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THE DETECTOR OF FINANCE

Stories of Resilius Marvel
 Guardian of Bank Treasure
 by Weldon J. Cobb

The Duplicate Secret Agent

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When his office stenographer announced that Resilius Marvel, invincible head of the famous United Bankers' Protective Association, had gone to Rio Janeiro, Brazil, on a secret and important mission, I smiled to myself. It was true that for several days the secretary of the association had attended to the duties of the office. It was also true that Marvel's bachelor quarters uptown were closed and the shades drawn. He was no longer present at his accustomed haunts. I, his favored friend, had not seen him since the Tuesday previous. For all that, I doubted if this secret agent and protector of the city's banks was one and identical with the Resilius Marvel whose minor office force supposed him to be a thousand miles distant.

The more I revived the last occasion upon which I had seen him, the more certain was I that my informant was mistaken, and some one else "double-crossed." I applied this phrase at the time with casual glibness. I little dreamed how pat was my surmise until events progressed. Upon the evening referred to I had dined over to Marvel's room for a quiet smoke and chat to find him packing a grip.

"Rush call," he announced briskly. "It's a brief journey, a consultation and a small fortune, this time."

I expressed my regret at losing his company. I repressed my intense curiosity. He never wasted words to no purpose, never made untimely disclosures. When he got ready, or the minute was right, or time developed the circumstances, I would be duly apprized, I knew.

"Sit down," he directed, leading me into a little den off the main apartment. "I have something to tell you," and he pointed to a sheet of tissue paper spread across a stand.

I noted a nondescript assemblage of some matches, what suggested shoe scrapings, a little heap of hard black cinders, a jagged piece of paraffine paper and a pile of crumpled ashtray. "In the first place," narrated Marvel, "a letter was slipped through the door slot into my metal mail box yesterday evening, and I am unable to determine its contents. In plain words, a missive intended for me was destroyed. Some one knew it was coming to me, or had arrived, and slid lighted matches through the slot until the letter was burned up."

"Just after noon today," resumed Marvel, "I had a visitor. He presented a card which announced him to be Senor Marco Valdez, a business man of Rio Janeiro, Brazil. He did not prepossess me favorably from the start. In fact, he had not been with me more than two minutes before I traced an ulterior design in his mission and straightway lent myself to his leading. He had baited his trap with five thousand dollars, and to his way of thinking I fell into it body and heels. There was family trouble at Rio, serious trouble with the various branches of the Valdez family, rich as it was, powerful as it always had been. Bankers, cattlemen, exporters, their family interests were in peril from a circumstance of which I would be apprized when I reached Rio—with sealed instructions, mind you, for, although he had traveled far to convince me of the suggestion of the president of a New York bank, he must have an explanation as to how and why my services were required to his brother, Colonel Valdez, of Rio Janeiro. My visitor produced five one-thousand-dollar bank notes, and requested me to designate a bank where he should deposit them, subject to my order upon my return from my mission. He further tendered a memorandum of a contract to be O. K.'d by his brother. Two million dollars was involved in the case. Should I succeed in accomplishing what his brother would direct, I was to receive ten per cent of this enormous sum.

"Quite a speculation," I suggested. "So rich and promising," observed Marvel in his dry, wise way, "that I accepted at once. The details were gone over. I am expected to leave on the evening fast mail. The office can run itself on routine work until I return. If you feel lonesome, drop over here once in a while," and he handed me a duplicate key to the apartments.

"And you may return more speedily than you now plan," I suggested. "Possibly, but all was set and done," continued my friend, "my visitor proceeded on his trip to Denver, I think he said. Then I sat down to cogitate over some flaws in his story. One—he said he had been at his hotel all the morning. See exhibits 1 and 2, meaning that pile of shoe scrapings, and next to it that pile of shoe scrapings. I took pains to place them up on a newspaper the hat my visitor wore, shaking these cinders on the rim. They came from a locomotive, I reckon, thereby indicating that my client lied to me, and that he had been sitting at the open window of a railway car just before he reached here. As to the shoe scrapings, they are the result of contact of the sole of his shoe with the round of the chair over yonder where he rested it. There is a good deal of marble dust mixed with

the clay, which is reddish. I recall that the yard at the state prison, forty miles from here, has a marble yard and a natural red clay soil."

