

STRINGER COMES INTO A FORTUNE!

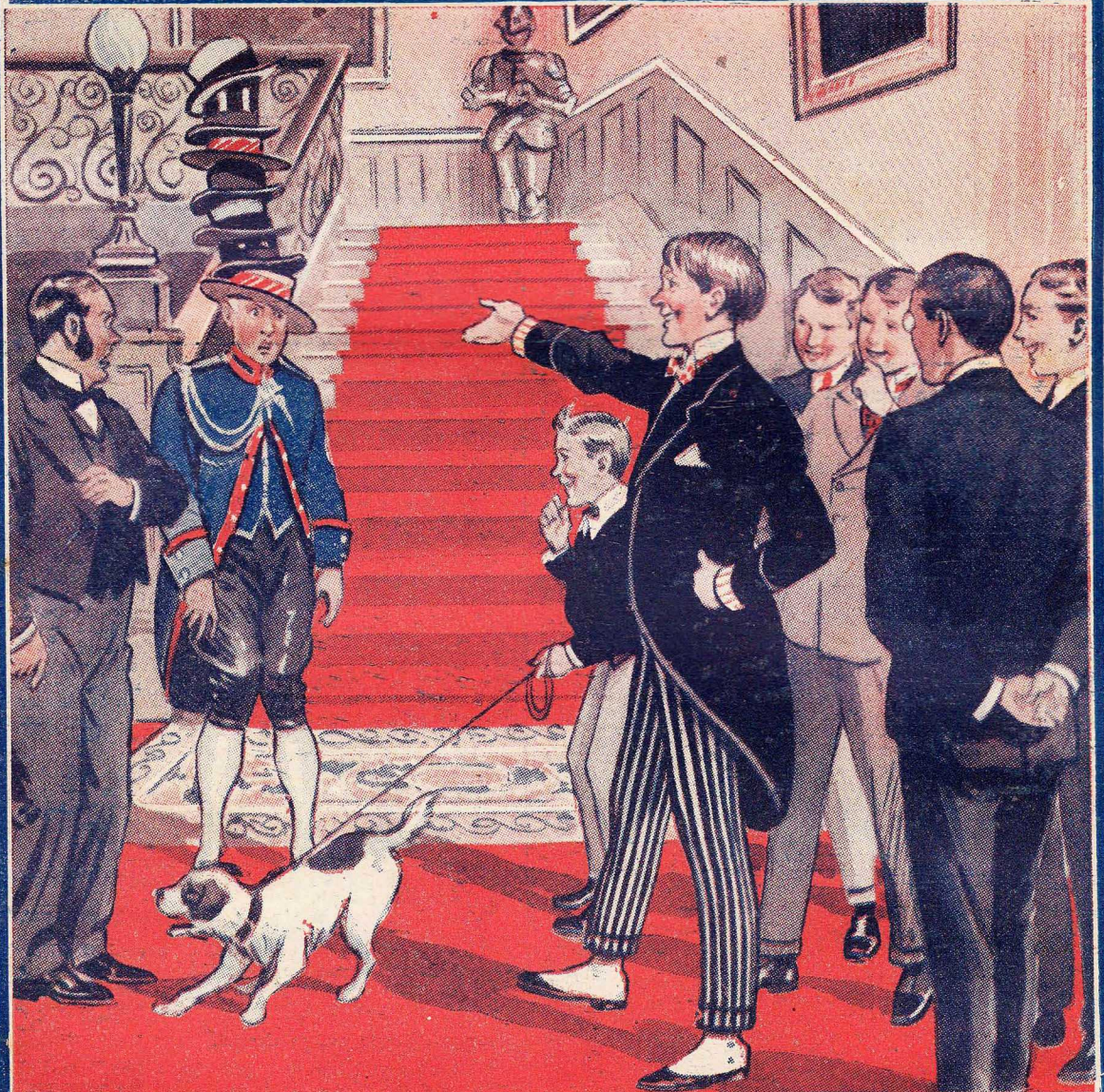
The BOYS' HERALD

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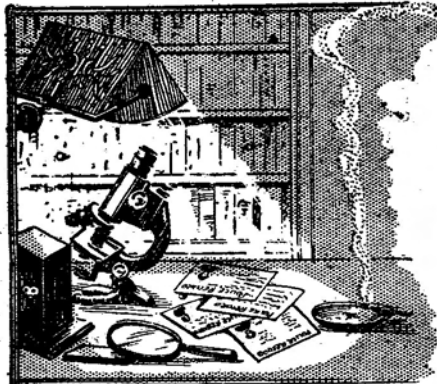
ON SALE EVERY TUESDAY.

Sept. 3, 1921.



Stringer grasped the six hats of his chums and placed them on top of each other on the footman's head. Robinson looked like a wandering hat merchant. "Keep them there!" ordered Stringer. "You are to walk up the centre stairs without letting the column of hats overbalance. If you do it properly, five bob a week shall be added to your salary. Ready? Steady! Quick march!" The footman walked off. He dared not disobey the new master of Norchester House. Stringer & Co. chuckled.

COMPLETE IN THIS NUMBER.



THE DIAMOND NECKLACE!

