

CHAPTER LXII - THE BOARD OF DIRECTORS

AT a Board Meeting of the Royal Unicorn Life Insurance Company, specially convened, the Chairman had to make a communication of a very remarkable character.

"Gentlemen," he said, "I call upon the Secretary, without further introduction, to read a letter, to consider which you are called together this day."

"The letter," the Secretary began, "is simply headed 'Paris,' dated two days ago."

"Only two days ago," said the Chairman, mysteriously. "But, of course, that means nothing. There has been plenty of time for him to change his residence. I dare say he may be in London at our very elbow. Go on, if you please."

"Gentlemen"--the Secretary proceeded to read the letter. "It is now three months since a claim was sent in to you by the firm of Erskine, Mansfield, Denham & Co., solicitors of Lincoln's Inn Fields, for the sum of 15,000 pounds due to the heirs of Lord Harry Norland in respect of an insurance effected upon his life."

"The claim, gentlemen," said the Chairman, "was duly acknowledged and paid some weeks later. It was a heavy loss; but these things will occur, and there seemed no reason to doubt the facts alleged, or to dispute the claim."

"I write this letter," the Secretary continued reading, "in order to inform you that the claim was fraudulent, inasmuch as Lord Harry Norland was at the time, and is still, actually living."

Fraudulent! The man still living! At this point there was a sudden awakening. Everybody sat up and listened with all their ears.

"I may tell you, gentlemen," the Chairman explained, "that the writer of this remarkable letter is none other than Lord Harry Norland himself. We will now proceed without further interruption."

"In conjunction with another person, I devised and carried out successfully a plan by which I was enabled to touch at once, and without the

disagreeable necessity of previously expiring and being buried, the whole of the money for which I was insured. Other people have attempted the same design, I believe, but the thing has hitherto been managed clumsily. In my own case, it has been managed with great dexterity and artistic skill. As you will naturally be curious on a subject which interests you so closely I have no objection to reveal the method. It is not enough to write to your office and state that a certain person is dead. One must be prepared with proofs of the death should any doubt arise. No proof of death is quite satisfactory without evidence as to the disposal of the dead body. With that object, we procured from the Hotel Dieu a patient apparently in an advanced state of consumption. My accomplice, being a medical man, highly recommended, was able to do this without suspicion. We nursed him ostentatiously. During the latter part of the illness he was nursed under the name of Lord Harry Norland. He died. His name was entered in the official register as Lord Harry Norland. He was buried in the cemetery at Auteuil, near Paris, as Lord Harry Norland. A headstone marks his grave, which is purchased in perpetuity. The doctor certified the cause of his death, and communicated the fact to the deceased's brother, Lord Malven, and to the deceased's solicitors. The death was also announced to the papers. The difficulties attendant on the successful conduct of the business are so great that you need not fear a repetition. Nobody, in order to assist a fraud, will consent to die and lend his own body. It is seldom, indeed, that a sick man can be found--a foreigner and friendless--whose death will cause no curiosity and raise no questions. Add to this, it is extremely difficult, as I have now experienced, to find the necessary assistance without encountering the objections of conscience."

"Upon my word!" cried one of the Directors, "this is a most wonderful letter. I beg your pardon. Pray go on."

"We began very well. We buried our man under the name of Lord Harry Norland, as I have said. The difficulty then arose as to the presentation of the claim. It was most desirable that the claim should be made by the person who would most naturally be the deceased's heir and after proving his will and by his own solicitor.

"I am married. I have no children. I have not lived on good terms with my family. It was, therefore, quite reasonable to expect that I should leave my wife sole heir and executrix. It was also natural that she should go to my solicitors--the family solicitors--and ask them to manage her affairs.

"With this object I confessed to my wife as much of the conspiracy as was necessary. Like many women, she possesses, in addition to every virtue, a blessed devotion to her husband. Where he is concerned she is easily led

even from the paths of honour. I practised on that devotion; I used all the arguments and persuasions based on that devotion necessary to convert a woman of honour into the accomplice of a conspiracy. In brief, I made my wife join in the fraud. She consented to act for me, persuaded that if she did not the conspiracy would be discovered. The business has, therefore been carried through with the greatest success. You have paid the claim in full without question. For me there was left the very comfortable provision of 15,000 pounds, with the consciousness of a daring and successful swindle. Unfortunately, my wife has now discovered that her conscience will give her no peace or rest until full restitution of the money has been made. She has informed me of her intention to send back without delay that part of it which lies at her bank in her own name--that is to say, five thousand pounds.

"I do not suppose that, as gentlemen, you would be disposed to subject a woman who thus desires to repair a wrong to the degradation of a public prosecution. No useful end, in fact, will be served in so doing. It is, in fact, in the conviction that you will take no proceedings that I write this letter.

