

FERRERS LOCKE'S DEFEAT!

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

BY OWEN CONQUEST.

Ferrers Locke, the Up-to-Date Detective with New Methods.

The Case of the Moneylender.

"FERRERS LOCKE!"

"Yes."

"For Heaven's sake, come at once!"

There was fear in the voice that sounded over the wires. It was a voice that the Baker Street detective knew.

The ring of the telephone-bell had called him from the breakfast-table. Jack Drake, with his eggspoon poised in his hand, glanced at his chief, as the rather tall, slight figure stood at the telephone.

"Who is speaking?" asked Ferrers Locke quietly.

"You know me, Locke—Stewart—Rufus Stewart—"

"Rufus Stewart, the moneylender?"

"Yes, yes! You will help me, Locke? Come immediately to my office in Regent Chambers—"

Ferrers Locke smiled rather ironically over the telephone.

"You will excuse me, Mr. Stewart," he answered. "If you have need of a detective's services, I advise you to ring up Scotland Yard."

"I want you, Locke."

"I am sorry! I am very busy."

"I will double your fees, if you like. You must come, Locke," went on the moneylender's agitated voice. "It's a matter of life or death!"

"Whose life or death?"

"Mine!"

Locke smiled again.

"My dear Stewart, may I observe that your life and death do not seem to me matters of the highest importance? The last time I saw you, in the affair of Lady Thornwood's diamonds, I remarked that you were an unscrupulous rascal."

"Locke!"

"But for the sake of her ladyship's good name, I should certainly have called in the police to deal with you," resumed Ferrers Locke.

"I am rather surprised at your effrontery in calling me up. Good-morning, Mr. Stewart—if that is really your name, which I doubt!"

"Locke! I—I—"

Ferrers Locke snapped the receiver back on the hooks, and returned to the breakfast-table.

Drake gave him an inquiring look, as he poured out a fresh cup of coffee for his chief.

"The impudence of the rascal!" said Locke, frowning. "You caught the name, I suppose, Drake?"

"Rufus Stewart," said Drake.

"The moneylender of Regent Street," said Ferrers Locke. "The man who has a score of wretched victims in his clutches, and is bleeding them white, with interest piled on interest, added to the threat of exposure. And he has had the nerve to ring me up and ask for my services!"

Drake opened his eyes.

"But what could he want with you, sir?" he asked. "It's jolly queer that he should call you up."

The Baker Street detective shrugged his shoulders.

"Perhaps some one of his clients has turned on him," he said. "He may have been threatened by some poor wretch he has skinned. I would not move a finger to help him—even if we were not busy now on the case of the Black Triangle."

Buzzzzz!

It was the telephone-bell again.

"Take the call, Drake," said Ferrers Locke, cracking his second egg. "If it is Stewart, tell him I decline to hear a word from him."

"Very good, sir!"

Jack Drake picked up the receiver.

"Hallo!"

"Is that Ferrers Locke?"

"His assistant," answered Drake. "Who is speaking?"

"Rufus Stewart. I must speak to Mr. Locke—"

"Can't be done!"

"Call him to the telephone—"

"Go and eat coke!" retorted Drake.

"Wha-a-t?"

There was a laugh from the direction of the breakfast-table. Jack Drake had rather dropped into his old schoolboy style in addressing the persistent Mr. Stewart.

"What did you say?" gasped the moneylender.

"Go and eat coke!"

"Tell Ferrers Locke—"

"Rats!"

Drake rang off. Ferrers Locke was smiling as his youthful assistant rejoined him at the table.

"You expressed yourself with sufficient emphasis, my dear boy," he said. "I imagine that Mr. Stewart will be satisfied now."

But for once the famous detective was mistaken. In less than two minutes the telephone-bell was buzzing again.

Ferrers Locke uttered an exclamation of impatient annoyance.

"Upon my word! If that is Stewart again—"

"He means business, sir!" grinned Drake.

Locke strode to the telephone, and caught up the receiver. There was a deep frown on his brow. As he had told Drake, he had no time to spare for Rufus Stewart's affairs, even if he had been inclined to serve the notorious moneylender. All his thoughts now were given to the mysterious case of the Black Triangle. Ferrers Locke was at grips with his old adversary, Count Sazineff, whose new campaign of crime, since his escape from prison, had sent a thrill of horror through London. Just then Mr. Stewart's persistent application was of no more account than the buzzing of a bluebottle, and as irritating.

