was a little lucky overseas, Hal, and something turned up recently—a rather puzzling sort of case. The Department thought enough of my ability to ask me to undertake it. And here I am."

"Holy grief! You mean it's here—here in Jacksonville?"

"Well, it's hereabouts—as the bell-boy says,"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

smiled Gillian. "That's why I asked you to have me invited here, and the tourney furnished a good excuse, although it is very unlikely that any one would know me around this part of the country."

Tyndall remained almost painfully silent as the waiter deposited the *hors-d'oeuvre* and departed. But he was bursting with impatience.

"Then you're here on a case?"

"Maybe," Gillian nodded. "By the way, do you happen to know John Ulmstead here in——"

"Great mackerel! That's Vera's father—the girl I was telling you about. He's president of the St. John's National. Sure, I know him. You're not after *him?*" Scandalized amazement was in the young lawyer's voice.

Gillian shook his head. "No, I'm not. I've some letters for him, though, and he's one of the men I shall have to take into my confidence. You're the other."

"Want to make it a third?"

"What? Certainly not. Be serious, Hal."

"Serious as the Sphinx," assured Tyndall. "But you'll meet him. Doctor Lester—Edward Lester—a general practitioner, and some little detective. Past grand master of the art of thinking—as he calls it."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"Good lord, Hal—detectives are the last people on earth I want anything to do with right now."

"All right, all right; just thought I'd suggest it. You'll meet the doc, though. Great friend of Ruth and Vera. He's not a detective, but he's the man who was really responsible for landing the guy who committed the series of bank robberies here a couple of years ago; and some neat job, too, although that slob of an inspector—Herndon—got the credit."

Gillian was interested. He knew something of the case mentioned. "Where'll I find the St. John's National?" he inquired. "I'll see your friend the doctor one of these days soon. Does he play chess?"

"Say, he invented it. What that fat man doesn't know about everything —— but wait till you hear Ruth start to talk about him, or Vera."

"Ruth?"

Tyndall flushed suddenly. "That's the Heaven-born," he admitted a bit sheepishly. "But you wanted to know where the bank is, didn't you? Corner Laura and Forsythe Streets: turn down to the first block on your left as you come out of the hotel—that's Forsythe; then walk down a couple of blocks and you'll see it."

"Thanks." Gillian waved aside the fish course,

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

and looked about him. "You know most of the people around here, don't you, Hal?"

"Know everybody." Tyndall's statement was all embracing. "Everybody in town. But—say, Gill? Can you let out just what's brought you here? I'll be silent as the tomb of Sennacherib. And, maybe I can help some. I'm not an absolute ass, you know."

"You bet I know," laughed Gillian. "And you can help by introducing me to people I want to know. As to what brought me here——" he stopped as the waiter placed on the table the small cups of coffee and the check. Then he reached into an inner pocket drawing out a large flat wallet. This he opened casually and extracted two bills which he passed across the table.

The young lawyer picked them up. They were two ten-dollar Federal Reserve notes, nearly new. He eyed them a moment over his cigarette smoke, then turned an absolutely blank stare on his friend.

"This a retainer, Gill?"

Gillian lighted his own cigarette and dropped the burnt match into an ash-tray before replying:

"Why, no, Hal; it's——counterfeit!"

Digitized by Google

Original from NEW YORK PUBLIC LIBRARY

CHAPTER II

A MATTER OF DETAIL

THERE is, in the atmosphere of the city of Jacksonville, Florida, something that sets it apart from its sister-cities of the Southland; something that intrigues the interest of the northern visitor, and causes him, if he is blessed with that rare gift of the gods—imagination—to follow the broad winding sweep of the St. John's River, past the squat spraddling warehouses and the docks of the steamship companies, past the vast estates and broad sweep of green lawns that dot the suburbs of Ortega and Riverside; past even the sandy headland known, locally, as Black Point, and up through the semi-tropical growth that lines the sloping banks, into the heart of Florida.

And over the city itself, bustling and alive, growing and prospering, there hovers a spirit as old as Ponce de Leon but as modern as the spirit of progress. The tall white sky-scrapers, towering over the thronged streets, the crash and clang and roar

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

of traffic, and that subtle air of aliveness all distinguish this Florida metropolis as a city of the century—a city keenly aware of its own importance—a city striving toward the goal of the ultimate.

Perhaps in no other man or group of men was this spirit of olden charm and keen modernity more manifested than in John Ulmstead. He typified and made concrete the phrase that is forever on the tongues of biographers: a self-made man. More, his was a personality that is fast becoming rare: one of those men who faced the rigors of poverty and triumphed over obstacles, who forged their way forward and upward as inevitably as the smoke ascends from a camp-fire. A definitiveness of purpose marked every action of John Ulmstead: a certain sureness and certainty, a mental state that is begotten of reason plus imagination plus ability.

As the head of the St. John's National Bank of Florida with a voice in many of the large affairs of the city and of the state, John Ulmstead had reached the zenith of his career. The St. John's National was an institution as dear to him as was his own daughter—and for the same reason. It was he who had founded the bank; had seen it grow slowly and imperceptibly; had tended and watched and worked while the new financial venture gained a foothold in

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

the firm ground of stability while the night-fires of the Seminoles still dotted the banks of the St. John's River. It was John Ulmstead who had rejoiced in the successes of the ventures financed by the St. John's National and who had mourned the panics, the lean years and the sudden shifting financial winds that blew ill for the state of Florida. And John Ulmstead had succeeded. The ten-story, thoroughly modern structure that housed the St. John's National was invariably pointed out to tourists as an example of the stability and worth of the city of Jacksonville, and the newspapers of the city never failed to make copy—when copy was scarce—of the career of the bank's president and of his boast that never once, in the long and honorable life of the institution, had the slightest blot appeared on its scutcheon; nor had there ever been circulated the faintest rumor of any dealing that was not clear, open and aboveboard concerning the bank or its maker.

John Ulmstead had builded well. His success was founded on the sure rock of good will and friendship. Men there were who had been known to differ with the old financier on points of banking practise and financial methods, but no one ever pointed a finger at John Ulmstead—save to praise. His clients, even in this bustling day, were

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

his friends, and he was never too busy to listen personally to the plaint of a harassed creditor who needed an extension on his paper.

His office stood open at all times, and more than one citizen, taking advantage of the shrewdness of the man who had grown from infancy with the city itself, came to him for advice and suggestion.

There was something that inspired confidence in the very face of the man—which one admirer had likened to the face of the poet, Longfellow. And there was a noticeable similarity of feature; together with the same heavy growth of white hair and beard; the same serenity of expression and broad white forehead, from under which a pair of keen eyes looked steadily and pleasantly. On occasion John Ulmstead wore heavy steel-rimmed glasses, and these he was removing from his eyes as he turned to greet his caller.

"Mr. Courtney Gillian?" His voice was mildly inquiring as he tapped his glasses against the caller's card.

"Of Washington, yes, sir." Gillian handed his hat to a uniformed attendant who hung it on a clothes-tree near the door and left the two men together. "I have these letters for you, Mr. Ulmstead." Gillian crossed to the desk as he spoke.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

The bank president tore open the envelope of the first one, and his eyes brightened at the sight of the letter. "Ah, you are acquainted with my good friend the senator. He is quite well?"

"Quite," assured Gillian, dropping into a chair beside the desk while the banker read the short note. He finished it and began to destroy the square of paper with meticulous care, tearing the tiny fragments into infinitesimal pieces. These disposed of he extended his hand to the younger man. "I am delighted to see you, I'm sure." Until then he had reserved his expression of greeting and now, as though to make up for his seeming lack of cordiality, the financier continued: "You may count on me as you would count on ——" he waved a hand to indicate the basket into which he had thrown the senator's note. At the other envelope in his hand he merely glanced casually, noted that it bore an official address and seemed a general letter of introduction, and passed it back to the young man without troubling to read it. "And now, how can I help you and—those you represent?"

"Well, candidly, Mr. Ulmstead," began Gillian slowly, "just what information can you give me about the two counterfeit, ten-dollar Reserve notes that you forwarded some time ago to—a certain gentleman in Washington?"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Mr. Ulmstead's heavy white eyebrows rose interrogatively. "Oh, so *that* is the Department that Senator Reynolds referred to." A slight smile dawned in the depths of the man's eyes. "Aren't you a little young, Mr. Gillian, for the rôle of investigator? Other gentlemen of your Department with whom I have come into contact have been, I believe, more of the—shall we say, 'square-toed' type?" The kindliness in the face of the man prohibited the words from being the least offensive, and Gillian smiled in answer.

"I really know very little of the other members of the Department, Mr. Ulmstead. As for my age"—he shrugged—"I've been rather extraordinarily lucky," he explained.

But the banker seemed to be paying small heed. "About the bills," he began in a low voice. "They were brought to me from the Bay Street National by one of that bank's officers, and my opinion was requested as to their genuineness...."

"You gave it?" interrupted Gillian.

John Ulmstead shook his head. "I did not;" he replied. "I was, to be honest, young man," the admission seemed to cost the old man some of his poise, "quite unable to do so. The bills looked perfectly good to me—so good, in fact, that I risked,

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

privately, a few dollars and exchanged them for my friend of the Bay Street National. But I sent them to Washington for examination, and learned only in this morning's mail that they were counterfeit."

Gillian nodded. "Do you happen to know, Mr. Ulmstead, how the gentlemen of the Bay Street National chanced to suspect the genuineness of the bills? There is nothing in their appearance, as you will agree, to indicate ——"

The bank president raised his hand in a slight gesture. "I do know. These two particular notes were in the middle of a new stack just received from the Federal Reserve. The new stack of bills had been sent to the Bay Street Bank by us. We are entirely at loss to comprehend how these two notes were included in the package, for, on the count, both seemed extra."

"It was taken up at the time with Atlanta?"

"Yes."

"And what was the reply?"

"Simply that the Reserve Bank there is positive—beyond a doubt—that the two notes we mentioned were *not* in the package when it left there."

Gillian brought out his flat wallet, from which he once more extracted the two ten-dollar notes. These he placed before Ulmstead on the flat desk.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"The same two?" he questioned.

A glance at the serial numbers sufficed. "The same," answered the banker picking up one of the notes and holding it to the light interestedly. He replaced his glasses on his nose and peered through the lenses at the note, then returned it to the table. "I must admit, Mr. Gillian," he said, after a short study of the notes, "that I can not yet—" he broke off and produced his own wallet, from which he extracted a ten-dollar note. This he held to the light together with the counterfeit. As he gazed he shook his head, and a smile came to his face when he turned his eyes again to the young man.

"I'm stumped," he admitted. "They are as alike as—as—well, as two Reserve notes. Just where is the difference?" He passed both the note from his wallet and the counterfeit to Gillian who received them with a laugh.

"It is difficult, until one knows," he admitted; "but just on this side you will see, on the genuine—" He broke off abruptly; stared from one note to the other and then raised his eyes. "Do you happen to know where you got this, Mr. Ulmstead?"

"What's that?" John Ulmstead leaned forward. "Where I got *that* note—" indicating the one he had removed from his own bill-fold. "Why—why,

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

from the bank here, I suppose, but I can not be certain."

Gillian leaned back in his chair toying with the two bills. "I wish you could," he said quietly, raising his eyes to meet Ulmstead's. "I certainly do, for the note you have just handed me is another of the same lot!"

"What!" The old financier was visibly startled. He reached out again for the two notes and scrutinized them closely. But he shook his head slowly as he gazed. "Are you sure, Mr. Gillian?" There was no questioning the utter amazement in his voice. "It is hardly possible."

