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THE SCRUTINIES OF SIMON IFF

By EDWARD KELLY

No. 3—Outside the Bank's Routine

"He thought he saw a banker's clerk
Descending from a bus;
He looked again, and saw it was
A hippopotamus."

I.

It was a sunny Saturday in April at Prince's Golf Club at Mitcham, and Macpherson, London manager of the Midlothian and Ayrshire Bank, had the honor at the seventeenth tee. Unfortunately, he was one down. His opponent had been playing wonderful golf; and the Scotsman thought his best chance was to scare him with an extra long drive. It came off brilliantly; the ball flew low, far, and true, up the fairway. Normally, he calculated to outdrive his opponent twenty yards; but this time it looked as if it might be fifty. The other stepped to the tee. "No!" he said to the caddy, "I'll just take a cleek." Macpherson looked round. This was sheer insanity. What in Colonel Bogey's name possessed the man? Was he trying to lose the game?

The cleek shot lay fully eighty yards behind the drive. They walked after their balls, Macpherson still wondering what was in the wind. His opponent might still have reached the green with a brassie for his second, though it would have been a wonderful shot. Instead, he took a mashie and played a long way short. "What ails the man?" thought Macpherson. "He's fair daft." He came up with his ball. Should he take an iron or a spoon? "Never up, never in!" he decided at last, still wondering at his opponent's actions, and took the spoon. "I must spare it," he thought. And so well did he spare it that he topped it badly! Thoroughly rattled, he took his iron for the third. The ball went clear over the green into a most obnoxious clump of whins. The other man chipped his third to the green, and Macpherson gave up the hole and the match; also a half-crown ball, which hurt him.

By the time they had played the bye, he had recovered his temper. "Man!" he said, "but you're a wunner. An auld man like ye—an' ye keep your caird under your years, A'm thinking." "Yes," said his opponent, "I'm round in eighty-one." "It's juist a meeracle! Tell me noo, for why did ye tak' your cleek to the seventeenth?"

"That's a long story, Mr. Macpherson."

"Ye'll tell me o'er a sup o' the bairley bree."

They sat down on the porch of the club, and began to talk. "When we stood on that tee," said the old man, "I didn't watch your ball; I watched your mind. I saw you were set on breaking my heart with your drive; so I just let you have it your own way, and took a cleek. As we walked, I still watched your thinking; I saw that you were not attending to your own play, how to make sure of a four, but to mine, which didn't concern you at all. When it came to your second, your thoughts were all over the place; you were in doubt about your club, took the wrong one, doubted again about how to play the shot—then you fluffed it. But I had won the hole before we ever left the tee."

"I see."

"If you want to win your matches, play as if it were a medal round. You have all the keenness; and the disasters don't hurt you, which gives confidence. But of course, if you can read a man's psychology, there are even surer ways of winning. Only be sure not to let your opponent get the psychology on you, as happened this afternoon."

"Ye're a gran' thinker, sir. I didn't quite get your name; I wish ye'd dine wi' me the nicht."

"Iff," said the old man, "Simon Iff."

"Not much If," muttered Macpherson, "aboot your wurrk on the green!"

"But I'm afraid I'm busy to-night. Are you free Monday? Come and dine with me at the Hemlock Club. Seven thirty. Don't dress!"

Macpherson was enchanted. The Hemlock Club! He had a vision of Paradise. It was the most exclusive club in London. Only one scandal marred its fame; early in the eighteenth century, a struggling painter of portraits, who had been rejected by the Academy, was blackballed by mistake for an Archbishop of York, whom nobody wanted. They made it up to the painter, but there was no getting rid of the Archbishop. So the committee of the club had dismissed all its servants, and filled their places with drunken parsons who had gone to the bad; in a month the Archbishop withdrew with what dignity remained to him. They had then hung his portrait in the least respected room in the club. To consolidate their position, and arm themselves against counter-attack, they passed a rule that no man should be eligible for membership unless he had done something "notorious and heretical," and it had been amusing and instructive to watch bishops attacking cardinal points of their faith, judges delivering sarcastic comments on the law, artists upsetting all the conventions of the period, physicists criticising the doctrine of the conservation of energy, all to put themselves right with the famous Rule Forty-Nine. Most of these people had no real originality, of course, but at least it forced them to appear to defy convention; and this exercised a salutary influence on the general tone of Society.

On the walls were portraits and caricatures of most of the club worthies, with their heresies inscribed. Wellington was there, with his "Publish and be damned to you!" So was a great judge with that great speech on the divorce law which begins, "In this country there is not one law for the rich, and another for the poor," and goes on to tell the applicant, a working tailor, that to secure a divorce he need only arrange to have a private act of Parliament passed on his behalf. Geikie was there with "I don't believe that God has written a lie upon the rocks"; Shelley with "I had rather be damned with Plato and Lord Bacon than go to Heaven with Paley and Malthus;" Byron with "Besides, they always smell of bread and butter." Sir Richard Burton, with a stanza from the Kasidah: "There is no God, no man made God; a bigger, stronger, crueler man; Black phantom of our baby-fears, ere thought, the life of Life, began." Swinburne was there too, with "Come down and redeem us from virtue;" and a host of others. There was even a memorial room in which candles were kept constantly burning. It commemorated the heretics whom the club had failed to annex. There was William Blake, with "Everything that lives is holy;" there was James Thomson, with "If you would not this poor life fulfil, then you are free to end it when you will, without the fear of waking after death;" there was Keats, with "Beauty is Truth, Truth, Beauty;" John Davidson, with a passage from the Ballad of a true-born poet:

"We are the scum
Of matter: fill the bowl!
And scathe to him and death to him
Who dreams he has a soul!"

Aubrey Beardsley, Ernest Dowson, Beddoes, Crackenthorpe, were all represented. They had even Victor Neuburg, with "Sex is one; go now, be free."

