

DR. THORNDYKE  
HIS FAMOUS CASES  
AS DESCRIBED BY  
R. AUSTIN FREEMAN

Number Five

The Missing  
Mortgagee

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*Part I*

EARLY in the afternoon of a warm, humid November day, Thomas Elton sauntered dejectedly along the Margate esplanade, casting an eye now on the slate-coloured sea with its pall of slate-coloured sky, and now on the harbour, where the ebb tide was just beginning to expose the mud. It was a dreary prospect, and Elton varied it by observing the few fishermen and fewer promenaders who walked foot to foot with their distorted reflections in the wet pavement; and thus it was that his eye fell on a smartly-dressed man who had just stepped into a shelter to light a cigar.

A contemporary joker has classified the Scotsmen who abound in South Africa into two groups: those, namely, who hail from Scotland, and those who hail from Palestine. Now, something in the aspect of the broad back that was presented to his view, in that of the curly, black hair and the exuberant raiment, suggested to Elton a Scotsman of the latter type. In fact, there was a suspicion of disagreeable familiarity in the figure which caused him to watch it and slacken his pace. The man backed out of the shelter, diffusing azure clouds, and, drawing an envelope from his pocket, read something that was written on it. Then he turned quickly—and so did Elton, but not quickly enough. For he was a solitary figure on that bald and empty expanse, and the other had seen him at the first glance. Elton walked away slowly, but he had not gone a dozen paces when he felt the anticipated slap on the shoulder and heard the too well-remembered voice.

“Blow me, if I don’t believe you were trying to cut me, Tom,” it said.

Elton looked round with ill-assumed surprise.

“Hallo, Gordon! Who the deuce would have thought of seeing you here?”

Gordon laughed thickly. “Not you, apparently; and you don’t look as pleased as you might now you have seen me. Whereas I’m delighted to see you, and especially to see that things are going so well with you.”

“What do you mean?” asked Elton.

“Taking your winter holiday by the sea, like a blooming duke.”

“I’m not taking a holiday,” said Elton. “I was so worn out that I had to have some sort of change; but I’ve brought my work down with me, and I put in a full seven hours every day.”

“That’s right,” said Gordon. “‘Consider the ant.’ Nothing like steady industry. I’ve brought my work down with me too; a little slip of paper with a stamp on it. You know the article, Tom.”

“I know. But it isn’t due till to-morrow, is it?”

“Isn’t it, by gum! It’s due this very day, the twentieth of the month. That’s why I’m here. Knowing your little weakness in the matter of dates, and having a small item to collect in Canterbury, I thought I’d just come on, and save you the useless expense that results from forgetfulness.”

Elton understood the hint, and his face grew rigid.

“I can’t do it, Gordon; I can’t really. Haven’t got it, and shan’t have it until I’m paid for the batch of drawings that I’m working on now.”

“Oh, but what a pity!” exclaimed Gordon, taking the cigar from his thick, pouting lips to utter the exclamation. “Here you are, blueing your capital on seaside jaunts and reducing your income at a stroke by a clear four pounds a year.”

“How do you make that out?” demanded Elton.

“Tut, tut,” protested Gordon, “what an unbusinesslike chap you are! Here’s a little matter of twenty pounds—a quarter’s interest. If it’s paid now, it’s twenty. If it isn’t, it goes on to the principal, and there’s another four pounds a year to be paid. Why don’t you try to be more economical, dear boy?”

Elton looked askance at the vampire by his side; at the plump, blue-shaven cheeks, the thick black eyebrows, the drooping nose, and the full, red lips that embraced the cigar, and though he was a mild-tempered man he felt that he could have battered that sensual, complacent face out of all human likeness, with something uncommonly like enjoyment. But of these thoughts nothing appeared in his reply, for a man cannot afford to say all he would wish to a creditor who could ruin him with a word.

“You mustn’t be too hard on me, Gordon,” said he. “Give me a little time. I’m doing all I can, you know. I earn every penny that I am able, and I have kept my insurance paid up regularly. I shall be paid for this work in a week or two and then we can settle up.”

Gordon made no immediate reply, and the two men walked slowly eastward, a curiously ill-assorted pair: the one prosperous, jaunty, overdressed;

the other pale and dejected, and, with his well-brushed but napless clothes, his patched boots and shiny-brimmed hat, the very type of decent, struggling poverty.

They had just passed the pier, and were coming to the base of the jetty, when Gordon next spoke.

“Can’t we get off this beastly wet pavement?” he asked, looking down at his dainty and highly-polished boots. “What’s it like down on the sands?”

“Oh, it’s very good walking,” said Elton, “between here and Foreness, and probably drier than the pavement.”

“Then,” said Gordon, “I vote we go down”; and accordingly they descended the sloping way beyond the jetty. The stretch of sand left by the retiring tide was as smooth and firm as a sheet of asphalt, and far more pleasant to walk upon.

“We seem to have the place all to ourselves,” remarked Gordon, “with the exception of some half-dozen dukes like yourself.”

As he spoke, he cast a cunning black eye furtively at the dejected man by his side, considering how much further squeezing was possible, and what would be the probable product of a further squeeze; but he quickly averted his gaze as Elton turned on him a look eloquent of contempt and dislike. There was another pause, for Elton made no reply to the last observation; then Gordon changed over from one arm to the other the heavy fur-lined overcoat that he was carrying. “Needn’t have brought this beastly thing,” he remarked, “if I’d known it was going to be so warm.”

“Shall I carry it for you a little way?” asked the naturally polite Elton.

“If you would, dear boy,” replied Gordon. “It’s difficult to manage an overcoat, an umbrella and cigar all at once.”

He handed over the coat with a sigh of relief, and having straightened himself and expanded his chest, remarked:

“I suppose you’re beginning to do quite well now, Tom?”

Elton shook his head gloomily. “No,” he answered, “it’s the same old grind.”

“But surely they’re beginning to recognise your talents by this time,” said Gordon, with the persuasive air of a cross-examining counsel.

