

No. 90. LONG COMPLETE DETECTIVE STORY. 1^D.

Week ending
Feb. 24, 1917.

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MONN, THE MISER!

A TALE OF NELSON LEE & NIPPER

V. JIM THE PENMAN.

BY THE AUTHOR OF "TRACKED TO THE TRENCHES"

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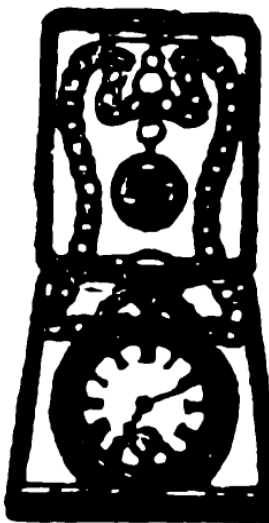
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MONN THE MISER!

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Great Battle of Wits with "JIM
THE PENMAN."

*By the Author of "The Caves of Silence,"
"The Affair of the Nabob's Jewels," etc.*

CHAPTER I.

Morley Loses His Man—Jim the Penman's Ruse—At Ipswich.

"GOOD-BYE, Sir Oswald. The guard's getting his flag ready, I see. Best wishes. Look me up when you are in town again."

"You may be sure of that, Lee," replied Sir Oswald Mastin smilingly. "I'll look you up right enough. But the question is, shall I find you at home? You're such a fellow for dodging about, you know!"

Nelson Lee laughed.

"Well, you can hope for the best, at all events," he said cheerily.

The scene was one of the main line departure platforms of Liverpool Street Station. The Lowestoft and Yarmouth express was about to leave, and Nelson Lee and Nipper had accompanied Sir Oswald Mastin on to the platform to see him off.

Sir Oswald was leaning out of the window of a first-class compartment, and Lee stood close beside the train with Nipper. The trio had lunched together a short while before, and were in the best of humours.

Months before, Nelson Lee had performed a valuable service for Sir Oswald Mastin, and since then they had been the best of friends. The baronet lived near Tunbridge Wells, but was now paying a visit to a relative in Lowestoft.

As Lee had said, the guard was getting his flag ready. And when Sir Oswald glanced down the platform he saw the guard wave the green flag aloft. At the same second his whistle blew.

"Off!" said Nelson Lee, standing back. "Good-bye, Sir Oswald."

"Good-bye. See that Nipper doesn't get into mischief," said the baronet pleasantly. "He wants looking after, I know. Good-bye, youngster."

Nipper grinned.

The train commenced gliding smoothly out of the station. There was a sudden scuffle at the gate, a shout, and then the sound of swiftly running footsteps. Nelson Lee and Nipper turned curiously.

A tall man, carrying a Gladstone bag, was pelting along the platform at full speed. He was shabbily dressed, and wore a big unkempt moustache, Lee observed. He looked rather like a superior kind of workman.

"You'd better buck up, old man!" shouted Nipper.

The man gasped a handle, deftly tuned it, and swung himself on to the footboard. The next moment he was within the compartment, and the door slammed.

"Pretty smart," commented Lee, lighting a cigar. "Well, Nipper, we'll be going——"

"Oh, stars! Look who's blown on to the platform!" grinned Nipper.

Lee threw his match away, and glanced towards the gate. A big man, without a hat, and looking decidedly flustered and red in the face, had commenced rushing along the platform. As soon as he saw that the train was hopelessly gone, however, he came to a halt. And both Lee and Nipper heard a certain short, much-used expletive.

"Upon my soul! It's Morley!" said Nelson Lee, in surprise.

Nipper waved his hand.

"How do, inspector?" he yelled cheerfully.

The big man with the red face was about to turn, but he glared at Lee and Nipper, and then uttered an exclamation. He came forward quickly, and did not trouble to shake hands. He was, in fact, too excited and too furious.

"Did you see him, Lee?" he shouted thickly. "By thunder! And you were on the platform all the time! Haven't you got eyes in your head?"

Nelson Lee could scarcely help smiling. Yet he knew very well that something was greatly amiss. The new-comer was Detective-Inspector Morley, of the C.I.D., New Scotland Yard; and the worthy inspector was not a man to get excited over a trifle.

"Didn't you see him?" he repeated huskily.

"See whom?"

"Whom! Why, that fellow, of course!" shouted Morley. "Don't you know who it was?"

"My dear fellow, what on earth is the matter with you?" asked Lee soothingly.

The inspector swore freely and openly.

"The matter is, I've lost the man Scotland Yard's been on the look-out for for months past!" he replied. "But I'll have him yet, the hound! Oh, the pity of it! And I was only a minute behind him!"

"Who was he?" asked Nipper, with a grin.

"You ought to know well enough—the pair of you!" said Morley bitterly. "You've had enough dealings with him, anyhow. It was Sutcliffe—Sutcliffe, the forger! Do you understand, Lee? Jim the Penman himself! And you could have stopped him as easily as——"

The inspector paused, too furious for further words.

Nelson Lee softly whistled.

"Jim the Penman!" he repeated, giving Nipper a quick glance. "Well, you have surprised me, Morley. I can quite understand your present state of mind, my dear fellow. But are you sure——"

"Am I sure!" grunted the inspector savagely. "Am I sure there's a sun in the heavens? Don't be surprised if I burst a blood-vessel in a minute! I've never been so infernally furious in all my life! I had him—had him fair and square!"

"Then why did you let him go?" asked Nipper interestedly.

Detective-Inspector Morley gulped.

"Any cheek from you, my lad, and you'll find yourself flat on your back before you know what's hit you!" he exclaimed darkly. "Why did I let him go? Do you think I gave him special permission? Be sensible, for Heaven's sake!"

Nipper chuckled, and backed away rather hastily. But he knew well enough that the matter was really serious. Nelson Lee, too, was under no false impression on that point. He wished with all his heart that he had known the shabby-looking man's identity a minute earlier.

Jim the Penman!

The great detective's face set rather grimly. He and Nipper had had many exciting encounters with Douglas James Sutcliffe, the master-forgery—the man who was known to police and public as “Jim the Penman.” It was more than galling to know that the great criminal had been within an arm's length.

When Morley had calmed down a little he explained what had actually occurred.

Nothing had been heard of Jim the Penman since his extraordinary exploit in France, when he had penetrated right to the trenches on the British battle-front for the object of obtaining, by means of forgery, a number of extremely valuable shares. As in other affairs, he had been defeated by Nelson Lee.

It had been a desperate effort on Jim's part, for the forger was badly in need of money. It had failed, and he had disappeared into obscurity with an amazing facility for which he was renowned.

But while he had been at the front, Jim the Penman had distinguished himself in quite a novel manner. He had taken part in a desperate battle, and had displayed the most astonishing bravery in the face of fearful odds. After that exploit he had vanished, and Leo had heard nothing of him until now.

From what Detective-Inspector Morley related it appeared that Scotland Yard had got on the track quite by accident. Sutcliffe, once more in London, was desperately in need of money, and he had planned a hurried forgery. As a general rule, Jim the Penman went to the utmost lengths to ensure success in his efforts. But on this occasion he had failed to take especial precautions—probably because he thought the affair too insignificant to be risky.

In that he made a mistake. He had planned to obtain five hundred pounds—just sufficient to carry him along for the time being. A £500 forgery was a very trifling affair to Jim the Penman; he usually aimed for tremendous stakes.

And it was because he considered this plot so trivial that he had failed. He had been over-confident; and over-confidence is a fatal error to make. The forgery had been simplicity itself—and that was another reason why Jim had deemed himself safe. But fate had evidently been clean against him.

One of those little hitches occurred which upset the whole scheme. Morley did not go into exact details, and Nelson Lee was not particularly curious to hear them. But, owing to the hitch, Scotland Yard got wind of the projected fraud; and Morley was sent to inquire into it.

A trap had been set, and Jim the Penman, believing his plans to be running smoothly, had walked neatly into it. But, with his usual adroitness, he had grasped the situation in a moment. Without waiting to be attacked he had assumed the offensive. Morley had been bowled over, and by the time he had scrambled to his feet the forger had gone.

He jumped straight into a passing taxi—the affair had occurred in the city—and promised the cabby a sovereign if he arrived at Liverpool Street in time to catch the Yarmouth express. Jim had not intended travelling by that train, but he knew the time of its departure, and reckoned that he could just catch it. All he wanted was a little time—a breathing space.

The inspector, furious, had hotly followed his man in another taxi, and the two vehicles had arrived at Liverpool Street at about the same time. Without waiting for the cab to stop Jim had leapt out, had rushed through the booking-office, and on to the platform.

In any other place but a station a man running at full speed would have attracted unwelcome attention. But at the great terminus the spectacle was quite a common one; and even the fact that Morley was rushing along in the rear made no difference. Those who saw the chase naturally supposed that both men were rushing for a train. And the noise and commotion of the huge railway station effectually drowned Morley's gasping shouts for his quarry to be stopped.

It had been touch and go, indeed. And now, at least, luck had favoured the forger. The train was on the move as he entered the platform. And he had got away, as Morley expressed it, by the skin of his teeth.

"The man's as slippery as a pailful of eels!" growled the inspector. "But I'll have him yet, Lee—I'll nail the scoundrel. His coup didn't come off, and he's absolutely without funds. I know that for a fact. He can't get far."

"As far as Ipswich, I expect," said Lee. "The train doesn't stop until it reaches Ipswich. You'll wire the police there, of course?"

Morley declared that he certainly would wire. And in another ten minutes the Ipswich police were instructed to invade the station, and search the express the very moment it arrived.

There was another train—a slower train—travelling by the same route fifty minutes later. And Detective-Inspector Morley stated his intention of taking that train; he would, at least, get to Ipswich just over an hour later, and would be able to bring his prisoner back.

Lee was not quite so sure on that point. The famous detective had had experience of Jim the Penman's ingenuity before, and he was not at all certain that Sutcliffe would allow himself to be captured so easily.

It chanced that Nelson Lee had no particular work on hand that afternoon, and so he decided that he and Nipper should accompany Morley to the Suffolk capital. Lee would have been considerably surprised if he could have known, then, of the ventures which were to follow that journey.

Meanwhile, the Yarmouth express was rushing through the gloom of the late winter's afternoon. Snow was falling rather heavily, and the countryside was becoming enshrouded in a white mantle.

It had been a dull day altogether, with a keen wind, and heavy clouds overhead. By the look of things, a good deal of snow was destined to fall. And the white flakes were certainly falling now in grim earnest.

Jim the Penman stared out into the gathering dusk from the corner seat of the third-class compartment in which he sat. His disguise was good, and none of the other passengers—there were four—took much notice of him. He was, to all intents and purposes, a working plumber, or a gas-fitter. And his behaviour was merely that of an ordinary traveller.

After having scrambled into the train, Jim had calmly placed his bag on the rack and had seated himself. Lighting a cigarette, he scanned a newspaper, and then settled down into his corner.

He had much to think about.

Things had been going very badly with him for some time past. He had met with failure again and again. All his big schemes had fallen to the ground. They had all cost money, and the forger's reserve fund had dwindled away until he was practically penniless.

This was, of course, all wrong. Instead of making money he had been spending it. But Sutcliffe, if he thought there was a certain prospect of raking in, say, a cool ten thousand, was quite ready to expend a hundred or two on his preparations. He had been doing that for quite a long time; and every scheme had failed. Thus his resources had been sapped completely away.

His thoughts were bitter and grim as he saw the white countryside flashing by. So engrossed was he that he hardly noticed that night had fallen, and that all was dark outside. But, suddenly, he came to himself, and took stock of his surroundings. He knew well enough that he was in a tight fix.

But Jim the Penman was an ingenious rogue.

By a desperate effort he had gained time. He was safe until the train steamed into Ipswich. Then, he knew well enough, he would be safe no longer. For the time being he put aside all his bitter thoughts, and gave himself wholly up to the problem which stared him in the face. How was he going to evade capture? How was the trick to be worked?

To leap from the train was obviously impossible—unless he was anxious to break his neck. And, desperate as things were, or might be, Jim the Penman was not the man to commit suicide.

But to stay on the train would be fatal. Even if he could have disguised himself the fact that he had no ticket would tell against him greatly. And if he were detained on suspicion, that would be the end. Once detained, there would be no getting away.

A grim smile came into Sutcliffe's eyes. He was amazingly resourceful, and a plan had already suggested itself to him. If the circumstances had been different he would have enjoyed the adventure. But he was fleeing empty handed—and that fact was not a joyous one.

The train was an excellent one, and was composed of corridor coaches. It was possible for Jim to leave his compartment, walk along the corridor, and enter another compartment further along. In his particular coach every compartment was occupied by several passengers. There was, therefore, no privacy for him.

How, then, was it possible for him to act?

The fact that he was in a corridor coach seemed to be a fatal drawback. Yet, as a matter of fact, his scheme would have been impossible in an ordinary, non-corridor compartment. It was the very presence of the corridor which was to be of such assistance to him.

Jim was quite sure that the train would not be pulled up before Ipswich was reached. There was no reason why it should be. The Ipswich police, of course, had been instructed to search the train—that was a foregone conclusion. Well, Jim had a shrewd idea that he would neatly "diddle" the Ipswich police officials.

Directly after the express had roared through Colchester, Sutcliffe rose to his feet and took his Gladstone bag from the rack. It was quite an ordinary bag to look at; but a very close examination would have revealed the fact that the leather was imitation, and that the bag was capable of being folded up into pocket-compass.

For some little time past Jim the Penman had been apparently extremely restless. He had shifted in his seat; he had lit cigarette after cigarette, and thrown them all down upon the floor. His fellow passengers had noticed his peculiar agitation, and they watched him curiously. His eyes, too, had been working strangely, and he had been biting his fingernails for fully ten minutes.

Then, with a sound which seemed almost like a sob, he rose and pushed the sliding door back which gave on to the narrow corridor. He passed out, and slid the door back into place.

He was in the corridor now, and he saw that he was quite alone. All the inner blinds were drawn, and he could not see into the compartments as he passed them. The outer windows were flecked with snow.

Walking softly, Jim the Penman arrived at the end of the corridor. Here, as is common in all corridor coaches, was a tiny lavatory, where one

may have a wash and brush up, free gratis, and for nothing. A glance at the dial told Jim that the lavatory was unoccupied. Nevertheless, he tried the handle, and opened the door slightly.

Then he took a swift glance behind him.

The corridor was empty, and not a soul was in sight. With a curious little smile on his lips, Sutcliffe laid his hand upon the handle of the outer door nearest to him—it was, indeed, within reach without his being obliged to move.