"Is that Rufus Stewart?" demanded Locke angrily.

"Yes, I—"

"Cannot you take 'No' for an answer?" snapped Locke.

"One word, Mr. Locke—"

"I refuse to touch your affairs, Mr. Stewart! Is that plain enough for you?"

"My life is in danger—"

"Honesty is doubtless the best policy," answered Locke. "May I suggest that you try it, by way of a change?"

"I am threatened—"

"With your deserts?" asked Locke satirically. "That would indeed be a serious matter—for you, Mr. Stewart!"

"For Heaven's sake, Locke, be serious!"

"I am quite serious."

"It's a case of blackmail!" stuttered the moneylender's voice over the wires. "Locke, come and help me! The Black Triangle—"

Locke started violently.

"What? What did you say?" he exclaimed.

"My life is threatened by the Black Triangle gang—"

"Oh!"

"It's pretty well known that you are engaged on that case, Mr. Locke. I've had a letter from the villains—"

"Expect me in fifteen minutes!" interrupted Locke.

"Oh, good! Thanks! I—"

Locke replaced the receiver.

His face was very grave as he turned towards Jack Drake, and there was a sombre gleam in his eyes.

"Have you finished your breakfast, Drake? You had better come with me."

"To Mr. Stewart's?" asked Drake, in astonishment.

"Yes."

"But—but—"

"It is an affair of the Black Triangle," explained Ferrers Locke.

"Oh! I understand."

Within five minutes, Ferrers Locke and his boy assistant were in the detective's car, gliding down Baker Street, towards Oxford Street. And very quickly afterwards the car turned out of Regent Street into the little thoroughfare where Mr. Rufus Stewart's office was situated, and stopped before Regent Chambers.

The Black Triangle Again!

"LOCKE! Thank Heaven!"

Mr. Rufus Stewart himself opened the office door, as Ferrers Locke pressed the electric-bell on the third floor of Regent Chambers.

The fat, hook-nosed man was in a state of flurry and agitation almost pitiable to witness.

In spite of Locke's hard words over the telephone, the moneylender was obviously glad and relieved to see him. Hard words, probably, were no new experience to Mr. Stewart, and, doubtless, he was aware that hard words break no bones, while soft words butter no parsnips. At all events, he almost embraced the Baker Street detective as he came in, followed by Jack Drake, and he even bestowed an ingratiating grin on the detective's boy assistant.

He closed the door, and waved his visitors to chairs. He did not sit down himself; he seemed too agitated to keep still.

"Thank Heaven you've come, Mr. Locke!" he stuttered. "I—I—I—never thought I should be glad to see you here." He grinned rather shamefacedly. "I'm not so bad a character as you may



A striking study of the fearless young detective.

Ferrers Locke in Deep Thought.

suppose, Mr. Locke. If my interest is sometimes rather high, I force no one to come to me. My gains are honest ones—

"The less said about that the better," said Ferrers Locke curtly. "You know my opinion of you, Mr. Stewart—and it is not improved by the fact that you have adopted an honourable Scottish name in the place of your own. If some client whom you had driven to desperation by your exactions had threatened you, I should not dream of interfering. But if it is an affair of the Black Triangle, I will leave no stone unturned to save you."

"That is it, Mr. Locke, that is it!"
 "Then let us get to business."
 "They—they think I am a rich man, Mr. Locke. Evidently they think so. The real truth is that I am poor—or, if not exactly poor—"

"You are a rich man, Mr. Stewart," said Locke. "I know that quite well. And I am not surprised that the Black Triangle gang have considered you fair game. Tell me what has happened."

"A letter from them was among my morning's mail," said the moneylender. "Oh, Mr. Locke, you can't imagine what I felt when I saw the Black Triangle!"

"I can!" said Ferrers Locke drily.
 "You know what has happened in other cases!" gasped Mr. Stewart. "Mr. Builder and Lord Flexwood received blackmailing demands from this unknown gang, and were shot in cold blood because they refused to comply. It's pretty well known that Sir Julius Krumm paid up when he was threatened—and so have others, I fancy. But I—I could not raise five thousand pounds if I wanted to. Believe me, Mr. Locke."

"You could raise fifty thousand, without turning a hair," said Ferrers Locke coolly. "I am well informed, and apparently the Black Triangle gang are well informed also. Don't let us waste time, Mr. Stewart. Whether you can pay the demand or not, you do not intend to do so?"

