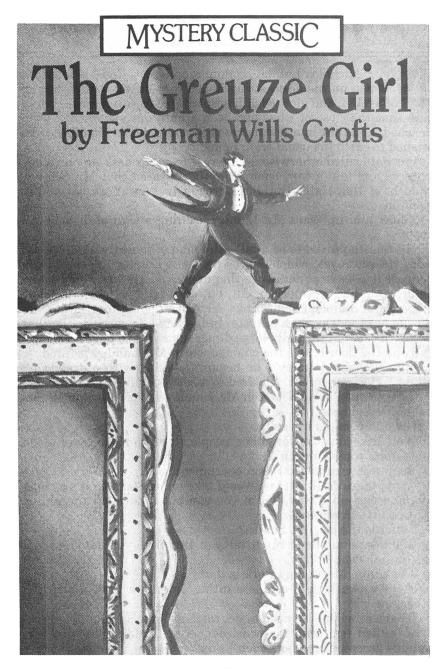


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r. Nicholas Lumley, commission agent, laid his fountain pen on his desk, straightened himself up with a sigh of relief, and glanced at his watch. To his satisfaction, it told him that the close of what had been a hard day's work had been reached, and that in a few moments he must leave his office if he wished to catch his usual train home.

But Fate ruled otherwise. As he rose from his desk an office boy entered and laid a card before him. It appeared that Mr. Silas S. Snaith, of 105, Hall's Building, Broadway, New York, wished to see him.

"Show him in," said Mr. Lumley, stifling a sigh of disappointment.

Mr. Snaith proved to be a tall, slim man of some five-and-thirty, with clearcut eyes, which danced over Mr. Lumley and about the room as if to leave no detail of either unnoticed. He was well dressed in dark clothes of American cut, but an ornate watchchain, ruby tiepin, and diamond sleevelinks seemed to point to a larger endowment of money than of taste. In his hand he carried a leather dispatch case of unusually large dimensions, which he placed carefully on the floor beside the chair to which Mr. Lumley pointed.

"Mr. Nicholas Lumley?" he began, speaking with a drawl and

slight American accent. "Pleased to meet you, sir."

He held out his hand, which Mr. Lumley shook, murmuring his acknowledgments.

The other seated himself.

"You take on jobs for other people, I reckon," he said, "odd jobs—for a consideration?"

Mr. Lumley admitted the impeachment.

"Why, then, I'd like if you would take on one for me. It's a short job, and easy in a way, and if you can put it through there'll be quite a little commission."

"What is the job, Mr. Snaith?"

"It'll take a minute or two to tell you. But first you'll understand it's confidential."

"Certainly. Most of my work is that."

There was a hint of coldness in Mr. Lumley's voice which the other sensed.

"That's all right. No need to get rattled. Have a cigar?"

He pulled two from his waistcoat pocket, holding one out. Mr. Lumley accepted, and both men lit up.

"It's this way," went on Snaith. "I'm in lumber, and I've not done too badly—house on Fifth Avenue and all that. I've more spare time than I had, and you mightn't believe it, but the hobby I'm fondest of is pictures. I've toured Europe for the galleries alone, and a mighty fine time I had. And my own collection runs to quite a few dollars.

"A year last fall I struck a picture that fairly licked anything I'd seen before—at Poictiers, in France—and when I left that town the picture came too. It cost me a cool fifteen thousand dollars, but it was worth it. It was a Greuze, a small thing, not more than ten inches by a foot—just a girl's head—but a fair wonder. The man I bought it from told me it was one of a pair, and since that I've been looking out for the other one. And now, by the Lord, I've found it!"

Mr. Snaith paused and drew on his cigar, which he held pipewise in the corner of his mouth.

"I went up to see your Lord Arthur Wentworth this trip—Wentworth Hall, Durham. My word, that's some place! I had business with him about some acres of trees; he holds land in N'York State. Well, he had to go to some other room to get a map of his do-mains, and I had a look around the study to pass the time till he came back—idle curiosity, as you might say. Well, I'll be beat to a frazzle if there, on the wall behind where I'd been sitting, wasn't hanging the companion picture; I'd seen photographs of it, so I knew. I reckoned it might be only a copy, so I nipped up and had a thorough good squint at it before his lordship came back. I thought it was the genu-ine thing, but I just wasn't plumb sure.

"I had time to take a couple of snaps of it with my pocket Kodak before his lordship came back. Then we got the lumber deal through. For all he's a member of the effete British aristocracy, and about as ro-bust as a wisp of hay at that, he's all awake is Lord Arthur. A hard nut, as maybe you'll find.

