By WILLIAM HAMILTON OSBORNE

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SYNOPSIS
board a transminantic liner, returning Europe, Craig Futherford falls in with a woman, a Mrs. Talcott. She lo be troubjed by something, but rehis help, and spends most of the time her invalid husband. Also on board Baron Heiderman, an unscrupulous ter, who makes a business propesation utherfort, and in a conversation says in suspects the Talcotts of something frects attention to a blue buckle worm ins. Talcott. Later Helderman bribes wireless operator to let him take a says.

eare seems to take is that a valuable in message he takes is that a valuable sound nocklace is being smuggled into country. As a series wan and a yound are said to the seems of the seems

woman he loves he tacked with her arms but his neck.

It the dock, New York, Mrs. Talcott cess her way into Craig's cab and asks in to drive her home. As they examins a house Craig attempts to declare his course for the first terminal of the presence.

Falls then finds that he has been made a bifer the amagriers. In his pockets are but buckle and the string of diamonds, affins breach into the room, and egain your seasons of the first terminal that he has been made a bifer the amagriers. In his pockets are but buckle and the string of diamonds, affins breach into the room, and egain you so a fir. Talcott saves the usy his least the string of the first the first the first the first the first the diamonds over to the secret rice areans. They tall him that Helder-an has item seen at his home every night or the last two weets. Craig goes himself investigate and through the gians well Helderman's house he sees that centife an parading up and down. Traig calls a him. Helderman exhibits his dose, two oodhounds, which are absolutely under is control. They talk about the amuging incident.

bis control. They talk about the smugsling incident.

Butherford finds out that the men who
have attacked both him and Mrs. Talcott,
are employed by a Miss Arany who was
sliso on the boat with him. Mrs. Talcott,
corresses that she is really Miss Billie
Reliantyne. There are two blue buckles,
such of which bears half an inscription.
The whole is a clue to a hidden fortune,
in connection with which is a paper freeing her rather from suspicion of swindling.
Craig, insisting that he will help Miss
Ballantyne to the fortune which is rightfully here, confesses his love for her.
Helgerman impersonates a lawyer acting
for the firm which has the second bise
buckle, and attempts to get the inscription
from Miss Ballantyne's buckle, but is refuned. His villainy is discovered when the
resi lawyer appears.

CHAPTER XV

TRUTH OR FALSESHOOD?
Miss Ballantyne's face was a study.
Astonishment, hope, and fear struggled
for expression. Rutherford, however,
after the first instant's amazement, was keen to investigate the claim of this newcomer to being the accredited agent. There were altogether too many unexpected things taking place in the involved tangle of necklace and buckle for him to allow this meeting to go uninvestigated. He glanced over his shoulder to see if Helderman were returning, but without result. He looked this newcomer over gravely, and the man returned his gaze in an even more searching manner, thanks to the thick glasses.
"Have you something to prove that you

are Jerome Leclere?" Craig asked with his usual directness of speech.

The stranger laid five newspaper clippings on the table. They were the no-tices that Rutherford had inserted in the Canadian papers. By their side he placed the original of Craig's typewriten de-scription of the girl. And other papers of

"I might mention that I am fully empowered to carry out the provisions of the late Geoffrey Ballantyne's will in the matter of-the blue buckle," he said

briskly.
"Oh!" Miss Ballantyne merely breathed the exclamation; but it showed that she was vainly trying to reconcile this man's claim to credence with the financier's pre-

Rutherford could follow her thought, as he was going over in his own mind the whole of Helderman's conversation. He could see how ambiguous it was-how by suggestion he had led Mise Ballantyne into admitting the object of their mect-ing. It was entirely probable that Helder-man had only made use of his wits-the shrawd, keen wits seemingly endowed with a woman's intuition and a business man's trained logic-to say the very things which would draw his hearers out. How well he had succeeded, Rutherford was only too rendy to admit, with a rueful shake of the head. He had certainly

found out why they were there.
"You say you were told that we could not see you at once?" Craig asked. "Yes, that you were encaged with some minutes. The boy came and told me, only

just now, that you could see me." There was a faint suggestion of impatience in Leciero's voice. He still remained standing, papers in hand.

The two scated at the table looked at each other askance.

"It was a clever scheme!" exclaimed

Craig.
"Do you believe that—he arranged it—
to find out about the buckle?" she gasped.

"Precisely."

"But how did he know that we were to be here?" she questioned as much to herself as to him. "No one could possibly have known about it, except your man and my maid."