A Grand, Long Complete Detective Story introducing Ferrers Locke and Jack Drake.

BY OWEN CONQUEST.

Ferrers Locke, the Wonderful Detective, Solves Another Big Mystery.

The Missing Necklace.

I DECLINE to see Mr. Locke. I have nothing to tell him that I have not already told the police-inspector. I do not see the use of calling in a private detective when the police have the matter in hand."

"But—"
"I am too disturbed and distressed to go through another interview. You may tell Mr. Locke so."
Then there was a short silence. Ferrers Locke raised his eyebrows a little.

He was seated in the library at Thornwood Lodge, Esher. The door into the adjoining apartment was ajar, and every word uttered there came quite clearly to the ears of the famous detective.

Probably Lady Thornwood was unaware of that fact, or she would have moderated her angry and almost hysterical voice.

"My dear Celeste," her husband, Lord Thornwood, was speaking again, "I have sent for Mr. Locke specially to investigate this matter; to recover for us, if he can, the stolen necklace. I had no idea—no idea whatever—that you would have any objection to seeing him."

"I cannot see anybody now. I am not well enough. Amelia, the eau-de-Cologne!"

"Yes, my lady."
Another pause. Ferrers Locke, sitting like a statue in the library, could hear the footsteps of Lord Thornwood pacing to and fro. The footsteps stopped at last.

"Celeste, I cannot send Mr. Locke away—without—"
"There was no need to call in Mr. Locke. Surely we can rely on the police to do whatever can be done."

"No doubt; but Mr. Locke is a celebrated detective. He has a wonderful record."

"I have never heard of him."
"That is possible enough; but he is a very famous detective. And this is no ordinary matter, Celeste. It is not only the value of the diamond necklace—though that is more than twenty thousand pounds. It is, as you know, an heirloom—"

"I know—I know."
"I should never forgive myself if I spared any trouble or expense to recover it," said Lord Thornwood. "You must realise how very important it is, Celeste."

"I do not see that this private detective can be of any use."

"Surely you may leave that to my judgment," said his lordship, in a tone of reproach. "Besides, I have sent for him, and he is here—I cannot waste a busy man's time for nothing—"

"Pay him his fee and he will be satisfied, I suppose."
"That is not all, by any means. Even if you will not see Mr. Locke, Celeste, I shall ask him to proceed with the case. The diamond necklace must be, shall be, recovered. It is the most precious of the Thornwood heirlooms. If you really decline to see Mr. Locke—"

"I feel too unwell to see anyone. Tell Mr. Locke so, and ask him to excuse me."
"Very well."

Lord Thornwood's footsteps approached the communicating door. He uttered a slight ejaculation as he found it ajar, and realised that the detective in the library had probably heard all that had passed. His face was flushed as he came into the library and closed the door behind him. Ferrers Locke's face gave no sign. His lordship, glancing at him, hoped that, after all, the detective might have heard nothing.

"Mr. Locke," Lord Thornwood began, "I—I am sorry—Lady Thornwood is so distressed and upset by the theft of

the necklace, that she does not feel equal to seeing you. However, I think that I can tell you all that is necessary."

Locke inclined his head.
"You may have heard of the Thornwood necklace," continued his lordship. "It consists of thirty-seven diamonds, seven of them very large stones, and the value of it is upwards of twenty thousand pounds."

"A very great prize for the thief," said Ferrers Locke. "I have, of course, heard of the necklace, and have seen a photograph of it. And it has been stolen?"

"Yes—under rather mysterious circumstances. Lady Thornwood wore it last night at a ball given by the Duchess of Dorchester, at Dorchester House. We motored home after the ball, at a very late hour. I am quite certain that the necklace was still in Lady Thornwood's possession on her return here; I saw it when she removed her wrap. Her ladyship was very fatigued, and went immediately to her room. She removed the necklace in her boudoir, but being, as I have said, extremely fatigued, she neglected to lock it up as usual."

Ferrers Locke listened quietly.
"This morning," continued his lordship, "Lady Thornwood remembered that the necklace had been left on the table in the boudoir, and sent her maid, Amelia, to bring it to her. The maid failed to find it. She found, however, that the window of the apartment was partly open; she is certain that it was closed and fastened overnight. My attention was at once drawn to the matter, and a search was instituted. The necklace had disappeared. I immediately telephoned for the police, and Inspector Greene arrived. He discovered traces of footmarks on the balcony outside the window of the boudoir, and there were traces of footsteps in the shrubbery below. It appears beyond doubt that the thief penetrated into the house by that window, and made off with the necklace."

"The police have the matter in hand, then?"
"Yes. They have taken the usual steps—circulating a description of the stolen property, and so forth. They will certainly do all they can; but in the circumstances, Mr. Locke, I am not satisfied to leave the matter wholly in their hands. That is why I asked you to call. If you can recover the diamond necklace, sir, you will name your own reward."

The detective made a gesture.
"Apart from that consideration, I shall do my best for you, Lord Thornwood," he answered. "I shall require a few details. It is a pity her ladyship is too upset to see me—but that is, after all, natural in the painful circumstances. At what time did you arrive home last night, after the ball at Dorchester House?"