“That’s just the trouble,” said Elton. “You see, I haven’t any, and they recognised the fact long ago. I’m just a journeyman, and journeyman’s work is

what I get given to me.”

“You mean to say that the editors don’t appreciate talent when they see it.”

“I don’t know about that,” said Elton, “but they’re most infernally appreciative of the lack of it.”

Gordon blew out a great cloud of smoke, and raised his eyebrows reflectively. “Do you think,” he said after a brief pause, “you give ’em a fair chance? I’ve seen some of your stuff. It’s blooming prim, you know. Why don’t you try something more lively? More skittish, you know, old chap; something with legs, you know, and high-heeled shoes. See what I mean, old chap? High-steppers, with good full calves and not too fat in the ankle. That ought to fetch ’em; don’t you think so?”

Elton scowled. “You’re thinking of the drawings in ‘Hold Me Up,’” he said scornfully, “but you’re mistaken. Any fool can draw a champagne bottle upside down with a French shoe at the end of it.”

“No doubt, dear boy,” said Gordon, “but I expect that sort of fool knows what pays.”

“A good many fools seem to know that much,” retorted Elton; and then he was sorry he had spoken, for Gordon was not really an amiable man, and the expression of his face suggested that he had read a personal application into the rejoinder. So, once more, the two men walked on in silence.

Presently their footsteps led them to the margin of the weed-covered rocks, and here, from under a high heap of bladder-wrack, a large green shorecrab rushed out and menaced them with uplifted claws. Gordon stopped and stared at the creature with Cockney surprise, prodding it with his umbrella, and speculating aloud as to whether it was good to eat. The crab, as if alarmed at the suggestion, suddenly darted away and began to scuttle over the green-clad rocks, finally plunging into a large, deep pool. Gordon pursued it, hobbling awkwardly over the slippery rocks, until he came to the edge of the pool, over which he stooped, raking inquisitively among the weedy fringe with his umbrella. He was so much interested in his quarry that he failed to allow for the slippery surface on which he stood. The result was disastrous. Of a sudden, one foot began to slide forward, and when he tried to recover his balance, was instantly followed by the other. For a moment he struggled frantically to regain his footing, executing a sort of splashing, stamping dance on the margin. Then, the circling sea birds were startled by a yell of terror, an ivory-handled umbrella flew across the rocks, and Mr. Solomon Gordon took a complete header into the deepest part of the pool. What the crab thought of it history does not relate. What Mr. Gordon thought of it is not suitable for publication;

but, as he rose, like an extremely up-to-date merman, he expressed his sentiments with a wealth of adjectives that brought Elton to the verge of hysteria.

“It’s a good job you brought your overcoat, after all,” Elton remarked for the sake of saying something, and thereby avoiding the risk of exploding into undeniable laughter. The Hebrew made no reply—at least, no reply that lends itself to verbatim report—but staggered towards the hospitable overcoat, holding out his dripping arms. Having inducted him into the garment and buttoned him up, Elton hurried off to recover the umbrella (and, incidentally, to indulge himself in a broad grin), and, having secured it, angled with it for the smart billycock which was floating across the pool.

It was surprising what a change the last minute or two had wrought. The positions of the two men were now quite reversed. Despite his shabby clothing, Elton seemed to walk quite jauntily as compared with his shuddering companion, who trotted by his side with short miserable steps, shrinking into the uttermost depths of his enveloping coat, like an alarmed winkle into its shell, puffing out his cheeks and anathematising the Universe in general as well as his chattering teeth would let him.

For some time they hurried along towards the slope by the jetty without exchanging any further remarks; then suddenly, Elton asked: “What are you going to do, Gordon? You can’t travel like that.”

“Can’t you lend me a change?” asked Gordon.

Elton reflected. He had another suit, his best suit, which he had been careful to preserve in good condition for use on those occasions when a decent appearance was indispensable. He looked askance at the man by his side and something told him that the treasured suit would probably receive less careful treatment than it was accustomed to. Still the man couldn’t be allowed to go about in wet clothes.

“I’ve got a spare suit,” he said. “It isn’t quite up to your style, and may not be much of a fit, but I daresay you’ll be able to put up with it for an hour or two.”

“It’ll be dry anyhow,” mumbled Gordon, “so we won’t trouble about the style. How far is it to your rooms?”

The plural number was superfluous. Elton’s room was in a little ancient flint house at the bottom of a narrow close in the old quarter of the town. You reached it without any formal preliminaries of bell or knocker by simply letting yourself in by a street door, crossing a tiny room, opening the door of

what looked like a narrow cupboard, and squeezing up a diminutive flight of stairs, which was unexpectedly exposed to view. By following this procedure, the two men reached a small bed-sitting-room; that is to say, it was a bedroom, but by sitting down on the bed, you converted it into a sitting-room.

Gordon puffed out his cheeks and looked round distastefully.

“You might just ring for some hot water, old chappie,” he said.

Elton laughed aloud. “Ring!” he exclaimed. “Ring what? Your clothes are the only things that are likely to get wrung.”

“Well, then, sing out for the servant,” said Gordon.

Elton laughed again. “My dear fellow,” said he, “we don’t go in for servants. There is only my landlady and she never comes up here. She’s too fat to get up the stairs, and besides, she’s got a game leg. I look after my room myself. You’ll be all right if you have a good rub down.”

Gordon groaned, and emerged reluctantly from the depths of his overcoat, while Elton brought forth from the chest of drawers the promised suit and the necessary undergarments. One of these latter Gordon held up with a sour smile, as he regarded it with extreme disfavour.

“I shouldn’t think,” said he, “you need have been at the trouble of marking them so plainly. No one’s likely to want to run away with them.”

The undergarments certainly contrasted very unfavourably with the delicate garments which he was peeling off, excepting in one respect; they were dry; and that had to console him for the ignominious change.

