



A GIRL OF GRIT.

BY MAJOR ARTHUR GRIFFITHS.

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CHAPTER I.
MY AMERICAN MILLIONS.
IT WAS the middle of the night (as I thought) when Savory, my man, my landlord, valet and general factotum, came in and woke me. He gave me a letter, saying simply, "The gentleman's a-walking, sir," and I read it twice, without understanding it in the very least.

Could it be a hoax? To satisfy myself I sat up in bed, rubbed my astonished and still half-sleepy eyes and read it again. It ran as follows:

GRAY & QUINLAN, SOLICITORS,
101 LINCOLN'S INN, July 11, 1899.
Dear Sir—It is our pleasing duty to inform you at the request of our New York agents, Messrs. Smiddy & Dunn of 37 Chambers street, New York city, that they have now definitely and conclusively established your claim as the sole surviving relative and general heir-at-law of their late esteemed client, Mr. Armas McFought of Church place and Fifth avenue, New York.

As the amount of your inheritance is very considerable and is estimated approximately at between \$1,000,000 and \$1,500,000, say three millions of sterling money, we have thought it right to apprise you of your good fortune without delay. Our Mr. Richard Quinlan will hand you this letter in person and will be pleased to take your instructions. We are, sir, your obedient servants,
GRAY & QUINLAN,
Captain William Armas Wood, D. S. O., 21 Gurga Street, Piccadilly.

"Here, Savory. Who brought this? Do you say he is waiting? I'll see him in half a minute." And, slipping my head in cold water, I put on a favorite old dressing gown and passed into the next room, followed by Roy, my precious golden retriever, who began at once to sniff suspiciously at my visitor's legs.

I found there a prim, little, old-young gentleman, who scanned me curiously through his gold-rimmed pince nez. Although, no doubt, greatly surprised—
"For he did not quite expect to see an arch-millionaire in an old ulster with a ragged collar of catskin, with damp, unkempt locks and unshorn chin at that time of day—he addressed me with much formality and respect.

"I must apologize for this intrusion, Captain Wood—you are Captain Wood?"
"Undoubtedly."

"I am Mr. Quinlan, very much at your service. Pardon me—is this your dog? Is he quite to be trusted?"
"Perfectly, if you don't speak to him. Lie down, Roy! I fear I am very late—a ball last night. Do you ever go to balls, Mr. Quinlan?"

"Not often, Captain Wood. But if I have come too early I can call later on."

"By no means. I am dying to hear more. But, first of all, this letter. It's all bona fide, I suppose?"
"Without question. It is from our firm. There can be no possible mistake. We have made it our business to verify all the facts—indeed, this is not the first we had heard of the affair—but we did not think it right to speak to you too soon. This morning, however, the mail has brought a full acknowledgment of your claims, so we came on at once to see you."

"How did you find me out, pray?"
"We have had our eye on you for some time past, Captain Wood," said the little lawyer smilingly. "While we were inquiring—you understand—we were anxious to do the best for you."

"I'm sure I'm infinitely obliged to you. But still I can't believe it, quite. I should like to be convinced of the reality of my good luck. You see, I haven't thoroughly taken it in."

"Read this letter from our New York agents, Captain Wood. It gives more details," and he handed me a typewritten communication on two quarto sheets of tissue paper; also a number of cuttings from the New York press.

The early part of the letter referred to the search and discovery of the heir-at-law (myself) and stated frankly that there could be no sort of doubt that any case was clear and that they would be pleased, when called upon, to put me in full possession of my estate.

From that they passed on to a brief enumeration of the assets, which comprised real estate in town lots, lands, houses, stocks, shares, well placed investments of all kinds, part ownership of a lucrative "road," or railway; the controlling power in shipping companies, coal companies, cable companies, mining companies in all parts of the United States.

"It will be seen that the estate is of vast magnitude," wrote Messrs. Smiddy & Dunn, "and we earnestly hope that Captain William A. Wood will take his ready opportunity of coming over to see us into things for himself. We shall be ready to give a full account of our proceedings and to explain any details."

"I will now wish you a very good morning."

