

# **The Clever Mrs. Straithwaite**

**Max Carrados, #4**

**by Ernest Bramah, 1867-1942**

**Published: 1913**

Serialised in »The News of the World«



Mr Carlyle had arrived at The Turrets in the very best possible spirits. Everything about him, from his immaculate white spats to the choice gardenia in his buttonhole, from the brisk decision with which he took the front-door steps to the bustling importance with which he had positively brushed Parkinson aside at the door of the library, proclaimed consequence and the extremely good terms on which he stood with himself.

“Prepare yourself, Max,” he exclaimed. “If I hinted at a case of exceptional delicacy that will certainly interest you by its romantic possibilities—?”

"I should have the liveliest misgivings. Ten to one it would be a jewel mystery," hazarded Carrados, as his friend paused with the point of his communication withheld, after the manner of a quizzical youngster with a promised bon-bon held behind his back. "If you made any more of it I should reluctantly be forced to the conclusion that the case involved a society scandal connected with a priceless pearl necklace."

Mr Carlyle's face fell.

"Then it is in the papers, after all?" he said, with an air of disappointment.

"What is in the papers, Louis?"

"Some hint of the fraudulent insurance of the Hon. Mrs Straithwaite's pearl necklace," replied Carlyle.

"Possibly," admitted Carrados. "But so far I have not come across it."

Mr Carlyle stared at his friend, and marching up to the table brought his hand down on it with an arresting slap.

"Then what in the name of goodness are you talking about, may I ask?" he demanded caustically. "If you know nothing of the Straithwaite affair, Max, what other pearl necklace case are you referring to?"

Carrados assumed the air of mild deprecation with which he frequently apologized for a blind man venturing to make a discovery.

"A philosopher once made the remark—"

"Had it anything to do with Mrs Straithwaite's—the Hon. Mrs Straithwaite's—pearl necklace? And let me warn you, Max, that I have read a good deal both of Mill and Spencer at odd times."

"It was neither Mill nor Spencer. He had a German name, so I will not mention it. He made the observation, which, of course, we recognize as an obvious commonplace when once it has been expressed, that in order to have an accurate knowledge of what a man will do on any occasion it is only necessary to study a single characteristic action of his."

"Utterly impracticable," declared Mr Carlyle.

"I therefore knew that when you spoke of a case of exceptional interest to *me*, what you really meant, Louis, was a case of exceptional interest to *you*."

Mr Carlyle's sudden thoughtful silence seemed to admit that possibly there might be something in the point.

"By applying, almost unconsciously, the same useful rule, I became aware that a mystery connected with a valuable pearl necklace and a beautiful young society belle would appeal the most strongly to your romantic imagination."

"Romantic! I, romantic? Thirty-five and a private inquiry agent! You are—positively feverish, Max."

"Incurably romantic—or you would have got over it by now: the worst kind."

"Max, this may prove a most important and interesting case. Will you be serious and discuss it?"

"Jewel cases are rarely either important or interesting. Pearl necklace mysteries, in nine cases out of ten, spring from the miasma of social pretence and vapid competition and only concern people who do not matter in the least. The only attractive thing about them is the name. They are so barren of originality that a criminological Linnæus could classify them with absolute nicety. I'll tell you what,

we'll draw up a set of tables giving the solution to every possible pearl necklace case for the next twenty-one years."

"We will do any mortal thing you like, Max, if you will allow Parkinson to administer a bromo-seltzer and then enable me to meet the officials of the Direct Insurance without a blush."

For three minutes Carrados picked his unerring way among the furniture as he paced the room silently but with irresolution in his face. Twice his hand went to a paper-covered book lying on his desk, and twice he left it untouched.

"Have you ever been in the lion-house at feeding-time, Louis?" he demanded abruptly.

"In the very remote past, possibly," admitted Mr Carlyle guardedly.

"As the hour approaches it is impossible to interest the creatures with any other suggestion than that of raw meat. You came a day too late, Louis." He picked up the book and skimmed it adroitly into Mr Carlyle's hands. "I have already scented the gore, and tasted in imagination the joy of tearing choice morsels from other similarly obsessed animals."

"Catalogue des monnaies grecques et romaines," read the gentleman. "To be sold by auction at the Hotel Drouet, Paris, salle 8, April the 24<sup>th</sup>, 25<sup>th</sup>, etc. H'm." He turned to the plates of photogravure illustration which gave an air to the volume. "This is an event, I suppose?"

"It is the sort of dispersal we get about once in three years," replied Carrados. "I seldom attend the little sales, but I save up and then have a week's orgy."

"And when do you go?"

"To-day. By the afternoon boat—Folkestone. I have already taken rooms at Mascot's. I'm sorry it has fallen so inopportunistically, Louis."

Mr Carlyle rose to the occasion with a display of extremely gentlemanly feeling—which had the added merit of being quite genuine.

"My dear chap, your regrets only serve to remind me how much I owe to you already. *Bon voyage*, and the most desirable of Eu—Eu—well, perhaps it would be safer to say, of Kimons, for your collection."

"I suppose," pondered Carrados, "this insurance business might have led to other profitable connexions?"

"That is quite true," admitted his friend. "I have been trying for some time—but do not think any more of it, Max."

"What time is it?" demanded Carrados suddenly.

"Eleven-twenty-five."

"Good. Has any officious idiot had anyone arrested?"

"No, it is only—"

"Never mind. Do you know much of the case?"

"Practically nothing as yet, unfortunately. I came—"

"Excellent. Everything is on our side. Louis, I won't go this afternoon—I will put off till the night boat from Dover. That will give us nine hours."