"I said nothing about the picture, but all the time I was figuring how to get wise to its genu-ineness. When I got back to London I went to the best man I knew in the trade—Frank L. Mitchell, of Pall Mall. What Frank L. Mitchell doesn't know about pictures wouldn't be worth hearing. I had him promise to go down and see the picture for me.

"He went the next day. He waited till he saw his lordship and friends start out on a gunning stunt, then he went to the house and, with lubricating the butler's palm, got a look round inside. He saw the picture, and he's satisfied it's the real article. But he went one better than that. The holders of all these genu-ine pictures are known, and when he got back he looked up the records, and

found that when the present lord's father purchased it fifty years ago it was recognized to be the real thing, and paid for as such.

"So that's bedrock. It's likely the present owner knows that, but of course, it's not certain. Mitchell figures that bit of canvas is worth three thousand of your pounds—fifteen thousand dollars. Now, Mr. Lumley, I want that picture, and I want you to get it for me."

The American sat back and looked expectantly at Mr. Lumley. The latter's interest, which had been aroused by his visitor's story, suddenly waned.

"That's easier said than done, I'm afraid," he answered slowly.

"Ten to one his lordship won't sell."

"I reckon he'll sell—on my terms. Note the connection." Mr. Snaith demonstrated on his fingers. "Here you have a lord that's hard up—I got wise to that. It takes him all he can do to keep his end up. Three thousand may not be much, but it's a darned sight more than he can afford to drop for nothing. You say he'll not sell. I'll agree, and ask, Why not? Why, because he's a proud man. He's not going to have that space on his study wall to remind him and his friends and his servants what he's done. But that's where I come in."

Mr. Snaith picked up his dispatch case and, opening it carefully, drew out a tissue-covered object and laid it on Mr. Lumley's desk. With thin, nervous fingers he unwrapped the paper, revealing to the commission agent's astonished gaze a small oil painting in a heavy and elaborate gilt frame.

It was a charming study of a girl's head; light, elegant, dainty work. She was beautiful; blue-eyed, creamy-complexioned, and with masses of red-gold hair. But it was not her beauty that held the observer. It was the soul which shone behind the face. She was looking up eagerly into the distance, with a half smile on her lips, as if at a vision of heaven or of love. Mr. Lumley gazed in admiration.

"Warm stuff," murmured Snaith appreciatively, "and that's only a copy. The picture's celebrated the world over, and there's scores of copies. It's so good, is this one"—he shot a sidelong glance at Mr. Lumley—"I can hardly tell it isn't genu-ine, and I doubt if you or Lord Wentworth could either."

Mr. Lumley felt slightly uncomfortable, though he could not say exactly why. But something faintly unpleasant in his visitor's manner grated on his rather sensitive nerves.

"Now, my proposition is this," the American went on. "You see

his lordship and show him this picture. Tell him straight it's a copy, but so good a copy that only a few men in the world could tell the difference. That he'll be able to see for himself. Tell him your client offers him two thousand pounds down to let you change the pictures."

"Why not deal with him yourself?"

"Two reasons. First, he don't love me any over that lumber deal. He was polite and all that, but I could sense he was glad to see my back. Second, I have business in Paris tomorrow, and I'll only have time to call here passing through London on my way to the States next Friday."

Mr. Lumley did not reply, and Snaith continued, speaking ear-

nestly:

"He'll do it, for he wants the money. Note how it would seem to him. No one will know anything about it, and the new picture will look the same as the other, and if the question ever does come up, it will be supposed a mistake was made fifty years ago when his father bought it. His pride will be saved. And if two thousand doesn't raise him, why you can offer him three. I just must have the thing, and I don't mind a hundred or two one way or another. Your own fee, if you put it through, to be what you name—say two hundred pounds and expenses—that is, if you think that's enough."

"Enough?" cried Mr. Lumley. "More than enough."

"That's all right. Then I reckon you'll take it on? Now about bona fides. I've inquired about you before I came here, and what I've heard has satisfied me. But you know nothing of me, so you'll likely want some money instead of an introduction. As a guarantee of good faith I'll hand you notes for two thousand pounds. If the deal comes to more you can pay it. You'll have the picture as security, and you can hold it till I pay you the balance. That all right?"

Mr. Lumley thought rapidly. The business appeared simple and straightforward and, so far as he could see, square. At all events his part of it was square. He would be perfectly open with Lord Arthur, and he would honestly try to effect the sale. He could but fail.

"That seems very fair, Mr. Snaith. I'll do what I can."

"Good. Then count those."

The visitor took a roll of notes from his pocket and, dividing them, handed a bundle to his new agent. There were twenty of them, Bank of England notes, each value one hundred pounds.

"Correct," said Mr. Lumley as he scribbled a receipt.

