that we would have to request the bank to allow us to look into her account, and he just nodded his head by way of agreement. I think that is practically all that passed between the captain and myself," said Superintendent Reynolds in conclusion, and he looked first at Max and then at his colleague.

'You obtained her pass-book?" asked Max pointained her pass-book. asked Max pointing to the book which Johnson still held in his hand.
"Yes," assented Reynolds. "I went

"Yes," assented Reynolds. "I went to the Mayfair Bank myself, and saw the maysair Bank mysen, and saw the manager. Of course, he had read of the murder, and was deeply con-cerned. When he heard what I wanted, he said he was only too anxious to assist me, but rather demurred to letting me see Miss Chase's acto letting me see Miss Chase's account; however, when I had informed him that I had spoken to her brother, Captain Chase, about it—that it was he who, in fact, had told me that she had an account with the Mayfair Bank—he said he should put no difficulties in my way. He called in one of the ledger-clerks, the one who kept Miss Chase's account, and then it turned out that her pass-book was actually in his charge for the purpose of being made up."

"That was a good guess of yours,"

"That was a good guess of yours," said Max to Johnson.

"I asked if I could have the book; it was handed over to me, and that is it," said Reynolds, with a glance at the book in Johnson's possession. "Before leaving the bank, I did a great deal more than that. I went over the account in the ledgers starting from account in the ledgers, starting from immediately after her return from

"N OW comes the strangest thing," said Johnson, breaking in on his colleague's narrative. "Just listen to what he has to tell you, Mr. Hamilton."

"When the account was opened," Superintendent Reynolds went on, "Miss Chase had several hundred pounds to her credit."

"Just a moment," said Johnson, and he picked up from his table a document which Max knew from its general appearance was a telegram from the Continent. "We have been making inquiries in Berlin to-day through our agents there, and we have learned that the Graf yon Nordheim made Miss."

our agents there, and we have learned that the Graf von Nordheim made Miss Chase a present of 5,000 marks, or about £250, when she left him."

"Perhaps," suggested Max, "that may be the origin of the story about the annuity. It's just possible that Captain Chase heard of this gift in such a way as to make him think It such a way as to make him think it was an annuity."

"Perhaps," said Johnson doubtfully, but I hardly think so really. You see Captain Chase had such a distinct impression that it was an annuity his sister received. However that may be, this £250 was, we may suppose, part of the money which Miss Chase had to her credit when her account was opened, and she may have saved was opened, and she may have saved

"Her brother said something of the sort," said Max, and Johnson showed his recollection of the remark of Vil-liers by beginn clickly. liers by bowing slightly.

"Well," said Johnson, "we can account for the sum with which she began. That's not the strangest thing to which I alluded. Now, note what Superintendent Reynolds has to tell Superintendent Reynolds has

Reynolds cleared his throat and pro-

"The strangest thing is this," he said; "some two months after the account was opened there was a sum of fifty pounds paid into her credit, and every month afterwards up to the time of her murder a similar sum of fifty pounds was credited to her. There were other payments into her account, but at irregular intervals; these deposits were sums she was paid by cheques for her literary work."

"Who paid in that fifty pounds

"Who paid in that fifty pounds every month?" asked Max.
"She did so herself—fifty pounds every month, and in gold," replied Johnson, not Reynolds, slowly and dramatically.
Having allowed Max to digest this information, Johnson made a sign to

Reynolds who thereupon went on with his narrative.

"The bank always retains the payin-slips of its customers, though not the paid cheques, and the ledger-clerk, at my suggestion, got out the payin-slips of Miss Chase's accounts," said Reynolds. "Amongst them was a payin-slip every month, or about the same Reynords. Almongst them was a payin-slip every month, on about the same
day of each month, for fifty pounds in
Miss Chase's writing, and on the slip
was noted the fact that the sum was
deposited in sovereigns. There was
absolutely nothing to show where she
soft the money" got the money."

"Now you see where we are," said Johnson to Max. "We know that instead of having that annuity, she paid in fifty pounds to her account in that in fifty pounds to her account in that bank, and we are in the most complete ignorance where she obtained these sovereigns or why or from whom she got them. You can no more trace fifty sovereigns paid into a bank in that way than you can trace drops of water in the sea; the gold passes into the general till of the bank, and is reissued as required.

"Fifty pounds a month is six hun-

"Fifty pounds a month is six hundred a year," said Max. "With what she made by her literary work, she might have had a thousand a year. Not a bad income for a single woman! But six hundred a year! And paid to her in gold—that's how I read the situation—in sums of fifty sovereions each ation—in sums of fifty sovereigns each

onth? By whom?"
'Quite so," said both officers. "By whom?"
"The man in the fur coat'?" asked

Max.
"You can't be sure," said Superintendent Johnson, meditatively.

(To be continued.)

"RUN EM IN."

WHEN charged with being drunk W and disorderly, and asked what he had to say for himself, the prisoner gazed pensively at the Magistrate, smoothed down a remnant of gray hair, and said:

"Your honour, 'Man's inhumanity to man makes countless thousands mourn.' I'm not as debased as Swift, as profligate as Byron, as dissipated as Poe, as debauched as—" man makes mourn.' I'm

"That will do!" thundered the Magistrate. "Ten days! And, officer, take a list of those names and run 'em in. They're as bad a lot as he is!"

HE WAS MORE SO.

I N the lobby of a Cincinnati hotel, during a recent educational convention, one school man approached another, and by way of introducing himself, said:

"I'm Beck."

"That's good," replied the man addressed, taking the proffered hand.
"I'm more so."
"You're what?"

'You're what?" asked the first

speaker.
"I say I am more so," repeated the second.
"What do you mean by that?"

"Why, you say you are Beck."
"Yes, I am. My name is Becke."
"Well, my name is Becker."

COOL CHEEK SAVES THE DAY.

SHABBILY-DRESSED and small man was making his way unobtrusively from the dining-room of a smart hotel the other day, when the head waiter stopped him.

"I've tumbled to your game, you ras-cal!" he said angrily. "This is the fourth time you've had dinner here without paying!"

without paying!"

The little man, shook himself free from the waiter's detaining grip and looked him sternly in the face.

"Pardon me, sir!" he said coolly.

"You are mistaken. It is the four-teenth!"

Before the head waiter had recovered from the shock the shabbily-dressed and small man had vanished into the street. the street.

It Never Falls.—"How can you find out what a woman thinks of you?" queried the callow youth. "Marry her, and you'll know in a day or two," replied the cynic.



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