"It was just after one in the morning."
"Where would the necklace have been placed, in the usual way?"

"In her ladyship's jewel-case, which would be locked in her private safe."

"As a rule, I presume, her ladyship is extremely careful with so valuable an heirloom as the Thornwood necklace?"

"Naturally."
"You are not aware of any previous occasion on which it has been left unguarded in this way?"

"I hardly see the point of that question, Mr. Locke. But certainly, so far as I am aware, this is the first time that Lady Thornwood has been careless in the matter. It was, of course, due to her fatigue at the time."

Locke nodded.
"An unfortunate coincidence that the thief should have been on the spot on the very first occasion that the necklace was left unguarded," he remarked

"Very unfortunate, indeed."
 "May I see the boudoir?"
 "Most certainly. Pray, come with me."
 And Ferrers Locke followed his lordship from the library.

Ferrers Locke Investigates.

LORD THORNWOOD eyed the famous detective anxiously as Locke made his examination of the boudoir.

It seemed hardly likely that the Baker Street detective would make any discovery there that had escaped the eyes of the police; but his lordship had great faith in Ferrers Locke, and he hoped for the best.

Locke gave little more than a cursory glance about the room, and stepped to the window of the balcony. Below the balcony was a wide stretch of gardens, glowing with flower-beds, and broken by thick shrubberies. From the balcony steps led down into the gardens.

Locke opened the French window and stepped out on the balcony. He drew a magnifying glass from a case, and made a close and careful examination of the balcony. Then he re-entered the room and subjected the carpet to the same examination.

"Where was the necklace left, exactly?" he asked.

Lord Thornwood indicated a little inlaid table.

"It was laid there," he answered. "Lady Thornwood intended, of course, to place it in the safe, but forgot."

"The maid declares that the French windows were locked last night?"

"Yes."

"You have confidence in her?"

"She has been with Lady Thornwood for many years, and her ladyship trusts her completely."

"Please, let her be called."

"Certainly."

Lord Thornwood touched a bell, and the servant who answered it was sent for the maid. Ferrers Locke stood looking from the window while he waited, apparently interested only in the glowing gardens without.

There was some delay before the maid appeared, but she came in at last, looking flustered and nervous. Ferrers Locke turned to her.

"You are Lady Thornwood's maid?"

"Yes, sir."

"Your name?"

"Amelia Cary."

"Is it your duty to see that this window is secured at night?"

"Yes, sir."

"You are certain that it was locked last night?"

"Quite certain, sir."

"When did you last see the diamond necklace?"

"When I dressed Lady Thornwood for the ball."

"But after her ladyship's return?"

"I was gone to bed, sir. Her ladyship told me not to stay up, as she would be very late. Her ladyship is always kind and considerate," added Amelia.

"Then you did not see the necklace after her ladyship's return?"

"No."

"It was you, I think, who discovered that it was missing?"

"Yes, sir; her ladyship remembered that she had left it on this table, and sent me to fetch it this morning."

"You found this window unfastened?"

"Yes, sir."

"Had any of the other servants entered the room before then?"

"No-one had any business to do so, sir."

"I have questioned all the servants, Mr. Locke," broke in Lord Thornwood. "I am assured that no-one had entered this room before Amelia came for the necklace. The outer door, on the corridor, was locked; Amelia entered from the bedroom by the door yonder."

"That is so, sir," said the maid.

"Then the thief certainly came by way of the balcony and the French windows," said Locke. "Thank you; I have finished."

Amelia quitted the room.

Ferrers Locke turned his magnifying glass upon the lock of the French windows. His examination was long and careful. His lordship did not speak till the detective turned back to him.

"Inspector Greene told me that the lock is not damaged in any way," said Lord Thornwood. "The thief must have opened it with a skeleton key."

"Apparently," Ferrers Locke drummed lightly upon the inlaid table from which the necklace had been removed.

"It is a pity, as I remarked before, that her ladyship is too agitated to answer a few questions. I should like to put to her."

"I—I think I can tell you anything you require to know—Lady Thornwood has explained the matter to me—"

"No doubt. It appears that her ladyship removed the necklace and laid it on this table—"

"Yes."

"Intending to take it up again and place it in safety—"

"Of course."

"The stones must have glittered very brightly in the electric light," said Ferrers Locke thoughtfully. "It is amazing that the flash of them did not catch her ladyship's eyes and remind her of the necklace—"

Lord Thornwood smiled slightly.

"That is easily explained," he said. "Lady Thornwood had placed her lace wrap on the same table, and it covered the necklace from sight. That is how she came to forget it."

"Ah! A very simple explanation," said Ferrers Locke.

"Quite simple."

"Nothing in this room has been moved, I presume, since the discovery that the necklace was missing?"

"Nothing. I gave strict instructions that everything should be left exactly as it was till you arrived, Mr. Locke."

"That was wise. This table, upon which the necklace lay—"

"It has not been touched."

"You see the importance of that point, no doubt?"

Lord Thornwood smiled again.

"I confess I do not quite see it, Mr. Locke," he answered. "But if you will explain—"

"Stand in the French window, where the thief must have entered, please," said the detective quietly.