"There are two other things," Snaith went on. "First, I don't want

my name mentioned to Lord Wentworth. As I say, we got across each other over that lumber deal, and there's no kind of sense in putting his back up at the start. Just say a rich American wants it. And next, note my movements for the next three days. I cross tonight to Paris, and the Hotel Angleterre will find me till Friday morning. I cross Friday, call here at six P.M. for the picture, and leave Euston by the American boat train at seven. Got that?"

"I follow you," answered Mr. Lumley. "That gives me two days.

I'll keep your case to carry the picture."

When the American left Mr. Lumley remained seated at his desk, his mind busy with the somewhat unusual commission with which he had been entrusted. But there was a peculiar feature in this case. That idea of substituting the copy was new to his experience. But it was certainly ingenious, and if Lord Arthur were really hard up, it was conceivable that it might tempt him to agree to the proposal. But apart from this novel feature, the matter seemed reasonable and above board enough. And yet Mr. Lumley was not satisfied. He was, or believed himself to be, a judge of character, and all his instincts had bade him beware of this Snaith. He felt that it behoved him to be on his guard, and stories he had read of confidence tricks recurred vaguely to his memory.

But he had undertaken the task, and it now no longer mattered whether he had been wise or foolish; he must get on with it. He saw that he had no time to lose, and eleven o'clock that night, therefore, found him moving out of King's Cross en route for the north. But like the king of old, his thoughts troubled him and he could not sleep. Whether it was due to the rather heavy supper he had eaten—Mr. Lumley was slightly dyseptic—he did not know, but a feeling of depression and foreboding weighed on his spirits.

Suddenly an idea shot into his mind. Those notes—Snaith had parted with them so easily—were they forgeries? Feverishly he took them from his pocket and examined them. No, they seemed all right. But, he determined, he would make sure. His first business in the morning would be to call at a bank in Durham and have them tested.

And then a possible meaning of Snaith's actions flashed before him—a real thing before which his half nightmarish imaginings vanished as if they had never been. As the idea sank into his horrified brain, Nicholas Lumley began to know temptation.

He had believed that the American's offer was a two hundred pound commission on the completion of a sale. But he saw now that he had been mistaken. No sale had been contemplated. The thing was hideously clear. He had been offered, not two hundred pounds, but twenty-two hundred—thirty-two hundred—any sum almost that he liked to name—to steal the picture!

And, merciful heavens, how easy it would be! He had only to devise some scheme to get to the study with his case, and arrange something—a telephone call, for example—to get his lordship out of the room. Twenty seconds would do the whole thing. He could change the pictures, complete his business, leave without haste, and—three thousand two hundred pounds! Perhaps four thousand!

Four thousand pounds! Four thousand pounds skillfully invested meant anything up to two hundred fifty pounds a year. Mr. Lumley was not a rich man, and an additional two hundred fifty pounds would just make the difference between continuous, wearing econ-

omy and ease.

Mr. Lumley groaned as he wiped the cold sweat off his forehead. And Snaith would say nothing. He would perhaps smile know-

ingly, but he would pay and take his picture and go.

He wrestled with it all night, and next morning his face was white and grim and set as he sallied forth from the hotel in which he had breakfasted in search of a bank. Here one of his fears was disposed of. The notes were genuine.

An hour later he stepped out of a taxi at the door of Wentworth Hall. On requesting an interview with his lordship, he was shown into a small sitting room and asked to wait. After some minutes he was here joined by Lord Arthur, an elderly man, thin and a little stooped, whose face was lined as if from care and suffering.

He looked like a man with an incurable disease, to whom life is a continuous burden. But there was no trace of bitterness about him, and his manner as he waved Mr. Lumley to a chair was not

only courteous in the extreme, but even kindly.

"I am a commission agent, as you may have seen from my card, Lord Arthur," began Mr. Lumley, "and I have called on behalf of a wealthy American client, to lay before you a proposal which I sincerely trust you will not consider objectionable. May I say, as explaining my own position, that I have been offered a handsome commission—no less than two hundred pounds—if my client's wishes can be met? You will understand, therefore"—Mr. Lumley smiled slightly—"how much I hope you will see your way at least to give the proposal your full consideration."

Lord Arthur seemed pleased by his visitor's candor.

"I will certainly do that," he replied pleasantly. "What does your client want?"

For answer Mr. Lumley opened the dispatch case and took from it Mr. Snaith's picture.

"Good gracious!" cried Lord Arthur when the tissue paper had been unrolled. "My Greuze! How did you get that?" He looked sharply and with some suspicion at his visitor.

Mr. Lumley hastened to assuage his fears.