"Nine hours?" repeated the mystified Carlyle, scarcely daring to put into thought the scandalous inference that Carrados's words conveyed.

"Nine full hours. A pearl necklace case that cannot at least be left straight after nine hours' work will require a column to itself in our chart. Now, Louis, where does this Direct Insurance live?"

Carlyle had allowed his blind friend to persuade him into—as they had seemed at the beginning—many mad enterprises. But none had ever, in the light of his own experience, seemed so foredoomed to failure as when, at eleven-thirty, Carrados ordered his luggage to be on the platform of Charing Cross Station at eight-fifty and then turned light-heartedly to the task of elucidating the mystery of Mrs Straithwaite's pearl necklace in the interval.

The head office of the Direct and Intermediate Insurance Company proved to be in Victoria Street. Thanks to Carrados's speediest car, they entered the building as the clocks of Westminster were striking twelve, but for the next twenty minutes they were consigned to the general office while Mr Carlyle fumed and displayed his watch ostentatiously. At last a clerk slid off his stool by the speaking-tube and approached them.

"Mr Carlyle?" he said. "The General Manager will see you now, but as he has another appointment in ten minutes he will be glad if you will make your business as short as possible. This way, please."

Mr Carlyle bit his lip at the pompous formality of the message but he was too experienced to waste any words about it and with a mere nod he followed, guiding his friend until they reached the Manager's room. But, though subservient to circumstance, he was far from being negligible when he wished to create an impression.

"Mr Carrados has been good enough to give us a consultation over this small affair," he said, with just the necessary touches of deference and condescension that it was impossible either to miss or to resent. "Unfortunately he can do little more as he has to leave almost at once to direct an important case in Paris."

The General Manager conveyed little, either in his person or his manner, of the brisk precision that his message seemed to promise. The name of Carrados struck him as being somewhat familiar—something a little removed from the routine of his business and a matter therefore that he could unbend over. He continued to stand comfortably before his office fire, making up by a tolerant benignity of his hard and bulbous eye for the physical deprivation that his attitude entailed on his visitors.

"Paris, egad?" he grunted. "Something in your line that France can take from us since the days of—what's-his-name—Vidocq, eh? Clever fellow, that, what? Wasn't it about him and the Purloined Letter?"

Carrados smiled discreetly.

"Capital, wasn't it?" he replied. "But there is something else that Paris can learn from London, more in your way, sir. Often when I drop in to see the principal of one of their chief houses or the head of a Government department, we fall into an entertaining discussion of this or that subject that may be on the tapis. 'Ah, monsieur,' I say, after perhaps half-an-hour's conversation, 'it is very amiable of you and sometimes I regret our insular methods, but it is not thus that great businesses are formed. At home, if I call upon one of our princes of industry—a railway director, a merchant, or the head of one of our leading insurance companies—nothing will tempt him for a moment from the stern outline of the business in hand. You are too complaisant; the merest gossip takes advantage of you.'"

"That's quite true," admitted the General Manager, occupying the revolving chair at his desk and assuming a serious and very determined expression. "Slackers, I call them. Now, Mr Carlyle, where are we in this business?"

"I have your letter of yesterday. We should naturally like all the particulars you can give us."

The Manager threw open a formidable-looking volume with an immense display of energy, sharply flattened some typewritten pages that had ventured to raise their heads, and lifted an impressive finger.

"We start here, the 27<sup>th</sup> of January. On that day Karsfeld, the Princess Street jeweller, y'know, who acted as our jewellery assessor, forwards a proposal of the Hon. Mrs Straithwaite to insure a pearl necklace against theft. Says that he has had an opportunity of examining it and passes it at five thousand pounds. That business goes through in the ordinary way; the premium is paid and the policy taken out.

"A couple of months later Karsfeld has a little unpleasantness with us and resigns. Resignation accepted. We have nothing against him, you understand. At the same time there is an impression among the directors that he has been perhaps a little too easy in his ways, a little too—let us say, expansive, in some of his valuations and too accommodating to his own clients in recommending to us business of a—well—speculative basis; business that we do not care about and which we now feel is foreign to our traditions as a firm. However"—the General Manager threw apart his stubby hands as though he would shatter any fabric of criminal intention that he might be supposed to be insidiously constructing—"that is the extent of our animadversion against Karsfeld. There are no irregularities and you may take it from me that the man is all right."

"You would propose accepting the fact that a five-thousand-pound necklace was submitted to him?" suggested Mr Carlyle.

"I should," acquiesced the Manager, with a weighty nod. "Still—this brings us to April the third—this break, so to speak, occurring in our routine, it seemed a good opportunity for us to assure ourselves on one or two points. Mr Bellitzer—you know Bellitzer, of course; know *of* him, I should say—was appointed *vice* Karsfeld and we wrote to certain of our clients, asking them—as our policies entitled us to do—as a matter of form to allow Mr Bellitzer to confirm the assessment of his predecessor. Wrapped it up in silver paper, of course; said it would certify the present value and be a guarantee that would save them some formalities in case of ensuing claim, and so on. Among others, wrote to the Hon. Mrs Straithwaite to that effect—April fourth. Here is her reply of three days later. Sorry to disappoint us, but the necklace has just been sent to her bank for custody as she is on the point of leaving town. Also scarcely sees that it is necessary in her case as the insurance was only taken so recently."

"That is dated April the seventh?" inquired Mr Carlyle, busy with pencil and pocket-book.

