

Constance Dunlap

by

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1. The Forgers

There was something of the look of the hunted animal brought to bay at last in Carlton Dunlap's face as he let himself into his apartment late one night toward the close of the year.

On his breath was the lingering odor of whisky, yet in his eye and hand none of the effects. He entered quietly, although there was no apparent reason for such excessive caution. Then he locked the door with the utmost care, although there was no apparent reason for caution about that, either.

Even when he had thus barricaded himself, he paused to listen with all the elemental fear of the cave man who dreaded the footsteps of his pursuers. In the dim light of the studio apartment he looked anxiously for the figure of his wife. Constance was not there, as she had been on other nights, uneasily awaiting his return. What was the matter? His hand shook a trifle now as he turned the knob of the bedroom door and pushed it softly open.

She was asleep. He leaned over, not realizing that her every faculty was keenly alive to his presence, that she was acting a part.

"Throw something around yourself, Constance," he whispered hoarsely into her ear, as she moved with a little well-feigned start at being suddenly awakened, "and come into the studio. There is something I must tell you tonight, my dear."

"My dear!" she exclaimed bitterly, now seeming to rouse herself with an effort and pretending to put back a stray wisp of her dark hair in order to hide from him the tears that still lingered on her flushed cheeks. "You can say that, Carlton, when it has been every night the same old threadbare excuse of working at the office until midnight?"

She set her face in hard lines, but could not catch his eye.

"Carlton Dunlap," she added in a tone that rasped his very soul, "I am nobody's fool. I may not know much about bookkeeping and accounting, but I can add--and two and two, when the same man but different women compose each two, do not make four, according to my arithmetic, but three, from which,"--she finished almost hysterically the little speech she had prepared, but it seemed to fall flat before the man's curiously altered manner--"from which I shall subtract one."

She burst into tears.

"Listen," he urged, taking her arm gently to lead her to an easy- chair.

"No, no, no!" she cried, now thoroughly aroused, with eyes that again snapped accusation and defiance at him, "don't touch me. Talk to me, if you want to, but don't, don't come near me." She was now facing him, standing in the high-ceilinged "studio," as they called the room where she had kept up in a desultory manner for her own amusement the art studies which had interested her before her marriage. "What is it that you want to say? The other nights you said nothing at all. Have you at last thought up an excuse? I hope it is at least a clever one."

"Constance," he remonstrated, looking fearfully about. Instinctively she felt that her accusation was unjust. Not even that had dulled the hunted look in his face. "Perhaps--perhaps if it were that of which you suspect me, we could patch it up. I don't know. But, Constance, I--I must leave for the west on the first train in the morning." He did not pause to notice her startled look, but raced on. "I have worked every night this week trying to straighten out those accounts of mine by the first of the year and--and I can't do it. An expert begins on them in a couple of days. You must call up the office to-morrow and tell them that I am ill, tell them anything. I must get at least a day or two start before they--"

"Carlton," she interrupted, "what is the matter? What have you--"

She checked herself in surprise. He had been fumbling in his pocket and now laid down a pile of green and yellow banknotes on the table.

"I have scraped together every last cent I can spare," he continued, talking jerkily to suppress his emotion. "They cannot take those away from you, Constance. And--when I am settled--in a new life," he swallowed hard and averted his eyes further from her startled gaze, "under a new name, somewhere, if you have just a little spot in your heart that still responds to me, I--I--no, it is too much even to hope. Constance, the accounts will not come out right because I am-- I am an embezzler."

He bit off the word viciously and then sank his head into his hands and bowed it to a depth that alone could express his shame.

Why did she not say something, do something? Some women would have fainted. Some would have denounced him. But she stood there and he dared not look up to read what was written in her face. He felt alone, all alone, with every man's hand against him, he who had never in all his life felt so or had done anything to make him feel so before. He groaned as the sweat of his mental and physical agony poured coldly out on his forehead. All that he knew was that she was standing there, silent, looking him through and through, as cold as a statue. Was she the personification of justice? Was this but a foretaste of the ostracism of the world?