There was in this room a votive tablet with the names of those who had been invited to join the club, and refused; notably Whistler, below whose portrait of himself was his letter of refusal, which he had sent with it; "I could not possibly consent to meet people of my own kind; my friends tell me it is very painful."

King Edward VII, also, was in this group, with the letter from his secretary: "His Majesty commands me to inform you that greatly as he appreciates the good wishes and loyalty of the president and members of the Hemlock Club, he cannot possibly take an oath declaring himself a Republican, or a Jacobite, as he understands is necessary to comply with Rule Forty-nine."

There were many other curious rules in the Club; for example, a fine of a guinea for failing to eat mustard with mutton; another of Five Pounds for quoting Shakespeare within the precincts of the Club. The wearing of a white rose or a plaid necktie was punishable with expulsion; this dated from the period when it was heretical to be a Jacobite but dangerous to display it.

Many other customs of the Club were similarly memorial; the Head Porter was always dressed in moleskin, in honor of the mole whose hill tripped the horse of William The Third; members whose Christian names happened to be George had to pay double the usual subscription, in memory of the Club's long hatred of the Four Georges; and at the annual banquet a bowl of hemlock was passed round in the great hall, decorated for the occasion as a funeral chamber; for it was always claimed that Socrates was the real founder of the Club. There was a solemn pretence, every year, of a search for the "missing archives of the Club." On November the Fifth there was a feast in honor of Guy Fawkes; and on the eleventh of the same month the Lord Mayor of London of the year was burnt in effigy.

Such is the club to which Macpherson suddenly found himself invited. He felt that now he could marry; he would have something to boast of to his grandchildren!

II

But, as things chanced, Macpherson nearly missed the dinner after all. He would have called off anything else in the world. But he couldn't give up that! However, it was a very sorry Scotsman who appeared at the door of the Club. In keeping with the general eccentricity of the place, the entrance to the Club was mean and small, almost squalid; a narrow oaken door, studded with iron. And no sooner had he reached the great open space within than the Head Porter called him aside, saying in a whisper, "Excuse me, Sir, but the Hanoverian spies are everywhere. Allow me to relieve you of your necktie!". For Macpherson had worn the Tartan of his clan all day. He was accomodated with a selection of the latest neckwear. This trifling matter subdued him most effectively; he felt himself transported to a new strange world. It did him good; for to the very steps of the Club he had been obsessed by the calamity of the day.

Simon Iff received him with affability and dignity, offered him a cigarette, and proceeded to show him the Club. Macpherson was intensely awed; he was in a kind of private edition de luxe of Westminster

Abbey. He resolved to put on all his panoply of Scottish culture. At the memorial chamber he exclaimed aloud: "And all our yesterdays have lighted fools the way to dusty death. Out, out, brief candle!" He was enchanted with the Whistler portrait. "A true Scot, Mr. Iff!" he said. "He was a man, take him for all in all, we shall not look upon his like again!"

"True, very true!" replied Iff, a trifle hastily. Before Aubrey Beardsley the Scot grew more melancholy than ever, "For he was likely, had he been put on, to have proved most royally," he cried. They came to the portrait of Keats, a Severn from Sir Charles Dilke's collection. "I weep for Adonais—he is dead," said the banker. "Thank Heaven!" murmured Iff to himself, hoping that all would now be well. But his luck was out: he brought the next blow upon himself. "Some have doubted the autograph of Thomson here," he said. Macpherson was determined to shine. "Never fear!" he said, "that's the man's fist. Do we not know the sweet Roman hand?" And he added: "I am but mad nor' nor' west; when the wind is southerly, I know a hawk from a handsaw." Iff groaned in spirit. He was glad when the memorial chamber was done. They came to the gallery of club members. Here the banker unmasked his batteries completely. Before Shelley he said that he, "like the base Indian, cast away a pearl richer than all his tribe;" he recognized Pope with eagerness as " a fellow of infinite jest;" he said to Byron, "The sly slow years shall not determinate the dateless limit of thy dear exile;" he apostrophized Swinburne, "Not marble, nor the gilded monuments of princes shall outlive this powerful rime," of Burton he sighed, "A great traveler; mebbe the greatest, save Davie Livingstone, that we ever had; and now he's gone to that undiscovered country from whose bourne no traveler returns." Before Bishop Berkeley, he said: "That was the fellow who thought he could hold a fire in his hand by thinking on the frosty Caucasus or wallow naked in December snow by thinking on fantastic summer's heat." He dismissed Wellington with an airy gesture. "Seeking the bubble reputation even in the cannon's mouth," he said: but, feeling the remark rather severe, hedged with the remark that he frowned "as once he did when an angry parle he smote the sledded Polacks on the ice." Simple Simon decided to take his guest to dinner without further delay, to induce him to feed heartily, and to enter, himself, upon a quick-firing monologue.

"I am in a light, French, effervescing mood tonight; I will drink champagne," he said, as they took a seat at the table where, as it was darkly whispered, Junius had composed his celebrated letters. "We have a wonderful Pommery." "I'm with you," replied the banker, "though, for my part, I need it to relieve my mind. 'Tis not alone my inky cloak, good mother, nor customary suits of solemn black, nor windy suspiration of forced breath; no, nor the fruitful river in the eye, nor the dejected haviour of the visage together with all forms, moods, shows of grief, that can denote me truly. These indeed seem, for they are actions that a man might play: but I have that within which passeth show; these but the trappings and the suits of woe."

Some of the men at the next table—that at which Clifford, Arundel, Lauderdale, Arlington, and Buckingham had formed their famous Cabal—began to laugh. Simon Iff frowned them down sternly, and pointed to the Arabic Inscription on the wall—it had been given to Richard I by Saladin—which reads in translation, "He tnat receiveth a guest, entertaineth God."