For answer Gillian turned again to his own wallet and extracted a Reserve note of ten dollars denomination. With this in his hand he leaned over the banker's desk, indicating the upper left-hand side of the bill. "You see these words, Mr. Ulmstead?" He indicated the engraving: "Authorized by Federal Reserve Act of December 23, 1913." The banker nodded. "And now look at the counterfeit," Gillian suggested. "What do you see?"

The banker looked earnestly. Finally he raised his head. "Nothing;" he admitted blankly. "Nothing that isn't on the genuine note."

"Sure?" There was a twinkle in Gillian's eye as

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

he put the question, and the old man again leaned intently over the bill.

"Absolutely sure," he muttered to himself. "There is no difference, Mr. Gillian."

Gillian smiled and recalled the banker's comment that youthful appearance seemed inconsistent with the duties of a federal investigator. "'The difference between men and men,'" quoted Gillian, chuckling inwardly, "'is their power of observation and discernment.'" He waited an instant for this to sink in; then continued contritely as he noted the older man's embarrassed flush: "Suppose you look at the dates of the Act, Mr. Ulmstead. Perhaps you will then ——"

"Well —— if they aren't ——"

"Exactly;" Gillian cut in; "the specific date is missing; the counterfeit reading 'December, 1913' instead of 'December 23, 1913'; a very careless error; don't you think so?"

John Ulmstead removed his glasses. "Another example of watching the little things;" he commented, and Gillian nodded.

"Outside of that error, Mr. Ulmstead, these bills are as nearly perfect as counterfeit can be. I, who am supposed to know quite a little concerning the engraving of currency, could not tell where the

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

counterfeit differs from the genuine save in that one fact."

"And that date is the only difference?"

"Oh, no;" Gillian hastened to assure the banker. "There are a number of men in the Treasury Department who can tell, with scarcely more than a glance, that the bills are not genuine..."

"But, how?" The banker was gravely interested.

Gillian shrugged. Perhaps it would not be entirely wise to tell too much, even to this man. "Instinct?" he suggested, and laughed. "But the fact remains: no less than three of them assured me these bills were counterfeit, almost on sight; even before we had discovered the error in dating."

"It sounds almost unbelievable," admitted the banker. Then, as he realized the portentousness of the younger man's remarks: "Why, the man who is making these can safely flood the country with them."

"Almost," agreed Gillian. "And he is probably doing it. That is why I am here."

"And your plans?"

"None yet;" Gillian shrugged. "What I hope to do is not so much find the counterfeiter—that can safely be left to others who are engaged on the work—as to find the manner in which the bills are

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

being circulated; the 'shoving' of them, to speak in the vernacular."

"But no Treasury alarm—" began the banker again.

"Not yet," Gillian interrupted. "The alarm was withheld on urgent request from my own chief, so I understand. He believes—and I, too,—that it is best in this particular case to let the counterfeiter and his confederates go on in the belief that they are secure and unsuspected; at any rate for a few days while I am working."

The venerable banker shook his head. "It isn't right;" he said slowly. "It destroys the confidence of the people—if it becomes known; a confidence that has been painstakingly acquired by the banks of the country. The alarm should have been given immediately on discovery of the counterfeit."

Gillian did not press the point. "Can you imagine all your tellers scrutinizing each bill for the very small print of the dates?" The question was a poser and he knew it, for he continued:

"What I wish to know, Mr. Ulmstead, is just exactly what happened to the package of Atlanta currency when it reached you and before it left your hands."

John Ulmstead nodded his understanding of the

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

question. "I investigated personally," he replied, "and in a manner that made my inquiries seem casual." He stopped a moment and shook his head. "And I have come to the conclusion—lamentably and regretfully—that, if the money was tampered with, it could only have been *after* it left this building."

"And on what do you base that conclusion, Mr. Ulmstead?"

"Because," the banker replied, and a sudden frown appeared on his forehead as he realized the meaning of his own words, "because, Mr. Gillian, I, myself, opened the package from Atlanta and checked over the portion of it that was intended for the Bay Street Bank."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

CHAPTER III

A DISAPPEARANCE AND AN INVITATION

THERE was a sudden silence immediately following the banker's remark, and, for an instant the eyes of Courtney Gillian studied the face of the man before him. For that instant Courtney Gillian wondered whether this seemingly damning admission did not mask a desire to shield some one who might, in the course of events, be suspected of complicity in the matter. Gillian recalled suddenly what had been told him of the character of John Ulmstead, and of the St. John's National Bank. Was it not possible, under the circumstances, that Ulmstead would make an admission of this kind to avoid any chance discovery that some member of the staff of the St. John's National was capable of passing counterfeit money? Was this an instinctive effort on the old man's part to shield his bank from criticism and suspicion, even at the risk of himself?

A gesture of the young man's hand seemed to dismiss the idea. "And who else in the bank knows of

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

this, Mr. Ulmstead?" The answer to this question would, he felt, clear his thoughts.

The banker slowly shook his head. It seemed that he, too, was realizing fully the position in which he was placed by his own admission, and he did not reply immediately.

There was little doubt in his mind that this young man before him, sent to Florida for the express purpose of tracing, if possible, the origin of the counterfeit, would fail to report each step of his investigation; and John Ulmstead could not but see that his own words would be construed against him by the sharp minds of the men who would check carefully over each bit of evidence collected by Courtney Gillian.

"Why—why," he passed a hand over his broad forehead and raised troubled eyes to the young investigator. "Why — no one." He knew that he was making matters worse. "That is; after checking the currency I passed it through to our cashier—to Mr. Wilshire—who, in turn, handed it to the waiting messenger from the Bay Street Bank, after sealing the parcel."

"And the messenger; what of him?"

John Ulmstead shook his head heavily. "I wish that I could tell you," he admitted. "But the mes-

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

senger has not arrived at the bank to-day; he has —disappeared."

"Disappeared?" Gillian sat forward in his chair.

"Yes." The monosyllable was the only answer from the banker whose eyes had grown thoughtful as he pondered the possibilities opened by his own admissions. Then he continued: "That is the news I had this morning from the Bay Street Bank; a very few minutes before you came in."

"Were there any details?" The new development so early in the chase was more than a bit startling, and Gillian felt that there was something amiss—although he could not actually put his finger on the reason for his thought. In his mind was the vaguest hint of an idea—something not quite grasped: a nebulous, unformulated suspicion that was evident in his tone.

John Ulmstead leaned back in his chair. "No one seems to know, Mr. Gillian. Early this morning—only a few minutes after eight o'clock—my friends at the Bay Street called me up to ask if I had any information concerning the two notes I sent to Washington. Gillings—over at the Bay Street— is going to rub it in a bit, I'm afraid; he was somewhat amused that I should have purchased the notes from him. As the letter from the Treasury had but just

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

been opened by me, I told him then that I had been advised the notes were counterfeit. We talked of other things for a moment before we rang off."

"And the messenger?"

"The messenger had not yet arrived at the bank when Gillings called me; that is, he wasn't mentioned in our conversation, but when he did not arrive at his usual time—nine o'clock I believe it is—inquiries were made at his house and it developed that he had left there, as usual, ostensibly to go to his work some two hours before. The inquiries were made, I believe, about ten o'clock."

Gillian was watching the speaker closely, but there was nothing in his demeanor other than a sincere concern for the missing bank messenger.

"And Mr.-er-Gillings, I believe you said? Yes? Thank you. Mr. Gillings of the Bay Street Bank attached sufficient importance to the tardiness of his messenger to advise you of the fact?"

John Ulmstead toyed with a penholder on the desk while Gillian was speaking, and, when the young man finished, he looked up sharply:

"Why, no. What led you to think that Gillings told me of the messenger's absence? I doubt that he knows of it himself. It is hardly a matter for the president of the bank to concern himself about."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Gillian smiled. "Naturally not; I merely supposed that, in connection with your conversation, and Mr. Gillings' newly acquired information concerning the counterfeit, it was possible that he should have been thinking of the circumstances connected with it, and that he would have naturally associated the missing messenger with it. But, of course, as you say, it is unlikely that he knows of the messenger's absence."

John Ulmstead leaned forward in his chair. "I don't mind telling you, Mr. Gillian, that what you suggested is exactly what happened in my own mind. I learned, quite by accident, that the messenger had not arrived at the bank to-day, and I immediately associated his absence with the discovery of the counterfeit. But—why did he not disappear four days ago when the money was first discovered?"

"As a matter of fact," Gillian was thinking rapidly, "did the messenger know anything of the money?"

This seemed a new thought to the banker. "By jove!" he ejaculated. "No! I am positive that he did not, for I, myself, asked Gillings to remain silent about it until I had heard from Atlanta and from Washington."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"Then only you and Mr. Gillings, to the best of your knowledge, are actually aware of the fact that the package of currency sent the Bay Street contained the extra notes?"

John Ulmstead nodded slowly, the sudden lines in his forehead telling of his great mental excitement as he strove fully to grasp the fact that, so far as this young man before him was concerned, the responsibility for the two counterfeit notes being in the package of currency rested entirely between John Ulmstead himself and the president of the Bay Street National Bank.

"And would you mind telling me just how you *did* learn that the messenger was absent?"

Ulmstead smiled embarrassedly. "Why, yes. Shortly after phoning Gillings a messenger from his bank—who had come here in the regular course of his calls—brought me a note from Gillings; a rather joking invitation to lunch to-day, to which I scribbled a reply. When I gave it to the man I saw that he was not the same one who usually brought me messages from Gillings, and I asked him if he was replacing the regular messenger. It was he—a man from the Bay Street's bookkeeping department, it developed—who told me of the fact that the messenger had not reported for duty and why."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"But when the note was given to the messenger by Mr. Gillings did he not also notice the fact that it was not the regular messenger?"

"That I do not know, Mr. Gillian," Ulmstead replied immediately. "I have not spoken to Gillings since, although it is nearly time for our luncheon engagement."

Gillian wondered if this was a hint to him, but, from the old man's evident interest in the conversation, he realized that it was not. He allowed his eyes to drift from the man to the telephone instrument on his desk, and his eyes casually followed the wires to the opening in the wall through which they passed. When he turned again to the financier his question was indicative of a new train of thought.

"You have a central switchboard in the bank?"

For a moment John Ulmstead did not follow the question; then his face cleared as he understood the young man's inference, and that the question had to do with the fact that Ulmstead had spoken to the Bay Street National Bank that morning.

"Oh, yes; but when Gillings called this morning the operator had not yet begun on her duties, and I answered the phone myself."

"Your telephone rings in here, then, when the operator is not at the board?"

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

The banker nodded. "All three phones in this suite are equipped with buzzers, and all three ring when the switchboard is plugged in at night."

"And the other two phones?" questioned Gillian.

"One is Wilshire's, next to me. You will meet him; he is the cashier; and the other is Hadley's—the vice-president, though Hadley has been away from the city for several days and his office is vacant at present."

"And no outside phones ring?"

"Yes; one. The janitor's. That is placed near the vault, and is also near the bookkeeping department so that any one there can answer if necessary."

"And who was in the bank?"

"You mean at the time of the telephone conversation between Gillings and myself this morning?" It was evident that Ulmstead was doing his best to recall every incident. "Let's see: several men in the bookkeeping department, I think, and Mr. Wilshire—no—he was in here until I began to speak; then he went out; and—I believe that's all, Mr. Gillian."

"And could you say how long it was from the time that you spoke with the Bay Street Bank until the time that the messenger left his house?"

It seemed that John Ulmstead did not quite catch

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

the meaning of the question, for he turned puzzled eyes to the speaker.

"I mean," the young man continued, "was it possible"—and again an expression of suspicion clouded his frank eyes—"was it possible for some one to have overheard your conversation and acted on it? Say that some one overheard your conversation, and knew that the messenger was guilty of having placed the money——"

"But, my dear young man," interrupted Ulmstead hurriedly. "He couldn't have been. That package was delivered to him sealed, and it was still sealed when he turned it over to his own bank a few minutes later."