Lord Thornwood stepped into the window, with an expression of perplexity on his face.

"You see that the inlaid table stands a dozen feet away to the right," said Locke. "It would not, naturally, be in the way of a thief entering by this window."

"That is so."

"It must have been very dark in the room at the hour he came—and it is odd that his attention was attracted to the table at all. The lace wrap, I presume, was not stolen?"

"No; it was found on the table by Amelia."

"As the wrap had hidden the diamond necklace from her ladyship's sight, causing her to forget it, we must presume that it hid the diamonds also from the sight of the burglar."

"Doubtless. He must have been searching for plunder, and so came on the necklace."

"A very thorough workman," said Ferrers Locke. "We cannot suppose that he guessed that an article of value had been left on the table under the wrap."

"Scarcely."

"He must have gone to the table deliberately and lifted the wrap, and so discovered the diamonds."

"Apparently," said his lordship. "What do you conclude from that, Mr. Locke?"

"I conclude that this case has some very unusual features," said the detective quietly. "It was certainly not a common thief who made so meticulous a search."

"The necklace is, of course, well known," said Lord Thornwood. "Probably the thief knew that Lady Thornwood wore it at the ball last night—and, indeed, we may have been followed home in the car."

"That is possible. But the thief could scarcely have guessed that the necklace had been left unprotected. His attention should have been given to looking for the safe. It was a thousand to one that he would take no notice of a wrap lying on a table—even if he saw it at all."

"It was the thousandth chance that occurred, then," said his lordship ruefully.

Ferrers Locke wrinkled his brows. There was a short silence, which Lord Thornwood broke at last.

"I know I have given you a difficult task, Mr. Locke. But can you hold out any hope that the necklace will be found?"

"I can only say that I hope so," answered Ferrers Locke. "I shall do my best to recover it for you, Lord Thornwood. It would, no doubt, relieve her ladyship's distress of mind if I could give her some hope that the necklace would be found—"

"Undoubtedly."

"Then will you tell her that I have every hope of finding it," said Ferrers Locke. "That I am assured that it was no ordinary burglar who robbed you of the necklace, and that I hope within three hours to lay my hands on the man who now has it in his possession."

Lord Thornwood started violently.

"Mr. Locke—you are serious?"

"Quite serious."

"But—but—"

"Unless the man should receive warning in time I shall lay my hands on him," said Ferrers Locke. "The whole matter will then be made clear. Will you tell her ladyship so, Lord Thornwood?"

"Gladly; it will relieve her mind immensely," exclaimed his lordship. "As for the scoundrel receiving a warning, that is scarcely possible, as he cannot even know that you have been called into the case. You do not suspect that he has an accomplice in the house?"

"I should not like to say so, but the possibility exists," said Ferrers Locke. "In that case, a telephone message would defeat me. Among fifteen or sixteen servants, it is always possible that there is one unworthy of your confidence. I am going to ask you to help me, Lord Thornwood."

"Anything?"
"I should like to disconnect the telephone, in order to make it impossible for a warning to be conveyed to the man in question. You have more than one telephone in the house?"

"Three," said Lord Thornwood, "one in the butler's pantry, one in the library, and this one, which is used by Lady Thornwood, in her boudoir."

"Any one of them might be used surreptitiously. May I take the liberty of breaking the connection?"

"Most certainly, if you think it necessary. It is unlikely that her ladyship will wish to use the telephone this morning, in her present agitated state; but, in any case, I will explain to her."

"Thank you."
When Ferrers Locke quitted Thornwood Lodge he left cut wires behind him, and the lodge was cut off from telephonic communication with the outer world.

Shadowed!

JACK DRAKE opened the door of the car as Ferrers Locke came up. Locke's car had been waiting on the drive.

The famous detective had left his boy assistant in the car, while he called on Lord Thornwood. Drake was eager to know whether he was to be of service in the present case; but he asked no questions. Ferrers Locke signed to the chauffeur, stepped into the car, and it glided away. Locke's face was very thoughtful as the car glided through the big gateway, the gates being opened by a lodge-keeper, who touched his hat respectfully. Outside, on the white country road, the car dashed along at a great pace, till it drew up suddenly in a quiet lane off the main road.

"Now, my boy, it is your turn," said Ferrers Locke, with a smile.

"I am ready, sir," said Drake eagerly.
"You will go back to the place we have left, Drake. Keep outside the gates, and keep out of sight of anyone belonging to Thornwood Lodge."

"Yes, sir; I am to keep watch?"
"Yes."

"For whom, sir?"
"For a car," said Ferrers Locke. "I expect a car to leave the lodge shortly, and probably make for London. It may take the direct road, or it may go round by another route. You will note the exact appearance of the car and of anyone who may be in it, and note the direction it takes. As soon as it has started you will blow on your whistle, and come as fast as you can in this direction. I shall come to meet you in this car. It is important that if an automobile leaves Thornwood Lodge we should be able to follow it in this car. You understand?"

"Quite, sir."
Jack Drake stepped from the car and walked quickly back along the high road towards the lodge.

The lodge lay well back from the road, with extensive grounds between, but the great metal gates looked on the road. Opposite was the fence of a fir plantation, and Drake was not long in dropping over the fence and getting among the firs.