"When we were first married, Constance," he began sadly, "I was only a clerk for Green & Co., at two thousand a year. We talked it over. I stayed and in time became cashier at five thousand. But you know as well as I that five thousand does not meet the social obligations laid on us by our position in the circle in which we are forced to move."

His voice had become cold and hard, but he did not allow himself to be betrayed into adding, as he might well have done in justice to himself, that to her even a thousand dollars a month would have been only a beginning. It was not that she had been accustomed to so much in the station of life from which he had taken her. The plain fact was that New York had had an over-tonic effect on her.

"You were not a nagging woman, Constance," he went on in a somewhat softened tone. "In fact you have been a good wife; you have never thrown it up to me that I was unable to make good to the degree of many of our friends in purely commercial lines. All you have ever said is the truth. A banking

house pays low for its brains. My God!" he cried stiffening out in the chair and clenching his fists, "it pays low for its temptations, too."

There had been nothing in the world Carlton would not have given to make happy the woman who stood now, leaning on the table in cold silence, with averted head, regarding neither him nor the pile of greenbacks.

"Hundreds of thousands of dollars passed through my hands every week," he resumed. "That business owed me for my care of it. It was taking the best in me and in return was not paying what other businesses paid for the best in other men. When a man gets thinking that way, with a woman whom he loves as I love you--something happens."

He paused in the bitterness of his thoughts. She moved as if to speak. "No, no," he interrupted. "Hear me out first. All I asked was a chance to employ a little of the money that I saw about me--not to take it, but to employ it for a little while, a few days, perhaps only a few hours. Money breeds money. Why should I not use some of this idle money to pay me what I ought to have?"

"When Mr. Green was away last summer I heard some inside news about a certain stock, so it happened that I began to juggle the accounts. It is too long a story to tell how I did it. Anybody in my position could have done it--for a time. It would not interest you anyhow. But I did it. The first venture was successful. Also the spending of the money was very successful, in its way. That was the money that took us to the fashionable hotel in Atlantic City where we met so many people. Instead of helping me, it got me in deeper.

"When the profit from this first deal was spent there was nothing to do but to repeat what I had done successfully before. I could not quit now. I tried again, a little hypothecation of some bonds. Stocks went down. I had made a bad bet and five thousand dollars was wiped out, a whole year's salary. I tried again, and wiped out five thousand more. I was at my wits' end. I have borrowed under fictitious names, used names of obscure persons as borrowers, have put up dummy security. It was possible because I controlled the audits. But it has done no good. The losses have far outbalanced the winnings and to-day I am in for twenty-five thousand dollars."

She was watching him now with dilating eyes as the horror of the situation was burned into her soul. He raced on, afraid to pause lest she should interrupt him.

"Mr. Green has been talked into introducing scientific management and a new system into the business by a certified public accountant, an expert in installing systems and discovering irregularities. Here I am, faced by certain exposure," he went on, pacing the floor and looking everywhere but at her face. "What should I do? Borrow? It is useless. I have no security that anyone would accept.

"There is just one thing left." He lowered his voice until it almost sank into a hoarse whisper. "I must cut loose. I have scraped together what I can and I have borrowed on my life insurance. Here on the table is all that I can spare.

"To-night, the last night, I have worked frantically in a vain hope that something, some way would at last turn up. It has not. There is no other way out. In despair I have put this off until the last moment. But I have thought of

nothing else for a week. Good God, Constance, I have reached the mental state where even intoxicants fail to intoxicate."

He dropped back again into the deep chair and sank his head again on his hands. He groaned as he thought of the agony of packing a bag and slinking for the Western express through the crowds at the railroad terminal.

Still Constance was silent. Through her mind was running the single thought that she had misjudged him. There had been no other woman in the case. As he spoke, there came flooding into her heart the sudden realization of the truth. He had done it for her.