He suddenly flung the door open, and a blinding rush of snowflakes roared into the narrow corridor. The door remained wide open, pressed back by the rush of wind caused by the motion of the train.

The next second a horrible cry rent the air—a cry of despair, terror and madness. It was a cry which almost sent the blood curdling in the veins, and it was heard by every passenger in the coach.

Jim the Penman had uttered it, and, considering that it was purely a theatrical effort, he did it remarkably well. It sounded like the last cry of a despairing soul, and echoed and reverberated strangely throughout the coach.

And, even as he gave voice to the horrible scream, he stepped swiftly into the tiny lavatory and silently closed and bolted the door. He had performed the first part of his ruse—and he was positive of the result. It now remained for him to look lively and prepare himself for what was to follow.

That which followed immediately, however, did not trouble him; he had known that it would happen. For as the last echo of the wailing dreadful cry died out, several doors were pushed hastily back, and the passengers began crowding into the corridor. What they saw filled them with horror.

One of the outer doors was wide open!

This discovery, immediately following the terrible scream, was significant in the extreme. There could be only one explanation—somebody had flung himself out into the night! And, considering that the train was travelling at about sixty miles an hour, there could be but one result of such an action.

Nobody imagined for a moment that the author of the cry was at that very moment calmly regarding his own reflection in the mirror of the little lavatory close by. With the outer door wide open it seemed unnecessary to look further. It was perfectly obvious that some desperate soul had committed suicide!

And this theory was fully confirmed by the evidence of the passengers of the compartment in which Jim the Penman had been seated. With pale, scared faces, they told the other passengers of the shabby-looking man with the Gladstone bag; how he had rolled his eyes; how he had bitten his fingernails; and how he had displayed every sign of acute mental distress and agitation.

"He left our compartment only a moment before that awful cry rang out," said one gentleman shakily. "Without a doubt he deliberately flung himself from the train. Poor fellow—poor fellow! He was obviously insane!"

Everybody had been so startled that fully two miles had been covered before the communication cord was thought of. And then it was too late. But Ipswich would be reached presently, and the somewhat scared passengers decided to wait.

Jim the Penman's ruse was undoubtedly smart. It was a master-stroke. While he was alive and perfectly well, he made it appear that he had thrown himself to destruction.

For the shabby man with the straggly moustache vanished from that moment.

When Ipswich was within five minutes run Jim the Penman emerged from the lavatory. He had not been idle, for he bore a totally different appearance. He had donned a new suit—over the other—and had effected other surprising changes.

Whereas before he had looked like a plumber, he now resembled a successful bookmaker. He was red-nosed and horsey-looking, and a big cigar stuck out of his mouth at a rakish angle. A more complete change it would have been impossible to make.

Without hesitation he entered a smoking-compartment and sat himself in a corner. There were three other men there, and they were talking together seriously, and scarcely gave Jim a glance.

And when the express steamed into Ipswich the police were ready.

Before the search commenced, however, several passengers excitedly related what had occurred. The inspector in charge of the operations listened to the news with compressed lips. He had received instructions to detain a shabby man with a Gladstone bag—a man who wore an unkempt moustache.

And right off at once, before any searching operations could be instituted, it was made thoroughly apparent that the wanted man had flung himself out of the train. Jim the Penman had committed suicide.

The evidence of the passengers was absolutely conclusive. After hearing it there was obviously no object to be gained by detaining the train, or by inconveniencing the travellers. The one man who had been wanted had thrown himself to destruction.

And so, exactly as Sutcliffe had shrewdly surmised, the express was allowed to proceed, after having been delayed only a few minutes. There had been no search and no inquiry. The police had been bound to believe the story which the passengers had to tell, and it was, after all, a story which could easily be believed. That the desperate forger had taken his own life was not in the least surprising.

Jim the Penman breathed a sigh of relief as the train proceeded on its journey. So far, so good! He had hoodwinked the enemy by his clever ruse. He had a further breathing-space granted him.

He was free from further immediate worry; for the time being he was secure.

Exactly an hour later another train arrived, and Nelson Lee and Nipper and Detective-inspector Morley stepped out of it. They listened to the report of the local police officials with mingled feelings. Morley was furious.

"So the scoundrel has defeated us, after all!" he exclaimed savagely. "Somehow, I didn't think Sutcliffe would throw his own life away. But what about the body? Hasn't it been recovered yet?"

Apparently it had not. And, a little later on, word came that the whole stretch of permanent way had been closely searched without result. In spite of the exact details given by the passengers, it was clear that Jim the Penman had not flung himself to destruction.

It was absurd to suppose that the fifteen or sixteen passengers, who had all told the same story, were confederates of Sutcliffe's. The good people were fully convinced that the "shabby man" had committed suicide. All had heard the terrible death scream; all had seen the wide-open door.

There was one man at Ipswich Station who had been on the earlier express. He had, in fact, been in the same coach as Jim the Penman, and his version of the affair had been in exact accordance with all others. And he was one of the railway officials—a man in a responsible post.

From this gentleman Nelson Lee learned that the carriage door which had been open had been the one next to the lavatory at the end. Lee was struck

at once by the significance of the fact. The great detective was on the lookout for some daring ruse, and he was at once suspicious.

No body had been recovered. No man could have escaped grave injury, at least, from such a fall. Therefore, everything went to prove that Jim the Penman had not taken the leap, but had merely played a clever trick.

The whole affair was puzzling, but one fact stood out above all others—Douglas James Sutcliffe had completely evaded the pursuit! And Nelson Lee was highly suspicious.

CHAPTER II.

The Blizzard—The Story of Monn the Miser—Jim's Decision.

SNOW lay thick everywhere, and more was coming down every minute. In Norfolk the snow had been steadily falling for practically the whole day. But now that night had come the wind rose to a gale, and the white flakes became thicker and thicker.

It was, indeed, a terrible night!

Jim the Penman, seated in the Yarmouth express, found it impossible to keep himself warm. Lifting the window-blind for a moment, he saw that the glass was choked and smothered with snow.

The forger had become rather tired of the journey, but he was feeling highly pleased with himself. For the time being he had shaken off the pursuit, and he did not worry. Perhaps he would have worried if he had known that Nelson Lee and Nipper had taken up the trail with Detective-inspector Morley.

Jim the Penman was not the type of man to brood over his troubles. He always made the best of everything, and if one scheme failed he immediately set to work evolving another. And the forger had a surprising facility for adapting himself to almost any circumstances.

He began to wonder how he should go on during the next few weeks. For Jim to be short of ready money was almost unusual; as a rule he could always lay his hand on several hundred pounds, at the very least.

But it just chanced that he was now "on the rocks."

He almost smiled as he thought of the humorous side of the difficulty. Jim the Penman was a forger and a scoundrel, but he possessed a sense of humour. It was all so absurd—for him to be fleeing from the country, fleeing anywhere, without so much as a five-pound note in his possession.

But Sutcliffe did not worry particularly. He relied upon his wits to see him through. And, before long, he told himself, he would startle not only the police, but the whole country. He certainly meant to make up for lost time at the very earliest opportunity.

The train came to a stop at a bleak country station, and one of Jim's fellow-travellers opened the door and got out. Jim caught a glimpse of the platform without. It was coated with snow to a thickness of seven or eight inches, and the white flakes were whirling down in bewildering masses.

"What a night!" thought the forger. "Perhaps it is just as well. I stand more chance of getting clear away in weather like this. By Jove, it's cold!"

The train restarted, and continued on its way. The snow whirled down ceaselessly, and the wind rose to a terrible fury. In Norfolk, at least, a blizzard was raging. Even above the roar of the train the howl and whistle of the gale could be heard. It was one of the wildest nights for years.

The express came to a sudden, abrupt halt. The brakes were applied

suddenly, but something else seemed to stop the train, for so abrupt was the shock that Jim the Penman was pitched clean across the compartment, together with two other passengers with him.

It was impossible to hear anything beyond the gale. Now that the wheels of the train were silent, the shrill scream and howl of the wind was terrible. A long wait followed, and the travellers began to get a little anxious.

Then one of the guards came along the corridor, opening each door in turn and imparting a certain item of information to the passengers within. He arrived at the compartment in which Sutcliffe was seated.

"We're stuck in the snow," said the guard gruffly. "There's been a fall from the cutting. Can't get along for an hour or two. Nothing to worry over."

"By George!" exclaimed one man. "That's pleasant!"

"Can't help it, sir! We didn't ask the snow to come!" And the guard passed on.

Jim the Penman lay back in his corner and considered. All this delay was not to his liking. He realised that the Ipswich police might possibly suspect a trick when no body was discovered. And it was on the cards that the train would be searched, after all, at a later stage of the journey.

It was still comparatively early in the evening, and there was no telling how long the express would be delayed at this spot. The longer it was delayed the greater became Jim the Penman's risk.

After a while the forger rose from his seat and passed out into the corridor. Then he opened an outer door and stepped upon the footboard.

When he leapt down he sank into snow right to his knees.

But he was not the only passenger who had left the train. Several hardy individuals were tramping up and down beside the permanent way, asking questions of the worried guard, and doing their best to turn his hair grey. Jim was rather surprised to find that the snow had ceased, except for a few downy flakes which were being driven by the gale.

A look at the sky, however, told him that it was only a lull in the storm. In all likelihood there would be more snow than ever later on.

Jim walked to the front of the train, and then understood why the train had stopped so abruptly. A great bank of snow completely obstructed the metals, and it was obvious that the train could not proceed for hours. Sutcliffe was inclined to believe, indeed, that morning would arrive before the line was cleared.

The spot was a deep cutting, with tremendously steep, high banks; and the snow from these steep banks had suddenly thundered down on to the permanent way, completely blocking it.

"I don't quite like this," Jim told himself. "If I remain here I shall probably simply wait for capture. I've given the hounds the slip so far, and I'm hanged if I'm going to play into their hands!"

The forger stamped up and down for a few minutes, and then, with his usual promptness of decision, he made up his mind. Indeed, he wondered why he had not decided even before.

He would leave the train at this point, and make his way into the country. Sooner or later he felt sure that he would strike some quiet, sleepy village. He would put up at one of the local inns, and spend a peaceful night. On the morrow he would make fresh plans; his future movements, indeed, were more than half formulated even now. But he required a good night's rest before getting to work again.

To remain with the train would be simply waiting for arrest. At any

rate, it was a doubtful refuge now that it had come to a compulsory standstill.

And no sooner had Jim the Penman made up his mind than he put his plan into execution. He marched down the permanent way to the very rear of the train. At this spot he found himself quite alone and unobserved. Quickly he ran forward and scrambled up the steep, snowy bank. Halfway up he paused and looked back through the deep gloom. The lights of the train gleamed brightly down below in the cutting. But Jim was sure that he had not been observed. He did not want anybody to know that he had slipped off.

At last he arrived at the top of the embankment. The darkness was intense, and a bare, bleak expanse of open country lay before him. He was well aware that his project was fraught with a certain amount of risk. It might be hours before he struck any village, or he might find himself floundering in a snowdrift, out of which it would be impossible to extricate himself.

But it is said that fortune favours the wicked. Jim the Penman was certainly wicked, and fortune favoured him very markedly that wild night.

For, after he had floundered laboriously across two fields, he pushed his way through a gap in the hedge, and found himself upon a narrow, winding country road. It was obviously little used, for the snow lay undisturbed upon its surface. In all probability there had been no traffic for hours, and it was almost certain that there would be no more before the next day.

Dimly in the deep gloom Sutcliffe could see the white lane leading slightly downwards. In places the snow lay three and four feet deep, and the going was slow. On the average, however, Jim made fairly good progress.

The exercise warmed him up, and he strode along feeling in a comfortable glow. He had plenty of clothes on, and his boots were stout and weather-proof. The sky was black and threatening, but only a few stray flakes were falling. Every now and again, however, a fierce gust of wind would send up clouds of fine snow from the roadway, and Jim would be smothered.

The wind was behind him, and so these sudden wild gusts did not inconvenience him to any great extent. He plodded on through bare, open country. Once or twice he passed a wayside cottage, where lights gleamed warmly; but there was, as yet, no sign of a village.

Jim the Penman was not feeling particularly hungry, but he would have given much for a drop of something hot and warming just then. As luck would have it, his wish was to be granted very shortly.

He had been walking along bare lanes for some time. In spite of the deep gloom, he could see that the country was flat and sparsely inhabited—at least, he had passed very few houses during his trudge through the snow. Turning a bend in the road, he saw a glimmer of light ahead—a glimmer which proceeded from a crack against a badly drawn blind.

Jim found himself passing a few cottages, and then a couple of small, closed shops. A village at last. And the light he had seen was coming from a window of a small but comfortable-looking inn. The forger made straight for the snow-smothered porch, and thrust open the door. It was not closing-time yet, evidently.

He found himself in a dimly lit passage, and he stamped the caked snow from his boots. Then, as he heard voices, he walked forward and entered a low, narrow doorway. He was now in the bar-parlour of the inn, and very cosy the little room looked, too. As Jim entered a strong smell of beer and tobacco-smoke met his nostrils, and he took in every item of the scene at a glance.

There were five men seated in the parlour, all of them gathered round the cheerfully blazing fire. The landlord of the inn was leaning comfortably over his bar, resting his chin on his hands. Apparently, Jim the Penman had disturbed some yarn or other. All eyes were turned towards him.

Four of the men round the fire, Sutcliffe saw, were villagers, and the fifth appeared to be a somewhat shabby man of the commercial traveller type. The landlord was stout and red-faced and bald-headed.

"Evenin', mister," he said, staring, and raising his head from his hands. "That be a wholly rough night."

"Not so rough as it was, old 'un," replied Jim, slapping his gloved hands vigorously. "The snow's holding off a bit. We've got a mighty lot to come, though, or I ain't no judge."

Sutcliffe stamped towards the bar, making a regular commotion. His voice was loud and coarse, and he puffed noisily. But he was only acting up to his part. He did it well. He looked and spoke like a coarse-type racing man to the life.

"Some rum," he ordered. "Hot, old man—blazin' hot."

"Bin walkin' some distance, I dare say?" ventured the landlord.

"Oh, a fair way. Got any cigars?" said Jim, changing the subject. "Ah, that's the ticket, old son! Good 'uns, are they? Hurry up with that rum." Jim turned and sat down upon a broad seat. "Evenin', gents," he added, nodding casually to the men round the fire. "I reckon you know which is the best place."

"We ain't got much longer, mister," returned one of the villagers regretfully. "Mr. Drake'll have to turn us out afore long. Still, that 'on't be such rough walkin' now the snow's stopped."

There was a short pause while Jim the Penman lit his cigar.