"It is not yours, Lord Arthur. It is only a copy. But I wish you would tell me what you think of it."

The old gentleman bent over the frame.

"If I had not your assurance, I should swear it was mine," he said at last. "Why, the very frame is identical. Bring it into the study and let us compare."

Mr. Lumley, having folded back the paper and replaced the frame in its case, followed the owner of the house to a large, well-furnished, airy room giving on the terrace before the entrance. Lord Arthur closed the door and directed his visitor's attention to the wall above the fireplace.

Though he knew what to expect, the latter could scarcely refrain from a start of astonishment, for there, to all intents and purposes, hung the veritable picture which had been given to him by Snaith.

"Put yours beside it," Lord Arthur directed.

Mr. Lumley obeyed, and held his picture on the wall next the other. Both men gazed in silence. The two seemed absolutely identical; the most minute examination even of the very frames failed to discover any difference between them.

"I shouldn't have believed it," Lord Arthur said after a prolonged scrutiny; and then indicating a deep armchair before the fire, "but sit down, won't you, and tell me all about it."

Mr. Lumley slipped his copy back in the case and sat down.

"My client," he explained, "is an enthusiastic collector. He has recently purchased the companion to this, and he is keenly anxious to get the original of this one also. He wondered whether by any chance you could be induced so far to oblige him as to accept his copy, together with whatever sum you care to name—he suggested two thousand pounds—but whatever you thought fair, in exchange for the original."

Lord Arthur stared.

"Upon my word," he exclaimed, "this is a very extraordinary business." He sat in thought for a few moments; then, with a little sidelong glance, asked:

"Suppose I said three thousand?"

"If you think that a fair figure, I am authorized to pay it."

His lordship made a gesture of surprise.

"Extraordinary!" he repeated. "And how does your client know

that my picture is the original?"

"That, unfortunately, I cannot explain to your lordship, as I am not in his confidence. But I may say that he seemed perfectly satisfied on that point."

"It's more than I am. I may tell you that I have always regarded that picture—my own, I mean—as a copy. And I don't think, even if it were the original, that it would be worth anything like what you say. My knowledge of pictures, I admit, is but slight, still I should say that a thousand would be its outside price."

"Then, Lord Arthur," interjected Mr. Lumley with a smile,

"would you allow me to change it for a thousand pounds?"

"I didn't say that. What I meant was that I should like an explanation of what seems to me a very peculiar proposal, to put it mildly. A man comes to me and offers me for a copy of a picture at least twice the outside value of the original. It sounds queer on the face of it, doesn't it?"

"But, Lord Arthur, you must remember that in such a case the intrinsic value of the picture may not represent its reasonable price. It may have an additional sentimental value. It may be an heirloom. You might not care to hang anything but an original on your walls. These are considerations which my client took into account. That they have a cash value would be recognized in any court of law."

"Quite true," Lord Arthur admitted. "And," he went on dryly, "bearing these points in mind, suppose I accept your two thousand pounds for my copy, would you be satisfied?"

"More than satisfied. I should be grateful."

"You said you had the money there?"

For answer Mr. Lumley laid the twenty hundred pound notes on the table. Lord Arthur took them up.

"You will excuse me, I'm sure, but the matter is so very extraordinary that I think I am entitled to ask, How do I know that these are genuine, and, if genuine, are not stolen?"

"Perfectly entitled, Lord Arthur. I would suggest that you send a man with them to your bank, and let the matter stand over until you receive his report."

Lord Arthur did not reply, but, moving over to his table, he wrote for a few seconds.

"Sign that, and you may take the picture," he said.

The document read:

Received from Lord Arthur Wentworth, Wentworth Hall, the copy of Greuze's *Une Jeune Fille* which up to now has hung on his study wall, in return for the copy of the same picture supplied him by the undersigned on this date, and in consideration of the sum of two thousand pounds (£2,000), which has been paid in Bank of England £100 notes, numbered A61753E to A61772E."

"I don't want to take your client's money on false pretenses," Lord Arthur went on, "so if within a month he has satisfied himself that he has bought a copy, I will refund him his two thousand pounds and his picture on his returning my own. If he likes to pay this money for the exchange, I do not see why I should not accept it. But you must warn him from me that I think he is in error, and the responsibility must be his alone. At all events, may I say I think you have fairly earned your commission."

Mr. Lumley, having expressed his gratitude and satisfaction, signed the receipt for the picture, obtained another for the money, exchanged the pictures, packed his purchase in the case, and, greatly rejoicing, took his leave. He felt he had successfully carried out his commission while preserving his honor, and on both counts he was pleased.

