

CHAPTER LVIII - OF COURSE THEY WILL PAY

THREE days afterwards a hansom cab drove to the offices of the very respectable firm of solicitors who managed the affairs of the Norland family. They had one or two other families as well, and in spite of agricultural depression, they made a very good thing indeed out of a very comfortable business. The cab contained a lady in deep widow's weeds.

Lady Harry Norland expected to be received with coldness and suspicion. Her husband, she knew, had not led the life expected in these days of a younger son. Nor had his record been such as to endear him to his elder brother. Then, as may be imagined, there were other tremors, caused by a guilty knowledge of certain facts which might by some accident "come out." Everybody has tremors for whom something may come out. Also, Iris had had no experience of solicitors, and was afraid of them.

Instead of being received, however, by a gentleman as solemn as the Court of Chancery and as terrible as the Court of Assize, she found an elderly gentleman, of quiet, paternal manners, who held both her hands, and looked as if he was weeping over her bereavement. By long practice this worthy person could always, at a moment's notice, assume the appearance of one who was weeping with his client.

"My dear lady!" he murmured. "My dear lady! This is a terrible time for you."

She started. She feared that something had come out.

"In the moment of bereavement, too, to think of business."

"I have brought you," she replied curtly, "my husband's--my late husband's--will."

"Thank you. With your permission--though it may detain your ladyship--I will read it. Humph! it is short and to the point. This will certainly give us little trouble. I fear, however, that, besides the insurances, your ladyship will not receive much."

"Nothing. My husband was always a poor man, as you know. At the time of his death he left a small sum of money only. I am, as a matter of fact, greatly inconvenienced."

"Your ladyship shall be inconvenienced no longer. You must draw upon us. As regards Lord Harry's death, we are informed by Dr. Vimpany, who seems to have been his friend as well as his medical adviser--"

"Dr. Vimpany had been living with him for some time."

--"that he had a somewhat protracted illness?"

"I was away from my husband. I was staying here in London--on business--for some time before his death. I was not even aware that he was in any danger. When I hurried back to Passy I was too late. My husband was--was already buried."

"It was most unfortunate. And the fact that his lordship was not on speaking terms with the members of his own family--pray understand that I am not expressing any opinion on the case--but this fact seems to render his end more unhappy."

"He had Dr. Vimpany," said Iris, in a tone which suggested to the lawyer jealousy or dislike of the doctor.

"Well," he said, "it remains to prove the will and to make our claims against the Insurance Office. I have the policy here. His lordship was insured in the Royal Unicorn Life Insurance Company for the sum of 15,000 pounds. We must not expect to have this large claim satisfied quite immediately. Perhaps the office will take three months to settle. But, as I said before, your ladyship can draw upon us."

"You are certain that the Company will pay?"

"Assuredly. Why not? They must pay."

"Oh! I thought that perhaps so large a sum--"

"My dear Madam"--the man who administered so much real and personal property smiled--"fifteen thousand pounds is not what we call a very large sum. Why, if an Insurance Company refused to pay a lawful claim it would cut its own throat--absolutely. Its very existence depends upon its meeting all just and lawful claims. The death being proved it remains for the Company to pay the insurance into the hands of the person entitled to receive it. That is, in this case, to me, acting for you."

"Yes--I see--but I thought that, perhaps, my husband having died abroad

there might be difficulty--"

"There might, if he had died in Central Africa. But he died in a suburb of Paris, under French law, which, in such matters, is even more careful and exacting than our own. We have the official papers, and the doctor's certificate. We have, besides, a photograph of the unfortunate gentleman lying on his death-bed--this was well thought of: it is an admirable likeness--the sun cannot lie--we have also a photograph of the newly erected tombstone. Doubt? Dear me, Madam, they could no more raise a doubt as to your husband's death than if he were buried in the family vault. If anything should remove any ground for doubt, it is the fact that the only person who benefits by his death is yourself. If, on the other hand, he had been in the hands of persons who had reason to wish for his death, there might have been suspicions of foul play, which would have been matter for the police--but not for an insurance company."

"Oh! I am glad to learn, at least, that there will be no trouble. I have no knowledge of business, and I thought that--"

"No--no--your ladyship need have no such ideas. In fact, I have already anticipated your arrival, and have sent to the manager of the company. He certainly went so far as to express a doubt as to the cause of death. Consumption in any form was not supposed to be in your husband's family. But Lord Harry--ahem!--tried his constitution--tried his constitution, as I put it."

He had put it a little differently. What he said was to the following effect--

"Lord Harry Norland, sir, was a devil. There was nothing he did not do. I only wonder that he has lived so long. Had I been told that he died of everything all together, I should not have been surprised. Ordinary rapid consumption was too simple for such a man."

Iris gave the lawyer her London address, obeyed him by drawing a hundred pounds, half of which she sent to Mr. William Linville, at Louvain, and went home to wait. She must now stay in London until the claim was discharged.

She waited six weeks. At the end of that time she learned from her solicitors that the company had settled, and that they, the lawyers, had paid to her bankers the sum of 15,000 pounds being the whole of the insurance.

Acting, then, on her husband's instructions, she sought another bank and opened an account for one William Linville, gentleman, residing abroad. She gave herself as a reference, left the usual signature of William Linville, and

paid to his account a cheque for 8,000 pounds. She saw the manager of her own bank, explained that this large cheque was for an investment, and asked him to let her have 2,000 pounds in bank notes. This sum, she added, was for a special purpose. The manager imagined that she was about to perform some act of charity, perhaps an expiatory work on behalf of her late husband.

She then wrote to Dr. Vimpany, who was in Paris, making an appointment with him. Her work of fraud and falsehood was complete.

"There has been no trouble at all," she wrote to her husband; "and there will not be any. The insurance company has already settled the claim. I have paid 8,000 pounds to the account of William Linville. My own banker--who knows my father--believes that the money is an investment. My dear Harry, I believe that, unless the doctor begins to worry us--which he will do as soon as his money is all gone--a clear course lies before us. Let us, as I have already begged you to do, go straight away to some part of America, where you are certain not to be known. You can dye your hair and grow a beard to make sure. Let us go away from every place and person that may remind us of time past. Perhaps, in time, we may recover something of the old peace and--can it ever be?--the old self-respect."

There was going to be trouble, however, and that of a kind little expected, impossible to be guarded against. And it would be trouble caused by her own act and deed.