"I am sorry you should be troubled on this particular night," he said to the Scotsman; "it is the pride of the members of this club to make their guests happy; and if it be anything within the power of any one of us to amend, be sure that we shall do our best. But perhaps your misfortune is one in which human aid is useless."

"I will not bother you with my troubles, Mr. Iff," returned the banker; "on the surface, it's a purely business matter, though a very serious one. Yet the onus is of a personal nature. How sharper than a serpent's tooth it is, to have a thankless child!"

"Well, if you like to tell me about it after dinner——"

"I think it would interest you, and it will comfort me to confide in you. I do not wear my heart on my sleeve for daws to peck at; but on the other hand, why should I sit like Patience on a monument smiling at grief? But till dinner is done, away with sorrow; we will talk in maiden meditation, fancy-free, and tell black-hearted fear it lies, in spite of thunder."

Then let me tell you something of the history of this club!" cried Simon desperately, and he began to rattle off a combination of legend and fancy, mingled so happily with fact, and touched so elegantly with illustration, that Macpherson quite forgot his culture, and became the plain Scottish man of business, or rather the ambitious boy again as he was thirty years before, when he had first set foot on the ladder that was to lead him to one of the highest positions in the financial world.

When the waiter presented the bill, Iff marked a 19 in front of a printed item at its foot; the waiter filled in £95, and made the addition. Iff scribbled his name. The figure caught the trained eye of the banker. "Excuse me!" he cried; "it's the rudest thing possible, but I would like to see that bit o' paper. I'm just that curious, where there's money." Iff could not refuse; he passed the bill across the table.

"Nineteen Shakespeares!" exclaimed the Scot. Ninety-five pounds sterling! what 'll that mean, whateffer?"

"Well, I didn't mean to tell you, Mr. Macpherson; it's not very charming of me, but you oblige me. There is a fine of five pounds for every Shakespeare quotation made in this club—and of course, as your host, I'm responsible. Besides, it was well worth the money. The men at the next table have not had such a lovely time for years. Simple Simon, as they call me, won't hear the last of it for a while!" But the Scot was stunned. He could only keep on repeating in a dazed way, "Ninety-five pounds! Ninety-five pounds! Ninety-five pounds!"

"Don't think of it, I beg of you!" cried Iff. "I see that it distresses you. I am a rich man, and an old one; I shall never miss it. Besides, the fine goes to a most worthy object; the Society for Destroying Parliamentary Institutions."

"I never heard of it."

"Indeed! it is very powerful, I assure you. It carried through Payment of Members; it has greatly enlarged the Franchise, and is now working to have it extended to women."

"I thought ye said Destroying Parliament."

"Just so. These measures are directed towards reducing the whole thing to a farce. Already the power of Parliament is a thing of the past; authority is concentrated in the cabinet—nay, in a Camarilla

within the cabinet, and even this Camarilla is very much in the hands of permanent officials whose names the public never hears."

"D'ye ken, I can hardly believe my ain ears."

"When the public demands a law which those in authority don't like, they either block it in the Commons, or throw it out in the Lords, or get the Judges to interpret it so as to mean nothing at all, or the opposite of what it was intended to mean."

"Losh!"

"You're a banker. Would you submit your bank to popular management, interference by people who don't know the first principles of the business?"

"It wad be the shutters up in just one se'nnight!"

"Nor will we intrust our country to people who know neither law, nor history, nor geography, nor commerce—except in their own petty trade—nor foreign affairs, not so much as whether our interests lie with those of our neighbors or clash with them; nor any other of the arts necessary to government."

"Weel, weel, but these are strange sayings. But I doot ye're richt."

"Let us have our coffee in the lounge, and you shall tell me all about your troubles. I feel I've bored you with all my talk about the club."

They walked into the lounge and took a seat in the low window which overlooks St. James Park. "See the palace!" said Simon Iff. "The Foreign Secretary is with the King to-night. His Majesty was anxious about the Ultimatum to Russia."

"Russia! She's our ally!"

"Last night war was thought a certainty. This morning a way out was found. How would it do to let that cat out of the bag, with the press howling for blood? The price of Democracy is eternal Hypocrisy!"

Macpherson was by this time completely overwhelmed. He felt himself among the Powers. He thought of Paul caught up into the seventh heaven, and hearing things not lawful for men to speak.

"Now, then, your little private grief," said Simon, when the waiter had brought the coffee, a box of Upmanns, and two great Venetian glasses, milky with threads of gold, in which was the special club brandy from the cellars of Frederick the Great of Prussia. "It's a serious situation, Mr. Iff," began the banker, who, once on familiar ground, grew confident, lucid, and precise.

III.

"My bank, as you know, is situated at the corner of London Wall and Copthall Avenue. The chief officials are three: myself, Fraser, who came with me from Edinburgh, has worked with me for 14 years, and Fisher, who has been with me for two years only. Both men are steady in every way. Fisher, for example, though a young man, has already managed to purchase the house in which he lives at Tooting Bec; a charming though compact detached residence with a garden, which he spends most of his leisure in tending. He won a prize in the "Daily Mail" Sweet Pea competition, and his roses are wonderful. An extremely promising young man.

"Next week is Easter. At this time there is a very great demand in Paris for English Bank-notes; this year we are sending no less than twelve thousand pounds in tens and fives. On Friday, this sum arrived from the Bank of England; it was checked, made into a special parcel ready for transmission to-day, and stored in the safe.

"I had noticed some unusual commotion in Fraser during the whole of this past month; on Friday I asked him its cause. He replied that he was in love, having recently met Miss Clavering, a customer of the bank, by the way, with an average monthly balance of some five to seven hundred pounds. I wished him good luck. He was to take her to the Earl's Court Exhibition that night, he said.

