

## CHAPTER VII

Some days later, the insurance offices (two in number) received the formal announcement of Lord Montbarry's death, from her ladyship's London solicitors. The sum insured in each office was five thousand pounds--on which one year's premium only had been paid. In the face of such a pecuniary emergency as this, the Directors thought it desirable to consider their position. The medical advisers of the two offices, who had recommended the insurance of Lord Montbarry's life, were called into council over their own reports. The result excited some interest among persons connected with the business of life insurance. Without absolutely declining to pay the money, the two offices (acting in concert) decided on sending a commission of inquiry to Venice, 'for the purpose of obtaining further information.'

Mr. Troy received the earliest intelligence of what was going on. He wrote at once to communicate his news to Agnes; adding, what he considered to be a valuable hint, in these words:

'You are intimately acquainted, I know, with Lady Barville, the late Lord Montbarry's eldest sister. The solicitors employed by her husband are also the solicitors to one of the two insurance offices. There may possibly be something in the report of the commission of inquiry touching on Ferrari's disappearance. Ordinary persons would not be permitted, of course, to see such a document. But a sister of the late lord is so near a relative as to be an exception to general rules. If Sir Theodore Barville puts it on that footing, the lawyers, even if they do not allow his wife to look at the report, will at least answer any discreet questions she may ask referring to it. Let me hear what you think of this suggestion, at your earliest convenience.'

The reply was received by return of post. Agnes declined to avail herself of Mr. Troy's proposal.

'My interference, innocent as it was,' she wrote, 'has already been productive of such deplorable results, that I cannot and dare not stir any further in the case of Ferrari. If I had not consented to let that unfortunate man refer to me by name, the late Lord Montbarry would never have engaged him, and his wife would have been spared the misery and suspense from which she is suffering now. I would not even look at the report to which you allude if it was placed in my hands--I have heard more than enough already of that hideous life in the palace at Venice. If Mrs. Ferrari chooses to address

herself to Lady Barville (with your assistance), that is of course quite another thing. But, even in this case, I must make it a positive condition that my name shall not be mentioned. Forgive me, dear Mr. Troy! I am very unhappy, and very unreasonable--but I am only a woman, and you must not expect too much from me.'

Foiled in this direction, the lawyer next advised making the attempt to discover the present address of Lady Montbarry's English maid. This excellent suggestion had one drawback: it could only be carried out by spending money--and there was no money to spend. Mrs. Ferrari shrank from the bare idea of making any use of the thousand-pound note. It had been deposited in the safe keeping of a bank. If it was even mentioned in her hearing, she shuddered and referred to it, with melodramatic fervour, as 'my husband's blood-money!'

So, under stress of circumstances, the attempt to solve the mystery of Ferrari's disappearance was suspended for a while.

It was the last month of the year 1860. The commission of inquiry was already at work; having begun its investigations on December 6. On the 10th, the term for which the late Lord Montbarry had hired the Venetian palace, expired. News by telegram reached the insurance offices that Lady Montbarry had been advised by her lawyers to leave for London with as little delay as possible. Baron Rivar, it was believed, would accompany her to England, but would not remain in that country, unless his services were absolutely required by her ladyship. The Baron, 'well known as an enthusiastic student of chemistry,' had heard of certain recent discoveries in connection with that science in the United States, and was anxious to investigate them personally.

These items of news, collected by Mr. Troy, were duly communicated to Mrs. Ferrari, whose anxiety about her husband made her a frequent, a too frequent, visitor at the lawyer's office. She attempted to relate what she had heard to her good friend and protectress. Agnes steadily refused to listen, and positively forbade any further conversation relating to Lord Montbarry's wife, now that Lord Montbarry was no more. 'You have Mr. Troy to advise you,' she said; 'and you are welcome to what little money I can spare, if money is wanted. All I ask in return is that you will not distress me. I am trying to separate myself from remembrances--' her voice faltered; she paused to control herself--'from remembrances,' she resumed, 'which are sadder than ever since I have heard of Lord Montbarry's death. Help me by your silence to recover my spirits, if I can. Let me hear nothing more, until I can rejoice with you that your husband is found.'

Time advanced to the 13th of the month; and more information of the interesting sort reached Mr. Troy. The labours of the insurance commission had come to an end--the report had been received from Venice on that day.