"About this old Monn——" began the commercial-looking gentleman.

"Ah, yes, Mr. Saxbey; I'll tell 'e about old Monn," said one of the rustics—an elderly man. "We were talkin' about Monn afore this gent come in, weren't we?"

"I dunno as 'we' was!" exclaimed another villager. "I was tellin' Mr. Drake about Monn, Sam Cornish. If so be as you want to do the talkin', I'm agreeable. I ain't much of a 'and at tellin' a yarn, any'ow."

Sam Cornish took a pull from his tankard.

"It ain't exactly a yarn, neither," he said, deftly wiping his mouth on his sleeve, "It's just fact. There ain't no yarn about it. Old Jasper Monn is a real man, livin' in this 'ere very village—or, leastways, outside of it. Mebbe it's a mile an' a 'arf to old Monn's wherry. I 'oughtn't swear to a 'undred yards."

"To old Monn's what?" asked Mr. Saxbey, the shabby commercial.

"His wherry, I reckon I said."

"Don't the old man live in a house, then?"

The company laughed.

"Not for years," said one man. "It's nigh on——"

"Am I tellin' Mr. Saxbey this 'ere yarn, or are you, Bill Melrose?" demanded Mr. Samuel Cornish, removing the clay from his mouth and glaring. "If so be as——"

"Oh, git on with it, Sam!" growled the other.

Jim the Penman listened casually, somewhat amused by the gossip of the yokels. It was a change, anyhow. And Jim was now sipping the hot rum which the landlord, Mr. Drake, had handed to him. The rum was excellent, and Jim was feeling contented and at his ease. The fire too, was sending forth a warm glow.

"Well, this 'ere Jasper Monn come to these parts—to the Broads—nigh on eight year ago," continued Mr. Cornish. "I 'mind the time well. I tho't he was a furriner fust off, an' I 'on't deny it." Secmin'ly, he bo't the old wherry what lies up by Farmer Twitt's medder, in the backwater. Old Jasper Monn went aboard that wherry and never come off agin—not to this day!"

"Nonsense!" said Mr. Saxbey. "Eight years on a wherry——"

"It's the gospel truth, mister!" declared Sam Cornish. "I 'ouldn't be fer tellin' you a loie. Folk round Little Rexthorpe reckoned as the old man 'ad quarrelled wi' somebody—or mebbe his wife went an' doied. There ain't no sorter tellin'. Old Jasper Monn comed to these parts, and 'ere 'e's bin ever since. An' for the last fower year—foive year, nigh on—'e's bin called 'Monn the Miser.'"

"Monn the Miser," repeated the shabby gentleman. "H'm! Sounds quite grim, Cornish. And is he a miser really? Is he mean?"

Sam Cornish lit his pipe from a burning brand of wood. Jim the Penman was interested now—at least, he was by no means bored. By what he could see, these rustics were telling the stranger about some local character. And Jim was learning a few facts which interested him. He was in the Broads district, and the name of the village was Little Rexthorpe. Just the very place Jim would have chosen.

"I dunno as old Monn's ezactly mean," went on Cornish slowly. "Folk round 'ere ain't never 'ad a chance of findin' out, seein' as the old man never leaves the wherry. But 'e's rich—wholly rich. On that there wherry 'e's got hundreds o' pounds——"

"You don't know what you're a-talkin' of, Sam Cornish," interrupted the landlord from the bar. "Hundreds o' pounds! I'll lay Monn the Miser's worth ten or fifteen thousand—and that ain't ezaggeratin', neither."

"Phew!" whistled Mr. Saxbey.

And Jim the Penman became even more interested.

"I 'on't say as you're wrong, Mr. Drake," went on Cornish. "Old Monn is fair rich, an' no mistake. I was just speakin' general-like when I sez 'undreds. An' the old man is that queer in 'is ways a man 'ud think 'e was leony. I ain't sure that old Monn ain't a bit off 'is head. Queer—well, he's wholly queer, Mr. Saxbey."

"Eccentric, you mean, I s'pose?"

Ain't 'centric the same as queer?" demanded Mr. Cornish. "If so be you loike the word better, I 'cn't alter it. Ain't it queer and 'centric for a man to live on a little old wherry? Monn the Miser lives in that boat day in an' day out, an' never comes ashore. He lives all of hisself, wi'out another soul ever settin' foot on the deck. He 'on't let a man go near the wherry——"

"An' for why, Sam Cornish?" asked the landlord. "Ain't it because of his money—ain't it because he's afeared of being robbed of his hoarded wealth?"

"I reckon as you're right, Mister Drake," agreed Sam Cornish. "You see, Mr. Saxbey," he went on, "this 'ere wherry is moored in a little old backwater of the Bure—the Bure runs through these parts, as you know. And that boat is fixed; it can't shift nohow. It's like it were a cottage, only its fifty feet or more from the bank—right out in the backwater."

"It's a funny bit of a yarn," commented Mr. Saxbey.

"It is, mister, an' I 'on't go for to deny it," said Sam. "I 'mind readin' a tale about an old miser, but he worn't a man loike old Monn. Jasper Monn's worth thousands—as Mr. Drake sez—an' all that there money is on the wherry a-long of 'im. Don't everything prove it? He 'on't never

leave the boat hisself, not for nobody, an' he 'on't never allow a man to go near. He ain't bin ashore for years and years. How an old man could live loike that wholly beats me."

"How can he prevent folk goin' near the wherry?" asked Mr. Saxbey. Sam Cornish laughed.

"That there little ole backwater is 'is—'is own—seein' as the wherry's moored in the middle on't," he replied. "Monn the Miser can't prevent folk walkin' along the banks, o' course. I never said that. But if so be a man went in a boat within twenty feet o' the wherry 'e'd soon have a gun poked at 'im!"

"A gun! Well, I'm durned!"

"Fower guns, Sam," said Bill Melrose.

"Ain't I just goin' to say so?" demanded Sam. "I don't see no reason for these 'ere interruptions. Yes, Mr. Saxbey. Old Monn's got fower guns, an' all fower is allus ready loaded wi' shot-cartridges. If a boat goes too near he hollers out that if it don't git outter the backwater 'e'll shoot. But that only 'appens now an' agin in the summer, when Lunnon folks git about the Broads. Us in Little Rexthorpe know better than to git near Monn the Miser's wherry."

There was a short pause while Sam Cornish spat into the fire.

"There's one point I'd like to hear cleared up," said Jim the Penman, jerking the ash from his cigar. "You say that Monn the Miser never leaves the wherry, Mr. Cornish? How the thunder does he live? What does he feed on? I reckon he must have grub of some sort. He can't live on reeds, can he?"

There was a laugh, and Sam Cornish turned to Sutcliffe.

"I was expectin' Mr. Saxbey to arsk that there question, mister," he said. "Old Monn gits his food every day. Leastways, old Jerry Bliss goes up to the wherry every day, and gits what Jasper Monn wants."

"And who's the cheerful Jerry Bliss?" asked Jim.

"Cheerful ain't the right word, mister," chuckled Sam Cornish. "There never was sech a mis'erable ole man as Jerry. The kids in the village all larf at 'im, an' call 'im names. My own Dick an' 'Arry do, an' I never so much as 'ide 'em for it. Jerry is Monn the Miser's man, as you might say. Jerry gits three or fower shillin' a week, I reckon. 'E fetches an' carries everything that Monn wants."

"Then this Jerry Bliss is allowed on the wherry?" asked Mr. Saxbey.

"No, 'e ain't! Nobody never sets foot on the boat!"

"Je-hosephat!" ejaculated Sutcliffe. "Jerry Bliss must have a decent pair of arms! Does he hurl the groceries and meat and bread fifty feet across the water——"

There was a loud laugh.

"No, mister, Jerry couldn't throw fifty inches, 'ardly," said the landlord. "'E's a mean little ole man, nigh on seventy, wi' bad eyesight, and more'n half deaf. Just the feller for old Monn, though. Some folks say as Jerry Bliss is 'arf-witted, an' they ain't far wrong, I'm thinkin'."

"How does he manage to deliver his things?" asked Mr. Saxbey.

"Ah, that just shows old Monn's cunnin'," replied Sam Cornish, shaking his pipe solemnly. "That just shows 'is queer, 'entric ways. 'E's got a little ole bit of wire stretched from the ole boat to a tree what grows 'side of the backwater. An' there's a basket what hangs from this 'ere wire, an' runs along a mite of a wheel. Old Monn draws the basket up by a rope across the water——"

"Oh, a kind of cradle arrangement," said Mr. Saxbey. "A pulley-wheel affair. My saints! That's a smart idea, ain't it? O' course, old Monn gets what he wants like that, without a soul ever setting foot on the wherry. Well I never! An' the old man ain't been ashore for—for eight year?"

"Not once, mister," declared the company.

"What about burglars?" asked Jim the Penman interestedly. "Don't thieves ever try to nab all the miser's wealth? I can understand the old fellow being on guard during the day, with his four guns. But he can't be awake all the time. At night he's in danger of being robbed, especially if the wherry is in a lonely situation——"

Mr. Drake, the landlord, laughed, and reached for Jim's empty glass.

"Oh, the wherry is lonely enough," he said. "It's a mile and a half on the other side of the village—up the narrow lane to the left, an' then along. More rum, mister? Right; I'll let you have it hot. Yes, the wherry is lonely enough. Not a soul goes near once in a week, 'ceptin' Jerry Bliss. But there's the dawg."

"Oh! There's a dawg, eh?" said Jim the Penman pleasantly.

"I fergot to mention the dawg," said Sam Cornish. "If so be as nobody goes nigh the wherry after dark—an' there ain't a man in these parts who would, seein' as the ole boat has a miser on board—the dawg barks wholly much, and old Monn wakes up. Oh, 'e's cunnin', is the old man. An' the dawg keeps faithful guard durin' o' nights."

"It's a queer yarn, as you say, Sam," said Mr. Saxbey thoughtfully. "But you ain't said what sort of a man this Monn is."

"'E's dried-up," replied Sam. "Like an ole mummy, 'e is. Bent an' wizened, and with wholly funny ways with 'im. I only seed 'im twice durin' the whole eight year. 'E fair makes a man creep to look at 'im. I 'ouldn't go near the wherry after dark—not for all the beer in this 'ere 'ouse!"

"I 'ouldn't like to bet ye!" said the landlord, shaking his head.

"I reckon Sam's right," exclaimed one of the other rustics. "None of us 'ud go nigh the ole wherry after dark. What do ye think of the story, Mr. Saxbey? We ain't so slow down in Little Rexthorpe, are we? Monn the Miser lives as though 'e was as poor as a church mouse. An' I'll lay 'e's got thousands—'e's tremendous rich, by all accounts. An' all in cash, too!"

There was another pause, and Mr. Saxbey ordered drinks round. A glance at the old clock made it plain that there was not much more time.

Jim the Penman sipped his hot rum and sat wrapped in thought. He was, to tell the truth, coming to a decision. As was usual with him, he did not hesitate. In less than five minutes he had considered all the pros and cons, and had made up his mind. The forger's eyes were gleaming strangely.

He rose, placed his glass on the beer-stained counter, and then entered into a short, casual conversation with the landlord, while the other men fell to discussing the war—Monn the Miser being dispensed with. But Jim was talking of Monn the Miser, and Mr. Drake answered Sutcliffe's questions unsuspectingly.

Exactly five minutes later Jim the Penman was out in the snow once more, alone in the village street.

The master forger had decided upon an amazing scheme.

CHAPTER III.

The Wherry—Face to Face with Monn the Miser—Jim's Success.

THE strange story which Douglas James Sutcliffe had just heard in the bar-parlour of the little inn had impressed him exceedingly.

He had thought swiftly and keenly.

And the decision he had come to was one which pleased him tremendously. Small things often lead to great issues. And if Jim the Penman had not entered that little inn he would never have heard of Jasper Monn, the miser.

As he walked silently down the village street Jim reviewed the facts concerning old Monn, as he had heard them. The wind was whistling icily, and seemed to chill one to the marrow. And snow was again whirling down, but in fine flakes. Jim felt sure that before long another blizzard would sweep the countryside.

Jim the Penman was impressed.

He did not believe much in the tale of Monn the Miser's wealth—it was not that which impressed him. Badly as he needed money, Jim did not think it likely that there was any truth in the story. It was, in all probability, merely idle gossip.

Nevertheless, it was pretty certain that old Monn had a certain amount of cash on the wherry; and even that would be acceptable.

But Jim the Penman was thinking of something else.

Here he was, hounded by the law, scarcely knowing whether he had eluded the pursuers or not. He had no certainty that Detective-inspector Morley was off the trail. It was quite possible that the sleuthhounds of the law were hard at his heels.

What Jim was looking for, therefore, was a place of refuge.

He wanted to hide himself—to disappear utterly and completely for the time being. By staying at the inn he would do himself no good. And he would have to continue the flight on the morrow. He would have to baffle his pursuers somehow.

How could it be done?

He was practically without money. A pound or two, perhaps, but that was as nothing. And here—here in this little village of the Broads—lay the solution to his knotty problem.

The old wherry!

What better place of concealment could one imagine?

On board that ancient craft Jim the Penman would be completely hidden. The police might search again and again, and they would never find him. For they would certainly not search Monn the Miser's river home. There would be utterly no reason for the minions of the law to suspect the wherry.

Jim ticked off the points as he walked through the thick snow.

The wherry lay right to itself, away from all houses. It was inhabited by one man—an old man, who was armed, it is true, but in such a way that Jim smiled grimly to himself. And there was a dog. Jim had an idea that he would surmount those trifling difficulties.

Nobody ever visited the wherry except a certain Jerry Bliss—a man as old as Monn the Miser himself. Jerry Bliss, moreover, was deaf and had defective eyesight. These disadvantages in no way rendered him incapable; but they were very helpful to Jim the Penman's little scheme.

Old Monn, too—Jim had learned from the landlord—always wrote his daily orders on a scrap of paper, and placed the paper in the basket which he sent across the wire to his retainer. This was necessary, for Jasper

Morn could scarcely shout his orders across fifty feet of water to a deaf old man. And Jerry Bliss, with the aid of glasses, could easily read.

Nobody ever set foot on the wherry, and it was known far and wide that it was unsafe to approach too closely. As Jim thought of all these points, he could not help smiling. It seemed as though everything had been planned for his especial benefit.

But Sutcliffe had no idea of the events which were to follow!

If he had had some idea he might not have been so elated.

Trudging through the snow, he followed the little lane which, he understood, ultimately led to the backwater in which the wherry was moored. The snow, he could see, was whirling down in thicker gusts every minute. This was excellent, for by the morning his footprints would be completely hidden.