Gillian appeared thoughtful. It was fairly obvious that the messenger was scarcely implicated. There could have been no reason for a man's deliberately courting detection by tampering with the seal of a package of currency for the purpose of inserting into the parcel two counterfeit notes. On the other hand—was it possible that some one *had* overheard the conversation between the two bank presidents? Some one who was really implicated, and had that some one hit upon the idea of making it appear that the messenger was guilty? The problem began to grow, mushroom-like.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Probably something entirely aside from our case, Mr. Gillian," continued the banker after a moment's silence. "It is very likely that the messenger will turn up, and ——"

He was interrupted by the entrance into the office of a young girl, who drew up on the threshold with a murmur of apology as she saw that the office was occupied by two men.

"Please excuse me, dad, I ——"

"Come in, Vera; come in." The old man rose from his chair and turned to Gillian.

"My daughter, sir. Vera, this is Mr. Courtney Gillian of Washington—a very good friend of Senator Reynolds."

The sight of the girl seemed to startle Gillian for an instant. He stared at her wide-eyed as his brain registered the charming picture. What was there that was so familiar in the almost boyishly slender figure and the piquant, intriguing face? Some memory eluded him as his eyes met hers, but his smile was more than necessarily pleasing as he bowed his acknowledgments.

"The senator has already warned me of Miss Ulmstead," he smiled.

"Warned you? I like that!" The girl flushed

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

prettily. "Just what did he warn you of, Mr. Gillian?" She came a step closer to the young man.

"Well, he advised me," began the young man laughingly, "that there were many distractions in Jacksonville that would put me off my game and give the chess players ——"

"Heavens! Another one?" The girl's hands went up in a little gesture of mock dismay. "Is everybody chess crazy?" Then: "And did the senator call me a—a distraction?"

Gillian nodded slowly and emphatically, wondering why that mental feeling of familiarity persisted so clearly, and just where—if ever—he had seen that exact shade of old gold that seemed to reflect from her hair. "He did—most certainly."

"The mean old thing;" the girl pouted. "At least, I want to be classed a little higher in the scale than just a—a distraction. That was really horrid of him."

"I'm quite sure it was," agreed Gillian quickly, "most awfully horrid."

The girl dropped him a mock courtesy. "That's real nice of you, Mr. Courtney Gillian from Washington," she laughed. "I wonder if we aren't going to be real good friends?" She extended her hand impulsively, and there was something entirely south-

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

ern and entirely charming about the intimate gesture.

"I'm sure we will." Gillian was unnecessarily earnest, and John Ulmstead smiling at his daughter's vivacity hastened to break into the conversation.

"Now just what is it that's troubling you, Vera? Another tire or a squeak in the generator?"

The girl shook her head brightly. "Nothing. I just wanted to come in and talk about Ruth's party, and to ask whether you didn't think it was all right if *I* invited Hal to it. It's half mine, you know."

The banker shook his head and raised a finger. "I wouldn't, dear,—not unless Ruth ——" He turned to Gillian. "You must pardon us, Mr. Gillian, but it seems that the discussion of such trifling affairs as business must wait on the pleasure of —"

He left the sentence unended and Gillian smiled and nodded. "I think I understand," he acknowledged, "and if the Hal you speak of," he turned to the girl, "happens to be Hal Tyndall, then ——"

"Oh, do *you* know Hal?" She seemed surprised. "But of course; I'm such a stupid. Ruth told me that he was expecting a friend. Wasn't it silly that I should have forgotten your name?"

Gillian shook his head. "Surely not silly—you see, you didn't know me from Adam."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Still," the girl was charmingly serious, "still I *ought* to have remembered, oughtn't I, dad?" She gave her father no occasion to answer, however, but continued rapidly: "Then you're another victim, Mr. Gillian, and your name has been on Ruth's list for ages and ages—ever since Hal first said you would be here. It's a masked ball, you know, to-morrow night at Ruth's—do you know Ruth, too? But, of course you don't, or she would have told me. She tells me absolutely everything. Everything. But you'll love her when you do know her. So; that's settled. Dad will introduce you to Mr. Wilshire and I'll introduce you to Ruth. Heavens! What a responsibility!"

"Why, that's mighty good of you," began Gillian, slightly embarrassed by the girl's matter-of-fact manner in disposing of him. "But—I'm afraid that I —— that ——"

"Oh, bother. Why be afraid? If you haven't a mask tie a handkerchief over your chin. There; that's all settled."

She turned to the door. "Now, finish your business, dad, and I'll tell you all about it when you come home this afternoon. Remember, Mr. Gillian to-morrow night, nine o'clock..... You'll tell him where to come, dad?"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Oh, am I coming for *you?*" Gillian's eyes grew brighter and a smile crinkled about the corners of his eyes.

"Of course—" laughed the girl from the doorway. "Don't forget that the senator has a wife and that *she* writes letters too. Maybe you're not the only one who's been warned."

When the door closed behind her there was a silence in the room; both men remaining standing. The girl's leaving had seemed to take something vital out of the air, and Gillian's eyes remained fixed on the door through which she had passed.

Ulmstead was the first to speak. "You must overlook Vera's enthusiasms, Mr. Gillian; she's just a little—flighty."

"Oh, I'm sure I don't think ——"

But the banker cut short his words with a gesture. "It isn't necessary to say it," he smiled. "I've known my own daughter for a long time."

"I was just wondering," Gillian admitted, "I'm almost positive that I've seen her before."

"Very likely," replied Ulmstead. "She visits Mrs. Reynolds in Washington quite frequently."

But Gillian knew that it was not in Washington that he had seen Vera Ulmstead.

"About our—conversation, Mr. Gillian;" the

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

banker glanced at a small clock over his desk. "Won't you come to lunch with me —— I'm afraid I'm a little late already. I have an engagement, as I told you, with Mr. Gillings."

"I lunched before I came here," Gillian answered, "and — if you don't mind, I should not care to have my—my—er—occupation here go any further."

"Of course not." Mr. Ulmstead understood immediately. "But come with us anyway. I want to talk about the matter of the messenger; I'm anxious to know what Gillings will have to say about it. Excuse me a moment, please."

He pushed a button on his desk, and, to the attendant who answered: "Will you ask Mr. Wilshire to step in a moment, please?" He turned to Gillian. "Wilshire is our cashier; has been for years. He's the father of Ruth, of whom my daughter was speaking. You will find him a man of — ah, come in, Ralph."

Ralph Wilshire, a man nearly as old as the president of the St. John's National Bank, entered, casting a look of mild inquiry in Gillian's direction.

"My friend, Mr. Courtney Gillian," introduced the banker. "Mr. Gillian—Mr. Wilshire." The two men shook hands briefly. "I'm going to take Mr. Gillian to lunch with me, Ralph. You'll see

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

more of him. That madcap Vera has just taken it on herself to invite him to Ruth's affair at your house to-morrow."

Mr. Wilshire bowed somewhat coldly. "Quite delighted;" but his words belied their meaning, for there was a brittle something in his tone that expressed an entire unconcern in the doings of Mr. Courtney Gillian; a tone that, had Gillian known the man longer, he would have recognized as habitual.

Ralph Wilshire was the very antithesis of his superior. His was not the type that makes friends with ease and carelessness. As a matter of fact, there was scarcely a man in the whole city of Jacksonville who could lay claim to—or who especially wanted to lay claim to—being the friend of Ralph Wilshire. He seemed engrossed in the task of money-making, and it was whispered here and there that his wealth was greater than that of even John Ulmstead, the bank's president.

The two officials spoke a minute together; then Ulmstead turned to Gillian. "Ready, young man? Let's go then. We'll pick up Mr. Gillings at the club."

The two men left the building and made their way to the Metropole Club. In the dining-room they were met by the president of the Bay Street Bank,

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

and within a few moments all three were seated about a luncheon table in the quiet dining-room.

From the conversation Courtney Gillian gleaned only the salient facts that the bank messenger of the Bay Street Bank had not been heard of that forenoon; that the messenger had left his home for the purpose of going to the bank, as usual, about eight thirty in the morning, and that he had not since been seen.

Nor did Gillian fail to make mental note of the fact that the telephone call from Gillings to Ulmstead at the St. John's National had taken place a few minutes past eight that morning. The inference was fairly obvious. If the messenger's disappearance was in any way connected with the discovery of the counterfeit bills, then one of the men before him was responsible for that disappearance.

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

CHAPTER IV

MASKS

"THE extravagantly beautiful mask ball," to quote the society scribe of the Florida *Times-Union,* "given by those delightful hostesses, Miss Ruth Wilshire and Miss Vera Ulmstead, marks the beginning of what promises to be the gayest of winter seasons in local society...."

The *Times-Union's* account was liberally interlarded with superlative adjectives descriptive of the scene, but, to the mind of Courtney Gillian even these superlatives did small justice to the evening.

The large white house of the Wilshires, towering in splendid isolation in the midst of an undulating lawn of green, unbroken save for giant ancient sycamores, was a riot of life and color. Hundreds of lights stabbed through the semi-darkness and illuminated the wide sweep of lawn, the broad cool veranda that encircled the house, and reflected their radiance even as far as the bank of the curving St. John's River that bounds the suburb of Ortega.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

Here and there, on that portion of the veranda facing the river, sprightly figures pirouetted and bowed gallantly. A tall Pierrot wooed fervently a buxom maid who might have stepped from the Nibelungenlied, while a Columbine, fresh and gracefully young, languished in the smiles of a Mephistopheles. A knight in clanking harness hobnobbed with a Seminole chieftain, and a Cinderella sought anxiously for the really missing slipper which was safely hidden beneath the dun robe of a tremendously huge, cowled monk. A realistic Father Time, the inevitable papier-mâché scythe across his shoulder and the hour-glass in his hand, discoursed in slangily modern English with a petite mademoiselle of the court of Henry XIV, while the ubiquitous tramp, dirty and unshaven, made violent protestations of undying affections to a haughty Cleopatra. A charming Scheherezade narrated the interminable stories of *The Thousand Nights* to a lean and hungry Cassius, and a bold giant of a Viking warrior protested his innocence of having stolen a glass of punch from Mother Hubbard.

In the ballroom the maze of costumes, the glittering lights and the airy banter of the masks brought a feeling of embarrassment to Courtney Gillian; a

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

feeling of being alone and out of place in the merry-making, as he gazed across the wide highly-polished floor from behind his black silk mask, the conventional black and white of his evening dress contrasting strikingly with the multi-colored costumes of the dancers.

Vera Ulmstead he could recognize——she was the Goose Girl, and the anxiously bustling Pierette was, undoubtedly, Ruth Wilshire. The introductions would follow the unmasking, and Gillian amused himself as best he could trying to pick out from the crowd his friend Hal Tyndall.

From across the room the Goose Girl laughed mischievously as she pointed out Gillian to Pierette, waving her long curved staff in an effort to attract the young man's attention.

"My dear," the Goose Girl whispered eagerly, "he's positively charming! Think of it, for a northerner!"

Pierette's mask hid her smile. "But *is* he a northerner? I asked Hal and he said he thinks Mr. Gillian comes from Richmond."

The Goose Girl shook her blonde curls. "Couldn't be—Reta Reynolds is from Virginia and *she* didn't know him." This seemed to settle the fact that Mr. Courtney Gillian's native state was not Virginia.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

But Pierette had other interests, for she avoided quickly a new incarnation of the doughty Captain Kidd, and left her friend the Goose Girl to surrender to the importunities of the monk who puffed laboriously to her side at the same moment.

"For th' love of Pete, Vera—" protested the Gargantuan cowl, "let's sit down somewhere. I'm being squashed to a jelly."

The girl's laugh rang out. "Heavens, Doctor! I'd never have recognized you;" she fibbed.