"So much for Friday. On Saturday I reached the bank at a quarter before nine, as is my custom. I saw Fraser disappear into the bank as I approached it. He did not go to his desk, but was waiting for me to enter. He had his hand to the side of his head. The face was decidedly swollen, and the eyes injected. 'Mr. Macpherson,' he said, 'I had to come down; I've not missed a day since we came to London; but I'm in agony of neuralgia; I've not slept all night.' He jerked the words out with evident difficulty. 'Go right home!' I said, 'or why not run down to Brighton for the week-end, and let the sea wind blow the poison out of your system?' 'I will that,' he said, and was gone. Fisher, by the way, had entered the bank and heard this conversation, or all but a few words.

"On Saturday the bank closes at one o'clock; but several of the clerks stay behind to finish the week's work. I myself leave at noon, or a few minutes earlier, in order to attend a short conference in connection with our American business. The banks concerned each send a representative. I had intended to go to a matinee last Saturday, but the brightness of the day tempted me to Mitcham, where I had the pleasure of meeting you.

"Now let me tell you what occurred after I had left the bank. A few minutes only had elapsed when Fraser appeared. 'I'm going to Brighton on the one o'clock train,' he told Fisher, who was, of course, surprised to see him; 'but I'm worried to death. I've got it into my mind that the Paris parcel was not put into the safe.' Together they went and opened it; they could not have done it separately, as Fisher had the key, and Fraser the combination. The parcel was duly found. Fraser took it up, looked at it, noted the seals, and replaced it. 'That's all right,' he said with relief; 'see you Monday.' 'So long,' said Fisher, and Fraser went out.

"Now, sir, the story becomes bizarre and uncanny in the extreme. We'll suppose that the Paris package has been tampered with, as turned out to be the case. Then you'll imagine at least that we'd hear nothing of it until Monday; perhaps not until the packet reached the bank in Paris. Instead, the plot goes off bang! Bang! like the scenario of a moving picture.

"I return from golf to my rooms in Half Moon street. I find Fisher waiting for me. Fraser had wired him from Brighton to be at my place at once, and wait. The message was so urgent that he could not disregard it. There is a telegram for me on my hall table. From Fraser. 'Absolutely certain Paris parcel has been stolen. Formally request you make sure.' Nothing for it but to go down to the Bank. Sure enough the package is a dummy. We warn the police, public and private. By Sunday morning evidence is tumbling in like an avalanche.

"Fraser was seen at one o'clock at Euston. He bought a return ticket to Edinburgh, and paid for it with one of the stolen notes. He was in no hurry, and bothered the clerk a good deal trying to get some kind of holiday ticket that the railway didn't issue. He talked of his old mother in Edinburgh; hadn't seen her for two years. The clerk recognized his photo-

graph at once; remembered him specially, because he had given him his change a shilling short, and, discovering the error immediately, sent a porter to find him; but he could not be seen. This in itself struck the clerk as curious.

"He was recognized in the luncheon room of the Old Ship Hotel at Brighton, at a time so near that of the Euston incident that he must have jumped into a high-power car after buying the ticket, and broken the speed laws every yard of the way to Brighton. He is known in the hotel; besides, Murray, of the City and Shire Bank, saw him and spoke to him. Fraser said, "I'm going back to London. I'm sure there's something wrong at the Bank. I dreamed it three nights running."

"At dawn on Sunday Fraser's body, horribly mangled, was found at the foot of some cliffs near Ilfracombe—another long drive. His letters and papers were found on the body, and about eighty pounds of the stolen money.

"I had this news about 11:30. Ten minutes later the telephone rang. It was Fraser's voice, without any question. 'I'm worried about the Paris package,' he said. 'I hope you don't think me quite mad. Do tell me you went to the bank, and found all well.' I was so amazed that I could not speak for a moment. Then I saw that the question was one of identity, first of all. I asked him a question which it was most unlikely that anyone else could answer; who was paying teller at the bank when he first joined it, and where did he live? There was no answer. Ten minutes later the bell rang again. 'They cut us off,' he said, and then gave the reply correctly.

"By this time I began to believe myself insane. 'Where are you?' I cried, 'I want to see you at once' Again the telephone went dead. Two hours later the front door bell rang. It was Fisher. 'Has he come?' he cried. Fisher said that Fraser had driven to his house in a big touring car very early that morning, and called him out by honking. 'I can't stop,' he had said. 'I'm on the track of the stolen money. Meet me at Macpherson's at two.'

"I forgot to tell you that inquiry at Fraser's rooms showed that he had left about 6 on Friday, saying that he would be out until late. He had not returned, so far as the landlady knew; but he had a latchkey. However, his bed had not been slept in.

"I waited with Fisher until three o'clock. There was no Fraser, and no further word of him. I had telephoned the police to trace the calls I had received, and obtained the reply that no record had been kept. The operator fancied that it was some exchange in South-West London; but enquiries at those exchanges produced no result.

"About one o'clock on Monday morning two cyclist policemen, returning from the patrol of the Ewing road, heard an explosion in front of them. Turning a corner, they came upon a powerful car, its lights out, its identification marks erased. In this car was the body of Fraser, the bowels torn out by a shot from a heavy revolver, one of the Bank revolvers. In the pockets were a signed photograph of Miss Clavering, a watch, a handkerchief, six hundred pounds of the stolen money, and some loose gold and other coins. I saw the body this morning; it was undoubtedly that of Fraser. But the doctors said he had been dead since Sunday afternoon!

"This was at eight o'clock; I went to the Bank at nine; among my mail was a telegram from Fraser. 'Everything all right now. Consider the incident closed.' The police brought me the original, which had been handed in by Fraser himself, apparently, at a near-by office in Cornhill; it was in his own handwriting.

"There's the case so far. Man, it defies the imagination!"

"No, no!" replied Iff briskly, "it defies the conventions of the routine of banking business."

IV.