Sutcliffe had fondly supposed that the task of locating the wherry would be an easy one. But the blackness of the night and the whirling snow-flakes made it impossible for him to see many yards in any direction. It was, indeed, difficult for him to distinguish the roadway. In places the snowdrifts were piled completely over the low hedges which lined the lane.

More than once Jim the Penman found himself floundering waist-deep in thick snow. But he managed to extricate himself in safety, and once more found his correct bearings.

The night was growing wilder every moment.

As Jim had anticipated, the snow had not held off for so very long—merely two or three hours. And now the gale was howling with a fearful fury, and the snow was driving into Sutcliffe's face with such force that he found it impossible to keep his head upright. The snow cut like a whiplash, the fine flakes beating down in dense clouds.

Thus, although the snow was fine it covered rapidly. It had also the effect of creating an impenetrable mist. More than once Sutcliffe half decided to give up his project and return to the inn while he was safe. He had hardly expected such a renewal of the blizzard as this.

But, once Jim the Penman had made up his mind, the circumstances had to be extraordinarily exceptional before he would admit defeat. He pressed on doggedly. He knew well enough that much depended upon the success or failure of his project. Moreover, if he could only locate the wherry, the snowstorm would help him to a very considerable extent.

The difficulty of how he should cross the fifty feet of water to the old boat was solved for him by the very weather conditions themselves. The frosts up in Norfolk had been severe for days past, and Jim was quite certain that the backwater would be frozen over. The river itself, perhaps, would not be covered with a sufficient thickness of ice to bear a man's weight. But in the stagnant backwater the frost would have had a chance of getting to work thoroughly.

And, at last, when Jim was nearly despairing, he saw before him a sharp, hairpin turn in the lane. At this point, as he had learned from Mr. Drake, it was necessary to leave the road, and follow a footpath across a meadow until the river bank was encountered. Then, a hundred yards to the left, and the wherry would be in sight. Jim the Penman crossed the meadow blindly; he could not possibly know where the footpath was, for the whole field was one expanse of thick snow.

But the forger had a keen sense of direction, and at last he arrived at the river's bank. He was under no false impression as to his exact position now, for he nearly floundered headlong into the river itself. The bank was rather high, and Jim knew that if he had fallen down upon the ice he would certainly have plunged through.

He followed the river bank closely, walking slowly and with extreme caution. After all, there was no necessity whatever for him to hurry himself. He had the whole night before him for his deadly project. And the hour was really quite early; although it seemed to Sutcliffe as though he were alone in the whole world. He was hemmed in by the raging snow-storm. Everything outside a radius of twenty feet was blotted out utterly and completely. Now and again, however, an extra fierce gust of wind would blow a space clear for perhaps five seconds, and he would be able to see ahead for fully a hundred yards.

And it was during one of these periods that he caught a glimpse of Monn the Miser's wherry. It was merely a momentary glimpse of a black shape out on the snow-covered ice. And then the flakes whirled round him once more.

Jim paused here, and took out his revolver from his hip-pocket. Then he gingerly stepped down upon the ice and moved forward. He could feel it giving a trifle beneath his weight, but it held. And, in any case, he would have to trust to luck.

He would have to trust to luck, moreover, during the next ten or fifteen minutes. His plan was already cut and dried in his own mind as far as possible, but it would be necessary to suit his actions to the needs of the moment.

The wind whistled and moaned, but suddenly seemed to change its note; or, rather, an added note appeared in the shrill whistle. And there was a momentary lull—during which Jim the Penman heard the new sound with more distinctness. He recognised it at once.

It was the bark of a dog.

"Hallo, this is where the fun begins!" murmured Jim grimly. "My canine friend has a good scent, apparently—for I'll be bound he has not heard my movements. Well, I am ready for him."

The forger realised that the stormy elements were very much in his favour. If he had fired every chamber of his revolver in quick succession not one of the shots would have been heard a hundred yards away. And the lane was much further than that. Therefore, Sutcliffe felt that he could act as he chose with impunity, and he would run utterly no risk.

It was not long before he came to grips with the first of his victims. This, of course, was the dog. The ice which covered the backwater was very helpful to Jim the Penman; but it also enabled the dog to leave his floating prison and venture forth in search of the intruder.

Sutcliffe did not know exactly where he was, but he felt, somehow, that the wherry was very close to him. And then, as he paused to get his bearings, he saw something big and black bounding towards him across the snow.

At the same second Jim heard a furious snarling. The dog, evidently, was not only large but savage. And Sutcliffe was not particularly fond of savage dogs, especially when they were attacking him.

He acted with astonishing swiftness.

The revolver was already grasped in his hand. There was a tiny spurt of red fire, and there was a report which sounded no louder than the crack of a whip. The black object was now within four feet of Jim the Penman, and it suddenly collapsed into the snow without another sound. So great was the momentum of the animal, in fact, that the lifeless body came slithering through the snow right to Jim's feet.

The dog was stone dead—shot clean through the brain. Jim's aim had been perfectly accurate, and Monn the Miser's night guardian was accounted for. Sutcliffe had scarcely hoped for such an easy task, as this

There was now nothing between him and the old man. True, Jasper Monn was armed, but on such a night as this his old shot guns would not be of much service—even if he found a chance to use one of them—which was doubtful.

Jim the Penman examined the dead dog for a few moments, and then walked on. By following the animal's tracks he walked straight to the wherry. The wind howled round him and the snow beat down in amazing clouds. Never before had Jim the Penman seen so many flakes at one time.

The ice felt extremely precarious beneath his feet. It "gave" considerably, and one or two ominous sharp cracks warned the forger that his position was none too secure. He was nearer the wherry now, and quite suddenly it loomed up before him almost in his face.

At the very same second there was a sharper crack than before, and one of Jim's feet plunged through the ice with a sickly squelch. He hurled himself forward, and just managed to grasp a projecting portion of wood. The ice round the boat itself was quite thin, and incapable of bearing a man's weight. That plunge forward of Jim's saved him from disaster.

Even as he grasped hold of the woodwork he felt the ice give way. And he pulled himself up into safety with one of his feet just a trifle wet. Upon the whole, Sutcliffe considered himself very lucky. There was no sign of old Monn, and Jim supposed that the miser was below, sleeping.

This was only natural. The old man trusted to his dog to keep guard. The animal had done so for many years past, and Monn had never once been disturbed during the dark hours. On such a night as this, moreover, it seemed impossible that danger should be lurking near.

The intruder hauled himself aboard and took a look around him. As far as he could see in the gloom and through the whirling snowflakes, the deck was one mass of whiteness. It had evidently been altered a great deal, and was unlike the general run of wherries. But Jim was not concerned with the structural details of the old boat. He was looking for the companion.

This, it proved, was covered by a stout weather-proof doorway. The dog, Jim assumed, was allowed the run of the deck during the night. Up in the bows a big kennel had been fixed.

"It's dead easy!" muttered the master-forger with a grim chuckle.

The companion doorway, he found, however, was absolutely secure. It was evidently locked and bolted on the inside. This was a hitch. There was no other way of getting below.

Standing in the snow, with the wind whistling round him, Jim soon became chilled to the marrow. He knew that it was no time to stand on ceremony, and he acted promptly and drastically.

The companion door, he could feel, was strong but not extra stout. A sudden charge would probably burst the hinges clean off. Oh, if that failed, a second and a third assault would complete the work.

Noise did not matter in the least. Sutcliffe was utterly alone with his intended victim, and no amount of commotion would bring assistance. So, without hesitating in the least, Jim the Penman stepped back and gathered himself for a charge.

He flung his body forward, and his left shoulder crashed upon the door with terrific force. Indeed, Jim's shoulder was hurt more than a little, and the bruise lasted for three days, it may be added. But Jim was not hurt needlessly. The door smashed in completely, the hinges and bolts giving way together.

It was only by a great effort that Jim saved himself from plunging head-

long down the companion stairs. The door had already disappeared into the darkness. Very quickly now Sutcliffe took out a small electric torch and flashed a bright beam downwards.

The light, seemingly intensely brilliant after the darkness, fell upon a worn stairway, and a kind of passage beyond. Sutcliffe guessed—correctly—that old Monn had altered the wherry both inside and out, to suit his own fancies.

And as Jim stood for a moment at the top of the companion, he heard a sudden noise below, and then a queer figure came into view—preceded by the barrel of a gun! The figure was attired in an aged dressing-gown and sleeping cap.

Jim the Penman did not wait for the gun to go off. A dose of shot at such close quarters would have been serious—probably fatal.

Bounding down the stairs, Jim was beside the gowned figure in a moment. He grasped the gun-barrel, and wrenched the weapon clean out of the other's hands. Then Sutcliffe thrust his revolver forward—the light, all this time, playing full upon the old man.

“Now, Mr. Monn, we can talk!” panted Jim.

“Who are you? What—what does this mean? How did you get in?” screamed the old man, his voice quavering with fright and fury. “You you scoundrel! You villain! You dastard! Where is Mike? What have you done with Mike?”

“My dear sir, pray calm yourself! Mike, I presume, was the name of your dog?” said Jim the Penman smoothly. “I regret to inform you, Mr. Monn, that Mike has departed this world for ever. He was unfortunate enough to stop a bullet from my automatic, and his skull was scarcely thick enough to——”

Monn the Miser uttered a hoarse cry.

“You have killed Mike!” he screamed. “You rascal! My Mike—my poor Mike!” The old man's voice seemed to break for a moment; and then he panted hoarsely with fury. “The brute—the accursed good-for-nothing!” he added fiercely. “He is better dead! Why did he not warn me? Why did he not fly at you——”

“I scarcely gave him the chance,” interrupted Jim the Penman. “Come, come, Mr. Monn, calm yourself. This revolver of mine is dangerously near to you; and Mike's fate might be shared by his master unless you are very careful!”

There was a pause. The situation was tense, and Jim the Penman found time to take a good look at his companion. Jasper Monn was a wizened old man. He seemed to be shrivelled up, and the skin on his face was like old leather. He was no taller than a boy, and his hands were bony. But he was perfectly clean and well-groomed.

Jim jerked his automatic slightly.

“Lead the way to the cabin, or whatever you call the place,” he ordered crisply. “You have been warned, Mr. Monn. I am in dead earnest.”

The old fellow glared at the other balefully. But he turned and went into a low doorway and lighted an oil-lamp which stood upon a small table. It was a neat little apartment, scrupulously clean, with a low ceiling, and several old oak chairs were placed about. Other articles of furniture, too, practically filled the place. A small enclosed stove was placed up one corner.

Jim the Penman tucked his torch away, and lowered his revolver. Just as he was about to speak, however, an idea struck him. Old Monn was agitated now, and Jim considered the time to be ~~very~~ ^{fitting} for a little experiment.

He raised the revolver again and jammed it firmly upon the old man's chest. Jasper Monn breathed hard, and his eyes plainly told of his terror.

"You—you are going to kill me?" he croaked.

"Not just yet—and not at all if you do as I order," replied Sutcliffe. "Your money, Mr. Monn—that is what I am after! You understand? Where is your money? Where do you keep your hoarded wealth?"

"I have nothing—nothing!" gasped Jasper Monn fearfully.

"That won't do!" snarled Jim the Penman, with sudden affected fury. "I am here for your money, you old miser! I give you just one minute to tell me where it is—one minute! If you won't tell me I'll shoot you as you stand! I'll shoot you dead! Speak now, or you'll never live——"

"I've no money!" panted the old man, quivering and shaking. "I'm not wealthy! I am worth nothing except a few pounds. You will find them in a drawer of the table—just a few pounds. You—you murderous thief! Would you kill me?"

"You've got fifteen seconds left!" grated Sutcliffe.

Monn the Miser stared at Jim dazedly, as though he could not realise what was happening. But he did not speak, although it was plain he fully believed Jim the Penman's theatrical bluff. For the forger was merely "trying it on." He did not believe that Jasper Monn was wealthy, but he thought it was well to apply a test. He had no intention of killing the old man. His object in coming to the wherry was to seek shelter—a safe shelter.

And the miser's behaviour obviously showed that the tale of his wealth was idle gossip. The ready manner in which he admitted that a few pounds were in the table drawer satisfied Jim that he had not stumbled upon a fortune.

"All right, old 'un," said Sutcliffe suddenly. "I'll be merciful."

He lowered the revolver and stowed it away. Then, without further ado, he took out his handkerchief and bound Monn's wrists. At first the miser resisted, and Jim was astonished at the strength he displayed. In spite of his age and wizened-up appearance, Jasper Monn was wiry and strong, and full of vitality.

He was no match for the intruder, however, and very soon he was securely bound to one of the oaken chairs. Then Jim the Penman sallied out, and found that the storm was raging more furiously than ever. The ice on the other side of the wherry—the weather side—was thicker and stronger, and after gingerly testing it, Jim was able to make his way round through the snow. His object was to remove the body of the dead dog.