He led the way to the conservatory which opened on the ballroom. "Never recognized me—humph! Tell it to—to the devil over there; he's gullible. Imagine a hippopotamus masquerading as the Graces—all three of them at the same time." He chuckled hugely at his own joke as he dropped heavily to a bench and raised his cowl, revealing a large round face with an enormous double chin and small clever eyes peering from behind puffy lids.

"Doctor Edward Lester—do you want to ruin *everything?*" The girl reached over and jerked the hiding cowl over the man's protesting voice.

"But, demne, Vera! I'm suffocating. The next time I come to a crazy thing like this," he puffed heavily, "the very next time—demne!—if I don't come as a bathing beauty!"

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

He joined in the laugh of the girl. The doctor's sense of humor was his saving grace, and the mental picture of his two hundred and odd pounds clad in an abbreviated bathing costume roused his risibilities.

"Who's the Gloomy Gus in evening clothes holding up that pillar over there?" His heavy head rolled sidewise: "What's the costume: gentleman, or a head waiter?" He gesticulated with one short arm in Gillian's direction.

By chance Gillian caught the gesture and made his way through the throng to the door of the conservatory.

"Huh!" greeted the doctor heavily. "What's the idea, young man? I was just asking this fair tender of the invisible geese who yon stranger was. That chin and mouth of yours aren't in my catalogue."

The girl beckoned Gillian. "This," she introduced, "is the world's famous Doctor Edward Lester—the largest physician on earth, wild or tamed. Doctor, this is Mr. Courtney Gillian—a friend of Hal and dad and the senator."

The doctor extended a huge paw. "Mighty fine credentials, Mr. Gillian."

Gillian turned to the girl. "Didn't we agree on the way over that ——"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"All right, Mr. Man," laughed the girl, "—and a friend of mine," she finished.

The doctor grunted. "She hasn't said yet that you are the coming chess champion also."

"Going;" corrected Gillian, raising his mask a moment and smiling. "Hal must have been press-agenting me."

"He has," acknowledged the doctor. "And—say—as an expert: tell me what your play is in a Ruy Lopez, after the opening, when black moves his King's Bishop's pawn to ——"

"*Will* you stop?" The girl stamped her foot impatiently, and made room for Gillian beside her. "Sit here, sir, and do anything on earth but talk chess."

Gillian took the seat obediently and the doctor rose to his feet. "Youth before beauty;" he chuckled. "See you later, Mr. Gillian. I've been so filled up with tales of your prowess that I honestly believe——by the way, Goose"—he turned to the girl—"where's Hal? Did he come anyway?"

Gillian was surprised to note the embarrassment in the girl's manner, and wondered at the reason. His astonishment grew as the girl walked across the conservatory, opened a door and peeped into the darkness of a small room before she replied.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Yes. He's the devil." She laughed a little. "I mean he's masked that way. There he is—over there with Ruth; she's Pierette."

As she spoke Pierette began to signal frantically from across the room and His Eminence the Devil looked up, noted the three in the conservatory and saluted smartly with his property pitchfork.

Vera turned to the two men. "Now talk chess;" she challenged. "I've got to see what Ruth wants." She hurried into the adjoining room, threatening off with a wave of her curved staff another of Captain Kidd's redoubtable pirate crew.

"Have a cigarette?" Gillian extended a case to the doctor who shook his head.

"Not in here," he grumbled, "old Wilshire's got some nutty ideas about ferns. It'd kill him if anybody blew cigarette smoke around. Let's get out of this—I'm suffocating."

The heavy man heaved himself to his feet with an effort and led the way, as though entirely familiar with his surroundings, through the conservatory and out upon the veranda at the back of the house, from which a short flight of concrete steps led to the path below. Some hundred yards from the house, the St. John's River was dimly visible through the branches of the intervening trees, and

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

the doctor turned down the walk that led to the river.

Here he stopped and raised his headpiece again, blowing, porpoise-like, his relief.

"Now I'll take that cigarette."

Gillian studied the heavy face of the man before him in the moonlight, and decided that he was going to like this huge Brobdingnagian physician.

"I hear that you're quite a detective," he began casually.

"Who—me? Naw;" replied the doctor between puffs at the cigarette. "I can make mint juleps, though."

"Which is more of an accomplishment," laughed Gillian, "particularly if one is possessed of the very necessary ingredients. Still, I've heard that you have had a hand in several rather important happenings in these parts."

"Just luck;" denied the doctor. "Just pure bull luck and a little use of this." He tapped his head significantly. "Surprising, isn't it," he went on, "how much this detecting game is like chess? Just guess one jump ahead of the other man—just think a little bit more clearly than he does—and you've got him mated."

Gillian agreed. "Then maybe you can guess," he

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

hazarded, "why there seems to be something embarrassing between Vera—Miss Ulmstead, I mean, and Miss Wilshire and our friend Hal Tyndall?"

The doctor's little eyes turned squarely on Gillian. "Humph; Hal can tell you the story better than I can—but—" He flipped his smoldering cigarette in a wide arc into the river and turned again to the house. "Come along," he offered, "and I'll tell you the story. There's not much in it that isn't public property, and it will save you some needless speculation—which is almost certain to be wrong, anyway."

"Why wrong?" Gillian smiled as he followed the big man up the path toward the house. "Don't forget that I'm a tolerably decent experimenter at the game myself."

"Detecting or chess?" The doctor flung the question over his shoulder casually, and Gillian's laugh was a little forced, as he answered.

"Why, chess—of course. I can't claim to rival Lecoq yet a while."

"Mm—got aspirations?"

"Hardly."

"A great game;" grunted the doctor. "Detecting I mean. Take me for instance—" He stopped at the foot of the steps leading to the veranda. "Here

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

I was, soft and satisfied, and then I had to mess up in something that wasn't any of my business, really. It just peeved me to see these thick-skulled simpletons blundering along when a little clear thinking was all that was necessary."

"Well?" Gillian met the doctor's disgusted stare.

"That's just it—it ain't well. The first thing I knew they were shoving a coroner's job off on me. Now, I ask you, ain't I a hell of a looking object to be a coroner? Can't you just see me in the rôle?"

Gillian laughed. "Resign;" he suggested.

"Sure;" grunted the doctor; "that's what I'm going to do just as soon as they'll give me a chance."

They mounted to the veranda and passed again into the conservatory.

When they were settled comfortably in the bench that permitted a view of the ballroom, the doctor crossed his short fat legs, and lowered his voice from its customary elephantine rumble.

"Met old Wilshire yet?"

Gillian nodded. "Just for a minute—at the bank to-day. Why?"

"Oh, it's apropos of the reason for that embarrassment you think exists between Hal and the young ladies. It begins pretty far back—at the time Hal was a kid. His dad—Hal's I mean—was tied

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

up with Wilshire in a proposition that was going to drain the Everglades. Some fool scheme that sounded good until work started."

Gillian nodded interestedly. "Yes?"

"Wilshire got out with a whole skin and a whole pocketbook;" added the doctor shortly.

"And Tyndall's father?"

"Tyndall's father got it where the proverbial chicken got the ax."

The doctor glowered through the holes in the cowl that once again covered his face. "I ain't saying it wasn't all on the level—nobody ever said that, but it was—well—damned peculiar."

"And what about Hal?"

"Oh, Hal. He'll never grow up. He's just a kid yet—you know him. He's head over in love with Ruth—and she with him—and Hal's doing his darnedest to make the old man—old man Wilshire—see that there's no hard feelings from what's left of the Tyndall family."

"And Wilshire won't see it, eh?"

"Exactly." The doctor nodded his head. "After old Tyndall died, some years ago, and the nasty talk was still floating around, Tyndall's folks just naturally dropped the Wilshires. But when only Hal was left and old Wilshire had become

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

cashier of the St. John's and built this place—well—" The doctor made an all embracing gesture with his arm. "I guess Wilshire's sort of sorry about it, and doesn't want to have Hal hanging around to remind him."

"But *was* there anything to the 'nasty talk'?"

The doctor shrugged. "Personally, I don't know—and I guess the only one who could have told was old Tyndall himself, but he was too good a sport. It certainly never became very definite, or Wilshire wouldn't be where he is now. You don't know the St. John's National, young man, nor John Ulmstead. If there was any real doubt of the fact that Wilshire was straight, Ulmstead would have been the first man to get rid of him, and that despite the fact that Wilshire has been in the bank for something like fifty years—more or less."

"But Hal's here," remarked Gillian, speculating on what might transpire should Wilshire and Tyndall meet.

"Like the fool he is—yes;" agreed the doctor. "That girl—Ruth I'm talking about—is as bad as he is. Just a couple of irresponsible kids. And if the Orge—that's the name this younger crowd has for Ralph Wilshire—ever comes in and ...."

As though the doctor's voice had been a signal or

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

a cue, a gruff voice was heard. The voice emanated from some one behind the partly open door through which Vera Ulmstead had looked into the room beyond; but now a soft shaded light was visible in the room that had been dark. Both men immediately recognized the voice of Wilshire. Apparently he was addressing a servant.

"You admitted them?"

"Yes, sir." The servant's voice was shaky.

"You know Mr.—Mr. Tyndall?"

"No, sir, not personally."

"You know him when you see him?"

"Yes, sir." The servant, furnished by the caterer, was manifestly nervous.

"And Mr. Tyndall is here?"

"Yes, sir."

There was a moment's silence; then Wilshire's abrupt order: "Send Miss Ruth to me."

The doctor leaned over toward Gillian. "There go the fireworks. I'm going to get rid of that young fool, Hal." He rose heavily to his feet and motioned Gillian to remain seated. "You tell Ruth when you see her;" and he lumbered into the crowd in the ballroom just as the orchestra began the latest dance hit.

Gillian walked to the far end of the conservatory,

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

to avoid hearing the hard voice of Ralph Wilshire as he spoke to his daughter who had answered his summons.

Courtney Gillian was young enough to appreciate his friend's position, and a feeling of violent dislike arose almost unconsciously in his mind; a feeling directed against Ralph Wilshire, and which grew in intensity when he saw the door of the room open more widely, and a wet-eyed Pierette, maskless, making her way toward him through the ferns, and avoiding the doorway that led to the ballroom.

He stepped forward and the girl drew back startled. "Oh—I——" Then her eyes grew dark. "Who are you?"

Gillian removed his mask. "I beg your pardon, Miss Wilshire. I'm Courtney Gillian. I came with Vera—er—Miss Ulmstead, and I wanted to tell you that Doctor Lester has gone to—to find our—my—your—we—er—Mr. Tyndall."

The girl held out her hand. "I—I—hope you won't think——" she began hesitatingly, and Gillian broke in kindly:

"Of course not, Miss Wilshire. Hal is too old a friend of mine, and I hope you, too, will allow me——"

"*Will* you?" A smile broke through the girl's

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

woebegone expression, and Gillian smiled in return, mentally finding his friend Tyndall's choice far from bad. "Will you give him a note for me?" the girl went on, "will you?"

"Why, surely. I'll find him the moment I leave."

"Wonderful!" The girl had already forgotten her tears in the new excitement of corresponding, clandestinely, with her lover. "Come on;" she beckoned and led the way into the room from which she had come. The door, closing behind them on the conservatory, shut out the music from the ballroom.

"Sit there a minute, Mr. Gillian;" and Gillian dropped obediently into a large leather armchair gazing interestedly about the room.

It was not a library, as he had thought, but a well-equipped office with a broad mahogany desk—its pigeon-holes crammed with papers—a large desk chair; a table and several armchairs.