Macpherson opened his eyes in amazement. He did not in the least comprehend the point of view.

"Let me try to make this matter clear to you."

"Clear!"

"Like all mundane matters, its complexity is illusion. Let us begin at the beginning. The soul of man is free and radiant, like the sun; his mind light or dark as he happens to be illuminated by that soul. We call this night; but it is only that we are in the shadow of the earth itself; the sun is shining gloriously, I make no doubt, in China."

"I don't see how this bears on the robbery and murders, Mr. Iff."

"Exactly. Which is why you are only Mr. Mcpherson of the Midlothian and Ayrshire, instead of Lord Macpherson, pulling the financial strings of the whole world. Observe; you know all about banking; good. But you make the mistake of not seeing that banking is only one of the smallest fragments of knowledge needed by a banker. Your acquaintance with Shakespeare is a good sign—yet I feel sure that it has never occurred to you to put that bit of your brain to work on the rest of it. The cleverest banker I know is passionately devoted to the Russian Ballet; Nijinsky pirouettes before him; he translates Nijinsky's legs into the movements of the gold supply, and out comes a scheme to shake the world."

The Scot shook his head. "I ken the mon ye mean; but it's juist an accident."

"There are no accidents in this world. There are only ignorances of the causes of certain events."

"Oh ay! that's true. Davie Hume said that."

"I see you're a scholar, Mr. Macpherson. Now do let us try to use these qualities to explain the problems which at present beset you.—To begin: You are puzzled by the complexity of the case. To me, on the other hand, the fact simplifies it at once. I perceive that the entire drama has been staged by a highly-colored and imaginative mind."

"Fraser's mind was as prosaic as his own ledgers."

"Precisely. Fraser is clearly an entirely passive agent in the whole business. Note, please, how Mr. Some One Not Fraser has obsessed you with the name Fraser. Even when Fraser's body is found dead, you somehow feel that he is responsible. In other words, Mr. Some One has shouted Fraser at you till your ears are dinned.

"Now let us look at the facts in detail. Practically everything you have told me is an Appearance of Fraser, like a ghost story.

"Either he is there or he writes or telephones. He's the busiest man in England all this week-end. He has two of his own corpses to play with, and his wire this morning leads you to hope that he is still alive."

"I loved that lad like my own son."

"Yes, yes; but you must forget that for a moment; or rather, you must detach yourself from it, and regard it merely as one of the facts in the case.

"Now let us recapitulate the Appearances of Fraser. Check me as I go, please.

"One. At the bank at nine on Saturday. Anything suspicious?"

"Well, yes, now you say so. I can imagine a personation, aided by the neuralgia. But I had no suspicion at the time. And if it were not Fraser, why did he come?"

"To prepare the minds of the others for his visit number two."

"But they were surprised to see him."

"Just what he wanted, perhaps. Yet I'm not sure. He may have done it merely because that it was unlikely that he should do it. The man's prime intention was to confuse and bewilder your mind."

"He did that!"

"Number Two. Sure that was the real Fraser?"

"No; but Fisher didn't doubt it."

"Fisher's mind was prepared by your recognition of him earlier in the day. Or—wait a minute. That may be merely what clever Mr. Some One wants us to think. Wait a moment."

There was a long pause.

"If that were so," continued Simon Iff, "it would look as if Mr. Some One were trying to make things easier for Fisher. Has Fisher acted naturally throughout?"

"Perfectly. He's an exemplary man for a subordinate position."

"Yet he grows roses. That's a suspicious trait. Rose gardening is a devilish pursuit!"

"Ye're joking, man."

"Oh, a Scotsman can see a joke when there isn't one there! However, to go on to Number Three. Vision of Fraser at Euston. Now that was certainly not Fraser."

"Why not?"

"He didn't count his change. You tell me he's the most accurate man you ever had."

"Never made an error or so much as an erasure in ten years."

"You see! If that man were walking in his sleep he'd still get his figures right. It's part of his being."

"I think you're right."

"Note too that he does everything, not too unusual, to get the clerk to remember him. In fact, we might think that he took the short change on purpose to attract notice. It would strike Fraser to do such a thing. So he may have been Fraser after all.

"Number Four. Brighton. Again the identification is very doubtful.

"Number Five. Ilfracombe. Here the corpse is certainly not Fraser's; yet all pains are taken to make us think that it is his."

"But that's so silly, when he is going to bob up again a few hours later."

"All done to keep you happy during the week-end!

"Number Six. The first telephone call."

"That was his voice. He spoke as if in pain, as on the Saturday."

"Still doubtful, then. Number Seven. The second telephone call."

"It's most improbable that anyone else could have got the information. He could have no idea that I would ask."

"But he might have got it from Fraser in the intervals between the calls."

"And why should Fraser give it, if he's not in the game?"

"Ah!"

"But I'm dead sure of his voice. On the Saturday I might have doubted; I was not paying attention. But this time I was concentrating my whole mind on the question of identity. And, ye ken, identity's a question of constant and primary importance to a banker."

"I agree with you. Number Eight. Fraser at Tooting. Here we have only Fisher's identification, which we suspected once before, though there's no reason to do so in either case. Yet we note that Fraser makes an appointment which he does not keep; nor does he refer to it in his telephone call. Number Nine. Fraser's corpse again, this time the real thing. No doubt possible?"

"None. The face was quite uninjured. I knew every freckle by heart."

"And no disguise possible, of course. It would have been easy to blow away the head; so Mr. Some One Clever wanted you to find him. Yet the doctors say the man had been dead twelve hours?"

"Nearly that; an hour more or less."

"I wonder if Mr. Clever thought that might have been overlooked. You see, I'm sure it wasn't suicide, though it was made to look like it. I'm sure this last scene—for I shall dismiss Number Ten, this morning's telegram, as an obvious fake; the wire was written out long beforehand—this last scene was most carefully stage-managed. And what is the significant article, the one thing to attract our attention? The picture of Miss Clavering!"