"The last part of the letter is convincing enough," I said with a little laugh, as I returned it to Mr. Quinlan. "Always supposing that it is real money and will not turn to withered leaves."

"How would you like it paid, Captain Wood? Into your bankers?"
"If you please, Messrs. Sykes & Sarsfield, the army agents, of Pall Mall."

"It shall be done at once. I will call there, if you will permit me, on my way back to Lincoln's Inn. Is there anything more? As to your affairs generally, if you have no other lawyers, we are supposed to be good men of business and perhaps—of course we advance no claims—you may consider that we have served you well already and may intrust us further with your confidence."

"My dear sir, I fully and freely admit your claims. I should be most ungrateful if I did not. Pray consider yourselves installed as my confidential legal advisers from this time forth."

"Thank you sincerely, Captain Wood. I can only express a hope that as our acquaintance grows you will have no reason to regret this decision. I will now—unless you have any further commands—wish you a very good morning."

With a stiff, studied bow he bent before me and was gone. He left me a prey to many emotions—surprise, bewilderment still predominating, but with a sense of pleasurable excitement.

It was indeed a change, a revolution in my affairs. Hitherto, like most men of my cloth, I had been constantly hard up; of late, all but in "Quever street," for I had yielded only too readily to the fascinations of London. After many years of service abroad, this spell at home, in the heart and center of life, was enough to turn any one's head. I was now on the headquarters staff, with an appointment in the intelligence department, and I found people were very kind; should of invitations came in, and I accepted everything—balls, dinners, routs. I went everywhere on the chance of meeting Frida Fairholme, at whose feet I had fallen the very first day we met. I worked hard at the office, but I played hard, too, making the most of my time, of my means, which, unhappily, did not go far. Four or five hundred a year is not exactly affluence for a careless young soldier, with a war office appointment, aping the ways of a finished man about town. Gloves, buttonholes and cab fares swallowed up half of it, and with the other half I had hardly been able to keep out of debt.

That, at least, and without looking further, was all over now.

Savory had suffered more than once from the narrowness of my budget, but he had been very good and patient, and I was glad to think he would be the first to benefit by my good fortune.

"Would you like your money?" I asked as I buttoned up my coat and made ready to start for the office, a little late in the day.

"Well, sir, I am rather pressed. The quarter's rent is overdue, and the landlord called twice yesterday. If you could make it convenient—"

"How much do I owe you?"
"Seventeen pounds eleven for the rooms, and Mrs. Savory's bill is £9."

I had taken out my checkbook while he spoke and wrote him a check for £50.

"A little check! There! Keep what's over after you've bought a nice bit of jewelry for Mrs. S. You've been long suffering with me and shall be the first to share my luck."

Out in the streets, along King street, down Pall Mall, I trod the pavement with the conscious air of a man who had heard good news. Friends I passed saw it plainly on my face and rallied me on my beaming looks and buoyant demeanor. They had not left me when I walked through the swinging doors of Sykes & Sarsfield's bank. I was no longer the humble supplicant for a pitiful overdraft, but the possessor of a fine balance, who could hold his head high. Roy usually waited patiently outside, but today I encouraged him to enter at my heels.

"The boss chief himself, Collingham, Sir Charles. He has sent three times for you, and came in twice. Wanted you for something pressing. Now, I believe, he is doing the job himself. Wise man. Do it a blamed sight better than you or any man Jack of us."

At this moment an office messenger came in with a huge bundle of papers, which he placed before me on my desk. They were enveloped in the usual green "jackets," which meant extreme urgency, and on the outside was written, in a big, bold hand, "Captain Wood—speak."

CHAPTER II. AT THE INTELLIGENCE OFFICE.

As I left the bank, where I had been most cordially received, with my sovereign purse full and the nice crisp notes for £250 carefully put by in my pocketbook, I began at last to believe in my fortune. There is a solid, unmistakable reality in the chink of good gold, while the supple civility of the great financiers, who had so lately looked black at my overdrawn account, proved how completely my position was changed.