The girl dropped into the chair before the desk but rose again almost immediately. With the air of a conspirator she carefully locked both the door leading to what Gillian correctly supposed was a hallway and the one to the conservatory, then, with a charming gesture for silence and secrecy, she slipped again into the desk chair and began to fuss about in search of stationery.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Impatient of delay, and being unable to find what she sought, she pulled a piece of paper from the pigeon-holes before her and scribbled hastily for a few moments. Then, unable to locate an envelope, she smiled confidently at the young man in the chair, folded the paper and handed it to him.

"If you'll give this to Hal, Mr. Gillian, we'll both love you forever and ever."

"Both?" Gillian's gaze was mildly inquiring. He realized the necessity for light banter, for the girl was patently trying hard to keep back her tears.

His effort, however, was successful, for she laughed a little. "Both of us; there!" And again she extended her hand as though to seal a bargain.

Gillian slipped the note into his waistcoat pocket and bowed gallantly over the small hand. "Agreed, my lady; and I shall not fail frequently to remind you that I am always entirely at the service of my loving friends." Then he raised the small hand and touched it lightly to his lips, much to the confusion of a blushing little girl.

"Vera told me you were charming;" she began, to hide her embarrassment, "but I didn't think that—" She stopped short and bit her lips, gazing at him wide-eyed. "Please go;" she smiled, "before I—" She waved to the door, which Gillian unlocked obediently.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

In the conservatory he looked about him for the doctor, but, failing to see him, turned to the veranda and the steps leading to the lawn, resolved to smoke quietly until the time for unmasking, and then, after escorting Vera Ulmstead to her home, look up Hal Tyndall.

He strolled up the bank of the river smiling at the girl's inadvertent confidence of what Vera Ulmstead had said, and he laughed aloud as he recalled the wide-eyed expression of regret that had followed immediately upon her words.

The doctor was right; both of them—both Ruth and Hal—were a pair of irresponsible kids, and Gillian felt himself hoping that they would outwit Ralph Wilshire in his efforts to keep them apart.

Searching his pockets for a match, his hand encountered the note the girl had given him for Hal Tyndall, and he pulled it out. He smiled a little whimsically as he contemplated the folded bit of paper in the moonlight, then an expression of puzzled interest crossed his eyes as he saw, typed on the folded side of the paper:

nvtuuibwffczzupnpsspxx049990

Digitized by Google

Original from
NEW YORK PUBLIC LIBRARY

CHAPTER V

THE DOCTOR IS VISITED

"BUNK and poppycock!" snorted Doctor Lester heavily. "Pure and unadulterated bunk! The only specific in the world for malaria is pure gin and quinine; just that!"

If anything, Doctor Edward Lester looked more grotesque in his own office than he did at the costume ball. His clothes were worn slouchily and carelessly; certainly for no vain purpose of adornment, but simply and solely to cover his nakedness. They seemed to have been flung haphazard on his large person, and the loose pockets of the coat bulged out: one with several crushed packages of cigarettes; the other with a much battered stethescope.

A modern Rabelais would have cast the big man immediately for a new version of Pantagruel or Gargantua, for he seemed literally to overflow the chair in which he sat before his battered desk, hammering his convictions on its scarred surface with

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

a mighty fist as he addressed Courtney Gillian who sat in the chair—usually reserved for patients—next to the doctor's desk.

Gillian had made an inadvertent remark concerning the efficacy of a certain patent medicine for malarial sufferers, and the doctor's outburst had been sudden and vehement.

"Remember that," grumbled the big man more quietly, "and when you feel a touch of it, you run for the quinine and gin—if you can get the gin." He chuckled a moment over a sudden thought. "Remember Kipling's soldier? Well, he was right —it tastes like the dead sea, but it gets results."

Gillian hastened to assure the big man that he would unquestionably investigate the virtues of the quinine and gin remedy so highly recommended by the doctor.

"Doing anything special this morning, Mr. Gillian?" The doctor dropped the matter of the malaria remedy.

Gillian shrugged. "Not exactly. I want to run out to see our little friend of last evening, after I deliver a note from her to Hal. By the way, what did you do with him? I tried to get him on the phone last night but couldn't."

The doctor snorted. "You ought to 've seen him.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Acted like a lunatic. Swore he wasn't going to be hustled from anybody's house like that." The doctor frowned reminiscently over the memory, then shifted the subject with an abruptness that was characteristic. The big man's mind exhausted rapidly the possibilities of any topic of conversation, nor did he linger on a subject when once the last word had been said.

"Know anything about criminals, Mr.—er—Gillian?"

"Criminals?" Gillian was puzzled. Then he saw that the doctor's bland face contained no guile, and that the little clever eyes were regarding him unsuspiciously.

"A little, Doctor; but not a great deal. Why the question?"

The doctor hunched his heavy shoulders. "Thought you might—you asked me about detectives last night, and you seemed interested. Besides you're a coming chess champion...so they tell me."

"Does it necessarily follow," smiled Gillian, "that chess players make good detectives."

"Oh, no—not by any means;" the doctor hastened to correct the impression, "but the chances are that a good detective—if there is such an animal—

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

would make an excellent player. Same old guessing game I told you about last night."

Gillian smiled more broadly. "I don't recall that any of the really great investigators were good chess players."

"Great?" snorted the doctor. "What do we know about great investigators—I mean real men? Not the fiction kind."

Gillian shook his head. "Very little," he admitted, "and isn't it a fact that they are really able to do good work because we don't know them?"

"Not by a jugful." The doctor scorned the idea. "It doesn't affect the caliber of a man's mentality how many crooks know him—and, in the last analysis, detection of crime isn't a matter of snooping around with a magnifying-glass and a wise look. Not by a whole heap. It's right behind the eyes that most of the best detecting is done—all but the gumshoe kind."

Gillian pulled a paper from his pocket. Across the front sheet was spread a wild account of the disappearance of the bank messenger of the Bay Street National Bank, and the scribes had made up for their lack of positive information by drawing liberally on their various imaginations.

"See this in the paper this morning about the

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

missing bank messenger?" Gillian questioned absently.

The doctor nodded uninterestedly. "Sure. Just bunk. The paper hasn't got half the facts."

Gillian was startled. How this big, sloppy man in the chair before him hit straight at the heart of things was a bit disconcerting. Gillian admitted to himself that he was at sea in the matter, and yet he had something definite—some fixed point—to begin to think from; whereas this huge pulpy man—a casual reader of newspapers—with nothing but his own ability to think clearly, dismissed the newspaper story for exactly what it was worth. The facts were not there.

An interview with the family of the missing messenger had developed nothing. The messenger had left his house on Laura Street in Springfield—just below First Street—and had started, as usual, to the bank; that is, had started to the street-car line that led to the city, Springfield being a northern suburb of the city itself. His duties at the bank did not begin until nine o'clock and he had left the house at about eight thirty—his usual time.

A brother of the missing man had seen him stop on the corner of Laura and First Streets and engage in a moment's conversation with a man who was a

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

stranger to the brother; then the messenger and the stranger had turned down First Street in the direction of the Main Street street-car line. According to the newspaper story, there was nothing to arouse the brother's suspicion in the meeting he had witnessed between the messenger and the stranger.

Gillian had long since concluded that the bank man's disappearance bore directly on his own case, and on the revelation made by John Ulmstead over the telephone that the notes so puzzlingly present in the bundle of currency were counterfeit. But further than this conclusion it was impossible to go. He had telegraphed his associates in Birmingham asking for certain information that might throw a light on the mystery, but, until an answer to the wire was received, there was nothing he could do.

He eyed the doctor a moment, wondering whether it would be wise to take the man into his confidence as Hal Tyndall had suggested, but decided, temporarily, against such a course. He realized that little could be gained by doing this at the present moment, and he nodded across at the big man who was smoking silently.

"I guess you're right. The tale does sound somewhat flimsy. Make anything of it?"

"Huh?" The doctor's thoughts had evidently

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

been wandering. "Oh, you're talking about the bank runner. No. I haven't thought about it any. Interest you?"

Gillian denied with a shake of his head. "Not especially. But—we were talking about criminals. . ., a hobby of yours, I understand."

"Hal's been talking," guessed the doctor. "Yes—in a way. The psychology of 'em, anyway. You can always count on them to do exactly the obvious thing, you know."

Gillian disagreed with the doctor's conclusion and answered the rhetorical question literally. "No, I didn't know. How do you figure that?"

"Simple," replied the doctor; "and I've seen a few practical demonstrations in my time. Remember the bank-robbing case we had here—or, didn't Hal tell you about it? Well, it was just a clear case of sitting down to *think* it out. I'd almost venture to assert that there's not a criminal case on record that couldn't be solved by sheer thought."

Courtney Gillian smiled over the idea. He wondered what the doctor would say if he brought his own problem to the man's attention and challenged him to work it out by his vaunted method of sheer thought. He resolved to approach it, but with proper camouflage.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"Ever hear of Joseph Pillman?"

"Pillman?" The doctor scratched his head. "Pillman?" He thought a moment. "Oh, yes; counterfeiter, wasn't he? Man who bragged that he could make 'em so good nobody could tell them from the real stuff. Died about ten years ago—or went to the pen or something, didn't he? How'd they get on to him that time?"

Gillian smiled at the doctor's familiarity with the name of the notorious counterfeiter. It was evident that the doctor's knowledge of criminals was not a vain boast.

"Yes, he went to the penitentiary, and they got him simply because a pal of his squealed. Counterfeiting isn't a one-man job, you know. Well, what if I were to tell you that Pillman's out again——"

The doctor shrugged. "I'd say look out for the fake stuff."

"—— and that the fake stuff had already begun to appear?" finished Gillian.

"Then I'd say grab Pillman again," grumbled the doctor. "That's fairly clear. Anybody know where he is?"

"Oh, yes;" Gillian nodded. "He's living in Birmingham as I understand it, together with another crook named Norton—Ed Norton—and they're

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

both being watched. Pillman is pretty near the ragged edge: consumption, I've heard."

"Well, they've got him then, eh?" The doctor was only mildly interested.

"Why, no," admitted Gillian. "That's the interesting point. I was talking to—er—a friend in Washington a few days ago. It seems that this queer stuff has appeared in bills of several denominations—all Federal Reserve notes—and, though the government immediately started watching Pillman———"

"Hadn't they been watching him since he got out?" questioned the doctor. "Now, say: ain't that just like them. What the whole Secret Service needs is a primer lesson in criminal psychology."

Gillian flushed somewhat but nodded as though in agreement. "As a matter of fact, it was some time before they could locate him;" he continued, "and, also, they are as interested in tracing the manner in which he disposes of the notes as they are in proving the fact that he makes them."

"Then they're certain this Pillman is making them?"

Again Gillian nodded. "There's but little doubt that he is—the work has all the earmarks of his methods."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Then the stuff is bound to stop coming," concluded the doctor. "Have they searched his place?"

Gillian answered in the affirmative. "But, so far as I've heard, they found nothing. Pillman lives there, and never leaves the house, you see. I understand one of our—one of the Secret Service men went over the place once, but failed to locate anything definite."

The doctor again hunched his huge shoulders. "Well, all I can say is ———"

The opening of the door interrupted his remark, and Hal Tyndall entered.

"Hello, Gill; glad you found the old doc. How's everything?" He sailed his straw hat across the office and dropped easily into a chair by the door as though quite at home. "Been talking chess?"

"No," grumbled the doctor, "been talking crooks."

"Hah! The incalcuable value of thought!" mocked Tyndall. "Bet a dollar, blind, Gill—he's been reading you a lesson on the mental shortcomings of all sleuths from Sherlock the First on down. What's that ———" he extended his hand for the note passed him by Gillian.

"Looked for you this morning, Hal," Gillian commented, "but you hadn't arrived."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Hello!" Hal examined the note. "Who's been using a typewriter?" Then he unfolded the paper and read quickly. "Bless her heart;" he grinned. "Ain't she a ribbon-winner, eh?" He turned the note over again in his hands and eyed the typed line of meaningless letters. "Huh—wonder when the Orge got civilized and bought a typewriter; thought he was ag'in' 'em." He tore the sheet into four parts, looking up with a smile: "Orders to destroy it;" he grinned as he tossed the pieces into the doctor's waste-basket.