The clothes fitted quite fairly, notwithstanding the difference between the figures of the two men; for while Gordon was a slender man grown fat, Elton was a broad man grown thin; which, in a way, averaged their superficial area.

Elton watched the process of investment and noted the caution with which Gordon smuggled the various articles from his own pockets into those of the borrowed garments without exposing them to view; heard the jingle of money; saw the sumptuous gold watch and massive chain transplanted, and noted with interest the large leather wallet that came forth from the breast pocket of the wet coat. He got a better view of this from the fact that Gordon himself examined it narrowly, and even opened it to inspect its contents.

“Lucky that wasn’t an ordinary pocket-book,” he remarked. “If it had been, your receipt would have got wet, and so would one or two other little articles that wouldn’t have been improved by salt water. And, talking of the receipt, Tom, shall I hand it over now?”

“You can if you like,” said Elton; “but as I told you, I haven’t got the money”; on which Gordon muttered:

“Pity, pity,” and thrust the wallet into his, or rather, Elton’s breast pocket.

A few minutes later, the two men came out together into the gathering darkness, and as they walked slowly up the close, Elton asked: “Are you going up to town to-night, Gordon?”

“How can I?” was the reply. “I can’t go without my clothes. No, I shall run over to Broadstairs. A client of mine keeps a boarding-house there. He’ll have to put me up for the night, and if you can get my clothes cleaned and dried I can come over for them to-morrow.”

These arrangements having been settled, the two men adjourned, at Gordon’s suggestion, for tea at one of the restaurants on the Front; and after that, again at Gordon’s suggestion, they set forth together along the cliff path that leads to Broadstairs by way of Kingsgate.

“You may as well walk with me into Broadstairs,” said Gordon; “I’ll stand you the fare back by rail”; and to this Elton had agreed, not because he was desirous of the other man’s company, but because he still had some lingering hopes of being able to adjust the little difficulty respecting the instalment.

He did not, however, open the subject at once. Profoundly as he loathed and despised the human spider whom necessity made his associate for the moment, he exerted himself to keep up a current of amusing conversation. It was not easy; for Gordon, like most men whose attention is focussed on the mere acquirement of money, looked with a dull eye on the ordinary interests of life. His tastes in art he had already hinted at, and his other tastes lay much in the same direction. Money first, for its own sake, and then those coarser and more primitive gratifications that it was capable of purchasing. This was the horizon that bounded Mr. Solomon Gordon’s field of vision.

Nevertheless, they were well on their way before Elton alluded to the subject that was uppermost in both their minds.

“Look here, Gordon,” he said at length, “can’t you manage to give me a bit more time to pay up this instalment? It doesn’t seem quite fair to keep sending up the principal like this.”

“Well, dear boy,” replied Gordon, “it’s your own fault, you know. If you would only bear the dates in mind, it wouldn’t happen.”

“But,” pleaded Elton, “just consider what I’m paying you. I originally borrowed fifty pounds from you, and I’m now paying you eighty pounds a

year in addition to the insurance premium. That's close on a hundred a year; just about half that I manage to earn by slaving like a nigger. If you stick it up any farther you won't leave me enough to keep body and soul together; which really means that I shan't be able to pay you at all."

There was a brief pause; then Gordon said dryly:

"You talk about not paying, dear boy, as if you had forgotten about that promissory note."

Elton set his teeth. His temper was rising rapidly. But he restrained himself.

"I should have a pretty poor memory if I had," he replied, "considering the number of reminders you've given me."

"You've needed them, Tom," said the other. "I've never met a slacker man in keeping to his engagements."

At this Elton lost his temper completely.

"That's a damned lie!" he exclaimed, "and you know it, you infernal, dirty, blood-sucking parasite!"

Gordon stopped dead.

"Look here, my friend," said he; "none of that. If I've any of your damned sauce, I'll give you a sound good hammering."

"The deuce you will!" said Elton, whose fingers were itching, not for the first time, to take some recompense for all that he had suffered from the insatiable usurer. "Nothing's preventing you now, you know, but I fancy cent. per cent. is more in your line than fighting."

"Give me any more sauce and you'll see," said Gordon.

"Very well," was the quiet rejoinder. "I have great pleasure in informing you that you are a human maw-worm. How does that suit you?"

For reply, Gordon threw down his overcoat and umbrella on the grass at the side of the path, and deliberately slapped Elton on the cheek.

The reply followed instantly in the form of a smart left-hander, which took effect on the bridge of the Hebrew's rather prominent nose. Thus the battle was fairly started, and it proceeded with all the fury of accumulated hatred on the one side and sharp physical pain on the other. What little science there was appertained to Elton, in spite of which, however, he had to give way to his heavier, better nourished and more excitable opponent. Regardless of the punishment he received, the infuriated Jew rushed at him and, by sheer weight

of onslaught, drove him backward across the little green.

Suddenly, Elton, who knew the place by daylight, called out in alarm.

“Look out, Gordon! Get back, you fool!”

But Gordon, blind with fury, and taking this as a manœuvre to escape, only pressed him harder. Elton’s pugnacity died out instantly in mortal terror. He shouted out another warning and as Gordon still pressed him, battering furiously, he did the only thing that was possible: he dropped to the ground. And then, in the twinkling of an eye came the catastrophe. Borne forward by his own momentum, Gordon stumbled over Elton’s prostrate body, staggered forward a few paces, and fell. Elton heard a muffled groan that faded quickly, and mingled with the sound of falling earth and stones. He sprang to his feet and looked round and saw that he was alone.

For some moments he was dazed by the suddenness of the awful thing that had happened. He crept timorously towards the unseen edge of the cliff, and listened. But there was no sound save the distant surge of the breakers, and the scream of an invisible sea-bird. It was useless to try to look over. Near as he was, he could not, even now, distinguish the edge of the cliff from the dark beach below. Suddenly he bethought him of a narrow cutting that led down from the cliff to the shore. Quickly crossing the green, and mechanically stooping to pick up Gordon’s overcoat and umbrella, he made his way to the head of the cutting and ran down the rough chalk roadway. At the bottom he turned to the right and, striding hurriedly over the smooth sand, peered into the darkness at the foot of the cliff.