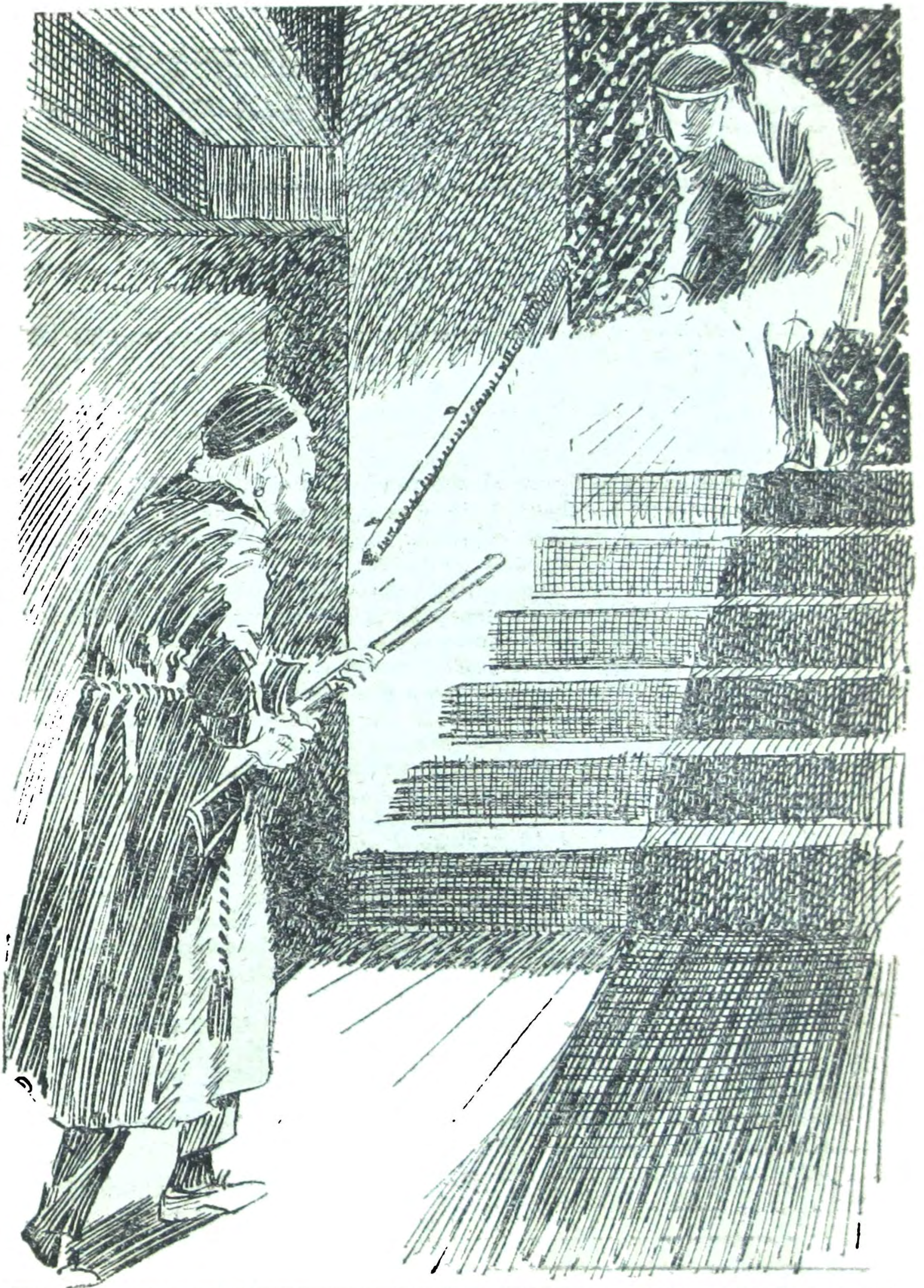
Jim dragged it through the snow, and deposited it right among some high reeds which grew near by. If the snow all melted the dog's body would not be seen. It was not a big point—but an important one.

And after that, after Jim had roughly repaired the companion door, and had passed below again—the snow came down in thicker whirls than ever. Long before daylight all tracks were smothered and hidden. When dawn broke the ice round the wherry was covered with an unbroken sheet of snow. The river bank was the same.

There was nothing to show that Monn the Miser had been visited by a human being during the darkness of the night. It was not possible for a soul to know that there were now two men on board the wherry.

Jim the Penman's scheme was entirely successful.

He was in sole possession of the old boat, and the real owner was a prisoner—a prisoner in his own vessel. And, owing to the peculiar circumstances, not a suspicion would be aroused. It had been a bold stroke on Sutcliffe's part—but it was a good one. Jasper Monn's strange method of living made



Jim the Penman heard a sudden noise below, and then a queer figure came into view, preceded by the barrel of a gun. — (See p. 19.)

it perfectly safe for Jim to remain on the wherry until it was his pleasure to depart.

And at about nine o'clock in the morning, when Jim was on the look-out, he saw a big bent-shouldered man approaching the wherry—a man who appeared smaller than he really was, owing to his stoop. It was Jerry Bliss, the miser's "handy man."

Jerry Bliss came to a halt opposite the old vessel, and stood as though undecided, looking at the wherry. Jim watched him from a small square window in the boat's side—a window which was an obvious addition. It was from this window that old Monn had always pulled across the cradle-like basket.

"Looking for the dog, I expect," thought Jim.

The forger was already prepared. He had disguised himself slightly. To impersonate Jasper Monn was impossible, for the miser was much smaller than Jim. But Jim had darkened his face, and was wearing a pair of spectacles which Monn always used. And upon his head was an old smoking cap. From a distance of fifty feet—that is, from the river bank—it was almost impossible to detect the difference. Even a keen-eyed man would have been deceived, for only Jim's head and shoulders were visible.

Old Jerry Bliss saw the figure at the window, and raised his hand.

"Mornin', master!" he shouted, in a wheezy voice, as Jim opened the window. "What be the matter wi' Moike? He ain't on deck this mornin', abarkin' at me. Be the dawg ailin', or summat?"

Bliss apparently did not expect any reply, for he stood waiting. And very soon the wire which was stretched from the wherry to a neighbouring tree was carrying an old basket across to the shore. The wind caused it to sway to and fro, and before Jerry Bliss could catch hold of it, the basket was speckled with snowflakes. For snow was still falling heavily.

Fixed in the basket was a small piece of paper, and upon this was scrawled a few words in pencil. Jasper Monn's handwriting was extremely characteristic, and almost impossible to forge without laborious and repeated efforts. But Jim the Penman had forged the writing at the first attempt—accurately and with ease. With the pen—or pencil—Douglas James Sutcliffe was an absolute genius. Forgery to him was mere child's play. He was the most amazing forger the world had ever known.

On the paper was written a few orders for articles of food, and a word or two to say that Mike, the dog, was ill, and below. Jerry Bliss read the scrappy sentences, and then asked for money. Jim had not known exactly how these things were done. He drew the basket back, and placed in it the money required.

Bliss went off into the snow, without having the least suspicion. And Jim the Penman chuckled to himself. He could tell that he would have no difficulty with his one and only visitor. But an hour later, when Jerry Bliss returned, Jim received something of a shock.

For he learned that Nelson Lee and Nipper were in the village!

Bliss imparted this information by saying that a "Lunnon gentleman an' his son were stayin' at the Blue Boar. A Lunnon gent. who was summat to do with the police. Name o' Lee."

Jim had no difficulty in recognising the description as that of Nelson Lee and Nipper. For a short while the forger was furious and alarmed. He had had no idea that his old enemy was on his trail.

But, upon due consideration, Sutcliffe became easy in mind. Clever as Nelson Lee was, the great detective could never track Jim to the wherry. But Jim was thankful that he had adopted the ruse. But for his prompt

action he would now have been captured! He had had a narrow escape—but he was safe. Oh, yes. He was perfectly safe.

And it seemed as though Sutcliffe was right.

For Nelson Lee was at a complete standstill. By clever reasoning and persistent methods he had trailed his man to the Blue Boar Inn, Little Rexthorpe. But beyond that point Lee could not get.

The famous criminologist was at a loose end.

At Ipswich, the previous evening, Nelson Lee had been struck by the fact that no body had been recovered from the line, and that the carriage door which had been found open was that nearest to the tiny lavatory in the corridor coach.

Lee, reasoning things out, decided in his own mind that Sutcliffe had played a clever trick—that he had, in fact, continued his journey in the train. It would have been easily possible for him to adopt a new disguise while in the lavatory. So far, Lee was correct.

And his conversation with the railway official who had travelled in the same coach from London with Jim the Penman was to have important results. The official had informed Lee that a horsey-looking man had been in the coach when it reached Ipswich. Possibly he had travelled all the way from London, but the official could not swear to that. He had seen him for the first time near Ipswich. He had certainly not crowded into the corridor when the alarm had been given.

Both Nelson Lee and Nipper were suspicious. And Detective-Inspector Morley believed that there was "something in it." The inspector, however, was only too willing to relinquish the chase to Nelson Lee. Morley decided to return to London; having Lee's assurance that he would stick to the trail.

Nelson Lee himself was anxious to "nab" the forger. Lee felt that it was his duty to keep up the chase. The great detective had had so many encounters with Jim the Penman that he was eager to see where this affair would lead him.

It led him, in brief, to Little Rexthorpe—and no further.

Lee and Nipper had travelled from Ipswich to the spot where the Yarmouth express was held up by the snow. The detective at once deduced—fairly easily—that Sutcliffe would have seized the opportunity to break away. The express was still snowbound when Lee and Nipper arrived at the cutting; a large party of railway navvies were at work clearing the line.

The snow had stopped—or nearly stopped—and before fifteen minutes had elapsed Nelson Lee had located the deep tracks leading up the embankment. Lee was practically certain that those tracks had been made by Jim the Penman. For the "horsey-looking man" was not on the express—although the guard remembered him.

With these facts in his possession, the detective pursued the chase hotly, and with great eagerness. He felt that he was very close at Sutcliffe's heels. And, indeed, he was. But the weather conditions, although favourable at the start, turned against the pursuers.

It had been child's play for Nelson Lee and Nipper to follow the deep tracks to a spot within a mile or so of Little Rexthorpe. And then the blizzard came down again with more violence than ever. It was at about this time that Jim the Penman was leaving the little inn. So, in reality, Lee was very close on the forger's track.

On the outskirts of Little Rexthorpe, however, the trail was difficult to follow, for the fresh snow was obliterating everything. But, by the aid of pocket lamps, and aided also by their vast experience, Lee and Nipper at last arrived at the Blue Boar Inn. The blizzard was now at its height, and the pair were only too glad to find shelter.

Mr. Drake, the landlord, at once informed them that the horsey individual had been in his bar-parlour not an hour before. He had passed out into the night, and not a soul knew which direction he had taken. So, to Lee's keen disappointment, the trail ended at the Blue Boar.

To trace Jim the Penman further was impossible.

All snow tracks were now smothered by the fresh fall. And the detective knew better than to venture out again in that storm. Any attempt to find Jim would have been futile. So Lee and Nipper stayed at the inn.

They had tracked their man thus far—Mr. Drake's evidence proved that they were hot on the scent. But the fresh snowfall upset everything. And in the morning everything was white. The countryside was smothered in snowdrifts, and most roads were impassable.

Jim the Penman had vanished into the snowy wastes.

Where was he? Surely he could not have got far?

At all events, Nelson Lee decided to remain at the Blue Boar for a day or two, at the very least.

CHAPTER IV.

The Tragedy—The Coming of Dora Monn—Grave Suspicions.

EVERYTHING was going smoothly.

So thought Jim the Penman, as he sat over the fire in the cosy living-cabin of Monn the Miser's wherry. It was evening, and Jim had had the whole day to ponder over the news he had heard from Jerry Bliss in the morning—the news that Nelson Lee and Nipper were in Rexthorpe.

It had been startling news, but the more Sutcliffe thought over the facts the more certain he became that he was secure from detection. There was utterly no method by which Nelson Lee could hit the trail.

Although so close, Lee might have been a thousand miles away for all the difference it made. Not a soul on earth knew what had happened at the old wherry the night before—not a soul, at least, except Jasper Monn himself. And Jasper Monn was sitting opposite to Jim the Penman now, glowering and silent.

Sutcliffe was in high good humour. He would be safe for weeks in the wherry, he told himself. And it amused him to think of Nelson Lee in the village, within a couple of miles, helpless and impotent.

Contrary to Jim's expectations, there was plenty of comfort in the old craft. Monn had made himself quite a splendid home, in its way. In addition to the apartment in which the pair now sat there were two other cabins, one of which Monn had used as a bedroom. All the old man's washing had been done by Jerry Bliss.

The only drawback, so far as Jim could see, was Jasper Monn himself. The miser's presence aboard the wherry was not desirable, for Jim was forced to keep him under constant observation. But Sutcliffe could not very well kill the old fellow. Jim was not the kind of man to commit murder needlessly.

If he had had the chance of killing Nelson Lee he would not have hesitated a moment. But he hated Lee, and feared him, too. It would be to Jim's advantage for Lee to be got rid of. But to murder a helpless old man—No, Douglas James Sutcliffe was not that type of man, villain though he was.

Therefore Monn the Miser was a necessary evil. He had to remain on board. All day long Jim had kept his victim within the cabin—bound to a

chair some of the time. Now, however, old Monn was freed, and he sat perfectly still, glaring at his captor, and mumbling to himself continually.

"You had better take things quietly, old 'un," said Jim pleasantly, as he lit a cigar. "You can't escape, and you can't attract attention. I don't intend to harm you, and when I leave this spot you will be none the worse off. I am merely your guest for the time being."

Jasper Monn glared angrily.

"You scoundrel!" he muttered. "You shall pay for this!"

"I think you are mistaken, my dear Mr. Moon," was Jim's smiling reply. "I fancy it is you who will pay for things. I happen to be exceedingly hard-up, and, by the way, the excellent Mr. Bliss will conclude that you have suddenly developed an enormous appetite. I shall have to be careful not to arouse his suspicions."

The miser made no reply, but went on mumbling to himself. It was undoubtedly galling to be made a prisoner in his own domain, and to suffer the companionship of the man who was his captor. But things might have been very much worse. On the whole, Jim the Penman was not a hard jailer.

Sutcliffe's plan was to remain on the wherry until the weather had broken, and until the hue and cry after him had been dropped. The fact that Nelson Lee had taken up the scent made Jim all the more determined to bide his time.

While he stayed on the wherry, too, he would be able to formulate fresh plans. He already had a scheme in mind—a huge scheme to defraud a well-known British nobleman. But that plan required much pondering over, and much planning. When everything was cut and dried to the last detail Jim the Penman would act. And this enforced idleness gave him the opportunity he wanted.

When the evening had grown late, Jim pulled aside the curtain and took a look at the sky. It was still murky, but no snow was falling. The temperature had gone down a lot, and Sutcliffe found that a thaw had set in—not a violent thaw, but the snow was gradually subsiding. The steady drip-drip from the tree branches told its own story.

Jim led old Monn into his sleeping-cabin. Then he bade the miser undress. The old man did so, knowing it was useless to refuse. When he was in bed, Jim deftly bound his ankles, and then his wrists.

"Now get to sleep; you won't come to any harm," Jim assured him. "I'm a light sleeper, and if I hear any suspicious sound I'll be on you in a second. I advise you to treat me well. If you do, I'll treat you well. You may as well accept the position without grumbling."

Jim left the cabin and closed the door. There was no lock upon it, but the forger had no fear of Monn attempting to escape. Even if he did get free—which was very doubtful—he could get no further than the deck, for the ice would not bear a man's weight now, and the miser could not launch the little boat which was perched on the stern without attracting Jim's attention.

So Sutcliffe felt safe. As he had said, he was a light sleeper, and he turned in straightaway, making a bed of a long couch which occupied a portion of the living-cabin.

He went off to sleep at once. The stove made the little apartment comfortably warm and cosy, and perhaps a few fumes escaped from it. At all events, Jim the Penman slept more soundly than usual. As a rule the tiniest unusual sound awakened him. The hours passed, and the wherry lay still and silent in the backwater.

Dawn was just breaking when Sutcliffe did, at last, open his eyes. Some-

thing had disturbed him—he did not know what. He lay still on the couch, wide-awake, listening. To his amazement, he heard soft, stealthy footsteps out in the little passage.