The doctor humphed his opinion of Tyndall and his love-affair. "Why in heaven's name don't you pull a noble Lochinvar act and run off with the lady?"

"Boy, oh, boy!" Tyndall grinned widely at Gillian. "That *is* rather a noble idea, oh, most worthy Gargantua. Not that I haven't thought of it before. Lochinvar and his trusty flivver—that's me. Seriously, though: Ruth has scruples. How she can have with that insufferable beast of a ——" A frown came to the young man's face and he kicked viciously at the unoffending waste-basket.

The doctor raised his head as though to speak, but, instead, turned his eyes to the ground-glass panel in the door, against which a shadow fell.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"Something for me, Mae?"

The girl who received patients in the outer office entered and closed the door.

"A gentleman to see you. Mr. Wilshire."

"Huh?" The doctor looked surprised.

"Good night!" Tyndall slid down in his chair until he rested on the back of his neck. "Me for the dim fade-out. Come on, Hal." He rose to his feet, but the doctor stopped him with a gesture.

"Tell him just a minute, Mae, and let him in here in a couple of minutes." Then, as the girl turned again to go into the outer reception-room, the doctor turned to Gillian. "Stay if you like, Mr. Gillian, but I'm not going to have any of that leave-my-daughter-alone-you-villain stuff pulled in here. You get into the laboratory, Hal—I won't have you running across him as you go out, and keep the door shut. Understand?"

"Oui, m'sieur." Tyndall was irrepressible.

"I'd better do the same," suggested Gillian.

"Good enough;" grunted the doctor. "Maybe you can keep that young ass from acting like one."

He closed the small white door with its ground-glass panel that opened into the small tiled laboratory, and turned again into his office. By the time the door opened to admit Ralph Wilshire the doctor

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

was seemingly engrossed in a huge tome with many highly colored plates displaying various portions of the human anatomy.

The greeting between the two men was limited to nods, and an ungracious wave of the doctor's arm to indicate the chair by the desk. The newcomer, however, remained standing.

"I am looking for Hal Tyndall, Doctor," began Ralph Wilshire gratingly. "Have you seen him?"

A suspicious gurgle came from behind the laboratory door and the nickeled handle began to turn slowly.

"Not lately," lied the doctor promptly. "His office is on the next floor."

"I've been there;" snapped Wilshire. "Or, perhaps you can tell me where I can find that young—the—er—Mr. Gillian—Courtney Gillian, I believe."

"Gillian?" The doctor repeated the name thoughtfully as though endeavoring to associate it definitely with a certain individual. "Ah, yes; I met him last night, I believe. Surely—I remember—he lives at the Mason and ——"

Again the office girl interrupted. "I beg your pardon, Doctor: the telephone; the automatic phone out here."

The doctor heaved himself heavily to his feet and

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

lumbered to the door, with a muttered word, leaving Wilshire standing in the center of the small consultation room. The door leading to the laboratory creaked the least bit on its hinges as the irrepressible Hal Tyndall endeavored to look into the outer office to account for the sudden silence.

As he stared through the crack of the door he saw the figure of Ralph Wilshire stiffen suddenly; then bend down—straighten again—and saw the man stuff something hurriedly into his pocket. Tyndall's eye, pressed to the crack in the door, grew large with amazement for what the banker had reached for were the pieces of the note from Ruth Wilshire which the watcher had, but a moment before, thrown carelessly into the waste-basket.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

CHAPTER VI

MORE COUNTERFEIT

COURTNEY GILLIAN walked slowly up the broad, tree-lined gravel path that led to the Wilshire residence in Ortega. In the bright sunshine of the late morning the house, which the night before had seemed a fairy-land, was metamorphosed into an almost grim stateliness, and the broad sweep of green unbroken lawn lent an air of cold grandeur to the scene that was not without its subtle, psychologic effect.

At night the spirit of the house seemed dominated by Ruth Wilshire, but the revealing light of day made it speak rather of the spirit of its master; Ralph Wilshire.

There was even an air of regularity and certain order in the squat, carefully tended evergreen that bordered the house below the veranda, and the tall unyielding sycamores appeared like silent sentinels.

But the young man was too deeply engrossed in his own thoughts to give heed to the vast theatrical

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

display of nature: far down toward the river, lines of weeping-willows stood magnificently on the bank, their drooping, moss covered branches leaning far down as though in an effort to touch the swift-flowing water.

To the right, beyond the house, broad splotches of riotous color, contrasting against the shimmering green of the lawn, indicated the carefully tended gardens. No tiny bit of gravel seemed misplaced from the walks, and the house itself gleamed in its pristine whiteness. It was impossible not to associate Ralph Wilshire with his home: straight, tall, austere yet with a certain hard attractiveness.

A squirrel scurried in fright across the gravel path before Gillian, and from the river came the soft put-put of a motor-boat hurrying cityward.

Gillian turned to the wide stone steps and mounted to the veranda.

A colored maid answered his ring: a maid whose face glistened like old polished ebony, and who displayed many white, tombstone-like teeth in answer to Gillian's greetings.

"Miss Ruth? Yassuh—I 'spects she's here. Leastwise she ain't said she ain't."

Gillian extended a small white card and made his way past the maid into a living-room, while the col-

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

ored girl disappeared into the vast cool recesses of the deep hall.

The room in which Gillian found himself was extraordinary: a large low-vaulted chamber with massive oak beams for ceiling, and paneled oak walls extending almost unbrokenly to the heavy beams. One wall—the north—was broken by a series of huge windows, extending to the floor and giving upon the veranda before the house. The south wall also was broken—a few feet from the ceiling—by several small square, sashless windows, covered by attractive cretonne drapes through which a glimpse could be obtained of the beams of the ceiling of the room beyond. There was no door, save the one leading into the hall, although the windows of the north wall served as doors to the veranda.

A large table stood in the center of the room, scattered with a miscellany of periodicals, while the east and west walls showed solid bookcases built into the heavy paneling, and broken here and there by the paneling itself on which hung a series of small pictures depicting the days of the Cæsars. The color scheme was dark tan; a soothing restful tan, and Gillian dropped into the cushions of a huge davenport as he eyed, appreciatively, the massive ebony chair —intricately carved—that stood by the table.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

The room gave ample evidence of taste and unostentatious wealth, and it was hard to reconcile with the character of Ralph Wilshire as Gillian knew it.

From out the wide north windows he could see, beyond the veranda, the sweep of lawn that extended to the boulevard on which the house fronted. There were no windows save these in the room—except the small series of square sashless ones, that gave into the room beyond, high in the opposite wall.

A voice from the door interrupted Gillian's musings.

"It was nice of you to call, Mr. Gillian; I did *so* want to see you."

Gillian came to his feet. "Well, here I am, lady. The messenger desires to report the proper delivery of that with which he was entrusted."

The smile with which the girl greeted this was obviously forced. "Oh—thank you—" she began hurriedly; then, with a glance about the large room: "but won't you come where it's more comfortable?"

She led the way into the small office in which they had been the previous evening, and preëmpted the large leather chair; signaling to Gillian to take the chair at the desk.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Have you seen Mr.—my father?" began the girl anxiously the moment the young man was comfortably settled in his chair.

Gillian shook his head. "Not exactly," he smiled, "but I *heard* him."

"Oh—where?" The girl made no attempt to hide her anxiety.

"Why, in Doctor Lester's office. I was there with Hal and———"

"Did father see Hal?" The girl's hands clasped tightly in her lap, and an expression that was almost of fear came into her eyes.

Gillian shook his head. "No, he didn't. I had just given him your note when your father was announced and the doctor seemed to think it best that Hal should not meet him, so ——"

"Oh, I'm glad!" The girl's voice spoke her relief. "It would have been awful—awful."

Gillian leaned forward sympathetically. "Won't you tell me about it? I heard your father ask the doctor if he had seen Hal—or me, and, frankly, I'm curious to know if he wanted to see either of us about last night?"

The girl nodded miserably, and twisted her tiny handkerchief between her fingers.

"This—this morning," she began slowly, "father

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

was in here. And suddenly he came out and—and—"

"Yes?"

"I was in the breakfast room," she continued, "and he asked if any one had been in his office—in this room last night."

Gillian's face clouded, but he only nodded for her to continue, and, in a moment she did.

"I had—had to tell him that you were with me."

"Yes?"

"I—I told him I wrote—wrote to Hal and that you were going to—to give him my—my note."

"Well?" Gillian smiled encouragingly. "That isn't exactly criminal, you know."

"Oh, but he was *so* angry;" the girl paled at recollection of the scene. "He made me come in here and show him where I sat when I wrote the note—where you were, and what paper I used and——"

"But do you know why?" Gillian was trying vainly to fit together the pieces of a puzzle that seemed to be related definitely.

The girl nodded. "I think he lost a memorandum of some sort—some note he had made, and believed that —— oh, you *will* excuse it, won't you?—you had, perhaps,—taken it."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"That *I* had taken it?"

The girl nodded again. "Yes—he said—" tears began to appear in her eyes and she continued wretchedly: "he said that you—you took it or that I used his paper to write to—to Hal. I told him that you didn't—you didn't——" She began to cry openly, and Gillian, always embarrassed at the sign of feminine tears, squirmed in his chair.

"Of course I didn't," he assured her. "And of course *you* didn't." He smiled at the way he put it. "If you had," he concluded positively, "Hal would certainly have noted the memorandum on the note, and ——" He suddenly broke off short as he remembered the note he had handed that morning to his friend, and his mind flew back to the evening before as he stood on the river bank.

Was it possible that the jumbled, typewritten line on the back of the paper was the missing memorandum? It seemed incredible, but the idea held in his mind.

"Have you looked for it—the memorandum I mean?" he asked.

The girl dabbed her eyes with the tiny bit of handkerchief and shook her head. "No—*he* looked. He said it was on the desk there——" she gestured to the desk at which Gillian sat, and that young man

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

turned his eyes to the broad mahogany surface before him. Almost immediately he noted a sheaf of letters in the center of the desk, and noticed that the letter-head was that of the St. John's National.

It was obvious that Ralph Wilshire's work did not end when he left the offices of the bank on Forsythe Street, and, as his eyes searched here and there on the desk for a stray paper that might have been the missing memorandum, Gillian reached for the bundle of letters and turned them over.

On the back of the bottom sheet, exposed by this movement, he saw—at the very top of the sheet—one single line of type:

sfgvtffuppdpnqmzza

A quick frown drew his brow together. Then he realized that the seeming familiarity of the letters was due, perhaps, to the meaningless array of type ending in a final *a*. He became more certain now that the missing memorandum, on which Wilshire set such great store, was at that moment reposing in the doctor's waste-basket.

He turned from the desk, remembering Hal Tyndall's remark when that young man had first seen the typing on the back of his letter-head, and his

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

eyes traveled casually about the room. In one corner was a small flat table, and a straight chair beside it. But his glance did not encounter what he sought and he questioned the girl:

"Does your father work here?"

The girl's nod was affirmative answer. "Very often; this is as much a part of the bank as his office down-town."

"Have a stenographer here?" Gillian questioned with seeming aimlessness.

"A stenographer? Why, no. Father doesn't like——" She smiled the least bit although the tears still hung threateningly in her eyes. "Hasn't any one told you? Father hates the sound of a typewriter. He's very old-fashioned in some things and ——"

Gillian's eyes strayed again to the series of typing. He felt certain that something was amiss, but he was unable to think clearly or consecutively. With careless fingers he turned over the letter on the back of which the typed line appeared and noted that it was addressed to: "Mr. Ben Staggard, No. 1209 Laura Street, Jacksonville, Florida," and was ready for the bank cashier's signature.