He moved along the inner side of the fence until he was almost directly opposite the lodge gates. There he settled down to wait.

Through the slits in the fence he could watch the great gates, and certainly an automobile could not have left without his observing it.

A car taking the direct route to London would have passed the spot where Ferrers Locke was waiting, two hundred yards distant. But it could have turned in the opposite direction and made a detour through the village of Esher, and then headed for London. Evidently Ferrers Locke suspected such a device. Drake waited patiently.

Why Locke supposed that a car was about to leave the lodge, why he wished to follow it, mystified Drake; but he had been long enough in the famous detective's service to have learned to carry out instructions without asking their reason.

As it happened, he had not very long to wait. It was scarcely half-an-hour after he had taken up his position in the fir wood that the great gates opened again. A handsome Rolls-Royce car glided out, driven by a liveried chauffeur.

The car was closed, and Drake caught only a glimpse of the single occupant—a lady richly dressed, the pallor and trouble of whose face struck him even in that momentary glimpse.

The car turned to the left, towards Esher, and as it glided away, Jack Drake put his silver whistle to his mouth, and blew a sharp call, loud enough to reach the detective where he waited.

Then he scrambled over the fence into the road. He ran down towards the spot where he had left Ferrers Locke, and met the detective's car approaching.

Wootton, the chauffeur, halted.
"Jump in!" came Ferrers Locke's voice.

Drake joined his chief in the car.
"A Rolls-Royce, heading for Esher," he said quickly.
"Only a lady in it."

Locke smiled grimly.
"Good! Esher—sharp, Wootton!"
"Yes, sir."

The car dashed on.
In Esher High Street the Rolls-Royce was sighted, and Drake pointed it out to his chief. Locke spoke through the tube.

"Follow that car, keeping a safe distance, Wootton."
Then he leaned back in his seat thoughtfully.

The Rolls-Royce made several turns, till finally it entered on the main London road, and dashed along at a great speed. Fifty yards behind it, Ferrers Locke's car kept pace, the detective watching the Rolls-Royce intently. Country roads gave place to suburban streets, suburban streets to busy thoroughfares. In the narrow King Street at Hammersmith the Rolls-Royce was held up for several minutes, and Locke's car waited patiently behind. Then on through Kensington and Knightsbridge, and through the roar and dust of Piccadilly in the sunshine.

The Rolls-Royce turned into Regent Street, at last, and stopped at a corner of a narrow turning. Locke's car stopped at once.

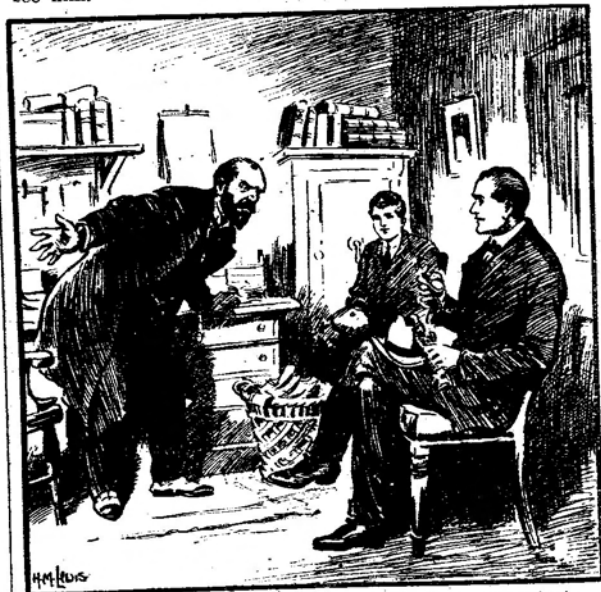
"Jump out, Drake," said Locke, quietly. "If anyone leaves that car, follow, and ascertain carefully her destination."

"Rely on me, sir."
Drake walked quickly along Regent Street, towards the corner where the Rolls-Royce had stopped.

The door of the car was open now, and the lady, her face half concealed by a heavy veil, was alighting. She glanced round her, and then proceeded on foot up the narrow turning. Drake was apparently interested in a shop window, until she had turned the corner; then he strolled in pursuit. A dozen yards from Regent Street the veiled lady halted in the entry of a large building. There she paused for a moment, looking back, but she saw only half-a-dozen commonplace pedestrians; among them a boy upon which her glance never even rested—but whose eyes were upon her.

She passed on into the building, ascending a stone staircase, evidently used in common by the occupants of a score of offices on the different floors.

Drake followed up the staircase, keeping one flight behind the veiled lady. He had taken a letter from his pocket, and glanced several times at the address on it, as if seeking some special door in the building, to give colour to his presence there in case the veiled lady should look back and see him.



"If the necklace is not handed to me by the time three minutes have elapsed, I shall borrow your telephone, Mr. Stewart, and ring up Scotland Yard," said Ferrers Locke. The money-lender gritted his teeth. "You give me three minutes," he said. "I give you only one to get out of my office, Mr Locke."

On the third floor she stopped at a door and pressed an electric bell.