As he sat smoking in the afternoon express to King's Cross, he wondered idly which of them—Snaith or Lord Arthur—held the correct view about the picture. In any case, it did not matter very much to him, Lumley. He had done what he was asked, he would give Snaith a true account of what had happened, claim his commission, and, so far as he was concerned, the incident would be closed.

And then occurred one of those singular coincidences which are supposed to take place only in books, but which, as a matter of fact, happen more frequently in real life. It chanced that at Grantham, Dobbs, the R.A., got into the compartment which up till then Mr. Lumley had occupied in solitary state. Now, Lumley had played golf with Dobbs, and the two were on friendly terms.

They conversed on general topics for some minutes, and then it occured to Mr. Lumley that it would be interesting to get Dobbs's opinion of the Greuze. He therefore opened his case and produced the picture.

"What do you think of that?" he asked, as he handed it over.

"Too dark to say," returned the other, "but it looks like a jolly fine copy."

"A copy?"

"A copy, yes. It's a well-known picture. Unless," the R.A. smiled, "unless you are just back from a burglarious expedition to Paris, the original is still in the Louvre."

Mr. Lumley gasped.

"I suppose, Dobbs," he said earnestly, "you're sure about that?"

"Of course I'm sure. Everyone knows that who knows anything at all of pictures. Why, I remember the exact place on the wall where it hung. I've looked at it scores of times. You didn't by any chance think it was an original?"

"I know nothing about it, but I bought it for a man who thought

so."

"H'm. How much, if it's a fair question?"

"Two thousand."

The R.A. stared.

"Good Lord, man!" he cried, "you're not serious? The original of that picture is worth, perhaps, twelve hundred. This"—he tapped the painting on his knee—"is worth, well, say forty pounds at the outside limit."

Mr. Lumley felt the bottom dropping out of his world.

"I don't understand the thing any more than you do," he answered slowly. "I was commissioned to buy this particular picture. I was told I might give two thousand or three, or practically anything that was asked, but I was to get the thing."

"I suppose it was a confidential deal?"

"Well, yes, I'm afraid so, but it would not be a breach of confidence to say it was for an American of the *nouveau riche* type."

Dobbs tossed his head contemptuously.

"That explains it," he said with a short laugh. And then the talk drifted into other channels.

But though Mr. Lumley felt no responsibility for a mistake, had such been made, there still remained in his mind an uneasy feeling about the whole affair. And later on that same evening he made

a discovery which perturbed him still further.

He was wrestling with the problem of how Snaith, a man who had visited most of the galleries of Europe, could have failed to know that the original was in the Louvre. And then he recollected that this puzzle was not confined to the American. Snaith had not trusted his own judgment. He had consulted the best authority on pictures of whom he knew in London—Mitchell, of Pall Mall. Mitchell's name was unfamiliar to Mr. Lumley, but at all events he must be an authority, and—Mitchell had not known either.

He wondered what kind of standing Mitchell possessed, and, after reaching his office and locking up the dispatch case in his safe, he took up his directory to see if he could gain any light on the point. And he did, but not the kind of light he expected. There was no one in Pall Mall of that name!

Mr. Lumley whistled. From experiencing a slight dissatisfaction he was now thoroughly uneasy. It certainly looked as if something

were wrong.

He locked his office and, with a feeling of gratified surprise at the manner in which he was rising to an unexpected emergency, he drove to one of the large hotels on the Embankment much frequented by wealthy Americans. Here he was able to borrow a directory of New York. He looked up Snaith. There was no Silas S. Snaith mentioned either on Fifth Avenue or anywhere else. He looked up Hall's Building on Broadway. The name did not appear.

"Hoaxed!" Mr. Lumley whispered to himself as he wiped the perspiration off his forehead. "The whole thing's a plant. There is no Snaith. There is no Mitchell. That man's story was a yarn. But

what in the name of goodness is the game?"

He sat on in the hotel reading-room buried in thought. And gradually little things, noted subconsciously at the time and forgotten, returned to his memory and became definite mental pictures. Though he had hardly realized it during the interview, Snaith had puzzled him—not Snaith's story, but Snaith himself, his personality. His language, his bearing, all, Mr. Lumley now saw, had been inconsistent. At one time he had been ultra-American; he had, for example, talked the American of the dime novel or the screen message, while at another his English had been as good as Mr. Lumley's own. The more the commission agent thought over it the more suspicious he became that Snaith was concealing his identity—that he was not, in fact, an American at all.

As he turned the matter over in his mind a possible solution suddenly struck him. Could it be that Snaith meditated an attempt to steal the original from the Louvre? He had certainly spoken of a visit to Paris. Could his plan be to destroy Lord Arthur's picture, and to swear that the treasure he had stolen had been purchased from his lordship? If so, he would be able to support his story by incontrovertible evidence of the sale. Yes, Mr. Lumley concluded, this theory certainly represented a possibility.