"Further, as I wish my wife's scruples of conscience to be completely set at rest, I am prepared, on an assurance that the matter will be allowed to drop, to forward to you the remainder of the money, less two thousand pounds, which I have reason to believe will be sent to you in course of time. I am also prepared to instruct my wife, as my heir, in the event of my death to make no claim on the Company; and I have requested my solicitor to cease paying the annual premium. The Company will, therefore, be the gainers of the whole premiums which have been paid--namely, 300 pounds a year for ten years: that is to say, 3,000 pounds.

"As for myself, I will take the necessary steps as soon as you have given me that letter of assurance. As regards the other principal in the Conspiracy, it is hardly worth your while to search after him. I shall be obliged if you will be so good as to acknowledge this letter without delay, with any assurance which you may be able to make as regards the person whom I have dragged into the affair. I send you an address where a letter will find me. You may wish to watch the house. I assure you beforehand that it is useless. I shall not go there.--I remain, Gentlemen,

"Your obedient servant,

"HARRY NORLAND."

"Perhaps," said the Secretary, "it is in connection with this letter that I have

this day received a packet of bank-notes amounting in all to the sum of five thousand pounds. The packet is endorsed 'Restitution money.'

"Bank-notes, gentlemen," said the Chairman significantly, "may be traced if necessary."

The Directors looked at each other. This was, indeed, a very remarkable story, and one never before brought to the notice of any Board.

"Gentlemen," said the Chairman, "you have heard the letter; you now have the case before you. I should like to hear your views."

"We are likely to get most of our money back," said one of the Directors, "it seems to me, by holding our tongues. That is the main thing."

"If we could get Lord Harry himself," said another, "I should say: Go for him, but not for his wife. I wonder we ever took his life at all. If all stories are true about him he is as bad as they make 'em. He ran away when he was a boy, and went to sea: he was a strolling actor after that: he went out to the States and was reported to have been seen in the West: he has been a ship's steward: he has been on the turf. What has he not been?"

"We have got the money," said another; "that is the great thing. We must remember that we should never have found out the thing unless--"

"The Company must not compound a felony," said the Chairman.

"Certainly not. By no means. At the same time, would any good purpose be served by public scandal in connection with a noble House?"

"The noble House," said another Director, who was Radical, "may very well take care of itself. Question is, Would it do any good to anybody if we ran in the wife?"

"Who is she?"

"You would expect a ruffian like Lord Harry to marry a woman like himself. Not at all. He married a most charming creature named Henley--Iris Henley--father very well known in the City. I heard of it at the time. She would have him---infatuated about him--sad business. Mr. Chairman, I submit that it is quite impossible for us to take proceedings against this unfortunate lady, who is doing her utmost to make restitution."

"The Company must not compound a felony," the Chairman repeated.

"Even if we do not get back that two thousand pounds," said the Secretary, "the Company will lose nothing. The surrender value must be considered."

Then another of the Directors spoke. "We do not know where this lady is to be found. She is probably passing under another name. It is not our business to hunt her down."

"And if we found her we should have to prove the case, and her guilty knowledge of the conspiracy," said another. "How would this precious letter be taken as evidence? Why, we do not even know that it is true. We might exhume the body: what would that prove after three months? We might open up the case, and spend a heap of money, and create a great scandal, and be none the better for it afterwards. My advice is, let the thing drop."

"Well, but," objected another, "suppose we admit that the man is still living. He may die, and then there would be another claim upon us."

"Of that," said the Chairman, "I think there need be no apprehension whatever. You have heard his letter. But, I repeat, we must not compound a felony!"

"I submit, Mr. Chairman," said one who had not spoken--and he was a barrister--"that the Company knows nothing at all about Lady Harry Norland. We have had to deal with the firm of Erskine, Mansfield, Denham & Co., of Lincoln's Inn Fields: and a most respectable firm too. On their representations we paid the money. If it can be ascertained that we have been defrauded we must look to them. If we have to prosecute anybody it must be that respectable firm."

"Good," said the Chairman.

"I propose, therefore, that the Secretary write to Lord Harry Norland, informing him that the Company have had nothing at all to do with his wife, and do not recognise her action in any way. We shall then see what happens, and can proceed in accordance."

At this moment a card was brought in. It was that of Mr. Erskine himself, senior partner in the very firm.

He came in, old, eminently respectable, but shaken. He was greatly shaken. "Gentlemen," he said nervously, "I hasten to bring you a communication, a

most extraordinary communication, which I have just received. It is nothing less than a confession--a full confession--from a person whom I had every reason to believe was dead. It is from Lord Harry Norland."