"I cannot! I—I mean, I will not!"
 "Good! Give me the letter."

With a trembling hand, the moneylender picked a letter from his desk, and handed it to the detective. Locke and Drake glanced at it. It was not the first time they had seen such an epistle. In the centre of the top of the page was designed a small black triangle. Beneath it was typed the message:

"£5,000. OR DEATH!
 "On Wednesday a man will pass you in the street and whisper the word 'Triangle.' You will hand him £5,000 in notes. Fail, or speak one word to the police, and you die. Remember John Builder and Lord Flexwood.

"Signed, THE BLACK TRIANGLE."

"Such letters were sent to Builder and to Lord Flexwood and to Sir Julius Krumm," stammered Rufus Stewart. "Those who did not pay up were ruthlessly assassinated. You know that, Mr. Locke?"

"I know it."
 Rufus Stewart wrung his hands.
 "What am I to do? Five thousand pounds! It is ridiculous! Five hundred, perhaps—but five thousand! I cannot pay it! Mr. Locke, the police are helpless to deal with these scoundrels. Can you deal with them? Can you save me from their hands if I refuse to pay?"

Ferrers Locke knitted his brows.
 "I shall try," he said.
 "I—I could raise the money at a pinch," said Stewart, with a haggard look. "But a year's profits, Mr. Locke—at one blow! And—and they might repeat the demand, if it is successful. The blackmailing scoundrels! I would rather pay the money than be dealt with like Lord Flexwood. But—but—"

The fat moneylender wrung his hands again, and groaned.
 There was no doubt that Mr. Stewart could have raised the money if he had liked, but it was equally certain that parting with it would have caused him to suffer as severely as if each sovereign had been a tooth drawn from his head.

Between cupidity and terror, the hapless moneylender was in a most unenviable frame of mind.

"What do you advise me to do, Mr. Locke?"
 "Refuse to pay!" answered the detective curtly.
 "But—but then—"
 Locke shrugged his shoulders.
 "You can purchase safety by allowing yourself to be black-mailed to the tune of five thousand pounds," he said. "If you decide upon that, you do not need my assistance. You are free to choose. But, by your asking me to come here, I conclude that you have decided to resist."

"Yes, yes."
 "I will help you to the fullest extent of my power," said Ferrers Locke. "Are you armed?"
 "I always carry a revolver."
 "Do you know how to use it?"

"Yes."
 "Good! To-morrow is Wednesday," said Ferrers Locke. "Usually you would be in town—at your office—"
 "Yes. But I will lock up the office for the day, if you choose, Mr. Locke. I will do anything you advise."

Locke shook his head.
 "Where do you reside, Mr. Stewart?"
 "Stone Lodge, St. John's Wood."
 "How do you reach your office in the morning?"

"By car."
 "When do you leave home?"
 "Half-past eight."
 "You spend the morning in your office, here?"

"Yes, transacting business, or seeing my clients."
 "Where and when do you lunch?"
 "At the Riccardo, at one."
 "You walk to the restaurant?"
 "Yes—and back to the office."
 "And the car fetches you home, I suppose, in the afternoon?"

"Yes—at four."
 "No doubt your habits are known to these scoundrels," said Ferrers Locke. "If you are spoken to in the street by their agent, sit still, will be while you are going to your lunch or returning from it."

"Most likely," said Rufus Stewart. "And if I do not hand over the packet of banknotes, I am a dead man."
 Jack Drake watched his chief. He could see that a plan was already forming in Ferrers Locke's mind.

Locke was silent for several minutes. Rufus Stewart walked to and fro in the office, his hands twitching.
 "You have finally made up your mind to defy the Black Triangle?" asked the Baker Street detective at last.

The moneylender shivered.
 "If you can hold out any hope of safety, yes, Mr. Locke. I will not part with my money, if I can help it."
 "Then that is settled," said Locke. "I will take the matter into my hands at once. There is a telephone in your house at St. John's Wood, I suppose?"

"Yes."
 "Who is in charge there?"
 "My housekeeper, Mrs. Isaacs."
 "Can you telephone her instructions to receive your cousin, Abraham Stewart, and his son, Moses, this afternoon, and put them up for the night?"