It was a rude and bitter awakening after the past months when the increased income, with no questions asked, had made her feel that they were advancing. She passed her hands over her eyes, but there it was still, not a dream but a harsh reality. If she could only have gone back and undone it! But what was done, was done, She was amazed at herself. It was not horror of the deed that sent an icy shudder over her. It was horror of exposure.

He had done it for her. Over and over again that thought raced through her mind. She steeled herself at last to speak. She hardly knew what was in her own mind, what the conflicting, surging emotions of her own heart meant.

"And so, you are leaving me what is left, leaving me in disgrace, and you are going to do the best you can to get away safely. You want me to tell one last lie for you."

There was an unnatural hollowness in her voice which he did not understand, but which out him to the quick. He had killed love. He was alone. He knew it. With a final effort he tried to moisten his parched lips to answer. At last, in a husky voice, he managed to say, "Yes."

But with all his power of will he could not look at her.

"Carlton Dunlap," she cried, leaning both hands for support on the table, bending over and at last forcing him to look her in the eyes, "do you know what I think of you? I think you are a damned coward. There!"

Instead of tears and recriminations, instead of the conventional "How could you do it?" instead of burning denunciation of him for ruining her life, he read something else in her face. What was it?

"Coward?" he repeated slowly. "What would you have me do--take you with me?"

She tossed her head contemptuously.

"Stay and face it?" he hazarded again.

"Is there no other way?" she asked, still leaning forward with her eyes fixed on his. "Think! Is there no way that you could avoid discovery just for a time? Carlton, you--we are cornered. Is there no desperate chance?"

He shook his head sadly.

Her eyes wandered momentarily about the studio, until they rested on an easel. On it stood a water color on which she had been working, trying to put into it some of the feeling which she would never have put into words for him. On the walls of the apartment were pen and ink sketches, scores of little things which she had done for her own amusement. She bit her lip as an idea flashed through her mind.

He shook his head again mournfully.

"Somewhere," she said slowly, "I have read that clever forgers use water colors and pen and ink like regular artists. Think--think! Is there no way that we--that I could forge a check that would give us breathing space, perhaps rescue us?"

Carlton leaned over the table toward her, fascinated. He placed both his hands on hers. They were icy, but she did not withdraw them.

For an instant they looked into each other's eyes, an instant, and then they understood. They were partners in crime, amateurs perhaps, but partners as they had been in honesty.

It was a new idea that she had suggested to him. Why should he not act on it? Why hesitate? Why stop at it? He was already an embezzler. Why not add a new crime to the list? As he looked into her eyes he felt a new strength. Together they could do it. Hers was the brain that had conceived the way out. She had the will, the compelling power to carry the thing through. He would throw himself on her intuition, her brain, her skill, her daring.

On his desk in the corner, where often until far into the night he had worked on the huge ruled sheets of paper covered with figures of the firm's accounts, he saw two goose-necked vials, one of lemon-colored liquid, the other of raspberry color. One was of tartaric acid, the other of chloride of lime. It was an ordinary ink eradicator. Near the bottles lay a rod of glass with a curious tip, an ink eraser made of finely spun glass threads which scraped away the surface of the paper more delicately than any other tool that had been devised. There were the materials for his, their rehabilitation if they were placed in his wife's deft artist fingers. Here was all the chemistry and artistry of forgery at hand.

"Yes," he answered eagerly, "there is a way, Constance. Together we can do it."

There was no time for tenderness between them now. It was cold, hard fact and they understood each other too well to stop for endearments.

Far into the night they sat up and discussed the way in which they would go about the crime. They practised with erasers and with brush and water color on the protective coloring tint on some canceled checks of his own. Carlton must get a check of a firm in town, a check that bore a genuine signature. In it they would make such trifling changes in the body as would attract no attention in passing, yet would yield a substantial sum toward wiping out Carlton's unfortunate deficit.