"We know already," said the Chairman, superior, "the main facts which you are going to lay before us. We are met to-day in order to discuss our action in view of these facts. There has been a conspiracy of a very artful and ingenious character. It has been successful so far through the action of a woman. By the action of the same woman it is sought to make restitution. The hand of justice, however--"

"Perhaps," said the lawyer, "you will oblige me by allowing me to read the letter."

"Pray read it"--the Chairman bowed--"though I do not suppose it will add to the information we already possess."

"Gentlemen"--the lawyer read--"You will be surprised and pained to learn that I am not--as you were given to understand--dead; but on the other hand, living and in the enjoyment of rude health. I see no reason why my life should not be prolonged to threescore years and ten.

"The claim, therefore, which you sent in to the Royal Unicorn Life Insurance Company was fraudulent. It was the result of a deep-laid conspiracy. You have been made the innocent accomplice of a great crime.

"My wife, who now knows the whole truth, is most anxious for restitution to be made. She is about to restore that portion of the money which lies in her name. Most of the rest will be sent back by myself, on certain conditions.

"In communicating the fact of my being still alive to the head of my family you will please also to inform him that I authorise the discontinuance of the premium. This will save the family 300 pounds a year. This will be a solatium to him for the fact that his brother still lives to disgrace the name. If I should die before the next premium is due I order my heirs not to claim the money.--I remain, Gentlemen, your obedient servant,

"HARRY NORLAND."

"The premium which should have been paid under ordinary circumstances," said the Secretary, "was due six weeks ago. The policy has therefore expired."

"It is a characteristic letter," said the lawyer. "Lord Harry was born to be a trouble to his family. There has never been a time, so far as I remember, when he was not a trouble and a disgrace. Hitherto, however, he has avoided actual crime--at least, actual detection. Now, I suppose, the game is up. Yet, gentlemen, the letter is not that of an utter villain."

"He will not be caught," observed the Chairman. "The letter is from too cool a hand. He has prepared a retreat. I dare say by this time he is in some safe and convenient disguise. We are only concerned--are we not?--for the moment with the lady. She has received the money from you. We paid it to you on your representations."

"Observe," said the lawyer, "that the moment she learns the truth she hastens to make restitution."

"Humph!" said the Director, turning over Lord Harry's letter so that the lawyer should not be able to read the contents. "Have you seen her?"

"I have not. I expect to do so before long. She will certainly call upon me."

"She will be ill-advised," said the Chairman, "if she calls upon anybody just at present. Well, sir, I confess that I should be sorry--every member of this Board would be sorry--to see that lady placed in the dock beside her husband."

"In the interests of the noble family concerned, I hope that neither of them will be placed in the dock."

"Do you know who is the other man--the second principal?"

"I can guess. I do not know, however, where he is. All I know is what I have communicated to you--the contents of this letter."

"One would like to get hold of the other man," said the Chairman.

"Presumably he does not belong to a noble family. Well, sir, I don't know what may be done; but this Company cannot, I repeat, compound a felony."

"Certainly not. Most certainly not. At present, however, you have got very little to go upon. And unless evidence is forthcoming--"

"We will not discuss that part of the business," said the Chairman. "A conspiracy has been undoubtedly entered into. We may be compelled to bring an action of some kind against your firm, Mr. Erskine. As regards the

lady, if she is guilty--"

"No--no," said the lawyer, "upon my life! Sinned against--not guilty."

The Chairman folded up Lord Harry's letter and gave it to the Secretary.

"We are much obliged to you, sir, for your prompt action. It is, of course, only what we should have expected of your firm. Meantime, remember that the claim was made by you, that you received the money, and--but we will communicate with you in a few days."

The Secretary wrote such a letter as was suggested. By return of post a cheque was sent, signed by one William Linville, for the sum of eight thousand pounds. The Company had, therefore, recovered thirteen out of fifteen thousand pounds. The Secretary had another interview with Mr. Erskine, the result of which was that the Company recovered the remaining two thousand pounds.

Every firm of solicitors contains its own secrets and keeps them. Therefore, we need not inquire whether it was intended that this money should be paid by the firm or by the noble family to which Lord Harry Norland belonged. It is, however, certain that a few days afterwards Mr. Hugh Mountjoy called at the office and had a long conversation with the senior partner, and that he left behind him a very big cheque.

The subject has never been brought before the Directors again. It was, indeed, privately discussed, and that frequently. Perhaps the story was whispered about outside the Board-room. These things do get about. There has been, however, a feeling that the thing, which would have been perfectly successful but for the conscience of a woman concerned, might be repeated with less tender consciences, and so the Companies be defrauded. Now the wickedness of the world is already so great that it needs no more teaching to make it worse. On the whole, the less said the better.

Besides, the tragic event which happened a day or two later effectively prevented any further step. That in itself was sufficient to wipe out the whole business.