The moneylender jumped.
 "But—but I have no cousin Abraham—"
 Locke made a gesture of impatience.
 "Your cousin Abraham and his son Moses will be myself and my assistant, Drake, in disguise."

"Oh!" Mr. Stewart gasped. "I—I see! Yes; certainly I can make the arrangements you suggest. You will install yourself in my house, and keep guard—"

"Partly, yes; but I have a further plan, which I will explain to you later. It should be successful, though I cannot, of course,



"It is my duty to warn you that anything you say may be taken down to be used in evidence," said the inspector. "If you know nothing of the occurrence, well and good, Mr. Stewart. A man has been murdered in your office." Drake gave a cry, and Rufus Stewart went as white as death.

answer for it. I can only say that I will do my best and that only the loss of my own life will turn me from the trail of the Black Triangle!" said Ferrers Locke, his eyes gleaming. "If that satisfies you—"

"It does, it does!" gasped Rufus Stewart. "But am I to remain at the office? I fear—"

"You will not be troubled by the Black Triangle until to-morrow. They will give you a chance of handing over the money, as demanded. Return home when you choose to-day; you will find your cousin Abraham there." Locke rose to his feet. "It is a chance, at last, at that oncurend. If all goes well, the rope will be round his neck."

"But—but the risk—"

"Is your risk greater than mine, or this boy's, here?" exclaimed Ferrers Locke brusquely. "We are setting our lives upon a cast, and we have no money at stake, as you have."

"True, true! But—"

"It is not too late. You can still obey the command of the Black Triangle, if you choose. Five thousand pounds—"

"Never!" gasped the moneylender.

"Then it is settled."

And a few minutes later Ferrers Locke quitted the moneylender's office with his boy assistant.

The Detective's Device.

FERRERS LOCKE'S car turned westward, and the detective took a long turn in the park before returning to Baker Street. Jack Drake asked no questions, but he was rather surprised, as the car moved slowly along the drive, amid the green of the park. It was a rare sunny day of late autumn, and Ferrers Locke seemed to enjoy the keen, fresh air and the glimpse of sunshine. Drake enjoyed the drive, too, for that matter, but he was puzzled. It was not till nearly time for lunch that Locke gave the word "Home!" to the chauffeur.

He glanced at Drake's perplexed face, and smiled.

"You wonder why we have been wasting time, my boy?" he asked.

"N-no!" stammered Drake. "But—"

"We have not been wasting time," said the Baker Street detective quietly. "A rest and a turn in the fresh air are good for us, my boy. And there may be inquisitive eyes interested in our movements, and by spending a morning driving in the park we shall certainly have puzzled them. And our work does not begin till the afternoon. You must remember, my boy, that we have simply no clue to Count Sazineff. I have been waiting to hear of a fresh demand from the Black Triangle. It has come at last. And, fortunately, Rufus Stewart's greed is more powerful than his fear, and he has determined to resist the demand. That is our opportunity, and our work begins this afternoon in St. John's Wood."

Ferrers Locke was very silent over lunch in the rooms in Baker Street. He was evidently thinking deeply.

Shortly after lunch, he beckoned Drake into his private den, and opened the concealed wardrobe behind a bookcase, in which his almost infinite variety of disguises were hidden from sight.

"Now we are going to change our characters, my boy," he said, with a smile. "I am going to become Abraham Stewart, and you Moses Stewart, my son. I think we shall look the parts when we have finished. Sing-Sing!"

Sing-Sing, the Chinese servant, came in to lend his aid.

In a short time, Ferrers Locke was transformed into a fat, elderly gentleman of the Semitic persuasion, with dark skin and brows and lashes, and a black beard. His nose, naturally straight, was now decidedly hooked, and looked very fleshy. Ferrers Locke was a past-master in the art of make-up, and certainly his most intimate friend would not have dreamed of recognising him now.

Jack Drake grinned as he looked at him.

"Do you think I shall pass muster?" asked the detective, smiling under his beard.

"Yes, rather, sir! You've given yourself a likeness to Mr. Stewart—a sort of family resemblance."

"That was my intention, of course, as his cousin Abraham."

Drake's disguise was soon completed, and he almost gasped as he surveyed himself in the pier-glass. His appearance fully bore out his newly adopted name of Moses.

Ferrers Locke packed a black bag, and then all was ready. He led the way, by a back door, into the little garden in the rear of the house. There was an exit there upon the mews where the car was garaged. That exit was known only to Ferrers Locke and his intimates.