And if so, there was the equal possibility that he, Lumley, was assisting in a crime. How could he test the matter? How satisfy

himself?

He decided to go down to Scotland Yard, tell his story, and do what he was there advised. Responsibility for the sequel would then be off his shoulders.

He glanced at his watch. It was just ten o'clock. Leaving the hotel, he drove along the Embankment to the Yard.

"I want to see the inspector on duty," he demanded.

He was shown into a small office, and there a tall, quiet-man-

nered, efficient-looking man asked him his business.

"I have had, Mr. Inspector, a somewhat unusual experience," began Mr. Lumley. "I don't in the least know that anything is wrong, but the circumstances are suspicious, and I felt I ought to let your people know, so that you could form your own opinion."

"Very right, sir. Perhaps you will tell me the facts."

Mr. Lumley began to recount his adventures. The inspector listened courteously but impassively till Lord Arthur's name was mentioned. Then a sudden gleam of interest came into his eyes, and he gave his visitor his undivided attention. But he did not interrupt, allowing Mr. Lumley to finish the story in his own way.

"You have made a very clear statement, sir," he said when the other ceased speaking, "and I should like to congratulate you on your wisdom in reporting to us. I think it probable that you'll find

yourself justified. Excuse me a moment."

He left the room, returning in a few minutes with another official,

who carried a large file of papers.

"This is Inspector Niblock," he said, "and though I couldn't tell until I had heard it, I fancy he will be even more interested in your statement than I was. Would it be too much to ask you to repeat it to him?"

For the second time Mr. Lumley related his experiences. While the first inspector had shown interest in the story, Niblock scarcely covered up actual excitement with the cloak of professional calm. He repeated his colleague's congratulations and then turned to the file of papers. From it he drew a number of photographs and handed them to Lumley.

"Have a look over those, sir, will you?" he invited.

Mr. Lumley took the cards. They were portraits of a number of quite ordinary-looking men and women. Mildly surprised, he turned them over. And then his surprise became astonishment, for there, on the fourth card, was a full length view of Mr. Silas S. Snaith.

"Seen him before?" asked Niblock, chuckling and rubbing his hands. "I think you've done a better stroke of business than you

know, Mr. Lumley." He became serious in a moment and continued: "And now let us lay our plans, for there must be no bungling in this affair."

The two inspectors spoke in undertones for a few moments. Then Niblock turned.

"You say the picture is now in your safe, Mr. Lumley? I presume it is in precisely the same state as when you took it down from Lord Arthur's study wall?"

"Precisely."

"We must get hold of it at once. Will you come to your office now and let us have it? You can keep the taxi and drive on home."

The three men left the great building and, hailing a vehicle, were driven to Mr. Lumley's place of business. The latter led his companions to his private room, where after pulling down the blinds, he produced the dispatch case. In a moment the detectives were examining the picture.

"We'll borrow it as well as this case," said Niblock as he carefully repacked it. "You may expect us back with it at about five tomorrow. Where does that door lead to?"

"A filing room."

"The very thing. You can, perhaps, let us withdraw into that room, so that if your interview with Snaith does not go satisfactorily we shall be able to give you assistance. That's all tonight, I think."

Mr. Lumley begged for further information, but Niblock refused it on the ground that the agent's display of ignorance would be

more convincing to Snaith if it were genuine.

"If," the inspector added, "by some chance he should come before his time, you will tell him that the picture has been left at your bank for safekeeping, but that it will be in your hands before six. If we find him here on our arrival we shall assume the role of bank officials. But in that case we shall have to wait in the passage outside your office."

Next evening Mr. Lumley was once more seated in his private room, when, shortly after five, the two inspectors entered, accom-

panied by a sergeant in uniform.

"There is the picture," said Niblock after brief greetings had been exchanged, "untouched, except that we have had to put in a new frame. By an unfortunate accident I dropped it, with the result that the corner of the frame was split and the gilding damaged. You will see here what has happened."

The inspector undid a brown paper parcel and brought to light

the old frame, split, as he had said, at one corner.

"Should Mr. Snaith observe that the frame has been changed," he continued, "you will describe the accident, though saying it happened with yourself. You will express regret for your carelessness, and you will say that you kept the old frame for his inspection. You can leave the rest to us. Now let us into your filing room, for you must be alone when your visitor comes."

The three police officers stepped into the small back chamber, and the door was almost, but not completely closed. Mr. Lumley, nervous and considerably perturbed, sat writing at his desk. He did not know what form the coming interview was to take, and he was considerably annoyed that the officers had not taken him more fully into their confidence. He felt that if he only knew what to expect he would be in a better position to meet it.