Monn the Miser had escaped!

In some way or other the miser had freed himself from his bonds, had dressed himself, and was even now making for the companion! Jim the Penman slipped off the couch, gritting his teeth grimly. He was angry with himself; he could not understand why he had not awakened before, for surely Monn had made other slight sounds during his dressing operations.

It was not too late to prevent the escape, however—that was something to be thankful for. Jim grimly resolved to be more harsh in future. He would make the old man pay for this!

With a sudden movement Sutcliffe wrenched the door open, and at the same time he whipped out his electric torch. He had been sleeping half-dressed, in readiness for any emergency.

A startled cry came to his ears, and then a sudden scramble.

“Come back, you old fool!” snarled the forger harshly.

But Monn the Miser did not return. It was, indeed, the old man. He had spent the whole night freeing himself, and now he was on the point of escaping. The miser was frantic with fright and rage, and he tore at the rough fastenings of the companion door.

It was hopeless for him to think of escaping. But he was desperate, and acted wildly. In a moment he was out on the deck, ready even to plunge recklessly on to the ice in an attempt to reach the shore.

But Jim the Penman was too quick for him.

Even as the old miser turned, mad with fury and ready for fight, Jim was upon him. The deck was dimly visible in the grey light of dawn. The snow lay thick everywhere, for the thaw was gradual, and scarcely any snow had disappeared. The ice of the river itself, however—outside the backwater—was already broken by the swollen current.

“You sha’n’t stop me!” screamed Jasper Monn frantically. “You sha’n’t stop me, you vile scoundrel!”

Jim the Penman muttered an oath.

“Hang you!” he snarled. “I’ll show you——”

But he could get no further, for Monn the Miser flung himself forward with the fury of a wild cat. Jim was angry at the commotion which was being caused, and he was determined to fling the old man down the companion and quieten him.

Monn, however, took matters into his own hands. Instead of waiting to be attacked, he sprang forward himself. Jim was taken unawares, and Monn displayed the most astounding strength and ferocity for a man of his age.

He was frantic, however—frantic and mad with fury and fear. And he fought like a maniac. Sutcliffe found himself battling against clawing finger-nails and wildly hacking feet. For a moment it seemed that Jasper Monn was to get the better of the struggle. But Sutcliffe, with a curse, exerted all his strength. Monn the Miser staggered backwards, tripped on a projecting piece of wood, and fell. But he was quite near the boat’s side and he was unable to check his fall. There was a hoarse, despairing cry, and then a moment’s silence.

Crash!

“Good heavens!” muttered Jim the Penman huskily.

He dashed to the side and gazed down. Of Jasper Monn there was no sign, but in the ice there appeared an irregular, jagged hole. Against

the pure whiteness of the surrounding snow the little patch of water looked intensely black. There were a few ripples upon the surface, a few bubbles burst, and pieces of broken ice were floating about—but that was all!

Monn the Miser had plunged through the ice, and had not come up again! For a moment or two Jim the Penman stared down almost stupidly. Then he took a deep breath and glanced swiftly round.

"He's gone!" muttered the forger. "He must have come to the surface under the ice! He's down there, trapped—drowned!"

And, indeed, that must have been the explanation of the miser's non-appearance. He had crashed through the ice to his death!

For some few minutes Jim remained, staring downwards at the jagged hole, wondering whether the body would rise to the surface. But nothing happened, and Sutcliffe, only half-clad as he was, felt the cold chilling him to the very marrow. A thick, clinging mist hung over everything, and the drip-drip from the trees along the river-bank seemed to make a chorus of sound which irritated Jim almost to distraction. Two minutes before he had been struggling with an active old man, but now he was alone, utterly alone.

Jim the Penman went below and stoked up the fire in the little living-cabin. Then he sat and warmed himself, and as the minutes passed he grew easier in mind.

"The old fool!" he muttered. "It was his own fault—his own fault entirely. If he had remained below, here, he would have been safe. Now he's dead—lying under the ice!"

In a way the forger was half glad that the tragedy had occurred. Monn the Miser was certainly disposed of now, and his death had been purely accidental. At the time of the tragedy Sutcliffe had, indeed, been on the defensive. Jasper Monn had gone to his death accidentally, and it was, perhaps, all the better that he should be out of the way. Jim would have a clear field; he would be safer than ever.

He did not fear that the body would rise to the surface, even if the ice broke up completely, for, Jim told himself, there was no current in the backwater, and the old man's lifeless form would remain entangled in the weeds for ever.

Towards nine o'clock Jim the Penman stole on deck once more. He looked round carefully, but not a soul was in sight; only the barren wastes of snow were to be seen. No human habitation, even, was visible from the wherry.

The black hole was still the same in the ice, and Jim the Penman was glad that it was on the opposite side of the vessel from the bank which Jerry Bliss used; thus it could not be seen.

By nine-thirty Sutcliffe was himself again—cool, calm and determined. Mr. Bliss arrived, and was sent off to the village for several little items of food. The aged "handy man" was totally unsuspecting; there was, indeed, no reason for him to be otherwise.

But almost as soon as Bliss had gone—or about ten minutes after—Jim the Penman received something of a surprise. He had another visitor! Yet he had understood that nobody in the world except Jerry Bliss came to the old wherry.

The forger was seated at breakfast when he heard a hail—in a feminine voice! Laying down his knife and fork, Jim donned the smoking-cap and spectacles, and showed himself at the little window.

There, on the bank, stood a young girl!

She was no older than seventeen or eighteen, and was dressed fairly well, and with extreme neatness. She was, in fact, a very pretty girl.

and made quite a charming picture, with the background of snow-covered meadows.

"Who the thunder can she be?" thought Jim perplexedly.

He opened the window, and took care to stand back a little, so that the girl could only see him dimly. As he had supposed, she took him to be Monn the Miser without hesitation. For she waved her hand gaily.

"Is the ice safe enough for me to walk on?" she cried.

Jim hesitated for a moment, and then shook his head.

"No, no!" he exclaimed, in an exact imitation of Jasper Monn's quavering tones. "The ice won't bear you. Go away, girl—go away! You can't come here. This wherry is private property. Go away, I tell you!"

The pretty girl was obviously taken aback.

"Oh! Whatever is the matter?" she asked. "Why must I go away? And where is Mike? Mike—Mike! Come on, old boy——"

"The dog is unwell!" snapped the pseudo Jasper Monn. "You cannot see him. Go away, girl! I don't want you here!"

Jim was rather concerned at this sudden visit. Who was the dainty girl? Probably, thought Jim, she was Jerry Bliss's daughter, or granddaughter. Anyhow, whoever she was, it was necessary to show her that she could not remain.

"But—but——" The girl paused, in amazement. "What has happened? Oh, there's the boat! You'll let me come on board, won't you——"

Jim waved his hand angrily.

"No, no!" he shouted shrilly. "Go! Get along with you!"

And the forger slammed the window to, and backed away so that the girl could not see him. Apparently, she was at a complete loss, for she stood on the bank perfectly still, staring at the wherry with pained and startled eyes.

Then, as though she had made up her mind, she turned abruptly and walked away. Jim breathed freely, and mentally resolved to inform Jerry Bliss that not a soul was to come near the wherry except he—Jerry—himself.

Meanwhile, the girl was walking slowly back along the footpath to the lane which led to Little Rexthorpe. She was wearing a very thoughtful expression, and her fresh young face was worried, too. It was plain to see that she had received something of a shock.

And little wonder!

For there was one event in Monn the Miser's life of which Jim the Penman knew nothing—an event which happened every year, but only once every year. To-day was old Jasper Monn's birthday, and on this one day out of the three-hundred-and-sixty-five he allowed a visitor to come on board the wherry.

Nobody in Little Rexthorpe knew old Monn's history, but most people were aware of the fact that on a certain date the miser's granddaughter was allowed to be with him. She was the only person who had ever stepped on board the wherry since Monn the Miser's tenancy. And she had come regularly every year.

The educated people of the village—such as the vicar, the doctor, etc.—imagined that old Monn had had a bitter quarrel with his family at one time in the distant past. And he had come to Rexthorpe to live the life of a recluse—bitter at heart and firm in his resolve to live utterly alone. The one soft spot in his heart, it seemed, was reserved for little Dora Monn, his grandchild.

When the girl had first commenced her visits she had been merely a child, but now she was growing into delightful womanhood. And not once

had she missed that yearly visit. She was the one privileged person of all, and she took real delight in visiting her grandfather on his birthday.

The old man had always made her gloriously welcome. He had looked forward keenly to her coming, and had never failed to greet her with a cry of delight and a happy smile.

It was because of the fact that his daughter would be coming on that day that Jasper Monn had made his attempt to escape from Jim the Penman's clutches. Unfortunately, the old miser had failed. He had paid dearly for his attempt to escape.

It was small wonder that Dora Monn was vastly perturbed!

Instead of making her welcome, her grandfather—or the man she thought to be her grandfather—had brusquely ordered her away. He had acted in a most astounding manner. And although she had not seen him with any degree of distinctness, it had seemed to the girl that there was something different about him.

She was undecided. What could she do? She had come from a village—where she lived—twenty miles away, and she revolted against the thought of returning home. There was something wrong with her grandfather. Something strange had happened, she felt sure.

Why was old Monn so cold, and why had he sent her off as though she were a stranger? Dora was not only anxious and concerned, but thoroughly alarmed. She felt suspicious; she was gravely troubled.

CHAPTER V

Nelson Lee Has a Brain Wave—Startling News—A Wonderful Secret.

NELSON LEE and Nipper stood in the lane about a mile out of Little Rexthorpe, talking to Jerry Bliss. The old man was on his way from the wherry to the village, and he had met the great detective and his assistant about five minutes before.

Lee and Nipper had met with no success whatever. During their stay at the Blue Boar they had sent forth inquiries in every direction, but none had borne fruit. Jim the Penman had apparently vanished off the face of the earth. After leaving the inn on that eventful night he had disappeared completely and utterly.

Astute as Nelson Lee was, he could not follow a trail that was non-existent. The circumstances were such that to trace Jim was little short of impossible. But fresh circumstances were to arise which would give Nelson Lee an opportunity for using his remarkable powers of deduction.

At present, however, Lee was determined to leave for London that very afternoon. Nipper was quite fed-up, and would be only too glad to return to town. The thaw had made a great difference to Nipper's point of view. He had decided to indulge in some skating on the Broads, but that prospect was now knocked on the head.

He and his master were out for a walk, with no particular object in view, when they came across old Jerry Bliss. From Mr. Drake, at various times, they had heard much about Monn the Miser, and were naturally a little interested. And meeting old Bliss, Lee entered into a little chat.

The old fellow was quite capable of conversing sensibly and volubly, and he was not averse to having a talk with the "Lunnon" folk. He was informing Lee and Nipper that "summat seemed to be amiss wi' ole Mr. Monn," when a slight figure appeared round the bend of the lane and came towards the group. It was a girl, and she quickened her pace as soon as she saw the bent figure of Jerry Bliss.

"Oh, Mr. Bliss, whatever has happened to my grandfather?" she cried impulsively, as she came up. "Oh, I beg your pardon," she added, turning to Lee and Nipper. "Am I interrupting?"

"Not at all, my dear young lady," replied Nelson Lee. "As a matter of fact, we were just discussing Mr. Monn. I gather that you are the old gentleman's granddaughter?"

"Yes, I am Dora Monn. How did you know?" said the girl. "I suppose Mr. Bliss has been telling you that I was in Rexthorpe to-day? But oh! I am so worried. I am sure there is something very, very wrong.

Old Jerry looked at the girl queerly.

"I dunno as anything is partic'lar wrong, Miss Dora," he said. "Your grandfer don't seem quite hisself this last day or two, and he's bin givin' me some wholly queer orders."

"He's changed completely," declared Dora Monn, after Jerry Bliss had told her that the tall "Lunnon" gentleman was Mr. Lee. "I can't imagine what is the matter. Every year since I was a little girl I have visited grandfather upon his birthday. He has always expected me, and welcomed me. Yet this morning he ordered me to go as though I were a stranger. And he spoke as though he didn't know me at all."

"Has he ever treated you that way before?" asked Lee.

"Never. Oh, never!" exclaimed Dora emphatically. "And he looked different, too, so far as I could see. He doesn't seem so small and hunched-up. Oh, what has happened? And what has become of Mike, the dog?"

"He be ailin', so I understand," said Bliss, holding one ear, so as to catch all the words which were being spoken. "I dunno at all, miss. There's summat wrong."

"Evidently," exclaimed Nelson Lee. "Please tell me, Miss Monn, exactly what occurred when you saw your grandfather a little while ago. Pray do not think I am inquisitive. I may be able to help you."

"How can you help me?" asked the girl, looking at Lee curiously. "I—I hardly know what to think. It's so strange—so terribly strange."

She told the detective, in detail, what had occurred on the river bank. Lee listened intently. There was a curious look of concentration in his eyes—a look which Nipper would have recognised if he had seen it. But the lad was only mildly interested. After all, the troubles of these country people were not of much importance.

"As you say, Miss Monn, there is utterly no reason why your grandfather should have treated you so brusquely," commented Lee. "What were your own intentions?"

"I—I hardly know," replied the girl. "But I thought of getting Mr. Bliss to take me to the wherry in a boat. Once I was on board, I know my grandfather would not force me off. And then, perhaps, he would tell me why he has changed so greatly."

"A very excellent plan of action," said the detective. "But please let me persuade you not to attempt such a plan immediately. I may seem presumptuous, but you will understand my motive later on. Wait until this afternoon, at least, before you make any effort to see your grandfather again."

Lee's words were very sincere, and, although he was a stranger to her, the girl felt that the advice was good. She agreed to do nothing until the afternoon, and went off with Jerry Bliss, sorely troubled, to the latter's cottage.

And Nelson Lee and Nipper continued their walk along the snowy lane. Nipper was looking somewhat puzzled.

"What's the wheeze, guv'nor?" he asked. "Why the dickens are you putting your oar in? Old Monn the Miser's nothing to us."

Lee came to a halt and faced his young companion.

"We are not returning to ~~London this afternoon~~, Nipper," he announced smoothly.

"Eh? What the thunder—— Why aren't we?"

"Because I wish to test a most amazing line of reasoning," was Lee's calm reply. "You have heard exactly what I have heard, young 'un. Are you not struck by the extraordinary significance of all the facts?"

Nipper stared at his master blankly.

"What facts?" he demanded. "Blessed if I can see the idea, guv'nor."