Soon there loomed up against the murky sky the shadowy form of the little headland on which he and Gordon had stood; and, almost at the same moment, there grew out of the darkness of the beach a darker spot amidst a constellation of smaller spots of white. As he drew nearer the dark spot took shape; a horrid shape with sprawling limbs and a head strangely awry. He stepped forward, trembling, and spoke the name that the thing had borne. He grasped the flabby hand, and laid his fingers on the wrist; but it only told him the same tale as did that strangely misplaced head. The body lay face downwards, and he had not the courage to turn it over; but that his enemy was dead he had not the faintest doubt. He stood up amidst the litter of fallen chalk and earth and looked down at the horrible, motionless thing, wondering numbly and vaguely what he should do. Should he go and seek assistance? The answer to that came in another question. How came that body to be lying on the beach? And what answer should he give to the inevitable questions? And swiftly there grew up in his mind, born of the horror of the thing that was, a yet greater horror of the thing that might be.

A minute later, a panic-stricken man stole with stealthy swiftness up the narrow cutting and set forth towards Margate, stopping anon to listen, and stealing away off the path into the darkness, to enter the town by the inland road.

Little sleep was there that night for Elton in his room in the old flint house. The dead man's clothes, which greeted him on his arrival, hanging limply on the towel-horse where he had left them, haunted him through the night. In the darkness, the sour smell of damp cloth assailed him with an endless reminder of their presence, and after each brief doze, he would start up in alarm and hastily light his candle; only to throw its flickering light on those dank, drowned-looking vestments. His thoughts, half-controlled, as night thoughts are, flitted erratically from the unhappy past to the unstable present, and thence to the incalculable future. Once he lighted the candle specially to look at his watch to see if the tide had yet crept up to that solitary figure on the beach; nor could he rest again until the time of high-water was well past. And all through these wanderings of his thoughts there came, recurring like a horrible refrain, the question what would happen when the body was found? Could he be connected with it and, if so, would he be charged with murder? At last he fell asleep and slumbered on until the landlady thumped at the staircase door to announce that she had brought his breakfast.

As soon as he was dressed he went out. Not, however, until he had stuffed Gordon's still damp clothes and boots, the cumbrous overcoat and the smart billycock hat into his trunk, and put the umbrella into the darkest corner of the cupboard. Not that anyone ever came up to the room, but that, already, he was possessed with the uneasy secretiveness of the criminal. He went straight down to the beach; with what purpose he could hardly have said, but an irresistible impulse drove him thither to see if it was there. He went down by the jetty and struck out eastward over the smooth sand, looking about him with dreadful expectation for some small crowd or hurrying messenger. From the foot of the cliffs, over the rocks to the distant line of breakers, his eye roved with eager dread, and still he hurried eastward, always drawing nearer to the place that he feared to look on. As he left the town behind, so he left behind the one or two idlers on the beach, and when he turned Foreness Point he lost sight of the last of them and went forward alone.

It was less than half an hour later that the fatal headland opened out beyond Whiteness. Not a soul had he met along that solitary beach, and though, once or twice, he had started at the sight of some mass of driftwood or heap of seaweed, the dreadful thing that he was seeking had not yet appeared. He passed the opening of the cutting and approached the headland, breathing fast

and looking about him fearfully. Already he could see the larger lumps of chalk that had fallen, and looking up, he saw a clean, white patch at the summit of the cliff. But still there was no sign of the corpse. He walked on more slowly now, considering whether it could have drifted out to sea, or whether he should find it in the next bay. And then, rounding the headland, he came in sight of a black hole at the cliff foot, the entrance to a deep cave. He approached yet more slowly, sweeping his eye round the little bay, and looking apprehensively at the cavity before him. Suppose the thing should have washed in there. It was quite possible. Many things did wash into that cave, for he had once visited it and had been astonished at the quantity of seaweed and jetsam that had accumulated within it. But it was an uncomfortable thought. It would be doubly horrible to meet the awful thing in the dim twilight of the cavern. And yet, the black archway seemed to draw him on, step by step, until he stood at the portal and looked in. It was an eerie place, chilly and damp, the clammy walls and roof stained green and purple and black with encrusting lichens. At one time, Elton had been told, it used to be haunted by smugglers, and then communicated with an underground passage; and the old smuggler's look-out still remained; a narrow tunnel, high up the cliff, looking out into Kingsgate Bay; and even some vestiges of the rude steps that led up to the look-out platform could still be traced, and were not impossible to climb. Indeed, Elton had, at his last visit, climbed to the platform and looked out through the spy-hole. He recalled the circumstance now, as he stood, peering nervously into the darkness, and straining his eyes to see what jetsam the ocean had brought since then.

At first he could see nothing but the smooth sand near the opening; then, as his eyes grew more accustomed to the gloom, he could make out the great heap of seaweed on the floor of the cave. Insensibly, he crept in, with his eyes riveted on the weedy mass and, as he left the daylight behind him, so did the twilight of the cave grow clearer. His feet left the firm sand and trod the springy mass of weed, and in the silence of the cave he could now hear plainly the rain-like patter of the leaping sand-hoppers. He stopped for a moment to listen to the unfamiliar sound, and still the gloom of the cave grew lighter to his more accustomed eyes.

And then, in an instant, he saw it. From a heap of weed, a few paces ahead, projected a boot; his own boot; he recognised the patch on the sole; and at the sight, his heart seemed to stand still. Though he had somehow expected to find it here, its presence seemed to strike him with a greater shock of horror from that very circumstance.

He was standing stock still, gazing with fearful fascination at the boot and

the swelling mound of weed, when, suddenly, there struck upon his ear the voice of a woman, singing.