"I see," I nodded, energetically and admiringly. "Flaw two—I offered Senor Marco Valdez a cigar after we had talked awhile," resumed Marvel, "but I did not offer him a light. He took out his own match box. Exhibit three, those match stubs yonder represent the discarded burned lucifers. Next to them the dozen or more ends are those I found in my letter box. They bear resemblance, eh?"

"Manifestly," I acceded, after an inspection. "You mean that your visitor must have been the person who burned up the letter in your mail box?"

"Precisely. While I was conversing with him a door was closed noisily in another apartment. I feigned fear of an intrusion. 'Step in there for a moment,' I directed my visitor, opening the door to that anteroom yonder. Instantly taken off his guard, he seized the reverse knob and held to it as I pushed the door shut. Then I had my man down in black and white. Unconsciously he had followed the prison rule of drawing to and holding tightly the door until the tier locking bar falls in place. When I announced a false alarm and called him back into the room, I had ready, spread over the blotter on my desk, a paraffined sheet of paper. 'Just set your thumb on that corner while I tack it down,' I suggested. He did so; and that piece of it you see has the impress of his thumb. I made ado to do some scribbling on the sheet to subvert any suspicions he might entertain. He went away satisfied that by night I would be on my way on a fool's errand."

"And later?" "The identification bureau. Thanks to his thumb impression and my ability to describe my plausible visitor, I was practically convinced that I had been duped by a tall man no less a personage than the notorious Rex Maginn, alias the Human Spool. "A strange pseudonym," I observed. "So awarded," explained Marvel, "on account of his brilliant record as an expert smuggler up along the Canadian border. The man was once captured by the Detroit police. They discovered him to find some thousands of yards of fine lace wound round and round him. They reeled off vast quantities of the stuff, until he fell down dizzy and exhausted, and they had to give him frequent rests before they unwound the discomfited human spool."

"A known criminal, then?" "Yes, but quiescent for a few years, the record runs. That is his system, however. He generally satisfies himself with pulling off two or three big things in a decade."

"And he is probably preparing for one of those signal events at the present time," I ventured. "Beyond doubt. In plain English, this man and his associates are bent upon some big scheme, probably in the bank line, where my absence is an essential. I wired the state prison. Our first friend was there this morning, and visited a long term named Dorchester Ickes, who is serving time as a bank embezzler."

"If I can assist you—" I suggested, hoping that Marvel would let me. "I will cable you," was the response, with a dry, dry smile—"from Rio."

It was a case of "while the cat's supped to the away the mice will play," to my manner of thinking. I looked for something to happen immediately. Three days passed by, however, and Resilius Marvel, according to the schedule, should be forty-eight hours out on the Brazilian steamer Express bound for Rio. "While I was sure that some big bank trick was about to be pulled off, as the saying goes, I wondered where the lightning might strike, how and when, and doubted not that Rex Maginn would be in evidence when the culmination arrived. The Human Spool did not put in an appearance, however. I wondered if Marvel had already nipped his schemes in the bud.

The third evening, I found myself headed in the direction of Marvel's apartment and I quickened my steps as I turned a corner to come within view of the house where Marvel lived. At the side of one of the shades of his library there was a glint of light. The shade had become disarranged in some way. I drew back, walked forward, stooped, and then got upon a hitching block to acquire the exact focus of light.

At last—there was Resilius Marvel in his accustomed easy chair. Standing near a table in front of him was a stout man wearing a full white beard and a silk hat. He was drawing on his gloves as if about to depart. I walked around the corner, posted myself in an open doorway adjoining the apartment house, and waited.

Almost immediately I saw the man with the high hat come out into the street. He turned in first one direction and then another and glanced sharply down the street in both. Then he almost ran to an automobile stand-

ing at the curb, leaped into it, slammed its door shut, gave some quick order to the chauffeur and the machine started away.

"I had no reason to imagine anything significant and sinister about the man except his covert, nervous actions. I had no thought of following him. My intention was to mount the stairs to Marvel's rooms and venture to intrude upon my friend. At just that juncture, however, something happened, something so unexpected that I was lifted off my feet, fairly."

Standing in the shadow of a line of trees opposite the apartment house was a second machine! Its chauffeur was unobtrusively lounging in his seat. As if by magic he started up. A man made a flying leap from some dark doorway back from the curb. I knew the sprint, I knew the supple swing of the body, I caught the outline of the face in a glint of the corner arc light, though well shadowed by a broad peaked cap pulled down almost to the raised collar of the cravenette—it was Resilius Marvel.

The first automobile came out of sight, the second machine two blocks down the street by the time I could comprehend what two Resilius Marvels meant and what that discovery might mean for me.