Late as he had worked the night before, nervous and shaky as he felt after the sleepless hours of planning their new life, Carlton was the first at the office in the morning. His hand trembled as he ran through the huge batch of mail already left at the first delivery. He paused as he came to one letter with the name "W. J. REYNOLDS CO." on it.

Here was a check in payment of a small bill, he knew. It was from a firm which habitually kept hundreds of thousands on deposit at the Gorham Bank. It fitted the case admirably. He slit open the letter. There, neatly folded, was the check:

No. 15711. Dec. 27, 191--.
THE GORHAM NATIONAL BANK
Pay to the order of..... Green & Co.....
Twenty-five 00/100Dollars
\$25.00/100

W. J. REYNOLDS Co., per CHAS. M. BROWN, Treas.

It flashed over him in a moment what to do. Twenty-five thousand would just about cover his shortage. The Reynolds firm was a big one, doing big transactions. He slipped the check into his pocket. The check might have been stolen in the mail. Why not?

The journey uptown was most excruciatingly long, in spite of the fact that he had met no one he knew either at the office or outside. At last he arrived home, to find Constance waiting anxiously.

"Did you get a check?" she asked, hardly waiting for his reply. "Let me see it. Give it to me."

The coolness with which she went about it amazed him. "It has the amount punched on it with a check punch," she observed as she ran her quick eye over it while he explained his plan. "We'll have to fill up some of those holes made by the punch."

"I know the kind they used," he answered. "I'll get one and a desk check from the Gorham. You do the artistic work, my dear. My knowledge of check punches, watermarks, and paper will furnish the rest. I'll be back directly. Don't forget to call up the office a little before the time I usually arrive there and tell them I am ill."

With her light-fingered touch she worked feverishly, partly with the liquid ink eradicator, but mostly with the spun-glass eraser. First she rubbed out the cents after the written figure "Twenty-five." Carefully with a blunt instrument she smoothed down the roughened surface of the paper so that the ink would not run in the fibers and blot. Over and over she practised writing the "Thousand" in a hand like that on the check. She already had the capital "T" in "Twenty" as a guide. During the night in practising she had found that in raising checks only seven capital letters were used--O in one, T in two, three, ten, and thousand, F in four and five, S in six and seven, E in eight, N in nine and H in hundred.

At last even her practice satisfied her. Then with a coolness born only of desperation she wrote in the words, "Thousand 00/100." When she had done it she stopped to wonder at herself. She was amazed and perhaps a little frightened at how readily she adapted herself to the crime of forgery. She did not know that it was one of the few crimes in which women had proved themselves most proficient, though she felt her own proficiency and native ability for copying.

Again the eraser came into play to remove the cents after the figure "25." A comma and three zeros following it were inserted, followed by a new "00/100." The signature was left untouched.

Erasing the name of "Green & Co.," presented greater difficulties, but it was accomplished with as little loss of the protective coloring on the surface of the

check as possible. Then after the "Pay to the order of" she wrote in, as her husband had directed, "The Carlton Realty Co."

Next came the water color to restore the protective tint where the glass eraser and the acids had removed it. There was much delicate matching of tints and careful painting in with a fine camel's hair brush, until at last the color of those parts where there had been an erasure was apparently as good as any other part.

Of course, under the microscope there could have been seen the angry crisscrossing of the fibers of the paper due to the harsh action of the acids and the glass eraser. Still, painting the whole thing over with a little resinous liquid somewhat restored the glaze to the paper, at least sufficiently to satisfy a cursory glance of the naked eye.

There remained the difficulty of the protective punch marks. There they were, a star cut out of the check itself, a dollar sign and 25 followed by another star. She was still admiring her handiwork, giving it here and there a light little fillip with the brush and comparing this check with some of those which had been practised on last night, to see whether she had made any improvement in her technique of forgery, when Carlton returned with the punch and the blank checks on the Gorham Bank.