"I can't see the bearing of that, on any theory."

"Luckily, I've got no theory, so far. Let's boil down these facts. The only visions you are sure of are not visions at all. You heard Fraser on Sunday morning; but so far as you can be absolutely certain, he has not been *seen* alive since Friday night."

"That's so, by heaven!"

"Did he ever meet Miss Clavering that night?"

"No; she had made the appointment with him, as it chanced, in the bank itself, where she called on Friday morning to draw a hundred pounds. She looked ill, and I remarked on it. She replied that she had drawn the money for the very purpose of resting over Easter at Ostend. But she did not go. That afternoon, shopping in Bond street, she slipped on a banana skin, and twisted her ankle. A doctor took her to her house in John street. Her servants had been given a holiday from Saturday to correspond with her own, and she allowed them to go as if nothing had happened; a nurse is with her, and prepares her food. The doctor calls twice daily. Of course she was the first person whom we questioned. It is extraordinary that Fraser should not have called there that evening."

"Perhaps he was prevented. No; no one has seen him, to be positive, since the dramatic features began, later than Friday evening, or perhaps possibly after he left the bank."

"That's so; and there's nae doot o' it."

"But he was seen after leaving the bank on Friday: a man answering to his description hired the big touring car in which his body was found this morning, at an hour very shortly after he left me. Otherwise he has not been seen, as you say."

"Yet infinite pains have been taken to show you the man, dead or alive, here, there, and everywhere."

"But some of those are unreasonable. This morning, for instance, and the corpse at Ilfracombe."

"Yes, my poor pragmatic friend, that is the point. You would have analyzed purely rational appearances; these were beyond you. The strange atmosphere of the case bewildered your brain. It's probably the same at Scotland Yard.

"Observe how you were played on throughout. Why alarm you so early and so elaborately? Criminals always prefer the maximum time to make their get away. This thing was planned from long before—and probably, if you had refused to be frightened about the money, the whole scheme would have miscarried. Note that Mr. Clever does not begin to alarm you until after Vision Number Two, when doubtless he changed the package for the dummy. Stop! what was the size of the package?"

"Pretty bulky; about a cubic foot."

"Then I'm an ass. Oh dear! now I must begin to think all over again."

"If he changed it before Fisher's eyes, Fisher must be in the plot. Yet that would compromise him hopelessly. Besides, that must have been Fraser, now that I come to think of it. He had the combination."

"Oh, that doesn't matter, as I see it. I've been rash and foolish, but I see the whole thing now, I think. Others besides Fisher would have noticed if Fraser had carried a parcel, or a bag, in or out?"

"Yes: I asked that He had nothing in his hands; and his light overcoat was buttoned tight to his very slim figure, so he couldn't have concealed it."

"Thank you. Everything is perfectly clear now. But I don't want to tell you; I want to prove it to your eyes. Let me call at your apartment at 9:30 tomorrow morning, and we will settle this business together. Can you keep the morning free?"

"Oh yes! Fisher can do all that is necessary at the bank."

V.

The next morning Simon Iff was punctual to his appointment. "Our first business," he told Macpherson, "is one of simple good feeling and good manners. Miss Clavering must be in a terrible state of mind. We will call and tell her that Fraser has been cleared, and condole with her upon his loss. Would you telephone and ask for an appointment?"

Macpherson did so. The answer came that Miss Clavering was still asleep; on her waking, the message would be given. Where should she, the nurse, telephone?

Macpherson gave his number. About twenty minutes later the nurse called him. "Could you be here at ten minutes before eleven?" she said. Macpherson agreed. "Splendid!" cried Iff, when he hung up the receiver; "of course, I wish she could have made it twelve minutes instead of ten. We may be a little late at the bank." The Scot looked at him to see if his mind were not sick; but his whole face was so radiant, his eyes so alight with mischievous intelligence, that the banker could not fail to divine some signal triumph. But he was none the less amazed. What information could the man have gleaned from the mere time of a quite commonplace appointment?

Simon Iff was exceedingly punctilious in pushing the bell at Miss Clavering's to the minute. They were admitted at once. The girl, a tall, slim, languid beauty, Spanish in type, with a skin of extreme pallor, was lying on a couch. She was dressed very simply in black; her mind seemed exhausted by the grief and pain through which she was passing. The nurse and doctor, kneeling at the foot of the couch, were in the act of dressing the injured ankle. It was probably adorable in normal times, but now it was swollen and discolored. The first consideration of Macpherson and his friend was to express sympathy. "Is it a bad sprain?" they asked the doctor. "I have a feeling that one of the small bones is displaced; I have asked Sir Bray Clinton to step in; he should be here in a few minutes." "Perfect, perfect!" murmured Iff; "if the case goes ill, it will be from no lack of care."

"Everybody is charming to me," lisped Miss Clavering faintly.

Macpherson then proceeded, as arranged, to exonerate Fraser from guilt; though he said that he had no idea of the real culprit, and it was the most bewildering case he had ever heard of.

"We know the principal party concerned, though," chirped Iff. "He is a Chinaman, we are sure of that, though we don't know his name; and there's not the least chance of arresting him. In fact, one can hardly say that he is guilty."

Macpherson turned open-mouthed upon the mystic. "A Chinaman!" he gasped.

"Well, now you mention it, I don't really know whether he was a Chinaman after all!"

Macpherson thought it best to hint that his companion was a little fanciful. At that moment the bell rang. "That will be Clinton!" said the doctor. "I'm so charmed with your calling," sighed the girl, in evident dismissal, "and I'm so relieved that at least Mr. Fraser died an innocent man." She covered her face with her hands for a moment; then, mastering herself, extended them to her visitors, who leaned over them, and departed with the nurse. On the doorstep stood Sir Bray Clinton, to whom both Iff and Macpherson extended hearty greeting.