"April seventh," repeated the Manager, noting this conscientiousness with an approving glance and then turning to regard questioningly the indifferent attitude of his other visitor. "That put us on our guard—naturally. Wrote by return regretting the necessity and suggesting that a line to her bankers, authorizing them to show us the necklace, would meet the case and save her any personal

trouble. Interval of a week. Her reply, April sixteenth. Thursday last. Circumstances have altered her plans and she has returned to London sooner than she expected. Her jewel-case has been returned from the bank, and will we send our man round—'our man,' Mr Carlyle!—on Saturday morning not later than twelve, please."

The Manager closed the record book, with a sweep of his hand cleared his desk for revelations, and leaning forward in his chair fixed Mr Carlyle with a pragmatic eye.

"On Saturday Mr Bellitzer goes to Luneburg Mansions and the Hon. Mrs Straithwaite shows him the necklace. He examines it carefully, assesses its insurable value up to five thousand, two hundred and fifty pounds, and reports us to that effect. But he reports something else, Mr Carlyle. It is not the necklace that the lady had insured."

"Not the necklace?" echoed Mr Carlyle.

"No. In spite of the number of pearls and a general similarity there are certain technical differences, well known to experts, that made the fact indisputable. The Hon. Mrs Straithwaite has been guilty of misrepresentation. Possibly she has no fraudulent intention. We are willing to pay to find out. That's your business."

Mr Carlyle made a final note and put away his book with an air of decision that could not fail to inspire confidence.

"To-morrow," he said, "we shall perhaps be able to report something."

"Hope so," vouchsafed the Manager. "Morning."

From his position near the window, Carrados appeared to wake up to the fact that the interview was over.

"But so far," he remarked blandly, with his eyes towards the great man in the chair, "you have told us nothing of the theft."

The Manager regarded the speaker dumbly for a moment and then turned to Mr Carlyle.

"What does he mean?" he demanded pungently.

But for once Mr Carlyle's self-possession had forsaken him. He recognized that somehow Carrados had been guilty of an appalling lapse, by which his reputation for prescience was wrecked in that quarter for ever, and at the catastrophe his very ears began to exude embarrassment.

In the awkward silence Carrados himself seemed to recognize that something was amiss.

"We appear to be at cross-purposes," he observed. "I inferred that the disappearance of the necklace would be the essence of our investigation."

"Have I said a word about it disappearing?" demanded the Manager, with a contempt-laden raucity that he made no pretence of softening. "You don't seem to have grasped the simple facts about the case, Mr Carrados. Really, I hardly think—Oh, come in!"

There had been a knock at the door, then another. A clerk now entered with an open telegram.

"Mr Longworth wished you to see this at once, sir."

"We may as well go," whispered Mr Carlyle with polite depression to his colleague.

"Here, wait a minute," said the Manager, who had been biting his thumb-nail over the telegram. "No, not you"—to the lingering clerk—"you clear." Much of the embarrassment that had troubled Mr Carlyle a minute before seemed to have got into the Manager's system. "I don't understand this," he confessed awkwardly. "It's from Bellitzer. He wires: '*Have just heard alleged robbery Straithwaite pearls. Advise strictest investigation.*'"

Mr Carlyle suddenly found it necessary to turn to the wall and consult a highly coloured lithographic inducement to insure. Mr Carrados alone remained to meet the Manager's constrained glance.

"Still, he tells us really nothing about the theft," he remarked sociably.

"No," admitted the Manager, experiencing some little difficulty with his breathing, "he does not."

"Well, we still hope to be able to report something to-morrow. Good-bye."

It was with an effort that Mr Carlyle straightened himself sufficiently to take leave of the Manager. Several times in the corridor he stopped to wipe his eyes.

"Max, you unholy fraud," he said, when they were outside, "you knew all the time."

"No; I told you that I knew nothing of it," replied Carrados frankly. "I am absolutely sincere."

"Then all I can say is, that I see a good many things happen that I don't believe in."

Carrados's reply was to hold out a coin to a passing newsboy and to hand the purchase to his friend who was already in the car.

"There is a slang injunction to 'keep your eyes skinned.' That being out of my power, I habitually 'keep my ears skinned.' You would be surprised to know how very little you hear, Louis, and how much you miss. In the last five minutes up there I have had three different newsboys' account of this development."

"By Jupiter, she hasn't waited long!" exclaimed Mr Carlyle, referring eagerly to the headlines. "'Pearl Necklace Sensation. Society Lady's £5000 Trinket Disappears.' Things are moving. Where next, Max?"

"It is now a quarter to one," replied Carrados, touching the fingers of his watch. "We may as well lunch on the strength of this new turn. Parkinson will have finished packing; I can telephone him to come to us at Merrick's in case I require him. Buy all the papers, Louis, and we will collate the points."

The undoubted facts that survived a comparison were few and meagre, for in each case a conscientious journalist had touched up a few vague or doubtful details according to his own ideas of probability. All agreed that on Tuesday evening—it was now Thursday—Mrs Straithwaite had formed one of a party that had occupied a box at the new Metropolitan Opera House to witness the performance of *La Pucella*, and that she had been robbed of a set of pearls valued in round figures at five thousand pounds. There agreement ended. One version represented the theft as taking place at the theatre. Another asserted that at the last moment the lady had decided not to wear the necklace that evening and that its abstraction had been cleverly effected from the flat during her absence. Into a third account came an ambiguous reference to Markhams, the well-known jewellers, and a conjecture that their loss would certainly be covered by insurance.

Mr Carlyle, who had been picking out the salient points of the narratives, threw down the last paper with an impatient shrug.