From one of the blank checks he punched out a number of little stars until there was one which in watermark and scroll work corresponded precisely with that punched out in the original check.

Constance, whose fingers had long been accustomed to fine work, fitted in the little star after the \$25, then took it out, moistened the edges ever so lightly with glue on the end of a toothpick, and pasted it back again. A hot iron completed the work of making the edges smooth and unless a rather powerful glass had been used no one could have seen the pasted-in insertion after the \$25.

Careful not to deviate the fraction of a hair's breadth from the alignment Carlton took the punch, added three 0's, and a star after the 25, making it \$25,000. Finally the whole thing was again ironed to give it the smoothness of an original. Here at last was the completed work, the first product of their combined skill in crime:

No. 15711. Dec. 27, 191--. THE GORHAM NATIONAL BANK

Pay to the order of... The Carlton Realty Co.

Twenty-five Thousand 00/100.....Dollars \$25,000.00/100

W. J. REYNOLDS Co., per CHAS. M. BROWN, Treas.

How completely people may change, even within a few hours, was well illustrated as they stood side by side and regarded their work with as much pride as if it had been the result of their honest efforts of years. They were now pen and brush crooks of the first caliber, had reduced forgery to a fine art and demonstrated what an amateur might do. For, although they did not know it, nearly half the fifteen millions or so lost by forgeries every year was the work of amateurs such as they.

The next problem was presenting the check for collection. Of course Carlton could not put it through his own bank, unless he wanted to leave a blazed trail

straight to himself. Only a colossal bluff would do, and in a city where only colossal bluffs succeed it was not so impossible as might have been first imagined.

Luncheon over, they sauntered casually into a high-class office building on Broadway where there were offices to rent. The agent was duly impressed by the couple who talked of their large real estate dealings. Where he might have been thoroughly suspicious of a man and might have asked many embarrassing but perfectly proper questions, he accepted the woman without a murmur. At her suggestion he even consented to take his new tenants around to the Uptown Bank and introduce them. They made an excellent impression by a first cash deposit of the money Carlton had thrown down on the table the night before. A check for the first month's rent more than mollified the agent and talk of a big deal that was just being signed up to-day duly impressed the bank.

The next problem was to get the forged check certified. That, also, proved a very simple matter. Any one can walk into a bank and get a check for \$25,000 certified, while if he appears, a stranger, before the window of the paying teller to cash a check for twenty-five dollars he would almost be thrown out of the bank. Banks will certify at a glance practically any check that looks right, but they pass on the responsibility of cashing them. Thus before the close of banking hours Dunlap was able to deposit in his new bank the check certified by the Gorham.

Twenty-four hours must elapse before he could draw against the check which he had deposited. He did not propose to waste that time, so that the next day found him at Green & Co.'s, feeling much better. Really he had come prepared now to straighten out the books, knowing that in a few hours he could make good.

The first hesitation due to the newness of the game had worn off by this time. Nothing at all of an alarming nature had happened. The new month had already begun and as most firms have their accounts balanced only once a month, he had, he reasoned, nearly the entire four weeks in which to operate. Conscience was dulled in Constance, also, and she was now busy with ink eraser, the water colors, and other paraphernalia in a wholesale raising of checks, mostly for amounts smaller than that in the first attempt.

"We are taking big chances, anyway," she urged him. "Why quit yet? A few days more and we may land something worth while."

The next day he excused himself from the office for a while and presented himself at his new bank with a sheaf of new checks which she had raised, all certified, and totaling some thousands more.

His own check for twenty-five thousand was now honored. The relief which he felt was tremendous after the weeks of grueling anxiety. At once he hurried to a broker's and placed an order for the stocks he had used on which to borrow. He could now replace everything in the safe, straighten out the books, could make everything look right to the systematizer, could blame any apparent irregularity on his old system. Even ignorance was better than dishonesty.

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