The minutes passed slowly—so slowly that more than once Mr. Lumley put his watch to his ear to make sure that it was still ticking. But at last six o'clock came, and a few minutes later Mr.

Snaith was announced.

"Say, but your railroads want hustling some," was his greeting as he stepped breezily into the room. "I've just got in from Paris, only forty minutes late." He sat down and opened his heavy coat, then went on with more than a trace of anxiety in his tone: "And how has the deal gone? Got it through?"

"Got it through, Mr. Snaith, I am glad to say, and with very little trouble. But one thing is rather upsetting. Lord Arthur says

the picture isn't genuine—it's only a copy."

Snaith looked up sharply.

"But you have it all right—here?" he asked, and, in spite of an obvious effort, there was eagerness in his voice.

"Yes; it's in my safe. But when he said it was a copy, I was doubtful——"

"That's all right. I just thought he mightn't know. Don't worry yourself any. All you've to do is to give me the picture and get your money, and the deal's okay. What did you pay him?"

"Two thousand, but he said he would refund it if you found the

picture was a copy and returned it within a month."

"Did he so? Well now, that was vurry considerate of him. Let's

have the thing, anyhow."

Mr. Lumley rose and, unlocking the safe, took from it the dispatch case and laid it on the desk before his visitor. With an eagerness that he could no longer control, Snaith withdrew the

picture and, his hands trembling with excitement, tore off the tissue covering. For a moment he gazed at the picture with a gloating satisfaction; then his face changed.

"This is not it," he cried sharply, and his eyes searched Mr. Lumley's face with a look in which suspicion turned rapidly to menace. "By the Lord, if you try to pull any stuff on me, I'll make you wish you had never been born! What's the meaning of it?"

Mr. Lumley, fortified by the knowledge of the presence of his other visitors, took a more lofty tone than he otherwise might have

essayed.

"Really, Mr. Snaith," he answered in cold tones, "you forget yourself. I am not accustomed to be spoken to in that way. When you apologize I'll continue the conversation, not before."

For a moment it seemed as if Snaith would resort to violence. Then an idea seemed to strike him, and he controlled himself with

an obvious effort and spoke again.

"No offense—no offense," he growled irritably. "You're so plaguey set on your dignity. But explain. That's not Lord Arthur's picture."

"That is Lord Arthur's picture," Mr. Lumley asserted stoutly.

"Then you've been monkeying with it. It's not the frame."

"It's not the frame, I know, and if you had been more civil I should express greater regret. As a matter of fact, I dropped the picture—most carelessly, I admit—but it slipped——"

Snaith's gaze had fixed itself on Mr. Lumley with a dreadful intensity. At last, unable to control himself any longer, he burst

out:

"Darn it all, man, get to the point, can't you! Where is the frame now?"

"It's here. As I was saying, I dropped the picture and damaged the corner of the frame. I got it reframed, but the old frame was sent back also."

Mr. Snaith sat back limply and wiped his forehead.

"Why the blazes couldn't you say so at once?" he growled. "I'll have the old frame, too."

Mr. Lumley turned back to his safe.

"There," he said, quite rudely for him, "I hope you're satisfied that's the right one."

Snaith took the frame and examined it minutely. Then he turned it over and looked at the back. For a moment he remained motionless, then he hurled it onto the desk and sprang to his feet with an inarticulate snarl, his face livid with rage and disappointment.

"You thief!" he yelled with a bitter oath. "You—thief! If you don't shell out within ten seconds I'll send you straight to hell!" and the appalled Mr. Lumley found himself gazing directly into the bore of a small, evil-looking automatic pistol.

But at that moment there was an interruption. A quiet voice

broke in conversationally:

"Now, none of that, Mr. William Jenkins—none of that. It's on you this time, I guess. Put it down and give in like a man when you're beaten."

Snaith, thunderstruck, turned to see the two inspectors covering him with their revolvers. His jaw dropped. For a moment it seemed as if he were going to show fight; then, slowly, his fingers relaxed and the pistol fell on the desk.

"The darbies, Hughes," went on Niblock, "and then we can put

away our toys and have a chat."

Snaith seemed utterly dumbfounded, and he made no resistance as the sergeant first pocketed the pistol and then handcuffed him.

When he was rendered harmless, Niblock turned to Mr. Lumley.

"I'm sorry, sir," he said courteously, "for having had to submit you to this, but we had to let him demonstrate before witnesses that he was after the frame, and not the picture. Thanks to you, sir, he has done that pretty completely." He turned to the prisoner. "I have to warn you, Jenkins, that whatever you say may be used in evidence against you, but at the same time, if you wish to make a statement, I will take it."