“Why in heaven’s name have we Markhams coming into it now?” he demanded. “What have they to lose by it, Max? What do you make of the thing?”

“There is the second genuine string—the one Bellitzer saw. That belongs to someone.”

“By gad, that’s true—only five days ago, too. But what does our lady stand to make by that being stolen?”

Carrados was staring into obscurity between an occasional moment of attention to his cigarette or coffee.

“By this time the lady probably stands to wish she was well out of it,” he replied thoughtfully. “Once you have set this sort of stone rolling and it has got beyond you—” He shook his head.

“It has become more intricate than you expected?” suggested Carlyle, in order to afford his friend an opportunity of withdrawing.

Carrados pierced the intention and smiled affectionately.

“My dear Louis,” he said, “one-fifth of the mystery is already solved.”

“One-fifth? How do you arrive at that?”

“Because it is one-twenty-five and we started at eleven-thirty.”

He nodded to their waiter, who was standing three tables away, and paid the bill. Then with perfect gravity he permitted Mr Carlyle to lead him by the arm into the street, where their car was waiting, Parkinson already there in attendance.

“Sure I can be of no further use?” asked Carlyle. Carrados had previously indicated that after lunch he would go on alone, but, because he was largely sceptical of the outcome, the professional man felt guiltily that he was deserting. “Say the word?”

Carrados smiled and shook his head. Then he leaned across.

“I am going to the opera house now; then, possibly, to talk to Markham a little. If I have time I must find a man who knows the Straithwaites, and after that I may look up Inspector Beedel if he is at the Yard. That is as far as I can see yet, until I call at Luneburg Mansions. Come round on the third anyway.”

“Dear old chap,” murmured Mr Carlyle, as the car edged its way ahead among the traffic. “Marvellous shots he makes!”

In the meanwhile, at Luneburg Mansions, Mrs Straithwaite had been passing anything but a pleasant day. She had awakened with a headache and an overnight feeling that there was some unpleasantness to be gone on with. That it did not amount to actual fear was due to the enormous self-importance and the incredible ignorance which ruled the butterfly brain of the young society beauty—for in spite of three years’ experience of married life Stephanie Straithwaite was as yet on the enviable side of two and twenty.

Anticipating an early visit from a particularly obnoxious sister-in-law, she had remained in bed until after lunch in order to be able to deny herself with the more conviction. Three journalists who would have afforded her the mild excitement of being interviewed had called and been in turn put off with polite regrets by her husband. The objectionable sister-in-law postponed her visit until the afternoon and for more than an hour Stephanie “suffered agonies.” When the visitor had left and the martyred hostess announced her intention of flying immediately to the



consoling society of her own bridge circle, Straithwaite had advised her, with some significance, to wait for a lead. The unhappy lady cast herself bodily down upon a couch and asked whether she was to become a nun. Straithwaite merely shrugged his shoulders and remembered a club engagement. Evidently there was no need for him to become a monk: Stephanie followed him down the hall, arguing and protesting. That was how they came jointly to encounter Carrados at the door.

"I have come from the Direct Insurance in the hope of being able to see Mrs Straithwaite," he explained, when the door opened rather suddenly before he had knocked. "My name is Carrados—Max Carrados."

There was a moment of hesitation all round. Then Stephanie read difficulties in the straightening lines of her husband's face and rose joyfully to the occasion.

"Oh yes; come in, Mr Carrados," she exclaimed graciously. "We are not quite strangers, you know. You found out something for Aunt Pigs; I forget what, but she was most frantically impressed."

"Lady Poges," enlarged Straithwaite, who had stepped aside and was watching the development with slow, calculating eyes. "But, I say, you are blind, aren't you?"

Carrados's smiling admission turned the edge of Mrs Straithwaite's impulsive, "Teddy!"

"But I get along all right," he added. "I left my man down in the car and I found your door first shot, you see."

The references reminded the velvet-eyed little mercenary that the man before her had the reputation of being quite desirably rich, his queer taste merely an eccentric hobby. The consideration made her resolve to be quite her nicest possible, as she led the way to the drawing-room. Then Teddy, too, had been horrid beyond words and must be made to suffer in the readiest way that offered.

"Teddy is just going out and I was to be left in solitary bereavement if you had not appeared," she explained airily. "It wasn't very compy only to come to see me on business by the way, Mr Carrados, but if those are your only terms I must agree."

Straithwaite, however, did not seem to have the least intention of going. He had left his hat and stick in the hall and he now threw his yellow gloves down on a table and took up a negligent position on the arm of an easy-chair.

"The thing is, where do we stand?" he remarked tentatively.

"That is the attitude of the insurance company, I imagine," replied Carrados.

"I don't see that the company has any standing in the matter. We haven't reported any loss to them and we are not making any claim, so far. That ought to be enough."

"I assume that they act on general inference," explained Carrados. "A limited liability company is not subtle, Mrs Straithwaite. This one knows that you have insured a five-thousand-pound pearl necklace with it, and when it becomes a matter of common knowledge that you have had one answering to that description stolen, it jumps to the conclusion that they are one and the same."

"But they aren't—worse luck," explained the hostess. "This was a string that I let Markhams send me to see if I would keep."

"The one that Bellitzer saw last Saturday?"

"Yes," admitted Mrs Straithwaite quite simply.

Straithwaite glanced sharply at Carrados and then turned his eyes with lazy indifference to his wife.

“My dear Stephanie, what are you thinking of?” he drawled. “Of course those could not have been Markhams’ pearls. Not knowing that you are much too clever to do such a foolish thing, Mr Carrados will begin to think that you have had fraudulent designs upon his company.”