He started violently. His first impulse was to run out of the cave. But a moment's reflection told him what madness this would be. And then the voice drew nearer, and there broke out the high, rippling laughter of a child. Elton looked in terror at the bright opening of the cavern's mouth, expecting every moment to see it frame a group of figures. If that happened, he was lost, for he would have been seen actually with the body. Suddenly he bethought him of the spy-hole and the platform, both of which were invisible from the entrance; and turning, he ran quickly over the sodden weed till he came to the remains of the steps. Climbing hurriedly up these, he reached the platform, which was enclosed in a large niche, just as the reverberating sound of voices told him that the strangers were within the mouth of the cave. He strained his ears to catch what they were saying and to make out if they were entering farther. It was a child's voice that he had first heard, and very weird were the hollow echoes of the thin treble that were flung back from the rugged walls. But he could not hear what the child had said. The woman's voice, however, was quite distinct, and the words seemed significant in more senses than one.

“No, dear,” it said, “you had better not go in. It's cold and damp. Come out into the sunshine.”

Elton breathed more freely. But the woman was more right than she knew. It was cold and damp: that thing under the black tangle of weed. Better far to be out in the sunshine. He himself was already longing to escape from the chill and gloom of the cavern. But he could not escape yet. Innocent as he actually was, his position was that of a murderer. He must wait until the coast was clear, and then steal out, to hurry away unobserved.

He crept up cautiously to the short tunnel and peered out through the opening across the bay. And then his heart sank. Below him, on the sunny beach, a small party of visitors had established themselves just within view of the mouth of the cave; and even as he looked, a man approached from the wooden stairway down the cliff, carrying a couple of deck chairs. So, for the present his escape was hopelessly cut off.

He went back to the platform and sat down to wait for his release; and, as he sat, his thoughts went back once more to the thing that lay under the weed. How long would it lie there undiscovered? And what would happen when it was found? What was there to connect him with it? Of course, there was his name on the clothing, but there was nothing incriminating in that, if he had only had the courage to give information at once. But it was too late to think of that now. Besides, it suddenly flashed upon him, there was the receipt in the

wallet. That receipt mentioned him by name and referred to a loan. Obviously, its suggestion was most sinister, coupled with his silence. It was a deadly item of evidence against him. But no sooner had he realised the appalling significance of this document than he also realised that it was still within his reach. Why should he leave it there to be brought in evidence—in false evidence, too—against him?

Slowly he rose and, creeping down the tunnel, once more looked out. The people were sitting quietly in their chairs, the man was reading, and the child was digging in the sand. Elton looked across the bay to make sure that no other person was approaching, and then, hastily climbing down the steps, walked across the great bed of weed, driving an army of sand-hoppers before him. He shuddered at the thought of what he was going to do, and the clammy chill of the cave seemed to settle on him in a cold sweat.

He came to the little mound from which the boot projected, and began, shudderingly and with faltering hand, to lift the slimy, tangled weed. As he drew aside the first bunch, he gave a gasp of horror and quickly replaced it. The body was lying on its back, and, as he lifted the weed he had uncovered—not the face, for the thing had no face. It had struck either the cliff or a stone upon the beach and—but there is no need to go into particulars: it had no face. When he had recovered a little, Elton groped shudderingly among the weed until he found the breast-pocket from which he quickly drew out the wallet, now clammy, sodden and loathsome. He was rising with it in his hand when an apparition, seen through the opening of the cave, arrested his movement as if he had been suddenly turned into stone. A man, apparently a fisherman or sailor, was sauntering past some thirty yards from the mouth of the cave, and at his heels trotted a mongrel dog. The dog stopped, and, lifting his nose, seemed to sniff the air; and then he began to walk slowly and suspiciously towards the cave. The man sauntered on and soon passed out of view; but the dog still came on towards the cave, stopping now and again with upraised nose.

The catastrophe seemed inevitable. But just at that moment the man's voice rose, loud and angry, evidently calling the dog. The animal hesitated, looking wistfully from his master to the cave; but when the summons was repeated, he turned reluctantly and trotted away.

Elton stood up and took a deep breath. The chilly sweat was running down his face, his heart was thumping and his knees trembled, so that he could hardly get back to the platform. What hideous peril had he escaped and how narrowly! For there he had stood; and had the man entered, he would have been caught in the very act of stealing the incriminating document from the

body. For that matter, he was little better off now, with the dead man's property on his person, and he resolved instantly to take out and destroy the receipt and put back the wallet. But this was easier thought of than done. The receipt was soaked with sea water, and refused utterly to light when he applied a match to it. In the end, he tore it up into little fragments and deliberately swallowed them, one by one.

But to restore the wallet was more than he was equal to just now. He would wait until the people had gone home to lunch, and then he would thrust it under the weed as he ran past. So he sat down again and once more took up the endless thread of his thoughts.

The receipt was gone now, and with it the immediate suggestion of motive. There remained only the clothes with their too legible markings. They certainly connected him with the body, but they offered no proof of his presence at the catastrophe. And then, suddenly, another most startling idea occurred to him. Who could identify the body—the body that had no face? There was the wallet, it was true, but he could take that away with him, and there was a ring on the finger and some articles in the pockets which might be identified. But a voice seemed to whisper to him—these things were removable, too. And if he removed them, what then? Why, then, the body was that of Thomas Elton, a friendless, poverty-stricken artist, about whom no one would trouble to ask any questions.

He pondered on this new situation profoundly. It offered him a choice of alternatives. Either he might choose the imminent risk of being hanged for a murder that he had not committed, or he might surrender his identity for ever and move away to a new environment.

He smiled faintly. His identity! What might that be worth to barter against his life? Only yesterday he would gladly have surrendered it as the bare price of emancipation from the vampire who had fastened on to him.

He thrust the wallet into his pocket and buttoned his coat. Thomas Elton was dead; and that other man, as yet unnamed, should go forth, as the woman had said, into the sunshine.

## *Part II*

(Related by CHRISTOPHER JERVIS, M.D.)