On the door was a tarnished plate, bearing the name "Rufus Stewart." That was all; the plate gave no indication of Mr. Rufus Stewart's profession or occupation.

The door was almost immediately opened, and Drake—still consulting his letter as if for an address, but watching keenly out of the corner of his eye—sighted the man who opened it; a short, squat man, with a hooked nose, a shiny skin, and a black beard, who gave a start of surprise at the sight of the veiled lady.

"Your ladyship!" he ejaculated. "Here!"

She breathed something that Drake did not catch.

"But why not have telephoned—"

"Impossible! I will explain—"

She passed into the office, and the door closed behind her. Drake's work was done, and he hurried down the steps, into the street, and back into Regent Street. The Rolls-Royce was gone, but Ferrers Locke's car was waiting outside a large jeweller's shop, and Drake hurried to it.

He put his head in at the window of the car and made his report in a few sentences. Ferrers Locke nodded with satisfaction.

"Rufus Stewart, the money-lender!" he said. "I suspected something of the kind. Get in, Drake."

Drake entered the car again, and rather to his surprise, Wootton drove away westward. The car was soon eating up the miles that lay between Regent Street and Esher.

Having followed the veiled lady to the office of the money-lender, Ferrers Locke seemed to have lost his interest in her and in the Rolls-Royce.

Hardly a word was spoken in the car as it dashed along street and road, till it stopped at last at the gates of Thornwood Lodge.

A Word of Warning!

"MR. LOCKE!"

Lord Thornwood gazed at the detective in surprise.

Locke nodded.

"I have returned, you see," he said.

"And the necklace—"

"I can only say that I have every hope," said Ferrers Locke. "Meanwhile, I wish to ask you a question or two, Lord Thornwood. Was any attempt made to use the telephone after I left?"

"The butler required it for some matter connected with the house," said Lord Thornwood. "He reported to me that it was out of order."

"Anyone else?"

"Only Lady Thornwood. Her ladyship was extremely annoyed to find her private telephone disconnected," said his lordship, rather uncomfortably. "I explained the matter to her, however."

"Her ladyship decided to use the car instead?"

Lord Thornwood raised his eyebrows.

"That is the case, Mr. Locke, though I cannot quite see how you are aware of it."

"I am sorry that her ladyship should have been put to inconvenience," said Locke apologetically, "but in the circumstances—"

"Oh, certainly; certainly."

"But surely her ladyship might have used the telephone at the local post-office on this occasion—"

"I suggested it," said Lord Thornwood rather drily, "but Lady Thornwood did not care to do so."

"True, the talk in a telephone-box might easily be overheard," remarked the detective. "Will her ladyship be kind enough to see me now that I have returned?"

"Impossible; she is still absent," said Lord Thornwood. "I understand that she has gone up to town, as she wanted particularly to speak to her dressmaker."

"Her dressmaker?" repeated Ferrers Locke.

"So I understand," said Lord Thornwood, with a touch of impatience in his manner. It was obvious that he did not understand the detective's interest in Lady Thornwood's movements.

Locke was silent for a few moments.

"Do you care to wait until her ladyship returns?" asked Lord Thornwood, at last.

"I think not," said the detective, rising. "I shall call again, Lord Thornwood, when I have definite news of the necklace."

"Very good; I hope it will be soon, Mr. Locke."

Locke walked down the drive to the gates with a thoughtful brow. The car was waiting in the road without. The detective passed the gates, but did not approach his car.

He leaned on the wall under the shade of an overhanging tree, and lighted his pipe. He was waiting.

He had finished the pipe by the time a Rolls-Royce car came in sight on the road, and slowed down as it approached the gates of Thornwood Lodge.

Ferrers Locke stepped towards it, and held up his hand to the chauffeur. The man looked at him and stopped.

Then Locke stepped to the side of the car and raised his hat to the lady within—no longer veiled.

"Lady Thornwood—"

She gave him a startled look.

"Who are you? Why have you stopped my car?" she demanded haughtily.

"I am Ferrers Locke."

Her lips twitched nervously.

"I have already refused to see you, Mr. Locke. I have nothing to say that my husband cannot tell you. I decline—"

"I wish you to tell me nothing, Lady Thornwood," answered Ferrers Locke quietly. "I have only a word to say which it may benefit you to hear. I beg you to listen to me, for your own sake."

"You are speaking in riddles," exclaimed Lady Thornwood angrily. "What can you possibly have to say to me?"

"This," Locke lowered his voice to escape the hearing of the chauffeur. "Lady Thornwood, you have probably heard little of me, but in my profession I hear a great deal of people to whom I am personally unknown. So great a Society lady as Lady Thornwood could not be unknown to me."

"Well?"

"It is known to me, for example, that Lady Thornwood belongs to several bridge clubs where play is high and losses often serious," said the detective.

The pale face before him crimsoned.

"You are impertinent, sir!" said Lady Thornwood.

"I do not mean to be. My only wish is to serve you," said Ferrers Locke. "Lord Thornwood has called me in to recover for him a valuable family heirloom, and I am bound to do so if I can. I shall do so, if possible, without publicity or scandal of any kind—for his sake."

"I do not understand you," said Lady Thornwood faintly. "If—if you find the thief, no doubt he will be arrested and—prosecuted."