"We have heard all about the old man who is locally called Monn the Miser," said Nelson Lee. "We know that the aged gentleman lives in a wherry, quite alone, and protected only by a dog and some presumably obsolete shot guns. Nobody ever goes near the wherry except Jerry Bliss—and he is deaf and has defective eyesight."

"Well?" said Nipper, somewhat impatiently.

"Well, on the top of those facts we get these fresh ones," pursued Nelson Lee. "Follow me closely, Nipper. Old Bliss told us that his master's dog was not to be seen, and that Monn the Miser himself had undergone a slight, vague change. Then this girl comes to us and adds the information that her grandfather had treated her as a perfect stranger. That he had, in short, acted in a manner which was totally contradictory to his usual habit. What do you make of it, my boy?"

"I can't make anything of it," admitted Nipper, looking puzzled.

"Dear me! I am afraid you are dull this morning, young 'un," said Lee evenly. "I have deduced quite a lot from those seemingly simple facts. Mind you, I may be totally wrong; my theory may be merely idle conjecture. But I fancy not. And, since you are so dull, I will explain my line of reasoning. We know that Jim the Penman stayed at the Blue Boar the other night for close upon an hour——"

"Great Scott!" gasped Nipper, aghast. "You— you don't mean——"

"Ah! You are beginning to jump to it now, eh?" said Lee grimly. "We know also, my dear Nipper, that while Jim was at the Blue Boar he heard several of our local friends speaking of Monn the Miser. Well, does it not strike you that Jim the Penman is very probably within a mile of us at this present moment?"

"He's on the wherry!" roared Nipper excitedly.

"My dear lad, don't inform the whole neighbourhood!" protested Lee. "But that is exactly what I do mean. The thing which has puzzled me more than anything is where Sutcliffe could have sought refuge. It was obvious that, on such a wild night, Jim could not have got very far. Well, here, by a process of deduction, we have the whole thing cut and dried. Jim badly needed a place of concealment—and the talk he heard in the bar-parlour of the Blue Boar suggested a plan to him. The fact that Monn is supposed to be wealthy probably added to the forger's satisfaction."

"Go on, guv'nor!" ejaculated Nipper. "You're fairly off now!"

"I am merely doing my best to drive into your slumbering brain a hypothesis which seems to be fairly obvious," was Lee's smooth reply. "We will try to reconstruct what happened on that night. It may be, as I said, conjecture, but we will soon set to work to prove the actual truth. Jim the Penman, I believe, went straight from the Blue Boar to old Jasper Monn's wherry. Presumably, the dog attacked him and he killed it. That is a permissible argument, since the dog has disappeared. Well, Jim boarded the wherry and then attacked the miser. Possibly he killed old Monn, too,

or the latter may be a prisoner. At all events, there is a strong likelihood that Sutcliffe is now on the old boat posing as the man who owns it."

"By ginger!" exclaimed Nipper breathlessly.

"I was not struck by the theory until Miss Monn made her singular statement regarding her grandfather's strange behaviour," went on Nelson Lee. "I was given food for thought, and everything sprang clearly into relief before my eyes. I firmly believe we have hit upon the truth—and that is why I advised the girl to do nothing until this afternoon."

"You mean to investigate, sir?"

"Of course. Sutcliffe probably thinks that he is safe in the wherry for weeks. If things turn out as I have outlined, then Sutcliffe will receive something of a shock, for, instead of being safe, he will find himself in a trap!"

Lee uttered the words in a tone of satisfaction. And before he could continue he saw the figure of an aged farm labourer hastening down the snow-covered lane towards him. Nipper looked at the man, too—for the yokel's face was drawn, and he was obviously perturbed.

"Anything wrong, my man?" asked Lee, as the labourer was about to pass.

"Ay! Enough, sir!" replied the man huskily. "I be a-goin' for the doctor. Ole Mr. Monn's met wi' an accident——"

"When?" snapped Lee quickly. "At what time?"

"Just arter dawn, sir. He's been at mine since then——"

Lee flashed a look of triumph at Nipper.

"I am something of a doctor," he said, turning to the labourer. "Tell me everything that has happened. You say that Mr. Monn met with an accident soon after dawn, and that he has been at your house since then?"

"Ay, sure enough, sir!" replied the man, obviously relieved. "It were just gettin' light, and I went down to the river for some water. My cottage ain't far from the river, you see, an' I was just bendin' over wi' my pail when I saw something floatin' quite near. Lor' sakes! I co't a rare fright when I saw it were a man. But I pulled him out, and then I see as it was old Monn the Miser!"

"Was this anywhere near the old man's wherry?"

"Just round the bend from the backwater, sir," replied the labourer. "My name be Tom Winch, and I work up at Farmer Twitt's. My cottage is just agin the little ole backwater in which the wherry lies."

"Was Mr. Monn able to speak?"

"Not ezactly, sir," replied Tom Winch. "He weren't dead, leastways. Me and my missus have been a-puttin' of he to bed, an' tryin' to bring him round. But it worn't no good. An' at last my missus sent me to fetch Dr. Turner!"

All three were walking briskly along the lane now.

"This looks rather bad, Nipper," remarked Nelson Lee. "I am afraid we shall find Mr. Monn in a dying condition. An old man such as he could not remain long in icy water without being fatally affected." Lee turned to Winch. "You ought to have fetched the doctor sooner, my man."

"I didn't think as it were necessary, sir," replied Winch. "Me and my missus thought we'd soon bring old Monn to hisself. But he seems to be getting wuss 'stead o' better. I'm wholly glad you're a-comin' along, sir!"

In a very short while the trio had arrived at the farm-labourer's cottage. This was quite near to the wherry, but invisible from it, owing to intervening trees. And within, lying upon an old couch and wrapped in blankets, was Monn the Miser. The old man was conscious, but in a bad way.

"The scoundrel!" he muttered, with shining eyes, as Lee bent over him. "The dirty villain! He is there—on my wherry——"

"I am here to help you, Mr. Monn," said Nelson Lee softly. "Please tell me everything that happened, and the scoundrel you mention will soon be placed under lock and key. I am your friend."

Old Jasper Monn stared at Lee glassily for a moment or two, and then seemed to suddenly become rational. In jerky short sentences he explained how Jim the Penman had killed the dog, and had then forced his way aboard the wherry.

Monn described his attempt to escape, and the subsequent fight upon the deck. The old miser had had a miraculous escape from death. When he had crashed through the ice he had plunged under the water and had come up some feet—with the ice above him. Struggling frantically, he had at last reached the surface quite a distance from the wherry—and hidden from Jim the Penman by the bows of the vessel. Nearly unconscious the old man had floated into the river itself, where the ice was broken completely. Old Monn did not remember much after that, but he had evidently floated with the current some yards further, when he had been seen by Tom Winch.

Although Nelson Lee was gravely concerned regarding Jasper Monn's condition, the detective could not help feeling some degree of satisfaction. Jim the Penman was on board the wherry, and he had no idea of the storm which was gathering around him. He fully believed that he was still perfectly safe.

Then and there Lee decided not to take action until evening came—when it would be possible to approach the wherry without Jim knowing of it. And in the meantime there was old Monn to see after. He was amazingly wiry and strong for a man of his age, but the icy water and the great shock had had its grim effect. The old man was weak and feverish, and only retained consciousness by sheer will-power.

His eyes were unnaturally bright, and his face flushed with fever. When he had finished his story he clutched at Lee's sleeve shakily, and there was a tone of pitiful entreaty in his voice when he spoke.

"My little Dora!" he breathed hoarsely. "Where is she—where is my grandchild? I am dying—I am going quickly. I do not want a doctor——"

"Please do not excite yourself, Mr. Monn!" said Lee softly.

"I am not excited!" exclaimed Jasper Monn, with sudden fierceness. "I want my little Dora! I must have her here before I die. I sha'n't last long, and I have a wonderful secret to tell her. Ah, yes, a wonderful secret!"

A sudden cunning look crept into his eyes.

"It is my secret that I have kept for years!" he croaked. "And it is for little Dora to know. None but she shall learn of it. Bring her to me—bring her to me while I still have strength to use my lips!"

And Nipper was at once dispatched, post-haste, to bring Dora Monn to the bedside of her dying grandfather.

CHAPTER VI.

An Amazing Discovery—Trapped!—The Fire—Conclusion.

JIM THE PENMAN, on board the wherry, was totally unconscious of the thunderstorm which was brewing around him. He was sure that Monn the Miser was dead, and that his body would never be recovered. The forger would have received a stunning shock, could he have known that

Nelson Lee was aware of the whole facts, and that the great detective was only awaiting his time to strike.

In a way Jim did receive a shock—but it came in the form of a very pleasant discovery. It was a discovery which filled Jim the Penman with amazement, and which sent him into ecstasies of keen delight.

For, all unwittingly, Sutcliffe stumbled upon the secret which Monn the Miser was even then imparting to his granddaughter.

It was soon after midday, and Jim had somehow allowed the fire to burn out. The little living cabin soon became cold, and he at once set about lighting a fresh fire. There were plenty of coals, he had discovered, in a small cupboard at the end of the passage. During his years of residence Monn the Miser had fitted up the old wherry with surprising ingenuity.

But the forger could find no wood. At least, he did not trouble himself to look far. It mattered little to him what became of the old furniture, and so he decided, with a chuckle, to smash up one of the old oaken chairs to make a fire. This was only natural, for Jim had no use for the ancient stuff.

There was a big hatchet handy, and he soon got to work with his task. Two heavy blows smashed off the chair-back, and he picked up the pieces in order to split them into smaller portions. Something white was lying amidst the wreckage, and it appeared to be a tiny roll of crisp paper.

Jim examined it idly, intending to cast it aside out of the way. But there was something curiously familiar in the feel of the paper, and he opened it out wonderingly. Then he uttered a strange, startled gasp. It was a gasp of absolute amazement.

For the paper roll was not so worthless as it had seemed. It consisted, in fact, of four five-pound Bank of England notes!

"Good heavens!" panted Sutcliffe, running to the window.

A fleeting suspicion had entered his head that he had been mistaken. But no! The notes were genuine enough, and in no way harmed. Jim held in his hand twenty pounds, and he could see by the date of issue that they were many years old. But he knew that they were none the worse for this; he would easily be able to dispose of them in the right quarter.

With a sudden exclamation he turned. A startling thought had entered his brain. The little paper roll had fallen from a small cavity in the cross-piece of the chair-back. And if one cavity, why not more?

With feverish haste he smashed the chair up into fragments, but with gingerly care. And, as he had half expected, all the woodwork was hollowed out into dozens of small cavities similar to the one he had first seen, and each little space contained rolls of banknotes. In that one small article of furniture alone Jim discovered thirty-seven five-pound notes and twenty-six ten-pound notes—totalling four hundred and forty-five pounds altogether! It was utterly amazing!

Sutcliffe could scarcely believe the evidence of his eyes. But it was true—absolutely true.

The tales regarding Monn the Miser's wealth were true, after all! And it was now evident that the old man had been fully occupied in his time during his eight years of solitude on the wherry.

Day after day, week after week, he had been busily employed in cutting out the cavities in the old furniture, and fitting them together again so as to show no trace of what had been done. Picking up another chair Jim realised that it was strangely light for an article of solid oak.

Monn the Miser had come upon the wherry with a fortune in banknotes, and for eight years he had been engaged in concealing them. It was a strange, weird idea, but Sutcliffe knew that men who live solitary lives

have extraordinary and almost uncanny eccentricities. Very probably Jasper Monn had finished his task a year or so before, for there was no sign on the wherry of any recent work having been done.

Jim the Penman was almost aghast as he thought of the possibilities. He had smashed up but one chair and there was plenty of other furniture on board the old boat! It was almost staggering to think of what the whole sum total would come to.

The lust for hidden wealth was upon the master-forger now; his face was flushed, and his eyes glittered with a feverish light. He cared nothing for lighting the fire now, and although he had been hungry, for food, the only appetite which now possessed him was that of treasure seeking!

Casting his coat aside he set to work in grim earnest. Piece by piece the furniture was smashed to atoms, and each article yielded a thick pile of crumpled banknotes. The whole thing seemed like some glorious dream. It scarcely seemed possible that all this wealth could be on board that rotten old hulk.

But there was no dream about it. And it was Jim the Penman who had possession of the wealth. The forger could have danced for joy had he the time. But his time was fully occupied in creating wreckage.

It was growing dusk when he had, at last, completed his task. He cared nothing for his aches, and the grime which smothered his face and hands. Sprawling on the floor of the passage, with the oil-lamp close beside him, he counted up the notes. It was a long job. Jim had smashed the table, and every other article of furniture, and both cabins were choked with smashed pieces of wood. There was only the passage left for him to occupy. The lamp stood almost at the foot of the stairs, but no light found its way outside because of the companion doorway at the top of the stairs.

There were thousands of banknotes, and their total value was exactly £18,645! It was a vast fortune, and the impostor was intensely elated. But Sutcliffe was methodical in all things, and he fetched out a mouldy old leather bag and packed the banknotes into it closely, and strapped it up. When he took his departure—even if he was obliged to go in a hurry—he would be able to take his ill-gotten gains with him.

All this was totally unexpected. Jim had not anticipated for a moment that he would chance upon such a magnificent haul. He had come to the wherry merely for concealment—and he had found a fortune!

It was nearly dark by this time, and the reaction after all his strenuous work set in. Sutcliffe was grimy and hoarse. He had been breathing dust for hours, and his throat almost felt choked. He felt that he wanted air, and he determined to mount to the deck for a few minutes to breathe the cold atmosphere before he prepared himself some food and drink.

To think was to act, with Jim the Penman. Leaving the lamp just where it was, he mounted the stairs and opened the doorway at the top. The fresh air filled his lungs gratefully, and he took two or three breaths with keen enjoyment. It was very gloomy outside, but Jim could just see that all the ice had broken, and that the snow was melting rapidly. The thaw had set in with a vengeance.

And then—just as Jim was dreaming of the things he would do in the immediate future, he received the stunning shock which was destined to fall sooner or later. It was curiously meet that it should fall just while he was counting himself absolutely secure.

A slight noise made him turn his head. And there, coming from the river bank, was a small boat!

"Great heavens!" gasped Jim the Penman, with a furious gulp against his teeth. For, in spite of the dimness, Sutcliffe plainly recognised the two figures

who occupied the boat. Nipper was pulling the oars and Nelson Lee was sitting in the stern! Jim's eyes were as keen as those of a weazel, and he knew he had made no mistake. Too often had he seen the figures of Lee and Nipper to be in error!

He was trapped!