The morning's adventures and surprises had occupied much time, and it was now getting late; past noon, in fact. We members of the "intelligence" made it a point of honor to be in good time at the office—an hour or more earlier than this. It had hardly occurred to me that I need not go to the office at all. You see, I had been some 13 years under discipline and not many hours an arch-millionaire. Besides, there is such a thing as esprit de corps. I was a public servant, engaged in responsible work, and I could not, would not, have neglected it willingly; no, not for the wealth of the Indies.

So I stepped briskly down the steps below the Duke of York's column and crossed the park at my very best pace. For all that, I was overtaken near Birdcage walk by some one who hailed me without coming quite close.

"One word, sir, I pray, in your own best interests. But, axes alive, keep back that bound. He is a fine beast, no doubt, but I'd rather have him farther away."

"Quiet, Roy! My dog will not harm you," I said civilly. "But at this moment I am very much pressed!"

"If you will allow me to walk with you a few yards, no more, I reckon I could make it plain to you that I have a good excuse for intruding upon your valuable time."

The park was as open to him as to me, and when he ranged himself alongside I made no objections. I confess, I, too, was curious to hear what he had to say.

"You have enemies, sir," he began abruptly, and he looked so comical as he said this that I was rude enough to laugh. He was a broad shouldered, square faced, weather-beaten looking man, with a florid complexion and a bulgy nose, irreproachably dressed in the very height of the fashion. But he had rather the air of a second class tragedian, with his long, black, curly hair and his voice so deep and so solemn as he conjured me to be serious.

"I reckon this is no laughing matter, captain. Guess your enemies will soon fix that. They mean mischief."

He spoke it like a sentence of death and seemed very much in earnest, yet I could hardly take it seriously.

"Such a threat scarcely affects me. You see, it is my business to risk my life. The queen has sometimes enemies, and hers are mine."

"These I speak of are altogether your own, captain, people who grudge you your new wealth."

"I have heard them?"
"Heard!" he cried, with great scorn. "There is nothing I do not know about you, captain. How did you enjoy the summer on the Cuyul river, and were the maps you got at Angostura very useful to you?"

"Hush, man, hush! Who and what are you? What the mischief are you driving at?"

By this time we had entered Queen Anne's gate and were at the door of the office.

"Is this your bureau?" he now asked. "May I not go inside with you, only for one moment? The matter is urgent. It affects you very closely. Your danger is imminent. They are bound, these enemies, to do you an injury—a terrible injury."

"Oh, well, then, it must keep," I said petulantly. "I cannot give you any more time now; I am expected here. I suppose Sir Charles has arrived?"

I asked of the office messenger, old Sergeant Major Peachey.

"Yes, sir, he has been here these three hours. He came on his bicycle—soon after 9 a. m., and he has asked for you, I think, twice."

"There, your business must keep, Mr.—"

"Snuzer. I bow to your decision, but if you will permit me, I will call in Clarges street this evening at 5. Good day," and I passed into the office. I shared my room at the "intelligence" with a colleague, Swete Thornhill, of the artillery, a lively youth out of hours, but who stuck to his work manfully—more so than any of us, and we were by no means idle men.

"Thought you were dead," he said shortly, and without looking up from his papers; "wonder you took the trouble to come at all."

"I was detained by something special. Important business. Anyhow, it's no affair of yours," I answered, rather nettled.

"Yes it is, when it throws me out of my stride. I wish you'd make up your mind either to come or stay away altogether. There has been a regular hue and cry for you all the morning, and I've been disturbed abominably. I have those calculations of the comparative penetration of the new projectiles in hand, and they take some doing."

"Well, keep your hair on. I don't want to disturb you. But who was it, anyhow?"

"The boss chief himself, Collingham, Sir Charles. He has sent three times for you, and came in twice. Wanted you for something pressing. Now, I believe, he is doing the job himself. Wise man. Do it a blamed sight better than you or any man Jack of us."

"He'll do most of the talking, I expect," went on Swete Thornhill maliciously. "He's fit to be tied. Go in, man, at once, and take your punishment."