"Gooley is trustworthy," said Craig, shortly.

"And you know how I trust Sophle,"

she said.
"It's more than I do"—Rutherford thought, but did not say.
"If it is convenient we will get to business," announced the agent in his crisp-

"Oh, I am so sorry, Mr. Leclerc!" Miss Ballantyne cried, rising to her feet. "Please do sit down!" Rutherford reddened, as he sprang up and helped the man draw a chair close

"I beg your pardon, sir. The truth Is,

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THE WINDSOR Ideal local

adventure, and it has made me forget my manners."

the proffered seat. "You have come prepared with your

proofs, Miss Ballantyne?" he said, com-ing to the point with a promptness which seemed habitual. "Yes, sir; they are all here—the mar-riage certificate of my father and mother, some family portraits, the certificate of

my birth, my baptismal record; I have even brought some merit-records from my early school days, so that you might be quite sure. Miss Ballantyne had opened a Russia leather bag which looked like a music case before the lawyer, or agent, as he case before the lawyer, or agent, as he had called himself in his correspondence. She had carried it herself, refusing the offer of both Craig and the walter to relieve her of it, when they entered the diving room.

The lawyer ran through the documents with a quick and practiced eye.
"Very good, I think," he said approv-ingly. "I must make a few notes to compare with records in our office. And Miss Ballantyne, it is necessary I ar acting exactly according to the Instruc-

tions set down in the will of a deceased client, you understand—it is necessary for you to furnish affidavit that you live— Miss Ballantyne seemed entirely undis-turbed by this strange condition, but Rutherford heard it with dismay.

"So I have understood, Mr. Leciere," she replied. "You may not know the reason for such a provision; but my uncle, Geoffrey Ballantyne, did my father an irreparable wrong in life, and now seeks this means to prevent him from regaining his property and, what is dearer, his

reputation.

The girl's face glowed in her enthusiastic defense of her father, but the lawyer was impassive and attended strictly to the business in hand. You can furnish me with the required

proofs" he said.
"Certainly," she replied, with an assur-ance to which Craig listened with grow-

"They are." she answered, turning deftiy to the desired document.

"I see," nodded the lawyer. "Affidavita to the effect that you live alone—that is, that you do not have the seried document.

that you do not live with your father or he with you."
"Yes. I do not suppose such affidavit

excludes my maid."
Rutherford stared at Miss Ballantyne.
Surely she must know that she was uttering deliberate falsehood-yet her face was the very mirror of innocence. She must have forgotten that he had heard her father's voice in the West 10th street house not once but twice. He had been denied an invitation to the house on the night of their visit to the little cafe because of her father-and because omething else—a mystery that he could not father.

The lawyer was examining this paper ore closely than the others. "You understand, Miss Ballantyne, that

am concerned only with your fulfilment of the conditions of this remarkable will to the very letter. I must be convinced that you are practically separated actually estranged-physically separated from your father."
"I will leave that paper or any others

with you, Mr. Leclerc. You will find also in the packet an affidavit from my father in which he swears that we have never lived under the came roof since coming

'Miss Ballantyne!"

clamation. It burt him like a sharp wound to hear her make such an astoundwound to hear her make such an astounding statement to this man without raising her voice or so much as the flutter of an syelid. How could she expect him to believe her after this? Still without the flutter of an eyelid she glanced saucily at Craig—and there was a challenge in her glance. It was as though she said—"I am doing this, Mr. Rutherford, not you." She turned back to Lectere.
"You will find also," she said slowly.

"You will find also," she said slowly, "an affidavit from me covering specifically all persons who have entered my home. You will find the affidavits of the manager and the clerk of the Hotel Monolith. They will prove to you that my father. father registered there exactly 25 min utes after he was through with the cus-toms officers at the dock where the Gothic landed and that he has lived there ever since, spending each night and most of every day at that hotel."

Rutherford said no more and withdrew his eyes from the girl—though she did not withdraw her eyes from him. He would have been uneasy had he known that these eyes were laughing at him. He He leaned back in his chair, busying himself in studying the menu card. He remembered distinctly the events of that first crowded day. He had heard her father in the West 10th street house not later than an hour after he himself had left the dock. Knowing the suspicion attached to the muscled necking he was tached to the smuggled neckince, he was certain that Mr. Ballantyne would have had a longer seance with the customs offloers than he himself. Of course, the presence of the neckince in his own pocket hed doubtless resulted in an earlier es-cape for Mr. Ballantyne; but certainly he could not have finished with them, gone across fown and registered at the Monolith and then gotten downtown to West Oth street again in less than an hour!