Whether the tone was designed to exasperate or merely fell upon a fertile soil, Stephanie threw a hateful little glance in his direction.

“I don’t care,” she exclaimed recklessly; “I haven’t the least little objection in the world to Mr Carrados knowing exactly how it happened.”

Carrados put in an instinctive word of warning, even raised an arresting hand, but the lady was much too excited, too voluble, to be denied.

“It doesn’t really matter in the least, Mr Carrados, because nothing came of it,” she explained. “There never were any real pearls to be insured. It would have made no difference to the company, because I did not regard this as an ordinary insurance from the first. It was to be a loan.”

“A loan?” repeated Carrados.

“Yes. I shall come into heaps and heaps of money in a few years’ time under Prin-Prin’s will. Then I should pay back whatever had been advanced.”

“But would it not have been better—simpler—to have borrowed purely on the anticipation?”

“We have,” explained the lady eagerly. “We have borrowed from all sorts of people, and both Teddy and I have signed heaps and heaps of papers, until now no one will lend any more.”

The thing was too tragically grotesque to be laughed at. Carrados turned his face from one to the other and by ear, and by even finer perceptions, he focussed them in his mind—the delicate, feather-headed beauty, with the heart of a cat and the irresponsibility of a kitten, eye and mouth already hardening under the stress of her frantic life, and, across the room, her debonair consort, whose lank pose and nonchalant attitude towards the situation Carrados had not yet categorized.

Straithwaite’s dry voice, with its habitual drawl, broke into his reflection.

“I don’t suppose for a moment that you either know or care what this means, my dear girl, but I will proceed to enlighten you. It means the extreme probability that unless you can persuade Mr Carrados to hold his tongue, you, and—without prejudice—I also, will get two years’ hard. And yet, with unconscious but consummate artistry, it seems to me that you have perhaps done the trick; for, unless I am mistaken, Mr Carrados will find himself unable to take advantage of your guileless confidence, whereas he would otherwise have quite easily found out all he wanted.”

“That is the most utter nonsense, Teddy,” cried Stephanie, with petulant indignation. She turned to Carrados with the assurance of meeting understanding. “We know Mr Justice Enderleigh very well indeed, and if there was any bother I should not have the least difficulty in getting him to take the case privately and in explaining everything to him. But why should there be? Why indeed?” A brilliant little new idea possessed her. “Do you know any of these insurance people at all intimately, Mr Carrados?”

"The General Manager and I are on terms that almost justify us in addressing each other as *silly ass*," admitted Carrados.

"There you see, Teddy, you needn't have been in a funk. Mr Carrados would put everything right. Let me tell you exactly how I had arranged it. I dare say you know that insurances are only too pleased to pay for losses: it gives them an advertisement. Freddy Tantroy told me so, and his father is a director of hundreds of companies. Only, of course, it must be done quite regularly. Well, for months and months we had both been most frightfully hard up, and, unfortunately, everyone else—at least all our friends—seemed just as stony. I had been absolutely racking my poor brain for an idea when I remembered papa's wedding present. It was a string of pearls that he sent me from Vienna, only a month before he died; not real, of course, because poor papa was always quite utterly on the verge himself, but very good imitation and in perfect taste. Otherwise I am sure papa would rather have sent a silver penwiper, for although he had to live abroad because of what people said, his taste was simply exquisite and he was most romantic in his ideas. What do you say, Teddy?"

"Nothing, dear; it was only my throat ticking."

"I wore the pearls often and millions of people had seen them. Of course our own people knew about them, but others took it for granted that they were genuine for me to be wearing them. Teddy will tell you that I was almost babbling in delirium, things were becoming so ghastly, when an idea occurred. Tweety—she's a cousin of Teddy's, but quite an aged person—has a whole coffer full of jewels that she never wears and I knew that there was a necklace very like mine among them. She was going almost immediately to Africa for some shooting, so I literally flew into the wilds of Surrey and begged her on my knees to lend me her pearls for the Lycester House dance. When I got back with them I stamped on the clasp and took it at once to Karsfeld in Princess Street. I told him they were only paste but I thought they were rather good and I wanted them by the next day. And of course he looked at them, and then looked again, and then asked me if I was certain they were imitation, and I said, Well, we had never thought twice about it, because poor papa was always rather chronic, only certainly he did occasionally have fabulous streaks at the tables, and finally, like a great owl, Karsfeld said:

"I am happy to be able to congratulate you, madam. They are undoubtedly Bombay pearls of very fine orient. They are certainly worth five thousand pounds."

From this point Mrs Straithwaite's narrative ran its slangy, obvious course. The insurance effected—on the strict understanding of the lady with herself that it was merely a novel form of loan, and after satisfying her mind on Freddy Tantroy's authority that the Direct and Intermediate could stand a temporary loss of five thousand pounds—the genuine pearls were returned to the cousin in the wilds of Surrey and Stephanie continued to wear the counterfeit. A decent interval was allowed to intervene and the plot was on the point of maturity when the company's request for a scrutiny fell like a thunderbolt. With many touching appeals to Mr Carrados to picture her frantic distraction, with appropriate little gestures of agony and despair, Stephanie described her absolute prostration, her subsequent wild scramble through the jewel stocks of London to find a substitute. The danger over, it became increasingly necessary to act without delay, not only to anticipate possible further curiosity on the part of the insurance, but in order to secure the

means with which to meet an impending obligation held over them by an inflexibly obdurate Hebrew.