The distinguished officer at that time head and chief of our department was Major General Sir Charles Collingham, V. C., K. C. B., one of the most notable soldiers of the day, ardent, fearless, highly skilled, strong in counsel, foremost in the field, who had served almost everywhere, in all the wars, great and small, of recent years and had made a close study of the sciences of his profession as well. He had traveled far and wide, knew men and many cities, was as much at home at court as in camp, popular in society, which he cultivated in his spare moments, although he allowed nothing to stand in the way of his work. The service came first, and first in the service was the all important, transcendently useful department, as he thought it, over which he presided.

Sir Charles expected—nay, exacted—a like devotion from us, his staff officers, whom in all matters of duty he ruled with a rod of iron. None of us liked to face him when he was put out, which, it may be said, was not seldom.

"Great Scott!" he roared. "You lazy, idle young villain!"

For he was choleric, although not cross grained. Under a stern face and rough manner he had a kindly nature far down, for he did not wear his heart upon his sleeve, certainly not for an erring subordinate, as he considered me just then.

I felt rather sheepish and uncomfortable as I appeared before the great man. The general was tall in stature, very thin and straight, while his strong, weather-beaten face—the deep bronze contrasting sharply with the bristling white mustaches and long, projecting eyebrows, over fierce, steely blue eyes—commanded respect.

He began on me at once. "By the Lord Harry, this won't do, Wood!" he cried, with amazing volubility and force. "What have you got to say for yourself? Slept late? Of course you will sleep late if you waste the night flirting and philandering with that little madcap devil, Frida Fairholme. But, I tell you, I won't have the business of this office neglected. Now you are late for parade, and you know I insist upon punctuality. And I practice what I preach. I was here as the clock struck 10 this morning, and I'd already been to Hounslow and back on my 'bike.' But there, you'll end by putting me out of temper. Don't do it again."

"I won't, Sir Charles," I said meekly, yet wondering why I, a man of millions, submitted to such slavery, and I turned to go.

"Ah, by the way, Wood, bring me that report of yours, will you, on the defense of the Canadian frontier? It is ready, I presume?"

"Well, no, Sir Charles, not quite. I have been delayed by—"

"Great Scott!" he roared, instantly blazing up into white heat. "You lazy, idle young villain! I believe you want to drive me mad. You know as well as I do that the foreign office is pressing for the paper, that I promised it to Lord Salisbury within a week, and here you, you—Oh, go away! I want none of your excuses. I've had enough of you. You shan't stay here, bringing discredit on the office. I'll have none of it. You shall go back to your groveling, guard mounting routine, and when you are grizzling your soul out in that beastly tropical hole, Bermuda, you may be sorry for the chance you've lost. Go away, I say. I've done with you. I hate the very sight of you."

And I went, meaning in my rage—for I, too, had become furiously angry—to take him at his word and walk straight out of the house. But custom is strong. The spirit of subordination, of obedience, the soldierly sense of duty, when once imbued, are not to be shaken off in a second. When I regained my desk and saw the papers there, I remembered that I was bound in honor to fulfill my obligations. My chief had, no doubt, gone too far, but that did not release me. Before I took any further steps I must first complete my work.

There was not much wanting to finish my report on the Canadian frontier, and I did it out of hand. Then I sent it in to the chief and prepared to tackle the second set of papers, which proved to be a scheme, marked "strictly confidential," for a combined attack upon New York by sea and land. (Our political relations at that particular moment were greatly strained. There were rumors of grave disagreement, if not of war.) But now I noticed the word "speak," and I knew that I must take verbal instructions before I set to work. I must face my irascible chief again, and I had no great fancy for it. However, it must come sooner or later, so I scribbled a few words on a sheet of foolscap and went in.

The general was at his standing desk (he seldom sat down) pouring over my other report, but he looked round as I entered and nodded pleasantly. Bright sunshine had already succeeded the always fugitive storms in his hasty temperaments.

"This will do first rate, Wood. There are only one or two points that need

amplification," and we went over the items together.

Then I asked him about the other matter, and soon heard all I wanted to know. I can set down nothing of this here, for the whole affair was very secret and particularly of vital interest to two great countries—and Sir Charles impressed it on me very earnestly that the paper and plans must on no account pass out of my possession.