The prisoner, apparently stupefied at the sudden turning of the

tables, made no reply.

"In that case," Niblock resumed, "we had better get away. With your permission, we'll take the picture and the frame, Mr. Lumley, and later I'll call and explain anything that may still be puzzling you."

Two days later Mr. Lumley called at the Yard in response to an invitation from Inspector Niblock. There he met the two inspectors and their chief, as well as Lord Arthur Wentworth. As Mr. Lumley entered the room, the latter sprang to his feet and came forward with outstretched hand.

"And this is the man to whom I owe so much," he cried warmly. "Allow me, my dear sir, to express my great gratitude and appreciation of your actions."

His lordship beamed as he pumped Mr. Lumley's hand up and

down.

"But," said Mr. Lumley in some embarrassment, "I can assure you, Lord Arthur, that I am still in ignorance of what I have done."

"You will soon know all about it. Tell him, inspector. You are

better up in details than I."

"Mr. Lumley, sir," began Niblock, leaning forward and tapping the desk with his forefinger, "your friend, Mr. Dobbs, valued that picture at about forty pounds, and Snaith or Jenkins at two thousand—to you at least." The inspector's voice became very impressive. "They were both wrong. The actual value of that picture was something over five-and-forty thousand pounds."

Mr. Lumley gasped.

"And would you like to see what gave it its value?" went on Niblock, evidently relishing mightily the sensation he was creating. He opened a drawer in his desk, took out a little box, and out of it poured onto the table what seemed a stream of silvery light.

"Pearls! A necklace!" ejaculated Mr. Lumley.

"A necklace, yes," went on Niblock. "More than that. The necklace. Lady Wentworth's celebrated pearl necklace, valued at forty-five thousand pounds, which was stolen from her over six months ago."

"I remember," cried Mr. Lumley helplessly. "I read of it at the

time. But how-" he looked his question.

"I'll tell you, sir. Some nine or ten months ago Lord Arthur took on a footman, a young man named William Jenkins. He proved himself a capable servant, and seemed eminently respectable and trustworthy. But he was your Silas S. Snaith.

"Some three months after he arrived there was a big dance at Wentworth Hall, at which her ladyship intended to wear her necklace. Lord Arthur took it from his safe and handed it to her about seven P.M. She did not wear it at dinner, which was a comparatively hurried affair, but left it in a drawer of her dressing table. When she went up about eight thirty to dress for the ball it was gone.

"The alarm was immediately given, and a private detective, who was in attendance, took charge. Police were telephoned for and a ring was made around the house, and no one was allowed to leave unless vouched for. The guests were by this time arriving, but the

matter was hushed up and the dance went on.

"In the searching inquiry that followed suspicion at first fell on Jenkins, as being the newcomer. It was further shown that he was out of observation for five minutes between seven and eight P.M., in which time he could have visited Lady Wentworth's room. But it was also shown that he could not possibly have left the house

nor communicated with an accomplice outside. Therefore, as none of the pearls had come into the market, we came to the conclusion that the thief had hidden them in some place about the house. But the most careful search failed to reveal them.

"You may understand then, sir," Inspector Niblock continued, bowing to Mr. Lumley, "that when I heard that a man of the description of Jenkins was offering a huge sum of money for a valueless picture from the study of Wentworth Hall, I became interested, and when you selected Jenkins from the Hall servants I became more interested still. My colleague and I got the picture from you, and we found that a groove had been cut right round the back of the frame and filled with putty, in which was embedded the necklace. We removed the pearls and fixed up that test with the frame, to make sure it was that he was after. I may say that Jenkins has confessed.

"It appears he is an old friend of Lucille's, her ladyship's maid, and she had often spoken in his hearing about the necklace. He had determined to have a try for it, believing he could sell the pearls singly and in different places. He made friends with the butler, got his support, and so his job. He had decided he could never get directly away with the swag, so he looked around for a hiding place, eventually choosing the frame of this picture. The hiding place was prepared for weeks beforehand.

"On the evening of the dance Lucille told him the necklace was to be worn. He pumped her as to its resting place, and while everyone was at dinner, he slipped up to her ladyship's room, snatched up the necklace, ran to the study, and hid it in the hiding place.

"He lay low while the search continued, but three months later gave his notice and left. He had then to find some way of getting the picture. He could not go to the Hall himself as he would be known, and I think it really is not easy to devise a better plan than that he adopted."

It remains only to be told that Mr. Lumley shortly became the happy recipient of those same notes for two thousand pounds which he had handed to Lord Arthur, together with a check for the promised reward of a thousand pounds, his lordship holding that of all concerned the commission agent had the best right to the money.