"Is that your desire?"

"Certainly."

"Very well, Lady Thornwood; leave it at that. I have only one more word to say: I shall recover the necklace. If, before I call upon Lord Thornwood again, you have anything to confess to your husband, I beg you to do so before it is too late."

"Are you mad, sir?" exclaimed Lady Thornwood huskily. "How dare you insult me? Stand aside and let my car proceed at once."

Ferrers Locke stepped back and raised his hat again. The car glided on, and her ladyship, sitting upright, gave one cold, scornful glance at the tall figure standing in the road, as the Rolls-Royce turned into the drive. But when she was out of sight of the detective the haughty manner faded away, the colour ebbed from her cheeks, and she clasped her hands convulsively together.

"What does he know?" she breathed. "What can he know?"

Ferrers Locke watched the Rolls-Royce out of sight and returned to his own car. He took his seat, and once more the car headed for London. Jack Drake eyed his chief curiously.

"We shall be ready for our dinner when we get it, Drake," said Ferrers Locke, with a smile. "But we are on the last lap now."

"Good!" said Drake. "Where are we going now, sir?"

"To call upon Mr. Rufus Stewart," said Ferrers Locke. "I will tell you how the case stands, Drake. Lady Thornwood's diamond necklace is missing. She laid it upon a table in her boudoir last night, carelessly threw a lace wrap over it, and forgot to lock it up. The French window of the boudoir was found open in the morning—the necklace gone. There is no sign of tampering with the lock, but the maid is certain that the window was locked overnight. As it happens, she had been sent to bed, as Lady Thornwood was to be out very late, and so could not call her ladyship's attention to the fact that the necklace had not been locked up."

"And it was stolen—"

"It was missing in the morning. What is your idea, Drake?"

"A confederate of the thief in the house," said Drake, at once.

"Why, my boy?"

"Because if the diamonds were covered by the lace scarf the burglar would not have seen them any more than her ladyship did," said Drake.

"Unless the table was in his path from the window, and he might have touched it by accident," replied Locke. "But in point of fact, it was quite out of his way, and he must have gone to it deliberately to take the diamonds."

"Then he knew they were there."

"Granting a confederate in the house, it is simpler to suppose that they were handed out to him on the balcony, and the window left open to give colour to the theory of a burglary," said Ferrers Locke.

"One of the servants," said Drake.

"One of the servants could not have known that Lady Thornwood would leave the stoness outside the safe last night. One of the servants could not have sent Amelia, the maid, to bed before her ladyship returned from the ball," said Ferrers Locke. "And her ladyship declined to see me. I sent a message to her that I hoped to lay my hands on the thief within three hours. It transpires that after I left her ladyship desired to use the telephone. I had cut off that instrument before leaving, and she was therefore unable to do so, and she ordered out the car to call on her dressmaker in London. A long journey—to avoid using a public telephone, for once—"

"Because she dared not risk being overheard!" said Drake.

Locke nodded.

"Arriving in London in the car, she called, not on a dressmaker, but on a particularly unscrupulous money-lender, Rufus Stewart," resumed the detective. "Stewart, whose real name is not Stewart by any means, has a wide money-lending connection among Society women who are foolish enough to gamble at bridge. Lady Thornwood is quite well known for her reckless play. You will now follow my line of reasoning, my boy."

"You suspected Lady Thornwood of having handed out the necklace to someone who came to the balcony for the purpose—"

"Exactly."

"And your message was intended to convey to her that her accomplice was about to be exposed—"

"Quite so," said Ferrers Locke, with a nod. "And as she was terrified at the danger of discovery, her natural impulse was to warn her confederate at once that Ferrers Locke was on his track. She could not do so by telephone—I had taken care of that—and she could not venture upon a telegram on such a subject, and there was no time for a letter. I expected her to order out the car and hurry to him to warn him personally. By doing so she kindly revealed his name and address to me. We are now going to call upon Mr. Rufus Stewart and ask him to hand over the diamond necklace."

Mr. Stewart Gives In!

"G OOT afternoon, Mishter Locke."

Mr. Stewart spoke with oily politeness, and in an accent which certainly did not belong to the north of the Tweed.

He seemed surprised, but polite, as Ferrers Locke entered his dusky little office, followed by Jack Drake.

He handed chairs to his visitors, with the oily smile still on his shiny face, but his black eyes as watchful as a cat's.

"What can I do for you, Mishter Locke?" he asked.

"You are not in want of a leetle loan—what?"

And Mr. Stewart chuckled good-humouredly.

"Not at all," smiled Ferrers Locke. "I have simply called upon a matter of business, Mr. Stewart."

"I am quite at your service. What can I do?"

"You can hand me the Thornwood diamond necklace."

"What—what necklace?"

"I think you know well enough the necklace I refer to, Mr. Stewart," said Ferrers Locke drily. "You handle a great many articles of jewellery, I believe; but a twenty thousand pounds necklace must be rather uncommon, even here."

The money-lender forced a laugh.

"You are joking, Mr. Locke, I suppose?"

"Hardly," Ferrers Locke took out his watch. "I shall give you three minutes, Mr. Stewart."