"Now," said Iff, as they turned down the street, "that pleasant duty off our minds, to the bank, and prepare for sterner work!"

VI.

"It is a cold morning," said Simon Iff, taking a chair in the managerial room, "at least, to so old a man as I. May I have a fire, while we are waiting? And would you please be so good as to ignore me for a while; I will tell you when all is ready."

Macpherson grew more bewildered every moment, for the day was very warm; but the authority of the Hemlock Club still weighed upon his soul. He was a snob of snobs, like all Scotsmen who barter their birthright of poverty and independence for England's sloth and luxury; and he would almost have jumped out of the window at a request from any member of the aristocracy. And the Hemlock Club thought no more of snubbing an Emperor than a child of plucking a daisy.

Half an hour elapsed; Macpherson busied himself in the bank. At the end of that time Iff came out, and brought him back. "I should like," he said, "to have a few words with Mr. Fisher."

Macpherson complied. "Shut the door, Mr. Fisher, if you please," said the magician, "we old men fear the cold terribly. Take a seat; take a seat. Now I only want to ask you one small point connected with this case; it is one that puzzles me considerably."

"I'm entirely baffled myself," returned Fisher; "but of course I'll tell you anything I know."

"There are really two points: one you may know; the other you must know. We will take them in that order. First, how did the doctor come to miss his ap-

pointment on the Ewing Road? Second, how long——"

Fisher had gripped the arms of his chair. His face was deathly.

"How long," pursued the mystic, inexorably, "is it since you fell in love with Clara Clavering?" Macpherson had bounded to his feet. He compressed his Scottish mouth with all his Scottish will. Simon Iff went on imperturbably. "I think perhaps you do not realize how critical was that failure of the doctor to materialize.' Knowing the moment of Fraser's murder, everything becomes clear."

"I suppose this is what you call the third degree!" sneered Fisher. "I'm not to be bluffed."

"So you won't talk, my friend? I think you will when we apply this white-hot poker here to your bare abdomen."

Fisher faltered. "That was terrible!" It was the cry of a damned soul. "*Was* terrible, you'll note, Mr. Macpherson, cried Simon Iff," not *will be*. Come, Mr. Fisher, you see I know the whole story."

"Then you had better tell it."

"I will. You'll remember, Macpherson, I told you that I saw in this whole plot the workings of a creative mind of high color and phantasy; possibly on the border of madness. So I began to look for such a mind. I did not need to look for clues: once I found the right kind of mind, the rest would fit. I began to suspect Mr. Fisher here on account of his rose-growing activities; but I soon saw that he had too many alibis. Fraser, with a mind like a Babbage calculating machine, was out of the question from the start, although he had just fallen in love—which sometimes works some pretty fine miracles in a man!

"The only other person in the circle was Miss Clavering herself, and I made an opportunity to see her. I saw, too, that she was not very much in the circle; she appeared accidentally and quite naturally. I thought that such an apparent comet might be the Sun of the system of deception.

"I was delighted when I was given an exact time, not a round hour or half hour, for the interview; it suggested an intricacy.

"I arrive at the house; I see a perfect stage picture; an undeniable swollen ankle, which is also an undeniable alibi: and, in case any one did doubt the ankle, there was a witness above all suspicion, Sir Bray Clinton, on his way to see it. Could I doubt that Miss Clavering was awake when Macpherson first telephoned, and used the interval to make a date with Clinton and the doctor? Only we must not be there for the interview: Clinton would ask when the accident happened. It would not do to tell him "Friday," when the other doctor had deliberately dislocated the foot, as I was sure, on Monday, after Vision Number Ten of poor Fraser.

"But how does it happen that Fraser writes and telephones just as Miss Clavering dictates? Here we touch the darkest moment of the drama. He was evidently a puppet throughout. It is clear to me that Miss Clavering, disguised as Fraser, hired the big racing car; that she met him on Friday night, chloroformed him, took him to the house of Fisher here, and kept him in durance.

"On the Saturday she and Fisher play their appointed roles. Vision Number Two is devised to make it appear that Saturday noon is the moment of the robbery, when in reality the parcels had been exchanged long before."

"I never packed the notes," said Fisher. "I put them away in my bag and took them home with me on Friday night."

"Good boy! now we're being sensible. Well, to continue with Saturday. Miss Clavering has a corpse in her car—and this made me suspect a medical accomplice—goes through her tricks, and returns to Fisher's house. They then proceed to put pressure on Fraser. He resists. Miss Clavering resorts to the white-hot poker. How do I know? Because care was taken to destroy the abdomen. Under this torture Fraser wrote the telegram which was later handed in by Clara; then he was set to telephone to you, Macpherson, with the implement of torture ready in case he should make a mistake. Yet he kicked; they had to ring off, and have a second orgie of devilment before he would give the answer you required. It was useless for him to give a false answer; his best chance of help (as they probably showed him) was to convince you that it was he.

"Directly this is over, Fraser is murdered. It would really have been safer to wait till the last moment——"

"Of course it would. You don't know all, though you must be the devil to know what you do. But Fraser had aortic regurgitation; he died while still speaking to you. We had meant him to say a great deal more. That was where our plan broke down."

"Still, it was a good plan," returned Simon Iff cordially. "And the rest is simple. The car is left on a lonely road, with Fraser in it, an evident suicide. And the doctor was to drive past; he was in waiting, after firing the shot into Fraser's abdomen, for the lights of the patrol or whoever should come up; and he was to certify that the shot had caused death. Why should anyone suspect anything else? Perhaps the doctor would offer to take it away in his car, and lose time in various ways, until the hour of death was no longer certain. Now, Fisher, why didn't he do as arranged?"