Craig sought refuge from this stag-ering weight of cyldence by puzzling gain over the unexpected appearance of Helderman that afternoon. Then he sud-denly remembered that the banker had deliberately brought up the subject of the ne buckle on that first meeting on ship-

Like a flash it occurred to Craig that Helderman's interest in it and that of Miss Arany might be identical! He did not recall having seen them together on the Gothic; but the banker might have met and mingled with many passengers unknown to him. It would be quite natu ral that Miss Arany, evidently a for-eigner, should have rested her claim to the buckle in the hands of this blatant financier, whose queer connections abroad had brought him to her attention. Hel-derman might well have heard of the meeting this afternoon through the sly Sophie, and have come in person to see what the Ballantyne faction were doing to outwit his client. It was a clever lit-tle ruse and had worked admirably

"I must examine and verify these," ob served the lawyer. "It will take the bet-ter part of a week." "And then - ?" the girl questioned

eagerly leaning forward, her eyes spar-kling with excitement. "On Friday of this week-if I can man-

age it by that time," said Leclerc, look-ing through his thick glasses as though he had only now discovered a humanness and charm in this new client. "Meet me it 3 o'clock in the afternoon..." "Here?" she finished, too impatient to

await the slow speech of the man at law.
"No-at the offices of my correspondents, Cowen, Covington & Brown, 2: Nassau street. Will you undertuke to pilot Miss Ballantyne downtown?" he asked, turning to Rutherford.
The latter took a memorandum book

"Miss Ballantyne!"

The latter took a memorandum book from his pocket and consulted its pages.

"I'm sorry, but I shall be unable to be there," he said, quietly. "However, I shall make note of the address and will send a car around for Miss Ballantyne." As he scribbled, Miss Ballantyne looked quickly at him. He could feel her glance,

but did not meet it. "Your address, Miss Ballantyne," the lawyer requested; "In case I should find it necessary to change the hour or place of the meeting. And one thing more—do not fall to bring the blue buckle with you. Is it in your possession?" "It is in same hands. I shall bring it,"

As he wrote down her address with careful precision, she said, timidly: "You have asked me several questions, Mr. Leclerc. Now may I ask you one?" He peered down into the eager, upturned face with a calmness that was little short of amazing to Rutherford, "Certainly—though I may not be at liberty to answer it."

"You have the other blue buckle?"
"Not with me," was the lawyer-like reply.

"Not with me," was the lawyer-like reply.

"You have seen it? Tou remember how it looks?" Miss Ballantyne leaned forward, clasping and unclasping her hands, in the effort to subdue her excitement.

"Possibly," rejoined Leclerc.

"Tell me the inscription on it, please!"
It was a command rather than an entreaty, made with all the bewildering appeal that womankind has known how to use since the world was young: but the present man of business and caution was unshaken. "Is there an inscription on it?" he par-

ried.

Miss Ballantyne leaned back in her chair with a little sigh of disappointment. She had read the lawyer's determination to give her no information. Leclero took advantage of the ensuing silence to gather up his papers and say good-by.

After he had departed, Craig waited a moment for her to speak—perhaps to offer some explanation—but she only passed her hand across her eyes, as if in weari-

You are tired, Miss Ballantyne.

"You are tired, Miss Ballantyne," he said, "Come, it has been a taxing afternoon for you. Let me call a cab."

"Thank you," she said, rising and walking toward the door, in obvious preoccupation of thought.

He assisted her into the cab, and was on the point of closing the door upon her, and giving her address to the driver.

"Why—aren't you coming?" she asked, startled out of her brown study.

"Thank you, no," he answered, turning the door.

the door.
Her small gloved hand was suddenly laid upon his, as it rested on the sill.
"I wish you would!"

"I wish you would."
"I'm sorry, but—"
"I shall think—you are not pleased with
me—that you have been thinking unkind
things about me." And there was the
sinen of tears in her eyes.
Rutherford was not pleased with her,
but was still less pleased with himself.
Without another word he entered the cab. The girl glanced timidly at him, once