From the mews, Locke and Drake gained a street, and walked round into Baker Street.

They walked a little distance, Locke carrying the black bag, and then the detective hailed a passing taxi.

"Stone Lodge, St. John's Wood," he said to the driver.

The taxi buzzed away.

When the destination was reached, Locke and his boy assistant alighted, and Abraham Stewart chaffered over the fare with the taxi-driver. That gentleman declined to abate his claim, and there was a warm argument. When he was paid at last, the taxi-man grunted, and then drove away. Locke smiled under his beard.

He rang at the door of Stone Lodge, and was admitted at once and shown into a stuffy, over-decorated drawing-room. There Mrs. Isaacs, the housekeeper, came to interview Mr. Abraham Stewart and his son Moses. The good dame had been apprised by telephone that they were coming, and she announced that their rooms were ready. Evidently she entertained no more suspicion than the taxi-man that they were other than what they seemed.

When Mr. Rufus Stewart returned from his office that afternoon, he started at the sight of his new cousin.

He seemed unable to believe his eyes as he looked.

"Is it—is it really—?" he stammered.

"Quite so!" said Ferrers Locke.

"By gad!" gasped the moneylender. "It—it is really you, Mr. Locke?"

"Certainly. But it would be wiser not to use that name here," said the Baker Street detective. "You had better call me Cousin Abraham. Walls have ears, you know."

"Yes, yes, C-c-cousin Abraham," stammered Rufus Stewart.

"You have seen nothing to-day of our friends the enemy?"

"Nothing. You will remain in the house to-night. Mr.—Cousin Abraham?" asked the moneylender anxiously. "I shall feel safer. And to-morrow—"

"To-morrow," said Ferrers Locke quietly, "you will remain in the house, Mr. Stewart."

"And you?"

"I shall go to the City, in your place."

The moneylender started.

"What?"

"That is my plan," said Ferrers Locke quietly. "I have the necessary materials in my bag, and to-morrow morning I shall make myself up, not as your cousin Abraham, but as yourself, Mr. Stewart. I shall leave this house—as you. I shall drive in your car to your office, of which you will give me the key. I shall walk to your restaurant, to lunch at your usual table. And the Black Triangle will accept me, and demand the money, and—"

He paused, his eyes glittering.

Rufus Stewart's face lighted up.

"Then he will not escape!" he breathed.

"If he speaks to me, taking me for you, certainly he will not escape," said the detective tranquilly. "I can answer for that."

"You are a wonderful man, Mr. Locke!" Evidently the moneylender was hugely relieved to hear that it was Ferrers Locke, and not himself, who was to face the danger on the morrow. "You will succeed, I am sure. And you will not let him escape! If necessary, you—you will shoot—"

"If he is not taken prisoner, he will be a dead man," said Ferrers Locke. "I shall not stand on ceremony with a blackmailer and assassin."

Rufus Stewart rubbed his hands.

"Good! Good!" Then a troubled look came over his oily face. "I shall give you the key of my office, Mr. Locke. If they are watching for me—"

"They—or he—will be watching for you."

"They will take you for me—all will go well. But—but—there are private matters in my office," stammered the moneylender.

"You—you will not look into them—you will not interfere—you will not examine—"

His oily voice trailed off under the scorn in Locke's eyes.

"If you cannot trust me, Mr. Stewart, we may as well throw up the affair at this point," said Ferrers Locke contemptuously.

"No—no; I—I trust you!" gasped Rufus Stewart. "I—I only meant—"

"That will do," said Ferrers Locke brusquely.

And Rufus Stewart cringed, and said no more.

Startling News!

ON the following morning, anyone who had been passing Stone Lodge, St. John's Wood, at half-past eight, might have seen Mr. Rufus Stewart come down his steps and enter the waiting car. It was quite a customary sight at that hour in the morning, and on this particular morning, certainly, no observer would have noted any difference. But there was a difference, and a very considerable one. For the fat, elderly, bearded, hook-nosed man who stepped into the car was watched, from behind a curtain, by another fat, elderly, hook-nosed man, who was the genuine Rufus Stewart. It was Ferrers Locke, in deep disguise, who rolled cityward in the car.

Jack Drake stood beside the moneylender at the window, and watched the car depart. There was a slight shade of anxiety on his brow.