From various causes, the insurance business that passed through Thorndyke's hands had, of late, considerably increased. The number of societies which regularly employed him had grown larger, and, since the remarkable case of Percival Bland, the "Griffin" had made it a routine practice to send all inquest cases to us for report.

It was in reference to one of these latter that Mr. Stalker, a senior member of the staff of that office, called on us one afternoon in December; and when he had laid his bag on the table and settled himself comfortably before the fire, he opened the business without preamble.

"I've brought you another inquest case," said he; "a rather queer one, quite interesting from your point of view. As far as we can see, it has no particular interest for us excepting that it does rather look as if our examining medical officer had been a little casual."

"What is the special interest of the case from our point of view?" asked Thorndyke.

"I'll just give you a sketch of it," said Stalker, "and I think you will agree that it's a case after your own heart."

"On the 24th of last month, some men who were collecting seaweed, to use as manure, discovered in a cave at Kingsgate, in the Isle of Thanet, the body of a man, lying under a mass of accumulated weed. As the tide was rising, they put the body into their cart and conveyed it to Margate, where, of course, an inquest was held, and the following facts were elicited. The body was that of a man named Thomas Elton. It was identified by the name-marks on the clothing, by the visiting-cards and a couple of letters which were found in the pockets. From the address on the letters it was seen that Elton had been staying in Margate, and on inquiry at that address, it was learnt from the old woman who let the lodgings, that he had been missing about four days. The landlady was taken to the mortuary, and at once identified the body as that of her lodger. It remained only to decide how the body came into the cave; and this did not seem to present much difficulty; for the neck had been broken by a tremendous blow, which had practically destroyed the face, and there were distinct evidences of a breaking away of a portion of the top of the cliff, only a few yards from the position of the cave. There was apparently no doubt that Elton

had fallen sheer from the top of the overhanging cliff on to the beach. Now, one would suppose with the evidence of this fall of about a hundred and fifty feet, the smashed face and broken neck, there was not much room for doubt as to the cause of death. I think you will agree with me, Dr. Jervis?"

"Certainly," I replied; "it must be admitted that a broken neck is a condition that tends to shorten life."

"Quite so," agreed Stalker; "but our friend, the local coroner, is a gentleman who takes nothing for granted—a very Thomas Didymus, who apparently agrees with Dr. Thorndyke that if there is no post-mortem, there is no inquest. So he ordered a post-mortem, which would have appeared to me an absurdly unnecessary proceeding, and I think that even you will agree with me, Dr. Thorndyke."

But Thorndyke shook his head.

"Not at all," said he. "It might, for instance, be much more easy to push a drugged or poisoned man over a cliff than to put over the same man in his normal state. The appearance of violent accident is an excellent mask for the less obvious forms of murder."

"That's perfectly true," said Stalker; "and I suppose that is what the coroner thought. At any rate, he had the post-mortem made, and the result was most curious; for it was found, on opening the body, that the deceased had suffered from a smallish thoracic aneurism, which had burst. Now, as the aneurism must obviously have burst during life, it leaves the cause of death—so I understand—uncertain; at any rate, the medical witness was unable to say whether the deceased fell over the cliff in consequence of the bursting of the aneurism or burst the aneurism in consequence of falling over the cliff. Of course, it doesn't matter to us which way the thing happened; the only question which interests us is, whether a comparatively recently insured man ought to have had an aneurism at all."

"Have you paid the claim?" asked Thorndyke.

"No, certainly not. We never pay a claim until we have had your report. But, as a matter of fact, there is another circumstance that is causing delay. It seems that Elton had mortgaged his policy to a money-lender, named Gordon, and it is by him that the claim has been made, or rather, by a clerk of his, named Hyams. Now, we have had a good many dealings with this man Gordon, and hitherto he has always acted in person; and as he is a somewhat slippery gentleman, we have thought it desirable to have the claim actually signed by him. And that is the difficulty. For it seems that Mr. Gordon is abroad, and his whereabouts unknown to Hyams; so, as we certainly couldn't

take Hyams's receipt for payment, the matter is in abeyance until Hyams can communicate with his principal. And now, I must be running away. I have brought you, as you will see, all the papers, including the policy and the mortgage deed."

As soon as he was gone, Thorndyke gathered up the bundle of papers and sorted them out in what he apparently considered the order of their importance. First he glanced quickly through the proposal form, and then took up the copy of the coroner's depositions.

"The medical evidence," he remarked, "is very full and complete. Both the coroner and the doctor seem to know their business."

"Seeing that the man apparently fell over a cliff," said I, "the medical evidence would not seem to be of first importance. It would seem to be more to the point to ascertain how he came to fall over."

"That's quite true," replied Thorndyke; "and yet, this report contains some rather curious matter. The deceased had an aneurism of the arch; that was probably rather recent. But he also had some slight, old-standing aortic disease, with full compensatory hypertrophy. He also had a nearly complete set of false teeth. Now, doesn't it strike you, Jervis, as rather odd that a man who was passed only five years ago as a first-class life, should, in that short interval, have become actually uninsurable?"

"It certainly does look," said I, "as if the fellow had had rather bad luck. What does the proposal form say?"

I took the document up and ran my eyes over it. On Thorndyke's advice, medical examiners for the "Griffin" were instructed to make a somewhat fuller report than is usual in some companies. In this case, the ordinary answers to questions set forth that the heart was perfectly healthy and the teeth rather exceptionally good, and then, in the summary at the end, the examiner remarked: "the proposer seems to be a completely sound and healthy man; he presents no physical defects whatever, with the exception of a bony ankylosis of the first joint of the third finger of the left hand, which he states to have been due to an injury."

Thorndyke looked up quickly. "Which finger, did you say?" he asked.

"The third finger of the left hand," I replied.

Thorndyke looked thoughtfully at the paper that he was reading. "It's very singular," said he, "for I see that the Margate doctor states that the deceased wore a signet ring on the third finger of the left hand. Now, of course, you couldn't get a ring on to a finger with bony ankylosis of the joint."