The evening of the previous Tuesday was to be the time; the opera house, during the performance of *La Pucella*, the place. Straithwaite, who was not interested in that precise form of drama, would not be expected to be present, but with a false moustache and a few other touches which his experience as an amateur placed within his easy reach, he was to occupy a stall, an end stall somewhere beneath his wife's box. At an agreed signal Stephanie would jerk open the catch of the necklace, and as she leaned forward the ornament would trickle off her neck and disappear into the arena beneath. Straithwaite, the only one prepared for anything happening, would have no difficulty in securing it. He would look up quickly as if to identify the box, and with the jewels in his hand walk deliberately out into the passage. Before anyone had quite realized what was happening he would have left the house.

Carrados turned his face from the woman to the man.

"This scheme commended itself to you, Mr Straithwaite?"

"Well, you see, Stephanie is so awfully clever that I took it for granted that the thing would go all right."

"And three days before, Bellitzer had already reported misrepresentation and that two necklaces had been used!"

"Yes," admitted Straithwaite, with an air of reluctant candour, "I had a suspicion that Stephanie's native ingenuity rather fizzled there. You know, Stephanie dear, there is a difference, it seems, between Bombay and Californian pearls."

"The wretch!" exclaimed the girl, grinding her little teeth vengefully. "And we gave him champagne!"

"But nothing came of it; so it doesn't matter?" prompted Straithwaite.

"Except that now Markhams' pearls have gone and they are hinting at all manner of diabolical things," she wrathfully reminded him.

"True," he confessed. "That is by way of a sequel, Mr Carrados. I will endeavour to explain that part of the incident, for even yet Stephanie seems unable to do me justice."

He detached himself from the arm of the chair and lounged across the room to another chair, where he took up exactly the same position.

"On the fatal evening I duly made my way to the theatre—a little late, so as to take my seat unobserved. After I had got the general hang I glanced up occasionally until I caught Stephanie's eye, by which I knew that she was there all right and concluded that everything was going along quite jollily. According to arrangement, I was to cross the theatre immediately the first curtain fell and standing opposite Stephanie's box twist my watch chain until it was certain that she had seen me. Then Stephanie was to fan herself three times with her programme. Both, you will see, perfectly innocent operations, and yet conveying to each other the intimation that all was well. Stephanie's idea, of course. After that, I would return to my seat and Stephanie would do her part at the first opportunity in Act II.

"However, we never reached that. Towards the end of the first act something white and noiseless slipped down and fell at my feet. For the moment I thought

they were the pearls gone wrong. Then I saw that it was a glove—a lady's glove. Intuition whispered that it was Stephanie's before I touched it. I picked it up and quietly got out. Down among the fingers was a scrap of paper—the corner torn off a programme. On it were pencilled words to this effect:

*“Something quite unexpected. Can do nothing to-night. Go back at once and wait. May return early. Frightfully worried.—S.”*

“You kept the paper, of course?”

“Yes. It is in my desk in the next room. Do you care to see it?”

“Please.”

Straithwaite left the room and Stephanie flung herself into a charming attitude of entreaty.

“Mr Carrados, you will get them back for us, won't you? It would not really matter, only I seem to have signed something and now Markhams threaten to bring an action against us for culpable negligence in leaving them in an empty flat.”

“You see,” explained Straithwaite, coming back in time to catch the drift of his wife's words, “except to a personal friend like yourself, it is quite impossible to submit these clues. The first one alone would raise embarrassing inquiries; the other is beyond explanation. Consequently I have been obliged to concoct an imaginary burglary in our absence and to drop the necklace case among the rhododendrons in the garden at the back, for the police to find.”

“Deeper and deeper,” commented Carrados.

“Why, yes. Stephanie and I are finding that out, aren't we, dear? However, here is the first note; also the glove. Of course I returned immediately. It was Stephanie's strategy and I was under her orders. In something less than half-an-hour I heard a motor car stop outside. Then the bell here rang.

“I think I have said that I was alone. I went to the door and found a man who might have been anything standing there. He merely said: *Mr Straithwaite?* and on my nodding handed me a letter. I tore it open in the hall and read it. Then I went into my room and read it again. This is it:

*”Dear T.—Absolutely ghastly. We simply must put off to-night. Will explain that later. Now what do you think? Bellitzer is here in the stalls and young K. D. has asked him to join us at supper at the Savoy. It appears that the creature is Something and I suppose the D.'s want to borrow off him. I can't get out of it and I am literally quaking. Don't you see, he will spot something? Send me the M. string at once and I will change somehow before supper. I am scribbling this in the dark. I have got the Willoughby's man to take it. Don't, don't fail.—S.”*

“It is ridiculous, preposterous,” snapped Stephanie. “I never wrote a word of it—or the other. There was I, sitting the whole evening. And Teddy—oh, it is maddening!”

“I took it into my room and looked at it closely,” continued the unruffled Straithwaite. “Even if I had any reason to doubt, the internal evidence was convincing, but how could I doubt? It read like a continuation of the previous

message. The writing was reasonably like Stephanie's under the circumstances, the envelope had obviously been obtained from the box-office of the theatre and the paper itself was a sheet of the programme. A corner was torn off; I put against it the previous scrap and they exactly fitted." The gentleman shrugged his shoulders, stretched his legs with deliberation and walked across the room to look out of the window. "I made them up into a neat little parcel and handed it over," he concluded.

Carrados put down the two pieces of paper which he had been minutely examining with his finger-tips and still holding the glove addressed his small audience collectively.

"The first and most obvious point is that whoever carried out the scheme had more than a vague knowledge of your affairs, not only in general but also relating to this—well, loan, Mrs Straithwaite."