There was a plan, then, not only to send Resilius Marvel away from the city so as to leave the field clear for the operations of the Human Spool and his accomplices, but as well his deserted quarters were to be appropriated by the people who sought to dupe him. Further than this, a counterfeit Resilius Marvel had been concocted. I had seen him. I saw him again as I swiftly ran around the corner and sought my old focal point. Yes, there was the duplicate of my professional friend. He was standing up now. I watched him put on a pair of hideous eye-obscuring goggles and a false moustache. Under this new mask he no longer resembled the man he had counterfeited. However, the master spy knew that was Marvel at a distance was ready for disclosure when necessary.

A score of theories presented themselves readily to my mind. Of course the man with the tall hat was a figure of some importance in the case. It was this person whom Marvel had chosen to follow, of course, that was the imposture going on. Since he had left the home end of the affair to take care of itself he must have provided for later picking up this strand of the proposition and following it up. For all that, as the lights went out in that upper apartment some of the sleuth detectives would doubt me with came into my veins.

Marvel two came down to the street, drew his coat well up about his neck and shoulders and walked along, unconcerned and apparently disdaining all thoughts of being followed. I acted the shadow the best I knew how. In an expert case I would probably have failed. In the present instance I seemed to succeed. My man—let me call him the "Duplicate"—went straight to a railroad depot. At its ticket office he purchased transportation, and then at the gate hurried down the tracks with great speed.

I think I did a clever thing just there. I hastened to the ticket windows and opened my pocket book. "Same as my friend," I said. "Train ready?"

"You'll hustle if you make it," was the reply. The speaker threw me out a ticket and my change rapidly. I was not in shape just then to keep steadily on the trail of the man I had shadowed thus far, nor had that been my intention. I saw a train pulling out just as I reached the train sheds. I doubted not that my man was aboard. Then I glanced at the bit of pasteboard in my hand.

"It read: 'Springfield.' That was a down about two hundred miles distant. I prided myself on having discovered at least the temporary location of the Duplicate. Then I returned to the home quarters of Resilius Marvel.

Somehow I felt safe in using the key my friend had supplied me, to take up watch and ward in those rooms of his. I reasoned that the only other "duplicate" he had introduced there would be the Duplicate. Had I not seen him leave the city? Very probably he had served his purpose in being as Resilius Marvel. For himself that section of his plot was consummated fully. The scene would now shift. Perhaps Marvel conjectured this same thing and would return, set down in an easy chair to wait for him. He did not come. I fell asleep. When I woke up the light of a new day was invading the room.

As I left the apartment house, got breakfast and went down to the bank, I felt that I must not remain inert. More than once I took out the bit of pasteboard that had cost me something over four dollars, and that name, "Springfield," seemed to lure me on. I left a brief note for the president of the bank, whose confidential secretary I was, I merely

named Resilius Marvel. I knew that would suffice and atone.

The first train for Springfield, I found upon inquiry at the railroad station, left in an hour. I was one of its passengers. I had no idea what purpose I might serve by thus mixing up with an intricate case solely within the province of Marvel to explore and exploit. However, I could casually look out for the Duplicate. The presence of the latter at Springfield might be known to my friend. Perhaps I would run across Resilius Marvel himself.

I did not gain any results from a stroll about the streets. Then as a bank man I became interested in looking over the two institutions the place supported. There was the Farmers & Drivers', a small concern, and the City National, the leading financial institution of the district. I looked in at both banks. The cursory visit gave me no new inspiration or impetus, so I planned to return home on the next train. I found none city bound until late in the evening, however, and therefore decided to view the palatial home of Daniel Morgan, president of the City National bank. I stroved toward it casually to put in the time.

The residence of the financier was certainly worth viewing. I could not help but admire the ornate residence, the beautiful garden surroundings. Slowly retracing my way toward home again I slowed up as I saw two men come out through the iron-guarded gateway.

The one I recognized first was the Duplicate. Except in his walk and the build of his frame he was Resilius Marvel—at a distance. His face was well made up. A person who had only seen the Marvel portrait would be deceived. There were certain characteristics missing for a man who had been intimate with the real Marvel, but this impostor might have walked through nine out of ten city banks and would have been accepted as the genuine article.

And then I fell to studying the Duplicate's companion. The latter wore a long beard, his attire was different from that of the man I had seen at Marvel's apartments the evening previous, but he certainly was the man who had jumped into the automobile with Resilius Marvel in pursuit.

