

THE GREAT INSURANCE FRAUD

BY DEREK VANE.

PAUL YELVERTON was in very low water when he hit on a daring scheme which he hoped would provide him with the means for making a fresh start. Among his many curious acquaintances was a Doctor Lawson, who had come down in the world, and had not practised his profession for some years past. Yelverton had found him useful in more than one questionable concern, and, needing help, he sent for him now.

"My present condition may be briefly described as desperate," Yelverton began, going straight to the point as was his habit.

"I suppose," glancing at his visitor's shabby clothes, "I shall not find you in too scrupulous a mood for my work?"

"I have no scruples left," answered Lawson. "When the world has treated a man as it has treated me, he is justified in using any weapons against it. All I ask for now is to be able to drink and forget."

"You shall have the means to drug your memory for many months to come if you will help me. Listen.

"I want to insure someone's life for £2,000. I should like to do it for a larger sum, but it would make the risk greater. When six months have elapsed, the person whose life I have insured must be able to simulate death so perfectly that the money shall be handed over to me without hesitation. I might ask you to play the part, but I doubt whether any office would ac-

cept your life, and you will be useful in another way."

"As my lungs are half gone, and my heart would not bear inspection, I doubt it too," Lawson answered with a laugh.

"I want to find a man or woman who, for a consideration, would be willing to help us to defraud the insurance company. I know you were considered clever in your profession, and I shall look to you to provide the means for simulating death, so as to deceive any medical man who may be called in. For I am afraid your reputation and surroundings are not good enough for me to give you the appointment of family doctor."

"It is a big scheme—and a dangerous one," Lawson said slowly. "You know how sharp they are now. What is to be my share?"

"Five hundred pounds, if you bring the thing off safely. I shall leave the management entirely to you after I have effected the insurance. You will have to promise two or three hundred, I suppose, to our lay figure. Well! can you do it? Or is the medical part impossible?"

"No, not impossible, and a suburban general practitioner is not, as a rule, a genius. I think I could undertake to deceive him."

"Do you know of anyone who might suit us? You must be careful, or we shall be ruined. You ought to know something of the man's previous life, whether he is safe and reliable, and has enough pluck and nerve to play

the part. He must be of decent manners and appearance, too, as I shall pass him off as a relative of my own."

"I know of no man who would answer your requirement, a woman might be easier to manage." The doctor's head dropped on his hands and he sat lost in thought for a few minutes. Then he looked up, and his face had grown curiously white and hard.

"I think, perhaps, I could find a woman who would do," he said slowly. She could play the part if she would—she was on the stage once—and she has neither heart nor conscience. It is true she does not love danger, but money has an irresistible attraction for her, and she has felt the want of it lately.

He got up abruptly.

"I will make inquiries and let you know the result in the course of a day or two." Then he opened the door and was gone the next moment.

"Well?" Paul Yelverton queried briefly, when Doctor Lawson made his appearance a few days later. "Have you been successful?"

"Yes," with a curious laugh. "As I expected, so large a sum proved too alluring a bait to be resisted. She has accepted the undertaking and as the greater part of the money is only to be paid her when you receive the insurance, you need not fear that she will fail you."

"You do not appear to have a high opinion of our feminine coadjutor."

"On the contrary, I have had occasion more than once to admire her talent and ability."

Yelverton found that his new assistant was willing to adopt any name or character he assigned her, and seemed to be satisfactory in every

way. It had been arranged that Yelverton should rent a house in a London suburb, and that Mrs. Wilson should take up her abode with him there, later on, as his sister and housekeeper. She would appear to be in delicate health, a condition which Dr. Lawson could produce without much discomfort to his patient, and a local doctor would be called in. In the final scene Lawson would give her a narcotic which should cause all the appearance of death. Everything was arranged with the greatest care, and there did not seem to be a flaw anywhere.

During the time of waiting Paul Yelverton saw very little of his two confederates, but when the doctor called on the appointed day, he was shocked and startled at the change in him. He could not have thought it possible that Lawson could look more haggard and wretched than he had before, but now he seemed possessed by a restless, feverish spirit, which preyed on his life and gave him no rest. There was a wild light in his eyes, which made Yelverton a little uneasy.

"You are not going to break down?" he said anxiously. "You've ruined your nerves, Lawson, by your mad ways."

"My nerves and my life and everything else," he answered with a reckless laugh. "But don't be afraid, I shall hold out long enough to serve your turn. I have seen Mrs. Wilson, and she will be here to-morrow. Of course, I shall keep in the background now as much as possible, and my visits had better be made in secret."

The local doctor, who was called in to attend Mr. Yelverton's sister, about