"Clara was full of morphia up to the neck. She did it all, plan and execution, on morphine and hysteria. Oh, you don't know her! But she broke down at that moment. She was in the car with Leslie; she had a fit of tearing off her clothes and screaming, and he had to struggle with her for an hour. When she came to, it was too late and too dangerous to do anything. When I heard it, an hour later, I knew the game was up. I knew that Fate was hunting us, even as we had thought we were hunting Fate! The two accidents—Fraser's death and her insanity—were the ruin of all! God help me!"

"So she took morphia!" cried Macpherson. "Then was that what you meant about the Chinaman?"

"Good, Macpherson! You're beginning to bring your Shakespeare into the bank!"

"But you—how did you know about it?"

"I was ten years in China. I've smoked opium as hard as anybody. I recognized the drama from the first as a mixture of opium-visions and sex-hysteria."

"But I still don't see why they should play this mad and dangerous game, when it would have been so simple just to steal the money and get away."

"Well, first, there was the love of the thing. Secondly, it was exceedingly shrewd. The important point was to cover the one uncoverable thing, the theft of the money. Left alone, your business routine would have worked with its usual efficiency. You would have traced the Paris package minute by

minute. Instead of that, you never gave it one thought. You were out on a wild goose chase after Fraser. She took you out of the world you know into the world she knows, where you are a mere baby. I could follow her mad mind, because I have smoked opium. You might try that, too, by the way, Macpherson, if the Russian Ballet doesn't appeal to you!

"And now, Mr. Fisher, I wish you to answer my second question. I have reasons for inclining to acquit you, in part; for giving you a chance. The man I mean to hang is Dr. Leslie. He is one of a common type, the ambitious money-loving Scotsman, clever and handsome, who comes to London to make his way. They become women's doctors; they seduce their patients; they make them drug-fiends; they perform abortions; and to the extortionate charges for their crimes they add a tenfold profit by blackmail. These men are the curse of London."

"It's true; I think he ruined Clara with morphine. I feel sure she was a good girl once."

"Tell us of your relations with her."

"I met her a year ago. Her fascination conquered me at once. Oh, you don't know her! She could do anything with us all! She could tantalize and she could gratify, beyond all dreams. She was a liar to the core; but so wonderful, that even at the moment when reason declared her every word to be a lie, the heart and soul believed, as a nun clings to a crucifix! I was her slave. She tortured and enraptured me by day and night. At this moment I would kill myself to please her whim. She has delighted to make me do degrading and horrible things; she has paid me for a week of agony with a kiss or a smile; she——"

The boy gasped, almost fainted. "Are there such women?" asked Macpherson. "I thought it was a fairy-tale."

"I have known three, intimately," returned Simon Iff: "Edith Harcourt, Jeanne Hayes, Jane Forster. What the boy says is true. I may say that indulgence in drink or drugs tends to create such monsters out of the noblest women. Of the three I have mentioned, the two latter were congenitally bad; Edith Harcourt was one of the finest women that ever lived, but her mother had taught her to drink when yet a child, and in a moment of stress the hidden enemy broke from ambush and destroyed her soul. Her personality was wholly transformed; yes, sir, on the whole, I believe in possession by the devil. All three women ruined the men, or some of them, with whom they were associated. Jeanne Hayes ruined the life of her husband and tore the soul out of her lover before she killed herself; Jane Forster drove a worthy lawyer to melancholy madness. Of their lesser victims, mere broken hearts and so on, there is no count. Edith Harcourt made her husband's life a hell for three years, and after her divorce broke loose altogether, and destroyed many others with envenomed caresses."

"You knew her intimately, you say?"

"She was my wife."

Macpherson remained silent. Fisher was sitting with his head clasped in his hands, his body broken up with sobs.

"Now, Macpherson, we are going to compound felony. I'm glad there was no murder, after all. I want you to let me take Fisher away with me; I'm going to put him with a society of which I am president, which specializes in such cases, without cant or cruelty. Its aim is merely to put a man in the conditions most favorable to his proper development. This was a fine lad until he met the woman who destroyed him, and I know that such women have a more than human power.

"It will be your business to put Miss Clavering in an asylum, if you can catch her, which I sorely doubt. But I think that if you go warily, you may catch Leslie."

It turned out as he had said. Clara had scented mischief, with her morphine-sharpened intellect and her hysteric's intuition. She had persuaded Sir Bray Clinton to send her down to a hospital of his own in the country—and on the way she had seized the soul of the chauffeur. They disappeared together, and there was no word of her for many a day. But Leslie had suspected nothing in the visit, or had laughed it off, or had decided to bluff it out; he was arrested, and sentenced to penal servitude for life.

Fisher justified the good opinion of Simon Iff; but his spirit was broken by his fatal love, and he will never do more than serve the society that saved him, with a dog's devotion.

Macpherson followed the old mystic's advice; he is to-day the most daring, although the soundest, financier in London. Two nights ago he dined with the magician at the Hemlock Club. "I've brought Shakespeare into the Bank," he said, laughingly, to Simple Simon. "But I'll keep him out of the Club, this time!"

"Oh well!" said Simon, "to spend too much time in studies is sloth; to use them too much for ornament is affectation; to make judgment wholly by their rules is the humor of a scholar; they perfect nature, and are themselves perfected by experience; crafty men condemn them, wise men use them, simple men admire them; for they teach not their own use, but that there is a wisdom without them and above them won by observation. It's well worth Five Pounds!"

"But," objected Macpherson, "that's not Shakespeare; that's Bacon!"

Simon Iff did not permit himself so much as the antepenumbra of a smile. "William Shakespeare wrote the works of Francis Bacon: that is one of the Official Beliefs of the Hemlock Club."

"For the Lord's sake!" cried the Banker. "I'll never live up to this Club. Man, it's a marvel!"

"Well," answered the magician, sipping his wine, "You might try a course of William Blake."

SEKHET