He was left in the house in St. John's Wood to keep watch there. In case of the failure of his plan for trapping the blackmailer, Ferrers Locke did not mean to run any risk with his client. Well he knew the cunning of Count Sazineff, the master-criminal, who worked under the sign of the Black Triangle. If the count guessed, or discovered, the trick that was being played, the life of Rufus Stewart would be worth little. And it was Drake's duty to guard him through the day, until Ferrers Locke returned. Indeed, confident as he was in the Baker Street detective's success, Mr. Stewart would never have dared to remain unguarded throughout the day. As it was, he shivered a little as the car disappeared down the street.

"It's all right, sir," said Drake, taking pity on the miserable coward. "I am armed, and ready for trouble. Mr. Locke has confidence in me."

"Yes, yes; you are a good boy!" said Rufus Stewart, with an ingratiating, oily smile that made Drake shrink. "You are one very good boy—yes, yes! And if there should be danger, you will shoot—yes, yes?"

"Certainly."

"Good, good! But, oh, I wish I could hear news from Ferrers Locke that the villain is taken!"

During the morning, Drake played billiards with his host, to keep him entertained. But Rufus Stewart could put little thought into the game. He wandered about the house several times, looking at the fastenings of doors and windows. Mrs. Isaacs, the housekeeper, stared at him in surprise many times; but Rufus Stewart did not heed. When there was a ring at the door, he watched nervously from a window. It was towards noon that he could contain his impatience no longer, and he went to the telephone and rang up his office in Regent Chambers.

"Hallo!" came the reply.

"Is that you, Mr. Locke?"

"You should not have rung up," came the reply, in Ferrers Locke's well-known tones. "You may spoil the whole business."

"I was anxious for you—"

"Nonsense! I am going out to lunch shortly. Nothing has happened at your end?"

"No."

Rufus Stewart rang off, somewhat relieved to have heard the strong, steady voice of the Baker Street detective, even on the telephone.

He lunched with Drake, and ate a good deal, and drank much more than was good for him. His nerves were evidently in rags; indeed, at times he showed signs of repenting that he had not paid over the demanded blackmail, and saved himself from this terrible stress of fear and anxiety. But it was too late to think

of that now. And, indeed, if it had come to the pinch, there were few risks the grasping man would not have taken for the sake of five thousand pounds.

After lunch, he reeled into the billiard-room with Drake, but he was in no state for play. He cut the cloth, and then sank into an armchair and blinked at the boy detective.

Drake could scarcely keep in his company. But Locke had warned him not to leave Mr. Stewart alone, and he stuck to his duty, repugnant as it was.

It was a little later that a ring came at the telephone, and Rufus Stewart hurried to the instrument, sobering at once. Drake followed him, anxious to hear whether it was the voice of Ferrers Locke. But, judging by Mr. Stewart's answer into the transmitter, it was not the Baker Street detective who had rung up.

"Not a day!" said Mr. Stewart emphatically. "Not an hour! My dear madam, if your house is sold over your head, that is surely your business, not mine! You knew what you were about when you borrowed my money, I presume!"

Drake drew away in disgust. Evidently it was some hapless client of the moneylender who had rung him up at his private address, to make some appeal for mercy—an appeal that might as well have been made to a man-eating tiger.

Rufus Stewart grinned over the telephone, and then jammed the receiver back on the hook.

"It was not Mr. Locke," he said. "It is time we had some word from Ferrers Locke. He must have returned to the office after lunch now. I am getting very anxious."

Drake did not reply. He was beginning to wonder whether it was worth Ferrers Locke's while to save this human vampire, even from so desperate a criminal as Count Sazineff.

He turned his back on the moneylender, and stood staring idly from a window into the street. Never had a day seemed so long to Drake in wearing away. There was a whirr of a taxi-cab in the street, and it stopped by the pavement opposite the gate of Stone Lodge. A man in the uniform of a police-inspector stepped out, opened the gate, and came to the house and mounted the steps. There was a ring at the door-bell.

The door was opened by Mrs. Isaacs, and the caller shown into the room. He saluted Mr. Stewart stiffly, taking no notice of Drake.

"Mr. Rufus Stewart?" he asked. "That is my name. Do you come from Mr. Locke?" asked the moneylender eagerly.

"I have come from Vine Street police-station. You are the tenant, I understand, of No. 101, Regent Chambers?"

"Yes."

"Have you been there to-day?"