“He must have mistaken the finger,” said I, “or else the insurance examiner did.”

“That is quite possible,” Thorndyke replied; “but, doesn’t it strike you as very singular that, whereas the insurance examiner mentions the ankylosis, which was of no importance from an insurance point of view, the very careful man who made the post-mortem should not have mentioned it, though, owing to the unrecognisable condition of the face, it was of vital importance for the purpose of identification?”

I admitted that it was very singular indeed, and we then resumed our study of the respective papers. But presently I noticed that Thorndyke had laid the report upon his knee, and was gazing speculatively into the fire.

“I gather,” said I, “that my learned friend finds some matter of interest in this case.”

For reply, he handed me the bundle of papers, recommending me to look through them.

“Thank you,” said I, rejecting them firmly, “but I think I can trust you to have picked out all the plums.”

Thorndyke smiled indulgently. “They’re not plums, Jervis,” said he; “they’re only currants, but they make quite a substantial little heap.”

I disposed myself in a receptive attitude (somewhat after the fashion of the juvenile pelican) and he continued:

“If we take the small and unimpressive items and add them together, you will see that a quite considerable sum of discrepancy results, thus:

*“In 1903, Thomas Elton, aged thirty-one, had a set of sound teeth. In 1908, at the age of thirty-six, he was more than half toothless.*

*“Again, at the age of thirty-one, his heart was perfectly healthy. At the age of thirty-six, he had old aortic disease, with fully established compensation, and an aneurism that was possibly due to it.*

*“When he was examined he had a noticeable incurable malformation; no such malformation is mentioned in connection with the body.*

*“He appears to have fallen over a cliff; and he had also burst an aneurism. Now, the bursting of the aneurism must obviously have*

*occurred during life; but it would occasion practically instantaneous death. Therefore, if the fall was accidental, the rupture must have occurred either as he stood at the edge of the cliff, as he was in the act of falling, or on striking the beach.*

*“At the place where he apparently fell, the footpath is some thirty yards distant from the edge of the cliff.*

*“It is not known how he came to that spot, or whether he was alone at the time.*

*“Someone is claiming five hundred pounds as the immediate result of his death.*

“There, you see, Jervis, are seven propositions, none of them extremely striking, but rather suggestive when taken together.”

“You seem,” said I, “to suggest a doubt as to the identity of the body.”

“I do,” he replied. “The identity was not clearly established.”

“You don’t think the clothing and the visiting-cards conclusive.”

“They’re not parts of the body,” he replied. “Of course, substitution is highly improbable. But it is not impossible.”

“And the old woman,” I suggested, but he interrupted me.

“My dear Jervis,” he exclaimed; “I’m surprised at you. How many times has it happened within our knowledge that women have identified the bodies of total strangers as those of their husbands, fathers or brothers. The thing happens almost every year. As to this old woman, she saw a body with an unrecognisable face, dressed in the clothes of her missing lodger. Of course, it was the clothes that she identified.”

“I suppose it was,” I agreed; and then I said: “You seem to suggest the possibility of foul play.”

“Well,” he replied, “if you consider those seven points, you will agree with me that they present a cumulative discrepancy which it is impossible to ignore. The whole significance of the case turns on the question of identity; for, if this was not the body of Thomas Elton, it would appear to have been deliberately prepared to counterfeit that body. And such deliberate preparation would manifestly imply an attempt to conceal the identity of some other body.

“Then,” he continued, after a pause, “there is this deed. It looks quite regular and is correctly stamped, but it seems to me that the surface of the paper is slightly altered in one or two places, and if one holds the document up

to the light, the paper looks a little more transparent in those places.” He examined the document for a few seconds with his pocket lens, and then passing lens and document to me, said: “Have a look at it, Jervis, and tell me what you think.”

I scrutinised the paper closely, taking it over to the window to get a better light; and to me, also, the paper appeared to be changed in certain places.

“Are we agreed as to the position of the altered places?” Thorndyke asked when I announced the fact.

“I only see three patches,” I answered. “Two correspond to the name, Thomas Elton, and the third to one of the figures in the policy number.”

“Exactly,” said Thorndyke, “and the significance is obvious. If the paper has really been altered, it means that some other name has been erased and Elton’s substituted; by which arrangement, of course, the correctly dated stamp would be secured. And this—the alteration of an old document—is the only form of forgery that is possible with a dated, impressed stamp.”

“Wouldn’t it be rather a stroke of luck,” I asked, “for a forger to happen to have in his possession a document needing only these two alterations?”

“I see nothing remarkable in it,” Thorndyke replied. “A money-lender would have a number of documents of this kind in hand, and you observe that he was not bound down to any particular date. Any date within a year or so of the issue of the policy would answer his purpose. This document is, in fact, dated, as you see, about six months after the issue of the policy.”

“I suppose,” said I, “that you will draw Stalker’s attention to this matter.”

“He will have to be informed, of course,” Thorndyke replied; “but I think it would be interesting in the first place to call on Mr. Hyams. You will have noticed that there are some rather mysterious features in this case, and Mr. Hyams’s conduct, especially if this document should turn out to be really a forgery, suggests that he may have some special information on the subject.” He glanced at his watch and, after a few moments’ reflection, added: “I don’t see why we shouldn’t make our little ceremonial call at once. But it will be a delicate business, for we have mighty little to go upon. Are you coming with me?”

If I had had any doubts, Thorndyke’s last remark disposed of them; for the interview promised to be quite a sporting event. Mr. Hyams was presumably not quite newly-hatched, and Thorndyke, who utterly despised bluff of any kind, and whose exact mind refused either to act or speak one hair’s breadth beyond his knowledge, was admittedly in somewhat of a fog. The meeting

promised to be really entertaining.

Mr. Hyams was “discovered,” as the playwrights have it, in a small office at the top of a high building in Queen Victoria Street. He was a small gentleman, of sallow and greasy aspect, with heavy eyebrows and a still heavier nose.