Long columns of figures were neatly tabulated on the sheet, and his glance told him that the subject of

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

the letter was a new issue of Everglade Drainage Bonds, issued by The Florida Reclamation Company. In the lower left-hand corner of the sheet appeared the initials: "RW-v," which, he assumed, indicated that the letter had been dictated by Ralph Wilshire to a stenographer at the bank.

Probably the stenographer had used the back of the letter-head for—— He shook his head. It was not likely that a stenographer, however careless, would write on a sheet that had been previously used for typewriter practise. Gillian again glanced at the address and at its subject-matter before he replaced the letters in their original position.

"I don't know *what* father might do if he sees Hal," the girl continued. "Won't you please go to Hal again and tell him—tell him not to let father see him? I've tried to phone and tried—but Hal *never* seems to be in his office."

"I certainly will tell him," assured Gillian. "Don't bother about it, little lady. The memorandum will doubtlessly turn up sooner or later." Mentally Gillian had already determined to rescue the torn note from the doctor's waste-basket.

The girl smiled wistfully. "It's—it's awfully cheeky, Mr. Gillian, to—to drag you into our difficulties, but Vera said——"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Yes? What did Miss Ulmstead say?"

The hint of a smile played about the corners of the girl's lips. "You won't tell?" She was adorably serious.

"Cross my heart and all the rest of it." Gillian's vanity was not proof against temptation. He really wanted to know.

"She said that you were quite the greatest *distraction* she had encountered since the war—there!" The girl smiled openly. "I wonder what she meant by that?"

Gillian laughed. "Yes, I wonder. But, just the same, for telling me that I owe you a great deal of service. And I wish you would believe that I'm more than anxious to help you and Hal to ——"

The door opened and the polished countenance of the maid obtruded. "'Scusin' the interruption, Miss Ruth," began the maid, eying Gillian, "'scusin' that ——"

Gillian smiled and turned to the girl who stopped the maid with a gesture. "Just a minute, Jessamine —what *is* it, Mr. Gillian, that's so very amusing? Mayn't I know?"

Gillian grew momentarily serious; then laughed again. "Oh, nothing. I was merely thinking of—"

The girl smiled archly. "Thinking of what?"

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Gillian grinned at Jessamine in the doorway. "That's exactly the manner—and the very same words—with which a certain very dark young gentleman at the Mason interrupts me several times a day."

"How do you mean?" The girl was puzzled. Then to the maid: "Money for the grocer, isn't it, Jessamine....if you will bring my purse——it's in the library on the table."

Gillian felt for his cigarettes. "That expression —' 'scusin' the interruption,'" he explained. "There's a bell-hop at the Mason who says it continually. A certain very colored gentleman with the too delightful name of Hero—Hero Landers."

"Hero? Why, that's Jessamine's husband;" laughed the girl. "Isn't that queer?"

Jessamine returned with the purse. "Mr. Gillian here knows Hero, Jessamine," smiled the girl as she opened the bag.

Jessamine turned large eyes on Gillian. "Then you knows a good-f'r-nothin', crap-shootin' lazy runt;" she ejaculated suddenly, but with no change of facial expression to accompany the remarks.

The temperament of the dusky ladies and gentlemen of the South was entirely beyond Gillian's ken, and he was a bit startled at the outburst.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"But he works, doesn't he?" Somehow Gillian felt called upon to defend the absent Hero.

"Wuk? Dat nigger? Nossuh—he don' wuk none a-tall. He's the loafin'es' man what is. Wuk an' Hero ain't never met up wid each other; 'cause why? 'Cause when wuk gets 'roun' to where Hero is at, why, he jes' nachelly ain't there. Him wuk—huh!"

"How much, Jessamine?" The girl raised her eyes from the purse in her lap and tried to hide her smile.

"Fo' dolla's an' eighty-two cents; yes'm."

The girl counted out the money, and, with another grunt expressive of her opinion of her spouse, Jessamine turned from the room.

Gillian laughed aloud. "Discord in the Landers family?"

The girl nodded. "Always is. We had Hero here for a while as gardener, and it almost ruined both of them, so Hero just had to go."

She rose to her feet, the purse falling from her lap and cascading a small shower of silver and paper to the floor.

"Oh—how stupid!" The girl dropped to her knees and Gillian hurried to assist her in collecting the money.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

He picked up a bill and glanced at it curiously. Then, from recently acquired habit, he scrutinized it more carefully. It was a five-dollar note.

When the damage had been repaired Gillian still held the note in his hand.

"Will you exchange with me?" he smiled, reaching into his own pocket and producing a five-dollar bill.

"Why—yes. But, why?" The girl held out her hand.

"Just a superstition;" Gillian shook his head. "And yours is so nice and new. Where did you get it?"

The girl tucked away the bill she had received from Gillian. "Where I get it all," she smiled. "I always get new money at the bank."

Gillian's eyes gleamed a brief instant. "Your father's bank?"

"Of course," replied the girl, "where else should I go but to the St. John's National?"

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

CHAPTER VII

CODES

ON leaving the house Gillian walked slowly up the boulevard to where the tracks of the traction company gleamed in the distance. He stood on the corner awaiting the arrival of a belated car that would take him to the city, and contemplated the long stretch of avenue, lined with palm trees and shimmering in the bright noonday sunlight.

When the car arrived he clambered aboard and dropped into a front seat. Here, pencil and note-book in hand, he endeavored to recollect the series of letters that had formed the typed line he had read a few minutes before. Further than *"sfgvt—"* however, he could not progress; the rest of the letters having been crowded from his mind by the more recent discovery of the counterfeit five-dollar note in the possession of Ruth Wilshire.

He did remember, however, the name and address of the man to whom the letter was written, and this he copied into his note-book: "Ben Staggard; 1209 Laura Street."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

He thought the matter over from the beginning: his arrival in the city; his conversation with the bank president, John Ulmstead; the disappearance of the messenger of the Bay Street National Bank; Ralph Wilshire's entrance into the scene; the dance of the previous evening and Wilshire's enmity toward Hal Tyndall.

Gillian knew of old the disadvantage of leaping to conclusions not soundly based in fact. With a wrong premise he would be more than apt to go so far astray of the real truth that it would take many valuable days to unravel the skein of error in which his thoughts would be wound.

Wilshire's peculiarly vital interest in the lost memorandum—probably that on the back of the girl's note to Tyndall of the night before—was the stumbling block upon which his thoughts hesitated. Was it possible that the typed lines were a code? The conclusion seemed reasonable—more reasonable than the supposition that the only two pieces of paper he had seen from Wilshire's desk should both have been used for the purpose of typewriter practise. It would not be difficult to ascertain from the bank's stenographer whether she had typed the lines at Wilshire's suggestion. This thought, however, gave him pause. It was more than unlikely—if the

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

letters did indeed constitute a code—that a stenographer had typed them. Perhaps it was Wilshire himself——.

If so, was it not, after all, extremely likely that it was a private memorandum of Wilshire's—or business of the bank's that could not be trusted to the regular channels and methods of correspondence? The figures that he remembered on the back of the girl's note would seem to indicate this as the logical supposition. And it would also account for Wilshire's evident desire to recover the lost memorandum.

It was more than likely that the St. John's National Bank—engaged as it was in the financing of more than a third of the entire enterprises of the State of Florida—felt the necessity, at times, for absolute secrecy and resorted to this method to obtain it.

The street-car clanged its way through Oak Street and into Riverside Avenue, and still Gillian pondered over the inexplicable happenings that had transpired since his arrival in the city. One thing he was becoming certain of: somewhere in the city of Jacksonville was the key that would unlock the riddle of the counterfeit.

He did not doubt that Ruth Wilshire had spoken

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

the truth when she said that she had received the money—the counterfeit bill—from the St. John's National Bank, but, on the other hand, Gillian did not fail to realize that the young girl's word could not be—in a matter of this nature—implicitly relied upon. He had seen her in too many varying and suddenly shifting moods....from utter wretchedness to the gay irresponsibility that most often characterized her, and he knew that it would be very easy for her to be mistaken.

The disappearance of the bank messenger worried him most. If this disappearance was to be attributed to the news received from Washington by John Ulmstead: that the two ten-dollar notes were counterfeit; then the reasonable assumption to work on would be that John Ulmstead or Gillings of the Bay Street National were directly implicated in the man's disappearance. This disappearance was obviously a ruse——Gillian felt positive that the messenger himself was in no way implicated in the matter.

Knowing that suspicion would inevitably fall on those men who had handled the shipment of currency from Atlanta, had these men—or one of them—taken this method of attempting to divert suspicion to the messenger?

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

The car rolled over the viaduct of Riverside Avenue and turned into the traffic-thronged crush of Bay Street, while Gillian's thoughts veered suddenly to more pleasing channels, and he smiled to himself quietly. So Vera Ulmstead had found him, first charming, and then a distraction. His smile grew fatuous, and was finally replaced by a musing frown. He was certain that, somewhere, he had seen the girl before. But where?

He rose slowly from his seat, pocketed his notebook and pencil and signaled the conductor.

First, he made his way to the hotel, and, after ascertaining that there was no message of any kind in his box, he turned again in the direction of the St. John's National Bank.

His card gained for him almost immediate admission to the office of the president, and as the old banker rose to his feet to greet his caller Gillian felt, somehow, ashamed for even remotely connecting this grand old man with the disappearance of the bank messenger, or for suspecting him of any criminal knowledge of the counterfeiting. It was no small portion of John Ulmstead's success that his personality radiated a certain robust honesty—an uprightness and a firmness that went a long way to establish his reputation for integrity and square dealing.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"Enjoy the ball, Mr. Gillian?"

Gillian nodded. "Very much indeed; thanks to your charming daughter, Mr. Ulmstead."

"Mighty glad, young man; we want to make you feel at home with us—for your own sake, primarily, and for the senator's. By the way—I had a note from him this morning. He speaks rather highly of your abilities."

The banker reached into a basket on his desk and passed a sheet of paper to Gillian. The young man took it, read the note, and John Ulmstead, watching him, noted that he had the grace to flush.

"The senator is a little bit given to being over-enthusiastic, I think." Gillian passed back the flattering letter and smiled at the twinkle in the eye of the old man.

"M-m! I've never heard that it was one of his shortcomings. Besides, young man, you seem to inspire a certain enthusiasm." He grew more serious: "Believe me, it is a valuable asset for a young man to have: the ability to inspire confidence and friendship."

"Thanks. I'm mighty glad."

"Well, let's make it dinner to-night, then;" John Ulmstead replaced the letter in his basket. "You see for yourself that the senator asks me to treat you just as though you were his son—or my own."

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

"Oh, but really—" expostulated Gillian. "I couldn't think of imposing——"

"You'll have to make your excuses to Vera, I'm afraid," smiled the banker. "I'm merely repeating orders."

Gillian smiled at the idea. "Thanks then—immensely. Of course I shall be glad to come."

The matter of dinner settled, the banker turned to the more important business in hand. "It is too soon, of course," he began, "to ask if you have any idea——"

Gillian did not allow him to finish. Instead he placed before him on the desk the five-dollar note he had received by exchange with Ruth Wilshire.

"Another one?" Ulmstead made an impatient gesture. "And where did you find this? Ah—a different denomination too."

Gillian nodded. "It came from your bank, sir;" he said quietly, but watched the effect of his words.

The banker's reaction was the most natural under the circumstances. It was plain that John Ulmstead was beginning to grow angry; not with the young man before him, but over the baffling appearance of the counterfeit and the thought that it should be connected with his bank.

"May I ask if you use—in your correspondence—

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

Mr. Ulmstead—any sort of private code?" Gillian did not wait for the banker to remark on the counterfeit.