"No, no!"

"Then you do not know what has happened there?"

The moneylender licked his dry lips.

"No. What has happened?"

"It is my duty to warn you that anything you say may be taken down to be used in evidence," said the inspector. "If you know nothing of the occurrence, well and good, Mr. Stewart. A man has been murdered in your office—"

Drake gave a cry.

"A man? Who?" he shouted.

The inspector glanced at him indifferently.

"That is not at present known," he answered. "Shots were heard, and the constable on the beat came on the scene and found the man dead on the floor, Mr. Stewart. On examination, he proved to be in some sort of disguise. His identity is not at present known. What ever you know about the matter you had better explain at the police-station."

Drake reeled against the window.

His heart was throbbing violently.

A man—in disguise—murdered in Rufus Stewart's office! What had happened to Ferrers Locke?

Rufus Stewart was as white as death.

"Are you prepared to accompany me to Vine Street police-station?" asked the inspector, addressing the moneylender.

"Your explanation may help to clear the matter up."

"I—I will come at once. I shall be safer there than here, if Ferrers Locke is dead!" groaned the moneylender. "Oh, I am lost—lost!"

"I do not understand you, sir. But if you are coming with me, the sooner we start the better."

Mr. Stewart put on his coat and hat, shivering as if with the ague. He clung to the arm of the burly inspector, as they went

(Continued on next page.)



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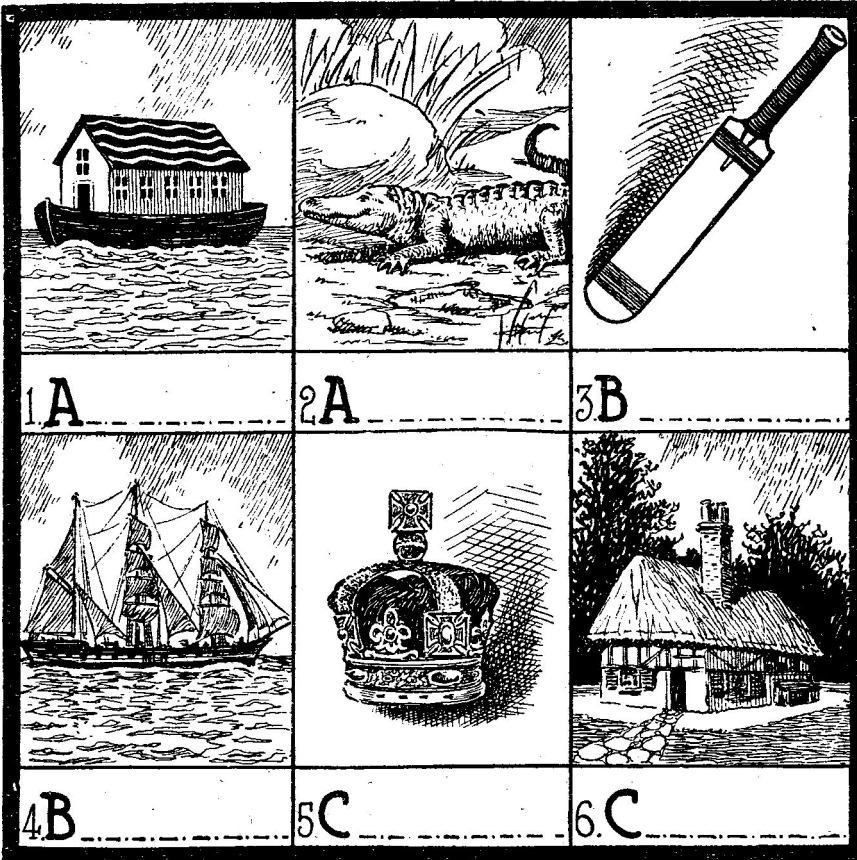
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FERRERS LOCKE'S DEFEAT!

(Continued from previous page.)

down the steps. Jack Drake watched them step into the taxi like one in a dream. He remained at the window, with fixed gaze, till the taxi had vanished from sight down the street. For fully five minutes more he did not move. His brain was in a whirl—there was ice at his heart.

Ferrers Locke dead! The man he had looked on as a hero, the man at whose hands he had received so many kindnesses! Was it possible? Had Count Sazineff proved too much, at the end, for the famous detective? Had Locke, who had passed through so many fearful dangers, fallen, at the finish, a victim to the ruthless master of crime? Drake could scarcely believe it, and yet—what else was there to believe?