“Are you Mr. Gordon?” Thorndyke suavely inquired as we entered.

Mr. Hyams seemed to experience a momentary doubt on the subject, but finally decided that he was not. “But perhaps,” he added brightly, “I can do your business for you as well.”

“I daresay you can,” Thorndyke agreed significantly; on which we were conducted into an inner den, where I noticed Thorndyke’s eye rest for an instant on a large iron safe.

“Now,” said Mr. Hyams, shutting the door ostentatiously, “what can I do for you?”

“I want you,” Thorndyke replied, “to answer one or two questions with reference to the claim made by you on the ‘Griffin’ Office in respect of Thomas Elton.”

Mr. Hyams’s manner underwent a sudden change. He began rapidly to turn over papers, and opened and shut the drawers of his desk, with an air of restless preoccupation.

“Did the ‘Griffin’ people send you here?” he demanded brusquely.

“They did not specially instruct me to call on you,” replied Thorndyke.

“Then,” said Hyams, bouncing out of his chair, “I can’t let you occupy my time. I’m not here to answer conundrums from Tom, Dick or Harry.”

Thorndyke rose from his chair. “Then I am to understand,” he said, with unruffled suavity, “that you would prefer me to communicate with the Directors, and leave them to take any necessary action.”

This gave Mr. Hyams pause. “What action do you refer to?” he asked. “And, who are you?”

Thorndyke produced a card and laid it on the table. Mr. Hyams had apparently seen the name before, for he suddenly grew rather pale and very serious.

“What is the nature of the questions that you wished to ask?” he inquired.

“They refer to this claim,” replied Thorndyke. “The first question is, where

is Mr. Gordon?"

"I don't know," said Hyams.

"Where do you think he is?" asked Thorndyke.

"I don't think at all," replied Hyams, turning a shade paler and looking everywhere but at Thorndyke.

"Very well," said the latter, "then the next question is, are you satisfied that this claim is really payable?"

"I shouldn't have made it if I hadn't been," replied Hyams.

"Quite so," said Thorndyke; "and the third question is, are you satisfied that the mortgage deed was executed as it purports to have been?"

"I can't say anything about that," replied Hyams, who was growing every moment paler and more fidgety, "it was done before my time."

"Thank you," said Thorndyke. "You will, of course, understand why I am making these inquiries."

"I don't," said Hyams.

"Then," said Thorndyke, "perhaps I had better explain. We are dealing, you observe, Mr. Hyams, with the case of a man who has met with a violent death under somewhat mysterious circumstances. We are dealing, also, with another man who has disappeared, leaving his affairs to take care of themselves; and with a claim, put forward by a third party, on behalf of the one man in respect of the other. When I say that the dead man has been imperfectly identified, and that the document supporting the claim presents certain peculiarities, you will see that the matter calls for further inquiry."

There was an appreciable interval of silence. Mr. Hyams had turned a tallowy white, and looked furtively about the room, as if anxious to avoid the stony gaze that my colleague had fixed on him.

"Can you give us no assistance?" Thorndyke inquired, at length. Mr. Hyams chewed a pen-holder ravenously, as he considered the question. At length, he burst out in an agitated voice: "Look here, sir, if I tell you what I know, will you treat the information as confidential?"

"I can't agree to that, Mr. Hyams," replied Thorndyke. "It might amount to compounding a felony. But you will be wiser to tell me what you know. The document is a side-issue, which my clients may never raise, and my own concern is with the death of this man."

Hyams looked distinctly relieved. "If that's so," said he, "I'll tell you all I

know, which is precious little, and which just amounts to this: Two days after Elton was killed, someone came to this office in my absence and opened the safe. I discovered the fact the next morning. Someone had been to the safe and rummaged over all the papers. It wasn't Gordon, because he knew where to find everything; and it wasn't an ordinary thief, because no cash or valuables had been taken. In fact, the only thing that I missed was a promissory note, drawn by Elton."

"You didn't miss a mortgage deed?" suggested Thorndyke, and Hyams, having snatched a little further refreshment from the pen-holder, said he did not.

"And the policy," suggested Thorndyke, "was apparently not taken?"

"No," replied Hyams; "but it was looked for. Three bundles of policies had been untied, but this one happened to be in a drawer of my desk and I had the only key."

"And what do you infer from this visit?" Thorndyke asked.

"Well," replied Hyams, "the safe was opened with keys, and they were Gordon's keys—or, at any rate, they weren't mine—and the person who opened it wasn't Gordon; and the things that were taken—at least the thing, I mean—chiefly concerned Elton. Naturally I smelt a rat; and when I read of the finding of the body, I smelt a fox."

"And have you formed any opinion about the body that was found?"

"Yes, I have," he replied. "My opinion is that it was Gordon's body: that Gordon had been putting the screw on Elton, and Elton had just pitched him over the cliff and gone down and changed clothes with the body. Of course, that's only my opinion. I may be wrong; but I don't think I am."

As a matter of fact, Mr. Hyams was not wrong. An exhumation, consequent on Thorndyke's challenge of the identity of the deceased, showed that the body was that of Solomon Gordon. A hundred pounds reward was offered for information as to Elton's whereabouts. But no one ever earned it. A letter, bearing the postmark of Marseilles, and addressed by the missing man to Thorndyke, gave a plausible account of Gordon's death; which was represented as having occurred accidentally at the moment when Gordon chanced to be wearing a suit of Elton's clothes.

Of course, this account may have been correct, or again, it may have been false; but whether it was true or false, Elton, from that moment, vanished from our ken and has never since been heard of.

# THE END

## TRANSCRIBER NOTES

This story is Number Five from the book  
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Misspelled words and printer errors have been corrected. Where multiple spellings occur, majority use has been employed.

Punctuation has been maintained except where obvious printer errors occur.

Book name and author have been added to the original book cover, together with the name and number of this story. The resulting cover is placed in the public domain.

[The end of *The Missing Mortgagee* by Richard Austin Freeman]