"Just what I have insisted," agreed Straithwaite. "You hear that, Stephanie?"

"But who is there?" pleaded Stephanie, with weary intonation. "Absolutely no one in the wide world. Not a soul."

"So one is liable to think offhand. Let us go further, however, merely accounting for those who are in a position to have information. There are the officials of the insurance company who suspect something; there is Bellitzer, who perhaps knows a little more. There is the lady in Surrey from whom the pearls were borrowed, a Mr Tantroy who seems to have been consulted, and, finally, your own servants. All these people have friends, or underlings, or observers. Suppose Mr Bellitzer's confidential clerk happens to be the sweetheart of your maid?"

"They would still know very little."

"The arc of a circle may be very little, but, given that, it is possible to construct the entire figure. Now your servants, Mrs Straithwaite? We are accusing no one, of course."

"There is the cook, Mullins. She displayed alarming influenza on Tuesday morning, and although it was most frightfully inconvenient I packed her off home without a moment's delay. I have a horror of the influ. Then Fraser, the parlourmaid. She does my hair—I haven't really got a maid, you know."

"Peter," prompted Straithwaite.

"Oh yes, Beta. She's a daily girl and helps in the kitchen. I have no doubt she is capable of any villainy."

"And all were out on Tuesday evening?"

"Yes. Mullins gone home. Beta left early as there was no dinner, and I told Fraser to take the evening after she had dressed me so that Teddy could make up and get out without being seen."

Carrados turned to his other witness.

"The papers and the glove have been with you ever since?"

"Yes, in my desk."

"Locked?"

"Yes."

"And this glove, Mrs Straithwaite? There is no doubt that it is yours?"

"I suppose not," she replied. "I never thought. I know that when I came to leave the theatre one had vanished and Teddy had it here."

"That was the first time you missed it?"

“Yes.”

“But it might have gone earlier in the evening—misaid or lost or stolen?”

“I remember taking them off in the box. I sat in the corner farthest from the stage—the front row, of course—and I placed them on the support.”

“Where anyone in the next box could abstract one without much difficulty at a favourable moment.”

“That is quite likely. But we didn’t see anyone in the next box.”

“I have half an idea that I caught sight of someone hanging back,” volunteered Straithwaite.

“Thank you,” said Carrados, turning towards him almost gratefully. “That is most important—that you think you saw someone hanging back. Now the other glove, Mrs Straithwaite; what became of that?”

“An odd glove is not very much good, is it?” said Stephanie. “Certainly I wore it coming back. I think I threw it down somewhere in here. Probably it is still about. We are in a frantic muddle and nothing is being done.”

The second glove was found on the floor in a corner. Carrados received it and laid it with the other.

“You use a very faint and characteristic scent, I notice, Mrs Straithwaite,” he observed.

“Yes; it is rather sweet, isn’t it? I don’t know the name because it is in Russian. A friend in the Embassy sent me some bottles from Petersburg.”

“But on Tuesday you supplemented it with something stronger,” he continued, raising the gloves delicately one after the other to his face.

“Oh, eucalyptus; rather,” she admitted. “I simply drenched my handkerchief with it.”

“You have other gloves of the same pattern?”

“Have I? Now let me think! Did you give them to me, Teddy?”

“No,” replied Straithwaite from the other end of the room. He had lounged across to the window and his attitude detached him from the discussion. “Didn’t Whitstable?” he added shortly.

“Of course. Then there are three pairs, Mr Carrados, because I never let Bimbi lose more than that to me at once, poor boy.”

“I think you are rather tiring yourself out, Stephanie,” warned her husband.

Carrados’s attention seemed to leap to the voice; then he turned courteously to his hostess.

“I appreciate that you have had a trying time lately, Mrs Straithwaite,” he said. “Every moment I have been hoping to let you out of the witness-box—”

“Perhaps to-morrow—” began Straithwaite, recrossing the room.

“Impossible; I leave town to-night,” replied Carrados firmly. “You have three pairs of these gloves, Mrs Straithwaite. Here is one. The other two—?”

“One pair I have not worn yet. The other—good gracious, I haven’t been out since Tuesday! I suppose it is in my glove-box.”

“I must see it, please.”

Straithwaite opened his mouth, but as his wife obediently rose to her feet to comply he turned sharply away with the word unspoken.

“These are they,” she said, returning.

"Mr Carrados and I will finish our investigation in my room," interposed Straithwaite, with quiet assertiveness. "I should advise you to lie down for half-an-hour, Stephanie, if you don't want to be a nervous wreck to-morrow."

"You must allow the culprit to endorse that good advice, Mrs Straithwaite," added Carrados. He had been examining the second pair of gloves as they spoke and he now handed them back again. "They are undoubtedly of the same set," he admitted, with extinguished interest, "and so our clue runs out."

"I hope you don't mind," apologized Straithwaite, as he led his guest to his own smoking-room. "Stephanie," he confided, becoming more cordial as two doors separated them from the lady, "is a creature of nerves and indiscretions. She forgets. To-night she will not sleep. To-morrow she will suffer." Carrados divined the grin. "So shall I!"

"On the contrary, pray accept my regrets," said the visitor. "Besides," he continued, "there is nothing more for me to do here, I suppose..."

"It is a mystery," admitted Straithwaite, with polite agreement. "Will you try a cigarette?"

"Thanks. Can you see if my car is below?" They exchanged cigarettes and stood at the window lighting them.