He stirred at last, a low groan leaving his lips. He remembered what the inspector had said—that Detective-inspector Riley was in charge of the case. From him, at least, Drake could learn the facts, however terrible. He had to know the truth, fearful as it might be. He almost tottered to the telephone, and rang up the exchange and gave the number of Rufus Stewart's office in Regent Chambers. He faltered a question.

"Hallo!" came the reply.
It was not Mr. Riley's voice that answered. Drake staggered, and the receiver fell from his hand. For the voice that answered him over the wires was the voice of Ferrers Locke!

Defeat!

FERRERS LOCKE had had an anxious day. He had arrived at Regent Chambers, let himself into Rufus Stewart's office, and taken the moneylender's place there.

There were several calls on the telephone, and Locke imitated the oily voice of Mr. Stewart to perfection when he answered the calls of the moneylender's clients. At noon he prepared to go out to lunch.

After a leisurely lunch, the detective quitted the restaurant, and walked slowly back to Regent Chambers.

As the afternoon wore on, Locke nourished a hope that the agent of the Black Triangle might yet appear, in the office itself. But there was no caller, and Locke was relieved at last when the telephone-bell rang. He took up the receiver and answered as he recognised the voice of Jack Drake over the wires.

The result of his answer astonished him. He heard a faint cry—and then, silence. With a chill of dread at his heart, the detective spoke again:

"Drake! Is that you, Drake? Answer, my boy! What has happened?"

But it was a full minute before an answer came. The sound of his chief's voice had been too much for Drake. But he answered at last:

"Mr. Locke! Is it really you?"

"Yes, yes! Has anything happened?"

"You—you are alive?" panted Drake, hardly knowing what he said in his confusion and glad relief.

"What do you mean, Drake?"

"Who was killed in Mr. Stewart's office, then?"

Locke started.

"Are you mad, Drake? Nothing has happened here!"

"Good heavens!"

"Put yourself together, boy," said Ferrers Locke, almost harshly. "Why do you suppose anything has happened?"

Drake explained in hurried tones. In a few words, he told of what had passed in the house at St. John's Wood. Locke ground his teeth as he listened.

"What does it all mean, sir?" gasped Drake, as he finished.

"It means that we have been beaten, Drake," answered Ferrers Locke, through his teeth. "It means that Count Sazineff somehow discovered that I came here as Rufus Stewart to-day. I have seen nothing—no one has approached me. But—but you say that Mr. Stewart went with the inspector from Vine Street?"

"Yes."

"How long ago?"

"About ten minutes."

"I warned him not to leave the house," said Locke. "I could do no more. I will be with you soon, Drake. Wait for me, and keep on your guard."

Locke rang off, and immediately rang up Vine Street police-station. It did not take him long to learn there that no inspector had been sent to Mr. Stewart's house in St. John's Wood.

The detective quitted the office, hailed a taxi, and drove away for Stone Lodge. It was Jack Drake who opened the door.

"Thank Heaven you are safe, sir!" gasped the boy. "When—when the inspector said you were—were dead—"

Locke pressed his hand.

"I understand, my boy. But the man who came here was not a police-inspector. No one came here from Vine Street. Mr. Stewart has not returned?"

"No. You think—"

"We have been beaten, Drake, and it was Count Sazineff who came here, in disguise, while I was waiting for him in Regent Chambers." Locke gritted his teeth. "Come! We must give information to the police at once. The taxi must be searched for. There may be a faint chance yet of saving the moneylender, though I doubt it. The Black Triangle has won this time!"

Ferrers Locke was right!

It was not till the following morning that news was received of Rufus Stewart. And when the news came, it was startling. The body of an unknown man had been picked up in a lonely part of Regent's Park. It had apparently been taken there by a car. And there was marked on the dead man's forehead the sign of the Black Triangle. The body was soon identified as that of Rufus Stewart, moneylender. The Black Triangle had struck, and Ferrers Locke had failed to save its victim. That day Ferrers Locke's brow was dark, and he moved restlessly about the rooms at Baker Street. Drake had never seen his chief so disturbed. But the last chapter had not been written—the struggle between the Baker Street detective and the master-criminal was not to end with Ferrers Locke's defeat!

THE END.

Another of these magnificent detective stories next Tuesday.