"I know nothing of the necklace. I have never even heard of it, Mr. Locke."

"If it is not handed to me by the time three minutes have elapsed I shall borrow your telephone, Mr. Stewart, and ring up Scotland Yard," said Ferrers Locke. "I am giving you a chance—not for your own sake, but for the sake of my client's good name, and for the sake of the unhappy woman who has been led into crime by the gambling fever and by the suggestions of a heartless scoundrel—yourself, Mr. Stewart."

The money-lender gritted his teeth.

"You give me three minutes," he said. "I give you only one to get out of my office, Mr. Locke; otherwise, I shall call the porter and have you ejected by force."

"I am quite prepared to go at once," said Ferrers Locke. "I shall wait only while my lad here calls the nearest policeman to take you into custody."

"On what charge?" snarled the money-lender.

"The charge of stealing the Thornwood necklace."

"I know nothing of it."

"You will have every opportunity of proving that in a court of law if the facts are made known," said Ferrers Locke quietly. "Even if you have the stolen property concealed in a safe place, Mr. Stewart, you have to reckon on the confession of Lady Thornwood as soon as she finds herself unable to conceal the truth any longer."

"I—I—I know nothing, I tell you—"

"You have seen Lady Thornwood to-day?"

"No."

Locke shrugged his shoulders.

"She called to warn you that I was on your track and had undertaken to find the thief within three hours," he said.

The money-lender's jaw dropped.

"She came because she could not telephone a warning," continued Ferrers Locke. "Doubtless she told you so."

"I—I deny—" stammered the money-lender.

"Deny as much as you like, Mr. Stewart," said the Baker Street detective coldly, "it will not save you. Already it is probable that Lady Thornwood has confessed the truth to her husband, as I have advised her to do."

Rufus Stewart showed his yellow teeth in a snarl.

"I know you, Mishter Locke," he muttered. "You have a suspicion, and you are trying to bluff. You will not catch me like that. If you know anything, tell me what you know?"

"I know that Lady Thornwood has had heavy losses at bridge—losses so heavy that she could not pay them, or ask her husband for such sums. I know that she is in your clutches, and that you have bled her for usurious interest on the loans you have made her. I know that she handed you the diamond necklace at the window on the balcony of Thornwood Lodge last night."

"Prove it!" snarled the money-lender.

"That will be done by the regular police, if I call them in," said Ferrers Locke, unmoved. "If I have not brought a constable with me, it is because I desire to shield this wretched woman from the results of her own folly, and because I believe you were the prime mover in the business. You knew that she had no right to part with the heirloom, which was not her property. By taking it at her hands in such a manner you have laid yourself open to a charge of theft. If she had dared to bring it to you, doubtless you would have made her do so. But she dared not, and I have no doubt that it was on your suggestion that she attempted to cover up her parting with it by a pretence of a robbery at Thornwood Lodge. Neither would you venture to attempt to sell the necklace as it stands, but I have no doubt I am in time to frustrate your scheme of taking it to pieces and disposing of the stones separately." The Baker Street detective glanced at his watch again. "You have less than one minute now, Mr. Stewart."

"I have nothing to say to you, Mishter Locke, except that I desire you to leave my office."

Ferrers Locke rose to his feet and picked up the receiver from the money-lender's telephone.

Rufus Stewart paled, as he gave a number.

"Ask Inspector Riley to step to the telephone, please," said Ferrers Locke, when he was through.

With a fierce curse Rufus Stewart dashed the receiver from his hand.

"Stop!" he snarled.

Locke looked at him.

"Does that mean surrender?" he asked.

"Yes, and take my curse along with it," muttered Stewart. Locke replaced the receiver on the hooks.

"The necklace, please," he said.

"It was given me in settlement of a debt—five thousand pounds," muttered Rufus Stewart. "I knew nothing of its being an heirloom."

"That is false," said Locke. "You knew that Lady Thornwood had no right to part with it, or you would not have stolen to Thornwood House like a thief in the night to take it under cover of darkness. As for Lady Thornwood's debt to you, recover it if you can, and I hope you cannot. A rascal who lends money to a foolish woman for gambling deserves to lose every shilling of it. Now give me the necklace and let me go. I am sick of your presence, Mr. Stewart. It is difficult for an honest man to breathe here."

Without a word further, but with bitter fury and hatred glittering in his eyes, the money-lender stepped to a safe, unlocked it, and drew out a glittering necklace of diamonds.

Locke took the precious necklace, unmoved, and made a careful examination of it. The money-lender watched him savagely.

Then the Baker Street detective slipped the diamond necklace into his pocket, signed to Drake to follow him, and walked out of the office.

Jack Drake returned to Baker Street alone, and it was some hours before Ferrers Locke rejoined him there. Of what had passed at Thornwood Lodge the detective told him nothing, excepting that the diamond necklaces had been returned to Lord Thornwood. But a few days later Jack Drake read in the paper that Lady Thornwood had gone abroad for her health, and the boy detective hoped that in a prolonged absence from her usual surroundings the unhappy lady would learn to keep clear of the folly that had led into crime.

THE END.

Another splendid detective story next week.