"There is one point, by the way, that may have some significance." Carrados had begun to recross the room and stopped to pick up the two fictitious messages. "You will have noticed that this is the outside sheet of a programme. It is not the most suitable for the purpose; the first inner sheet is more convenient to write on, but there the date appears. You see the inference? The programme was obtained before—"

"Perhaps. Well—?" for Carrados had broken off abruptly and was listening.

"You hear someone coming up the steps?"

"It is the general stairway."

"Mr Straithwaite, I don't know how far this has gone in other quarters. We may only have a few seconds before we are interrupted."

"What do you mean?"

"I mean that the man who is now on the stairs is a policeman or has worn the uniform. If he stops at your door—"

The heavy tread ceased. Then came the authoritative knock.

"Wait," muttered Carrados, laying his hand impressively on Straithwaite's tremulous arm. "I may recognize the voice."

They heard the servant pass along the hall and the door unlatched; then caught the jumble of a gruff inquiry.

"Inspector Beedel of Scotland Yard!" The servant repassed their door on her way to the drawing-room. "It is no good disguising the fact from you, Mr Straithwaite, that you may no longer be at liberty. But I am. *Is there anything you wish done?*"

There was no time for deliberation. Straithwaite was indeed between the unenviable alternatives of the familiar proverb, but, to do him justice, his voice had lost scarcely a ripple of its usual sang-froid.

"Thanks," he replied, taking a small stamped and addressed parcel from his pocket, "you might drop this into some obscure pillar-box, if you will."

"The Markham necklace?"

"Exactly. I was going out to post it when you came."



"I am sure you were."

"And if you could spare five minutes later—if I am here—"

Carrados slid his cigarette-case under some papers on the desk.

"I will call for that," he assented. "Let us say about half-past eight."

\* \* \* \* \*

"I am still at large, you see, Mr Carrados; though after reflecting on the studied formality of the inspector's business here, I imagine that you will scarcely be surprised."

"I have made it a habit," admitted Carrados, "never to be surprised."

"However, I still want to cut a rather different figure in your eyes. You regard me, Mr Carrados, either as a detected rogue or a repentant ass?"

"Another excellent rule is never to form deductions from uncertainties."

Straithwaite made a gesture of mild impatience.

"You only give me ten minutes. If I am to put my case before you, Mr Carrados, we cannot fence with phrases... To-day you have had an exceptional opportunity of penetrating into our mode of life. You will, I do not doubt, have summed up our perpetual indebtedness and the easy credit that our connexion procures; Stephanie's social ambitions and expensive popularity; her utterly extravagant incapacity to see any other possible existence; and my tacit acquiescence. You will, I know, have correctly gauged her irresponsible, neurotic temperament, and judged the result of it in conflict with my own. What possibly has escaped you, for in society one has to disguise these things, is that I still love my wife.

"When you dare not trust the soundness of your reins you do not try to pull up a bolting horse. For three years I have endeavoured to guide Stephanie round awkward comers with as little visible restraint as possible. When we differ over any project upon which she has set her heart Stephanie has one strong argument."

"That you no longer love her?"

"Well, perhaps; but more forcibly expressed. She rushes to the top of the building—there are six floors, Mr Carrados, and we are on the second—and climbing on to the banister she announces her intention of throwing herself down into the basement. In the meanwhile I have followed her and drag her back again. One day I shall stay where I am and let her do as she intends."

"I hope not," said Carrados gravely.

"Oh, don't be concerned. She will then climb back herself. But it will mark an epoch. It was by that threat that she obtained my acquiescence to this scheme—that and the certainty that she would otherwise go on without me. But I had no intention of allowing her to land herself—to say nothing of us both—behind the bars of a prison if I could help it. And, above all, I wished to cure her of her fatuous delusion that she is clever, in the hope that she may then give up being foolish.

"To fail her on the occasion was merely to postpone the attempt. I conceived the idea of seeming to cooperate and at the same time involving us in what appeared to be a clever counter-fraud. The thought of the real loss will perhaps have a good effect; the publicity will certainly prevent her from daring a second 'theft.' A sordid story, Mr Carrados," he concluded. "Do not forget your cigarette-case in reality."

The paternal shake of Carrados's head over the recital was neutralized by his benevolent smile.

"Yes, yes," he said. "I think we can classify you, Mr Straithwaite. One point—the glove?"

"That was an afterthought. I had arranged the whole story and the first note was to be brought to me by an attendant. Then, on my way, in my overcoat pocket I discovered a pair of Stephanie's gloves which she had asked me to carry the day before. The suggestion flashed—how much more convincing if I could arrange for her to seem to drop the writing in that way. As she said, the next box was empty; I merely took possession of it for a few minutes and quietly drew across one of her gloves. And that reminds me—of course there was nothing in it, but your interest in them made me rather nervous."

Carrados laughed outright. Then he stood up and held out his hand.

"Good-night, Mr Straithwaite," he said, with real friendliness. "Let me give you the quaker's advice: Don't attempt another conspiracy—but if you do, don't produce a 'pair' of gloves of which one is still suggestive of scent, and the other identifiable with eucalyptus!"

"Oh—!" said Straithwaite.

"Quite so. But at all hazard suppress a second pair that has the same peculiarity. Think over what it must mean. Good-bye."

Twelve minutes later Mr Carlyle was called to the telephone.

"It is eight-fifty-five and I am at Charing Cross," said a voice he knew. "If you want local colour contrive an excuse to be with Markham when the first post arrives to-morrow." A few more words followed, and an affectionate valediction.

"One moment, my dear Max, one moment. Do I understand you to say that you will post me on the report of the case from Dover?"

"No, Louis," replied Carrados, with cryptic discrimination. "I only said that I will post you on a report of the case from Dover."

---