The girl glanced timinary at finite or twice, and seeing that he was not disposed to speak, she made a brave effort to begin the conversation. Her lips parted uncertainly with a forced little laugh; and her voice was not quite steady as she said:

as she said:
"Do you knew, Mr. Rutherford, what
this reminds me of?-why, of that first
ride we took together from the shipwhen I-I forced myself upon you and you were very glum-oh, much glummer than you are today!" Craig glanced swiftly at her, and saw

that her mock-banter was employed to relieve the tenseness of the situation— that she was fighting hard for self-control. He felt again a great, overmasterympathy for this slender girl fight-man's battle against such heavy She was pitted against clever, unprincipled men and resourceful women; and he, her one mainstay, had been on the point of descriting her! "Child, child!" he whispered, "how can

you expect me to understond-when you do not tell me all!"
"You've been so good to me-to use.
Mr. Rutherford! It hurts me to feel that

-you think ill of me-and I cannot prevent it-yet!"
"Yet! What oo you mean by that?"

die away within him, and instead a man-like eagerness to make the most of his opportunity with this provoking bit of

"Miss—, what other name have you beside Wilhelmina?" he asked, laying his hand upon the little gloved one by his side.

Father calls me Billie," she answered. "Billie, Billie, Billie!" he whispered, and with every utterance of the saucy little name he drew nearer to her.

At this moment the cab stopepd.
"Look, we're home, and there's Sophie
ut in front. I'm glad she returned before

They had, in fact, drawn up in front

of the West 10th street house. The maid was just going up the steps, evidently from an afternoon out. Rutherford, pro-

voked, assisted his companion to alight,

and she ran up the stairs to give some instructions to her mald. The latter glanced around furrively at Rutherford

planced around furries; at authorition before unlocking the door and going in. "Miss Billie, I'm coming in," announced Rutherford in a voice which indicated that he meant to carry out his intention. "I have something important to say."

Miss Ballantyne made no protest, for the search to see that it would be use.

she seemed to see that it would be use

been ringing-long!" said the maid, com-ing back to meet them. "Shall I answer

"No, I will answer, Sophie," said her

She went upstairs, and Craig followed.

The bell was, indeed, ringing with a long-drawn insistency that suggested it had been doing so for a long while.

Miss Ballantyne took the receiver, and at the first words she turned pale.
"Wait a moment," she said to the other person; "Mr. Rutherford is here.

Tell him, please!"

Rutherford was by her side. Her volce

old him that something had happened.

She held out the receiver to him.
"Walt!" he whispered, and he tiptoed quietly back and closed the door. "Who

"Father," she answered.
"Hello, Mr. Rutherford!" the voice called. "I disliked to alarm my daughter unnecessarily, but I have reason to believe that some persons, one of them a

man, visited the rooms there, this after

"I heard a man's voice and a woman's

voice. I didn't recognize the latter, but the man was Helderman."

"Yes, I couldn't possibly be mistaken his voice. I heard him plainly."

"The woman couldn't have been the

"Nonsense!" retorted Mr. Ballantyne, triently. "I know Sophie's voice, of

ourse. It was another woman."
"Weren't you here?" Craig inquired.

"They were talking about-the blue

buckle," the answer came, evading his question, apparently.

"Between a quarter after 5 and half

Rutherford glanced at his watch. It

maid here?" Rutherford spoke low into the transmitter. "Perhaps she was ex-

plaining her mistresa' absence to

"Do you know who they were?"

Helderman!

Where-here?"

What!

caller.

patiently.

"About what time?

as. Rutherford came in. "Oh, Mademoiselle, the telephone has

femininits'.

you can."
"You have judged me already!" she There was no reply. Evidently the con There was no reply. Evidently the con-nection was cut off, or Ballantyne had no more to say. Rutherford hung up the re-ceiver and turned to the girl She had followed the details from his half of the Then I shall reverse the decision until "Then I shall reverse the decision until
-shall we say tomorrow?"
"Oh, that is too soon."
"Until you explain then," he announced.
"What is the-first thing-you want me
to explain?" she asked, very low.
"How can your father have a dual personality-can be in two places at ence!"
He did not want to accuse her, in so
many words, of falsehood; and now instead of cringing under his implied accusation, she meraly laughed. Looking
at her he felt all desire to cross-examine
dis away within him, and instead a man-

"If Mr. Helderman was here," whispered, "he must have come dire hispered, "he must have come directly ere after leaving us." 'And he must have known that your

onversation.

maid would be out, too," observed to false the must have been here, here afternion, in this house, under the self-same roof with you!" And he poise an accusing finger at her. She was with me at the Ritz-Carlton. We saw Helderman there. Are you "Oh, no! He-he-

"Don't story to me!" stormed Orale "Don't story to me!" stormed Orale
Miss Ballantyne gave him one bestraight, very angry glance, and save
out of the room with the air of an exfended princess. (CONTINUED TOMORROW)

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