"You may have to work on the scheme at your own jiggings, for it must go in by the end of the week. But pray be most careful. Lock up the papers in your dispatch box at night and keep the thing entirely private."

"It is just possible that you may wish to give the job to some one else, general, as I shall hardly be here to complete it," I said, rather stily, and with that I handed him the sheet of foolscap which contained my resignation.

"Why, Wood, hang it all, you don't mean this surely?" cried Sir Charles, aghast. "You can't have taken offense at what I said this morning? I was a trifle put out, perhaps, but I never meant it seriously. No, no, take this beastly thing back or let me tear it up. This will never do. Forgive and forget, my boy. There's my hand on it. I beg your pardon and—I know you won't be late again."

I hastened to explain that my resignation was in no way the result of pique, and that I was on the point of sending in my papers to retire from the service altogether.

"The simple fact is that I have come into money, sir—a good bit of money," I explained.

"How much, if it is a fair question? I ask because you may have a good enough income, a devilish fine income, and yet it would be wiser for you to stay here. The discipline of any regular routine work is good for independent men. Believe me, you'd soon sicken of being entirely your own master; take to drink or cards or petticoats and go to the devil hands down. What is it—two, three, four thousand a year?"

"It is far more than that, Sir Charles," I went on. "I believe I am a millionaire two or three times over. Will you please read that?" and I handed him my lawyers' letter.

"Whew!" He whistled several bars of a popular street melody (very much out of tune, folded up the letter, handed it back, and then, looking me straight in the face, said, with slow, kindly emphasis—

"By George, Wood, I pity you."

It was not quite what I expected from this experienced, long headed man of the world, and he read my disappointment in my face.

"Doesn't please you, eh? You think yourself the most fortunate chap alive? But you're all wrong. Vast riches are a nuisance—they are worse."

He threw up both his hands and began to slowly pace up and down the room.

"A nuisance! A tyranny indeed. They will weigh you down and worry you perpetually. Lord, Lord, the care of all this money, the use of it, the defense of it! The whole world, Wood, is made up of two classes—those who have money, and those who want to take it from them. You will soon have a much poorer opinion of human nature, with their continual cry of 'Give, give.' But let's talk about yourself. What do you mean to do?"

"Honestly, Sir Charles, I hardly know. I am still too much bewildered and taken aback by what happened. Will you advise me, sir?"

"It's not so easy, my lad. It depends so much upon yourself—upon your principles, your tastes and predilections. Of course you will marry, and I've a shrewd notion which way your fancy lies. I know her well—Frida Fairholme, that little minx. Miss Frida will lead you a fine dance."

"But, Sir Charles, I have never spoken to her. I have no reason to suppose that, if I did, she would accept me."

"Try her," said the general dryly. "You have three millions and odd—new and strangely eloquent reasons for convincing her of your worth."

"She is not that sort at all, Sir Charles."

"Then Eve wasn't her ancestor. I've known her from a child. She's pretty enough, I'll admit, but by the living jingo, I'd rather you married her than I. By George, she'll be a handful! At any rate, she will give you plenty to do. Miss Frida will set the money moving, and you too. So much the better, perhaps."

"Then you advise me to leave the service, sir?"

"Of course you must leave," he roared with sudden fury. "What a captain in the army with a hundred and fifty thousand a year! It's out of the question. But don't be in too great a hurry, Wood. Suppose this windfall proves a fraud, where are you? You can have leave—although I don't know how I can spare you with all this going on—"

Leave was a weak point with Sir Charles.

"But," he went on, "if you must, you must, but not for a day or two, please. And, Wood, my dear chap, don't neglect this New York business. I am relying so much on you for it. You've been out there and know all the ropes."

So I stuck to the papers for the rest of the afternoon, and when I left despatched the messenger to send them on in a dispatch box to Clarges street.

CHAPTER III.
WARNING.

"An American gentleman has been here several times," Savory said when I reached my rooms. "Would have it he'd got an appointment with you. Told him I didn't know when you'd be home."

"Well, show him up when he calls. I'll see him."