"Code?" The financier was plainly at sea. "Why—why, certainly. We use several: some of the standard ones and some of our own."

"A private code?"

"Yes."

Gillian frowned. "You have a regular code man, or is your code book in possession of one of the bank's officers?"

"Invariably one of the officers," replied the banker immediately. "As a matter of fact Mr. Hadley, our vice-president, has entire charge of all code wires and letters."

"And he does it all?"

"Every bit."

"But when he is away—as at present?"

"Then Cooper, the assistant vice-president, handles the work; and if Cooper, too, is absent, then Mr. Wilshire undertakes it."

"And Mr. Cooper is here now?"

The banker nodded. "But certainly. It is only on very rare occasions that both Mr. Hadley and Mr. Cooper are absent at the same time."

"And if you wanted a message sent—or a portion

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

of a letter written in code you would pass your letter to Mr. Hadley."

"Certainly."

"But the final letter—after it was coded—would come to your for signature, wouldn't it?"

The banker shook his head. "Not often, although, in rare cases, where I am corresponding with a personal friend as well as a business associate it is possible. The code would be written by Hadley and signed by him. His department—the vice-president's—signs all communications for the bank. You see"—he explained the system—"the original letter or telegram or memorandum, whatever it might be, would be signed by me or by Wilshire—by whatever officer originated it—and that signature is Hadley's authority for affixing the regular signature of the bank. For instance———" John Ulmstead reached into a wire basket that reposed on the top of his desk and passed over a series of letters. "These I have by me for reference," he explained. "You will see that they are carbon copies." He indicated the signature line which, in each instance, was blank. "In every case this is signed by Mr. Hadley or Mr. Cooper just: 'The St. John's National Bank.'"

Gillian nodded, apparently satisfied. "Is your bank, or are you, Mr. Ulmstead, interested particu-

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

larly in the recent bond issue of the Florida Reclamation Company? I mean in the so-called Everglade Drainage Bonds."

"Absolutely not!" The banker's answer was positive. "It is a proposition that we have resolutely refused to touch; and, as long as my influence is of any weight with the board, we never will touch it. Fundamentally, the issue is unsound, as you can readily see from—— Excuse me, Mr. Gillian, but this is a pet abomination of mine and the pet abomination of nearly every conservative banking house in the state. Why do you ask?"

Gillian shrugged a denial of any specific reason for his query. "I thought, perhaps, that you, or some of the other officers of the bank, might be interested."

"Well, you must give us credit for a little more—shall I say 'financial acumen?'—really you must, Mr. Gillian. I can assure you that neither I nor the bank, nor any one in any manner connected with it would touch that bond issue with a ten-foot pole."

Gillian laughed at the vehemence of the old banker. "Well, that certainly settles my opinion of the Reclamation Company."

The banker smiled and nodded. "If it doesn't; just ask Wilshire about it. He was interested in the company something like twenty years ago."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY
89863A

"And he isn't interested any longer?"

John Ulmstead shook his white head. "Most certainly not; Ralph learned his lesson many years ago, and the adage of a burnt child applies very forcibly to the world of finance."

Gillian hesitated a moment. "You said, I believe, Mr. Ulmstead, that Mr. Wilshire was with you on the morning that you telephoned—or that the Bay Street National telephoned—to ask you about the notes you had sent to Washington?"

"Why, yes; so he was." John Ulmstead raised his brows interrogatively. "But, as I recall it, I had scarcely begun to speak when he left the office."

"And you did not later speak to him about it?"

"I have spoken to no one save Gillings and yourself concerning the matter;" assured the banker.

Gillian was again eying the telephone, and tracing the course of the green wires with his eyes.

"I'll drop in a moment on Mr. Wilshire," he suggested, rising to his feet. "And, thanks—mightily, for the invitation to dinner, Mr. Ulmstead. Please tell Miss Vera for me——"

"Tell her yourself, young man." The banker added a paternal pat on the younger man's shoulder as he held open the door. "You'll find Ralph right next door there; that's it, to your right."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

CHAPTER VIII

A THEFT

THERE was an expression that could not, by any stretch of the imagination, have been construed to mean welcome on the face of the cashier of the St. John's National Bank, as Courtney Gillian entered his office.

The man did not rise from the chair before his desk, nor did he give any sign to acknowledge that he was aware of his visitor's entrance.

Gillian did not fail to notice these silent signs of animosity, and he attributed them, correctly, to what Ruth Wilshire had told him of her father's anger in the matter of the note that Gillian had carried to Tyndall; the note that was, in all probability, the memorandum lost by Wilshire.

Gillian remained standing in the doorway. "You wanted to see me, for some reason, I believe, Mr. Wilshire?" His voice held just the proper nuance of curiosity, as though he was wondering slightly what matter the banker could have to discuss with him.

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

"It was unnecessary." The brittle voice of the bank cashier snapped the phrase. "Quite unnecessary, Mr.—er—"

"Gillian—Courtney Gillian."

"—Mr. Gillian. As a matter of fact, I did *not* want to see you."

"But—" Gillian hesitated, then continued: "but our friend, Doctor Lester, assured me that you were seeking me."

The bank cashier's lips tightened the least bit. "If I was," he admitted, "I no longer feel the necessity of troubling you." He was elaborately sarcastic.

"Then you have recovered your memorandum?" Gillian put the question amiably.

"I don't know what you are talking about, young man." Ralph Wilshire looked up to meet Gillian's gaze; then as he realized that the young man had, most probably, been speaking to his daughter, his voice grew just a slight bit more conciliatory: "My daughter is quite a little given to exaggerating the importance of trifles," he said.

Gillian's eyes were following the telephone cord that connected Wilshire's desk phone and he noted that they seemed to lead into the bank president's of-

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

fice. It was evident that both phones, and probably the third one of the suite, were on one line.

"Is that all, Mr. Gillian?" Ralph Wilshire turned from the young man and pulled a letter forward on his desk.

From his position near the door Gillian could not fail to see the top of the letter-head, and he caught his breath sharply. Although he could not distinguish clearly, it was plain that Wilshire was printing out the same general series of letters that Gillian had already twice seen, except, in this instance, the message seemed a long one.

The man at the desk paid no further attention to the younger man in the doorway, and the opening of this door, followed by the entrance of the uniformed attendant saved Gillian from the necessity of making his adieux as best he might.

"Mr. Haily from Tampa to see you, Mr. Wilshire; also a gentleman who says you will know his name: a Mr. Staggard." The attendant stood in the door awaiting instructions, and Gillian noted the sharply defined frown that came for a moment to the face of the bank cashier, and the furtive drawing forward of a blotting pad to cover the paper on which he had been writing. But whether this manifestation was due to the name of Haily or Staggard,

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Gillian could not determine, although he was fairly certain that Staggard's name was the cause of it; and as he passed through the door on his way out he heard the attendant speaking in the railed-off reception space: "All right, Mr. Staggard—Mr. Wilshire is at leisure——"

Gillian stood by the door leading into John Ulmstead's office and watched the man addressed as Mr. Staggard enter the adjoining office of the cashier. On the stranger's face was an irritating smile that seemed to say to the uniformed attendant: "I told you he'd see me," and the attendant's facial expression left no doubt of his opinion of Mr. Staggard.

The door closed behind the man and Gillian walked over to the uniformed bank employee. "Know Mr. Staggard?" he questioned.

The bank man, recognizing Gillian as the visitor so cordially received by the bank's president, shook his head:

"He's been here once before, and Mr. Wilshire refused to see him. Got peeved with me for bringing in his name."

Gillian produced a cigarette case; then a cigar which he passed casually to the attendant. "Rather a queer sort, Mr. Wilshire, eh?"

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

The man pocketed the cigar. "Thanks. Oh, I don't know. He's right enough, I guess. Not much like the old man though. Mr. Ulmstead has a smile for everybody anytime, but no one ever saw old Wilshire grin unless it was at a funeral."

Gillian laughed and crossed the banking floor to one of the paying teller's windows. He passed a twenty-dollar note across the grille and asked for four fives.

The obliging teller slid them across the marble with a smile and nod, and Gillian turned from the window. He walked to one of the central check stands and examined the notes carefully. They were quite genuine and he smiled a little ruefully as he slid them into his wallet.

It was not that he had expected to receive counterfeit money in exchange for his twenty, but he felt a vague sense of disappointment as he strolled about the banking floor scrutinizing the tellers in their various cages and commenting complimentary commonplaces to the garrulous floor man who wandered importantly about the bank.

When he turned again to the railed visitor's enclosure it was just in time to see the door of the cashier's office open and Wilshire, accompanied by Staggard, come out.

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

Wilshire's expression was that of a man who puts up with a great annoyance under force of circumstances beyond his control, and he walked across the bank floor with his companion as though anxious to rid himself of his visitor. In the doorway leading to the street the men stopped, talking together for a moment, and, from Staggard's gestures, Gillian gathered that whatever it was that was being said, Staggard spoke in the manner of a man who knows that he can give orders.

There was no premeditated thought in his mind as he passed the open door of Wilshire's office to turn again into the office of John Ulmstead, but, as he came abreast the open door of the cashier's room, Gillian gave a glance about.

The attendant on duty was arranging magazines on a small table some feet away, his back to the cashier's door. Wilshire himself was still in earnest conversation with Staggard, and the only other visitor was gazing intently through the plate-glass front windows down into Forsythe Street.

One step took Gillian into Wilshire's empty office and another brought him against the banker's desk. His eyes discovered instantly the paper he desired, and with one gesture he swept it into his pocket, not failing to note, however, that Wilshire

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY

had made an additional effort to cover the paper with a blotter.

He held his breath with sharp expectancy as he stepped once more into the railed enclosure outside; then, seeing that he had gone unnoticed, he turned past the attendant and the door of the president's office, and, as Wilshire, returning across the bank floor, entered through the swinging gates in the low railing, Gillian turned sharply and made his way rapidly toward the street.

Obviously he had not been seen, and he was congratulating himself on his exploit when he caught sight of Hal Tyndall scowling at the vanishing back of Ralph Wilshire.

"Hello—Gill—" Tyndall was plainly embarrassed. "What are you doing here?"

Gillian flushed; then regained his composure. If Hal had seen him enter and leave Wilshire's office there was nothing that could be done about it now. "Oh, I came in to have a chat with your friend, Wilshire," he mocked. "What brings you?"

"I just got here," Tyndall advised, "and I'm going to see him, too. I'm going to have it out with him once and for all."

"Don't be an ass, Hal." Gillian took his friend by the arm and turned to the door while the uni-

Digitized by Google Original from NEW YORK PUBLIC LIBRARY

formed attendant inside the railing who knew Tyndall by sight, smiled openly. It was, indeed, quite generally known that there was no love lost between the young lawyer and the crabbed cashier of the St. John's National Bank.

"I just came from Wilshire's house," Gillian began, piloting Tyndall up Forsythe Street.

"I know it;" grumbled Tyndall, shaking loose his friend's hold. "Don't hold on to me as though I were an escaped convict!" He walked a few steps in silence. Then: "Excuse me, Gill;" he turned contritely to his friend. "But you don't know how this whole thing has got on my nerves. I talked with Ruth over the phone. She told me that you'd been there."

The two men entered the lobby of the Mason Hotel, and Gillian was on the point of speaking when——

"'Scusin' the interruption, Mist' Gil-yun——" Hero Landers met the two men face to face as they entered the hotel. "This heah tel'gr'm arrive jes' this ve'y same minute." He handed a yellow envelope to Gillian, who nodded.

"Thanks. And, — just a minute, Hero——" Gillian was tearing open the wire. "Your wife sends you her love."

Digitized by Google
Original from NEW YORK PUBLIC LIBRARY