If the Duplicate was Rex Maginn, the Human Spool, and the impostor was the white-whiskered man and the president of the City National bank of Springfield, then indeed I had come upon the scene at an interesting juncture, to say the least.

The two men proceeded on a moderate walk until they had reached the City National bank. Then the impostor placed his hand over his face as if Morgan in the lead. They entered it, but not by the front, where the night watchman was seated on the stone steps. The banker unlocked a door on the side street. They disappeared from view.

It was fully half an hour before the side door again opened and Morgan came out. He went around to the front, spoke to the watchman and then proceeded homeward at a leisurely gait. I did not follow him. Had I not the sure evidence that a false Resilius Marvel was now alone in that treasure house of silver, left to roam at will, with the duplicate very probably instructed not to disturb him nor interfere with his actions?

Of a surety the Duplicate was a criminal. He could, therefore, only have gained the confidence of the bank president with some evil purpose in view. It was up to me to act. The local police were at once in my thoughts. I turned, cogitating upon the course I would pursue, when a light was placed abruptly upon my shoulder.

Out of the gloom of a doorway behind me stepped Marvel. He was disguised in part, but I knew him in a flash. "If I doubted—so many strange events were transpiring—I was reassured as he spoke.

"Capable man," were his applauding words. "Tell me about it." I briefly detailed the course of events that had brought me up to the present point in my rather blind progress.

"Never that, though," commented my friend rather sharply, as I spoke of calling in local police aid. "Remember, my province is rather to suppress than punish. The man so confidently placed in the bank yonder is Rex Maginn, the Human Spool."

"There is only one. He has done well. I nearly missed the trail, and that was a veritable needle in a haystack for a while. The president of the bank here and the man with the white beard are one and the same. Why he thought best to visit the city under an assumed guise I have not yet fathomed, but I judge it was that he wished no talking of the absence of mission, to reach friends. He entered his city hotel, gray hair and all. He left it secretly by a side entrance de-nuded of all disguise. He was gone and I was at sea. Then I went outside to get a letter, and there I found out what that head really visited a prisoner there. It was Ickes. The next thing I discovered was that Ickes was serving a term for embezzling from this same City National Bank of Springfield. I learned



NONSENSE HE SAID, SIMPLY BUT FORCIBLY

more there; and I came on here to catch, wait and have an interview with this Daniel Morgan. We will finish that end of the proposition now."

The bank president looked up from his writing as Marvel and myself were ushered into the library of his residence. He started slightly as Marvel placed his hand over his face and those strong features of his underwent a subtle change. Then as my friend placed one of his cards before the banker, a deep frown crossed his brow. For only an instant he seemed pithily to reflect. He gave the bit of pasteboard a contemptuous toss into the waste basket at his side. He spoke one word, looking Marvel squarely in the face.

"Nonsense!" he said, stately, but forcibly. "You doubt the authenticity of my credentials, I see," submitted Marvel. "Let me warn you, I will suffer no treachery or scheme to intrude upon me!" warned Morgan in a strident tone.

Resilius Marvel leisurely turned leisurely away. His swift eyes swept over the well-filled book shelves. He coolly walked to the nearest case, swung open its door, took out an elegantly bound volume and brought it to the desk. The banker had no opportunity to resent or resist the action before my friend had opened the book, thumbed over a few pages and turned to the view of his unwilling host a full page portrait with accompanying biographical matter on the opposite page.

I knew the book at a glance. It was a volume devoted to "Who's Who" in banking. It contained the leading financiers of the country, and a facsimile of the signature of every cashier in the United States and Canada.

"You wish to have me believe that this is your picture," observed the banker in a sneering tone. "Allowing for some resemblance—"

Resilius Marvel boldly seized a pen and a tab of paper. He placed it beside the steel plate on the book. "Compare, if you please," he said. "You are thinking of another Resilius Marvel whom you met. If you chance to have any specimen of his handwriting, submit it to the test."

"Hah!" It was a strange sound that cloaked in the throat of the bank president. His hand went to an inside pocket. He brought out an envelope and scanned its enclosure, some memoranda furnished by the Duplicate, of the like. He was on his feet, shaking with dismay as a light seemed to flash across his mind. "What—what does this mean?" he asked, hoarsely.