Presently he brought up a card with the name "Erastus K. Snuzer" on it

in gold letters, and the man himself, quickly followed. He was dressed in the same irreproachable fashion as when I had seen him in the morning—good new clothes, well cut, a glossy hat, a gardenia and the shiniest of shoes with big bows.

"Well, now?" I asked as I offered him a chair.

"It's this way," he replied. "My people have calculated that you might like to secure their services."

"One moment, pray. Who and what are your people?"

"Saraband & Sons. You have surely heard of them—the great firm of private detectives. I was with Allan Pinkerton myself for years, and he reckoned I was one of his smartest pupils."

"What on earth should I do with a private detective?" I cried, with a great laugh.

"I may venture to remind you that you have just succeeded to a vast fortune. The heirship of the McFought property must be worth several millions to you, and—and—so Saraband & Sons desired me to call."

"Is it part of a rich man's duty or business to keep a private detective?" I was still laughing, but I found no response on the portentously solemn face of my visitor.

"That's as may be, Captain Wood. Some do and some don't. Those who didn't have come to wish they had; so might you."

"And what would happen if I were so foolish as to refuse the obliging offer of your people?" I asked smilingly.

"I beg of you to be serious, Mr. Wood. Take us or leave us, but employ some one. Do not, for heaven's sake, attempt to run alone."

He spoke with such evident earnestness and good faith that I began to feel a little uncomfortable.

"Do you imply that I need protection, that I am in any danger—any personal danger—that unless I am taken care of I shall fall a victim to some—what shall I say—some plot?"

"All that and more. I cannot at this stage be more explicit in my warnings. It would be giving away our business. But there are ample grounds for what I say. I indicated something of the sort of thing when I spoke to you this morning. There are those who grudge you your newly acquired fortune, who deny your right to it or even the testator's right to it. They are ready to employ any means—secret, insidious, even violent means—to wrest it from you. Let me tell you, sir, that even now, at this moment, you may be, I believe you are, in imminent peril—you and your life."

"But this is a matter for the police!" I cried hotly, springing to my feet.

"Your police cannot help you in this. It is too private and particular, and they are of little good till after the event. What you want is prevention, anticipation. You must meet guile with guile, plot with counterplot, always supposing there is time."

"Where is the hurry?"

"We have reason to know that everything was planned some time since."

"Why, the news is not a day old yet!"

"It has long been expected that the McFought millions would come to England, but the name of the real heir was only disclosed a week ago. Everything was ready, and the campaign was to commence directly it was known who should be attacked."

I looked at this heavy featured, slow speaking Yankee, wondering whether he was in earnest or only thought me a fool. I knew, of course, that I had now become fair game for the black-mallers, and I was inclined to imagine that Mr. Snuzer's solicitude was only a transparent attempt to extort money.

"And what would it cost me to secure the good offices of Messrs. Saraband & Sons?" I asked, seeking enlightenment as to his probable demands.

"Our charges, sir, are no more than out of pocket expenses and a small retaining fee, say five and twenty dollars a week. After that a pro rata premium, according to the risks."

"Risks? I do not quite understand."

"The perils, sir, from which you are saved, whether by premonition, guardianship or actual rescue. We have a graduated scale. I shall be happy to leave the 'skedool' with you. Here

are some of the items: Divorce proceedings, either side; sequestration, false charges, wounding, loss of limb, death—"

"Murder, in short?" I still spoke in a flippant tone. "What is the rate of insurance against that?"

His face did not relax, and he answered gravely:

"From £10,000 up to any sum, according to the nearness of the risk."

"Well, I will think over your obliging offer. Possibly, if I find I cannot take care of myself, I may come to you. For the present I shall trust to Scotland Yard and my own endeavors."

"You are wrong, sir, entirely wrong, believe that," said my visitor darkly as he rose to take his leave. "You are in considerable danger, sir, and it will increase hourly. And you have given points against you. The chief aim of these big 'bunko steers' is, of course, to pouch your dollars, but it is known

(Continued on next page.)



"Great Scott!" he roared. "You lazy, idle young villain!"



"But this is a matter for the police!" I cried hotly.