The forger's fury was unbounded. It seemed as though history was destined to repeat itself again and again. Whenever he was quite convinced of the success of any scheme Nelson Lee would appear. It seemed that Sutcliffe was under a spell—a spell which never permitted him to achieve the success he had aimed for.

With a bitter curse he took out his revolver and levelled it hurriedly. The barrel spat flame, and a faint "ping" told him that the bullet had struck some metal object on the boat.

Nelson Lee made a swift movement.

"Still, Nipper!" he rapped out curtly. "We have been seen!"

Nipper needed no telling, for the bullet from Jim's revolver had sung past his ear in a most unpleasant fashion.

But Nelson Lee was even smarter than Jim the Penman.

For when the detective's automatic spoke, the bullet did not fly wide.

Crack!

Almost simultaneously there was a hoarse cry from Douglas James Sutcliffe. He staggered, caught his heel upon the threshold of the companion doorway, and then tumbled headlong backwards below.

"He's hit!" roared Nipper.

That fact was obvious. But more had happened. In his fall Sutcliffe upset the paraffin lamp which was standing almost at the foot of the stairs. In a second a roar of flames burst forth, and a lurid glow flickered up into the night.

With frantic haste Nelson Lee and Nipper scrambled on board. They dashed to the companion, but then fell back hastily. A mass of flames seared up to meet them, and they were defied. The whole companion shaft was like the chimney of a furnace! To descend was utterly impossible. The paraffin had spread rapidly, and the rotten woodwork had caught fire with amazing swiftness.

"Is there another entrance, sir?" gasped Nipper.

A swift glance round showed that there was not. Jim the Penman had fallen down the stairs, had upset the lamp, and had imprisoned himself in a furnace! Already, probably, he was burned to death!

"It is the justice of Heaven, Nipper!" said Nelson Lee quietly. "Scoundrel though the man is, I would go to his rescue if it were humanly possible. But there is no escape for him. Jim the Penman has gone to his last account!"

"And—and the money, guv'nor?" panted Nipper, horrified. "We heard all the yarn from old Monn! What of the furniture, stuffed with bank-notes——"

Nelson Lee did not reply; there was no necessity for him to do so. Already it was growing unbearably hot, for the wherry was now well alight. To save the valuable furniture was impossible.

All was lost! And Jim the Penman had met his doom!

.

But an astonishing revelation is to follow.

Very soon the old boat was blazing from stem to stern. The rotten woodwork burned like tinder, and it was obvious that nothing could stem the

all-devouring flames. Both feeling strangely subdued and quiet, Lee and Nipper hurried to Tom Winch's little cottage.

Here they found Jasper Monn and his granddaughter. The old man was still conscious, and he looked up eagerly as Nelson Lee entered. The doctor had been, and had declared that Monn was in danger, but there was just a chance of his pulling through the crisis. The miser had thought himself to be dying, and had told his secret. But he was not dying.

The dreadful news, however, proved to be a terrible shock. All his hoard—every farthing of the £18,645 was now nothing but burnt paper! It was an awful blow; but, at the same time, it brought home to Jasper Monn the folly of hoarding so much cash on the old wherry.

While Lee was doing his utmost to pacify the old fellow, Nipper went off to have a last look at the burning wherry. The lad put off in the boat from Tom Winch's door, practically, and rowed away to the backwater—where a red glare showed that the fire was dying down.

Nipper turned the boat towards the far bank, and came to a stop close against some reeds which grew within thirty feet of the wherry. The old craft was unrecognisable now; it was nothing but a glowing mass of red embers, scarcely above the water's edge. Every now and again a tongue of yellow flame would flicker up. Strangely enough, nobody else was there; although, had Nipper only known it, scores of villagers were even then on their way to the spot.

"And Jim the Penman's among those red cinders!" thought Nipper gravely. "Poor chap! He was a wrong 'un, but he had a few good qualities, after all. I'm almost sorry he's gone to——"

He broke off in his thoughts. For a sudden flicker of flame had shot up. And Nipper's eye caught sight of something which lay in the reeds ten feet from the boat. He paddled towards it, and saw it was an aged leather hand-bag.

Out of sheer curiosity Nipper fished it aboard the boat, and unstrapped it. Then he nearly fell backwards with stupefaction. The bag was stuffed with banknotes! In a flash Nipper realised the truth. Jim the Penman had thrown the bag there before the fire! Jim had discovered the secret!

Like a maniac Nipper rowed back to Winch's cottage. He burst in with his find, and the sight of the great treasure brought Monn the Miser back to reason just as he was on the point of lapsing into unconsciousness.

"My wealth!" he croaked gleefully. "My wealth!"

In parenthesis, Nipper's arrival at that moment turned the scale. From that second Jasper Monn progressed, and when he finally got well he was a different man. He had learned his grim lesson, and he allowed Nelson Lee to invest his fortune as the great detective thought fit. And Monn the Miser was a miser no longer. He went to live in a sweet little modern cottage-villa, and his companion in his happy waning years was Dora

Write to the Editor of

ANSWERS

if you are not getting your right PENS. ON

it has about 1000 hours of work

Monn, his granddaughter So the coming of Jim the Penman into Jasper Monn's life had excellent results, after all

But on that fateful night an incident happened of which Nelson Lee and Nipper knew nothing. They believed Sutcliffe to be dead; they were convinced that the forger had fallen to his doom amid the flames.

But only five minutes after Nipper had vanished into the darkness in the little boat, with the mouldy leather bag on board, a dim figure crept through the reeds close against the almost burnt-out wherry.

It was Jim the Penman!

Fate had turned against him at the last moment. Yet, at first, it had seemed as though fate were with the master-forger. In falling down the companion he had knocked the paraffin lamp over, but he had managed to scramble back unharmed. Lee's bullet had only stunned him for the moment; an ugly scar showed upon his left temple where the bullet had gashed the skin.

With astonishing promptitude Jim had seized the leather bag, and had flung it far out of one of the windows into the reeds. Then he had slipped into the water himself—unseen by Lee and Nipper on the other side of the wherry. They, seeing the flames, naturally assumed that the forger had met with his death.

But Jim the Penman, in the icy water, reached the shore. The glare of the flames made it impossible for him to search for the leather bag, but he knew approximately where it had fallen. And so he slunk away, determined to return after the fire had burned itself out. If he had rashly searched the reeds at the time he would certainly have been seen.

When he did return, however, it was too late.

The bag had been taken away—and once more Sutcliffe was defeated. With terrible fury and hatred Jim the Penman cursed Nelson Lee. Almost crying with passion and disappointment, the forger left the spot. But he was safe from Lee's attentions. He was thought to be dead, and so there was no hue and cry.

He disappeared into obscurity, soured and bittered by his experience. And he swore that when the time came, he would strike at Nelson Lee—and strike hard. Once again the scheming of Douglas James Sutcliffe had come to nought.

But he was free—free to plan further villainies. And it was not so very long before he proved to all Britain that he was very much alive!

THE END.

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They meet with many adventures. One day, Alec and Clive are lost in a rocky and cavernous part of the island. They sit down to talk matters over, but immediately become the targets of a troop of huge apes, who threw pebbles at them from the rocks above. Alec examines one of the stones and finds it to be coated with gold—one of those for which the party is searching!

They fall in with a party of blacks led by a stalwart native named OLTRA, and an Irishman—one PETE STORBIN, who warns the treasure hunters against a rascally filibuster—PEDRO DIEGO, and his gang By some means the pirate has got to know the object of the expedition. Later a fight takes place, but the pirates are driven off. This encounter points to the necessity of a stronghold, and it is while one is being constructed that a loud report is heard, apparently from some point inland. Pedro Diego and his gang have blown up the entrance of the treasure seekers' mine, and it seems that their friends must be buried alive.

(Now read on.)

An Underground Labyrinth

NOW Alec could see them uncovering a small cannon and loading it. A minute later there was a flash, and even before the sound of the report had come to their ears a cannon-ball had come whizzing into the camp below the platform of rock, knocking over one of the tents and sending a great cloud of sand and shingle up into the air.

"There goes one of our tents, Tom," said Alec regretfully. "It's a pity we hadn't time to take 'em down and stow 'em away."

"They makes a good decoy fur their shot," Tom remarked philosophically. "They thinks we be all down there in them tents instead o' up here."

So far things had gone as the defenders had desired. But now they began to go wrong.

The shore party suddenly made their appearance, and made a rush towards the camp, and Alec gave the signal to his men to open fire. This was all as per programme. Sailors and natives joined in an irregular volley, which, coming from the rock above instead of from the camp itself, evidently took the assailants by surprise.

They were thrown into confusion, and halted; then, as the firing continued and men began to fall, they made a rush to one side, and took shelter behind some rocks. From there they began firing at the defenders, and bullets came whistling round the occupants of the crow's nest.

So far so good. The assault on the camp had been checked, and that with rifle-fire alone. Now, according to Captain Barron's programme, the filibusters should have moved on to follow up the yacht, leaving the camp and the people on the crow's nest to be dealt with on their return.

But they did nothing of the sort. Instead they got out their boats, and began clambering into them the while that the cannon was trained on to the crow's nest, and a shot came hurtling at the defenders.

Evidently Diego had decided to deal with the camp before dealing with the yacht. He was going to send his boats full of men to join with those on shore in a determined effort to capture the place first by an irresistible assault.

Seeing this, his men on the shore at once plucked up heart again. From behind the rocks they now started a fierce fusillade, and this, together with the booming of the cannon and the sight of the men getting into the boats, had a bad effect upon the natives. They began to fire wildly, and as they were mostly armed with but old-fashioned guns, it was becoming clear that the filibusters were not much afraid of them.

"What are we to do, Tom?" Alec asked of the mate. "The captain's instructions were not to make use of the maxims. But if we don't we shall be rushed, and even now it may be almost too late, for I'm afraid we can't trust these natives. They have such a fear of Diego and his desperadoes that I can see they are ready even now to rush off in a panic."

Just then a shot from the cannon came screaming along, and struck a boulder, exploding with a loud report—for it was a shell. This was too much for most of the blacks. With cries of fear and terror they began scrambling down the path to the shore, only anxious for a chance of escape before the dreaded men in the boats could reach them.

In the underground passage within the mountains, a few miles away, Dr. Campbell was holding a council of war with Clive and Ben Grove.

Instead of the whistling bullets, the screaming of shells, and the hoarse shouts and cries of men fighting for their lives, such as rang in Alec's ears, the doctor and his companions were surrounded by the pressing silence. And in place of the blazing sunlight there was utter, terrible darkness, relieved only by the dim gleam of lanterns, which they knew would vanish altogether when their limited store of oil ran out.

The men in these underground caverns were fighting for their lives no less than were their friends in the sunlight. It was a duller, more gloomy fight, it had no excitement in it, and to them at least it seemed more hopeless.

Nevertheless, the doctor was not one to give way to despair. It was his duty, he considered, to do everything that could be done to husband such stores as they could get in order to make them last as long as possible. For he was not altogether without hope that his friends at the camp would yet find some way of rescuing him. Captain Barron was not only brave and loyal, but resourceful; and he would not leave his leader to die without making an effort to get to him. And the longer the underground prisoners could make their stores last, therefore the greater their chances of ultimate rescue would be.

Reasoning thus, the doctor set about a careful examination of his resources, in order that he might draw up a sort of table of the amount to be allowed all round per day. Assisted by some of the natives, he and Clive were inspecting with the light of a lantern some barrels of biscuits which had been placed in one of the side galleries leading out of the large grotto.

Suddenly one of the natives uttered an exclamation. The doctor, turning round, saw that he was looking at a part of one of the barrels down near the rocky floor on which it rested, and feeling it with his fingers. The man was one of the native scouts, and he spoke a little English. He now tried to explain himself to the doctor. Something, he said, had been gnawing at the wood of the barrel. Furthermore, the gnawing was fresh—it had been done quite recently—since the barrel had been brought to that place.

The doctor started. He had grasped the man's idea. It was that some ratlike animal had been there, and, guided by its instinct or keen sense of smell, had been trying to get at the biscuits within.

But where, then, had such creatures come from? Had they come from the underground lake, for instance, or from some other direction? On the answer to that question much might depend.

At once the doctor and the scout began a careful scrutiny of the floor of the gallery. There they found some traces which led them further, till their investigations were barred by the fall from the roof.

The scout lay down at full length, and sniffed about here and there. Then he uttered a grunt of satisfaction.

"Him beast come in an' out dis way," he declared. "I smell him. And it blow!"

"Blows?" exclaimed the doctor. "Can he mean, I wonder, that there is a current of air down there? Clive, get some tools, and we will move some of the rubbish. There may be nothing in it, but the instinct of these men is wonderfully acute sometimes. It may be that this man's instinct is telling him there is a way out here."

(Continued overleaf.)

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Needless to say, it did not take Clive and Grove very long to bring some picks and shovels. Acting still upon the suggestion of Akrola, as the scout was named, some of the rubbish was cleared away, until a narrow pathway had been made into it for a few feet in length.

Here they came upon a very evident run, which had been made by some small animal, and the doctor himself could now distinctly feel a current of air coming through it.

Somewhat cheered by this, the workers applied their tools faster, and other natives came to help.

And finally, after two or three hours' work, they came to the end of the fall, and found themselves in a broad gallery of fair height, which seemed to be quite clear, and might extend for any distance.

A strong draught came through, showing that there must be an outlet to the open air somewhere further along.

Then the doctor called all his followers together, and taking with them their arms, lanterns, and plenty of ammunition, they all set out in a state of excitement to explore the new passage.

They found it fairly free from falls, so were able to march along without impediment, till presently they began to notice a low murmuring, which increased at last to a roar, telling of an underground stream.

A little later they reached a vast grotto, where an underground river rushed suddenly into view out of the darkness, and disappeared again as suddenly into the inky depths of a terrible gulf.

The dim light of lanterns showed them great masses of white foam and rolling clouds of spray and vapour. Everything was wet and slippery and slimy, and when they looked about for some means of continuing their progress they found the only way lay in some slimy steps cut in the rock beside the fall.

These steps looked uninviting and dangerous, but there was no other road, and they had perforce to descend them by the dim light of their lanterns.

The overpowering thunder of the fall in their ears all the time during the descent rendered speech utterly impossible.

However, the descent was effected at last, and then it was found that the river went off one way while the path continued in another direction through a further gallery.

This was but a short passage, and then, quite unexpectedly, as it seemed, they found themselves in another grotto, larger than any they had yet seen, and containing fresh and startling surprises.

Looking down on them through the gloom were several large faces of unutterable ugliness. They belonged, it appeared, to some great stone images, which reared themselves to such a height that they were all but lost in the darkness above.

(Another thrilling instalment of this grand yarn next week.)