"That a clever criminal has induced you to give him full access inside of your institution," replied Marvel decisively. "The loose ends of the explanation you had best wait to explore until you have made sure that he has not already carried out his designs." It was half an hour later that the banker led us into the bank just as

he had introduced the Duplicate. He did us rather nervously and hastily into his private office, then to a waiting room, thence across the counting room and before the great steel vault. He had told us on the way that he had unset the system of burglar alarms for the police at the suggestion of the supposed Marvel—possibly the most effective system in use in the state. The vault door was open and he rushed beyond it. Then we heard a clang as he fell against one of the inner doors.

"Gone!" he cried, "and—the strong box looted!" One glance Marvel gave, then he was out into the counting room, down the steps and outside. I followed him.

"Quick, my man!" he shouted to the watchman. "Have you seen anybody leave the bank?" "Two minutes before you came—the gentleman Mr. Morgan brought here. He had a satchel, the bank satchel. But I was ordered not to interfere with him."

"Which way?" demanded Marvel quickly. "Down that alley."

"Before I knew it Marvel had disappeared. I was no crack sprinter, and I lost sight of him before I had settled the point that I might have been of some use to him. Morgan came out of the bank almost tearing his hair. He had a weak spell from his excitement, and I had to ease him in a step which the watchman ran into the bank for some water."

We had about revived him when Marvel reappeared. He carried a yellow satchel in his hand. He had a companion, but as the latter came within the radius of the street lamp I saw that he was not the Duplicate, but a raffish, trampish-looking fellow. He had a bleeding cut on one cheek which he was nursing with a handkerchief Marvel apparently had given him.

"Take care of him till a little later," directed Marvel to the watchman. "See if your stuff is all right," he added to Morgan, throwing the satchel on the table as we entered the bank again.

He was at the telephone next, and I heard orders to the local police to watch trains, country roads and the slum quarters for the man described.

Morgan had pulled open the satchel. Like some madman he examined package after package of money, notes and other securities. "Safe and sound!" he gloated. "What an escape!—and what does it all mean?" he cried, gazing blankly at Marvel. "You have a manager here named Leslie Forbes?" quietly questioned Marvel. "Why, yes," replied the banker, in surprise. "And one of your employees named Ickes was sent to the penitentiary by you for embezzlement a year ago?" "What is the connection?" challenged the banker.

"Simply this," explained Marvel, "that Forbes is the pivot upon which revolves this entire case. The man is a perverser, but a coward. He would not directly steal a penny, but this Ickes, his friend, has had time to figure out a very pretty and elaborate plot in a prison. Briefly, for some months certain irregularities have occurred in the bank that troubled you. Never a suspicion came into your mind that Ickes, whom you implicitly trusted, was involved. Deftly, without your ever guessing it, he has made money and securities disappear, to reappear. He has even had the balances overrun, all to convey the idea to you that some one or more of your three subordinates were borrowing secretly from the bank to gamble or invest. Two of your employees were sons of wealthy clients, and you feared to make a rash move. In the meantime, with the aid of one Maginn, the man in prison was setting up his scheme. Deftly, to relieve your anxieties, Forbes suggested the confidential services of Resilius Marvel. The plotters planned to get me out of the way, and I accommodated them.

"The conspirators knew that the City National was practically impregnable from the outside. But Maginn had been given the combination to vault and strong box. My counterpart made you believe he would secrets himself in that cabinet. Yonder, whenever he could watch all the movements of your employes tomorrow, you fell in with his ideas. I was barely in time to catch a glimpse of him as he sped away with his plunder. He saw that I was close upon him after a brisk run. He turned a curve in the alley. I heard a crash of glass. Bounding the turn I saw him crossing some shed roofs. Just then the man outside here staggered up the steps of a deserted building. He had been asleep on the floor when the satchel landed on him, and he was cut by the falling glass. I think that is all," concluded Marvel, drawing on his gloves in a leisurely manner.

"Except a substantial recognition of your services, by mail, Mr. Marvel. As to Forbes, and this Maginn—if he is caught—"

"That is for you to decide," said Marvel. "By the way, our friend outside—he has been a friend indeed," said the banker, and he extended a one hundred dollar note to Marvel.

I accompanied my friend outside. The tramp, little dreaming that he had brought to light something like a million in cold cash, stood rubbing his injured face and grumbling at fate.

"I'd like to catch the man who slugged me with that satchel!" he growled, "and disturbed me out of the only bed I've known for a month."

Here was where my companion stepped in, pressing the one hundred dollar bill into the hand of the dumfounded wanderer.

"Finish your nap at the best hotel in town, my friend," said Resilius Marvel.