

An Uninvited Guest

It was nearly three o'clock on a hot summer's day; the long polished counters of our bank, the Royal Domestic Bank, were crowded with customers – money was flowing in and out in the usual business like manner. From a raised desk in my private room, I, the manager of the Royal Domestic Bank, looked out on the busy scene with a certain pride and pleasure. The Royal Domestic was not a long established institution, and, without vanity, I may say that much of its prosperity and success is attributable to the zeal and experience of its manager. In corroboration of this statement, I might refer to the last printed report of the directors, laid before the stockholders at their last annual meeting, in which they are pleased to say—but after all, perhaps I may be thought guilty of undue egotism and conceit if I repeat the flattering terms in which they speak of me.

A clerk put his head inside my door.

“Mr. Thrapstow, sir, to speak to you.”

“Send him in. Robert,” I said.

Charles Thrapstow I had known from boyhood; we were raised in the same country town. The fact that his parents were of considerably higher status than mine, perhaps made our subsequent intimacy all the more pleasant to me, and caused me to set a value upon his good opinion greater than its intrinsic worth. Thrapstow was a stock broker, a very clever, pushing fellow, who had a reputation of possessing an excellent judgment and great good luck. At my request he had brought his account to our bank. It was a good account, he always kept a fair balance, and the cashier had never to look twice at his check.

Charlie, like everybody in business, occasionally wanted money. I had let him have advances at various times, of course amply covered by securities, advances which were always promptly repaid and the securities redeemed. At this time he had five thousand pounds of ours, to secure which we held City of Damascus water company's bonds, the value of every thousand. My directors rather demurred at these bonds, as being somewhat speculative in nature, but as I recommended that the company was highly respectable, and its shares well quoted in the market, and that I had full confidence in our customer. I had perhaps a little uneasy feeling myself about those bonds, for they were not everybody's money, and there might have been some little difficulty in finding a customer for them in case of a necessity for a sudden sale.

Thrapstow came in radiant. He was a good-looking fellow, with a fair beard and moustache, bright eyes of bluish gray, a nose tilted upwards, giving him a saucy, resolute air; he was always well dressed, the shiniest of boots, the most delicate shade of color in his light trousers and gloves, the glossiest of blue frock coats, neat, light dust coat over it, a blue bird's eye scarf round his throat, in which was thrust a massive pin containing a fine topaz, full of luster and yellow as beaten gold.

“Well, I’ve got a customer for those Damascus bonds waiting at my office, sold ‘em well, too—to Billings Brothers, who want them for an Arab firm. One premium and I bought at one discount.”

“I’m very glad of it, Charlie,” I said, and I felt really pleased, not only for Thrapstow’s sake, but because I should be glad to get rid of the bonds, and the directors’ shrug whenever they were mentioned.

“Hand ‘em over, old fellow,” said Charlie, “and I’ll bring you Billings’ check up in five minutes. You won’t have closed then; or if you have I’ll come in at the private door.”

I went to the safe and put my hands on the bonds.

Charles stood there looking so frank and free, holding out his hands for the bonds, that I hadn’t the heart to say to him as I ought to have done, bring your customer here and let him settle for the bonds, and then I will hand them over. I should have said this to anybody else, but somehow I couldn’t say it to Charlie. There would only be five minutes risk, and surely it was no risk at all.

The thing was done in a moment; I was carried away by Thrapstow’s irresistible manner. I handed over the bonds, and Charlie was off like a shot.

It wanted seven minutes to three, and I sat watching the hands of the clock in a little tremor, despite my full confidence in Thrapstow; but then I had so thorough knowledge in all the rules of banking, that I couldn’t help feeling that I had done wrong. A few minutes, however, would set it right. Charlie’s white hat and glittering topaz would soon put in an appearance.

Just a minute to three the cashier brought me three checks with a little slip of paper attached.

They were Thrapstow’s checks for fifteen hundred—twelve hundred and three hundred respectively, and his balance was only five hundred odd.

I turned white and cold. “Of course you must refuse them,” I said to the cashier.

When he went out I sat quite still in my chair for a few moments, bewildered at the sudden misfortune that had happened to me. Charles Thrapstow was clearly a defaulter; but there was this one chance. He might have given those checks in the confidence of selling those bonds, and placing the bonds to his account. In due course, these checks, which were crossed, would have been brought to the clearing house, and have been presented on the morrow. But it seemed his creditor had some mistrust of him, and caused the check to be demanded out of due course.

The clock had struck three. Charles had not come back. The bank door closed with a clang. I could endure the suspense no longer. Telling the bank porter that if Mr. Thrapstow came he was to be admitted at the private door, and was to be detained in my room until my return, I went out and made my way to his office, which was only a few hundred yards distant. He wasn’t there. The clerk, a youth of fifteen, knew nothing about him. He was in Caple Court perhaps—

anywhere, he didn't know. Had he been in within the last half hour? Well, no; the clerk did not think he had. His story, then, of the customer waiting at his office was a lie.

With a heavy heart I went back to the bank. No Mr. Thrapstow had not been there, the porter said. I took a cab and went to the office of Mr. Gredgemount, the solicitor of the bank. I told him in confidence what had happened, and asked his advice. "Could I get a warrant against this Thrapstow for stealing the bonds?"

"Upon my word," said Gredgemount, "I don't think you can make a criminal matter of it. It isn't larceny, because you abandoned the possession of the bonds voluntarily. No; I don't see how you can touch him. You must make a bankrupt of him, and then you can pursue him for having fraudulently carried off his assets."

But that advice was no good to me. I think I was wrong in taking it. I think I ought to have gone straight to the police office, and put the affair in the hands of a detective. Dignified men of the law, like Gredgemount, always find a dozen reasons for inaction, except in matters that bring grist to their own mill.

I went home completely disheartened and dejected. How could I face my directors with such a story as I had to tell? The only excuse that I could urge of private friendship and confidence in the man who had robbed us, would make the matter only worse. Clearly, at the same time I told the circumstances to the directors, I should be bound to place my resignation in their hands, to be put into force if they saw fit. And there would be little doubt but that they would accept it. How damaging, too, the story would be to me, when I tried to get another appointment.

I had promised to take my wife and children for an excursion down the river, as soon as the bank closed, and the youngsters eagerly reminded me of my promise. I replied so savagely and sternly that the children made off in tears; my wife, coming to see me fared little better. I must have received a sunstroke or something she told me, and brought bandages and eau de cologne. I flung it away in a rage and went out of the house. I must be doing something, I felt, and I hailed a cab and drove to Thrapstow's lodgings.

Mr. Thrapstow wasn't coming home that night, his landlady told me; she thought he was away for a little jaunt; but she didn't know. He occupied the ground floor of a small house in Ecclesford street, Pimlico, two rooms opening into each other. I told the woman that I would sit down and write a letter. She knew me well enough, as I had often visited Thrapstow, and she left me to myself. Then I began to overhaul everything to find some clue to his whereabouts. A few letters were on the chimney piece; they were only circulars from tradesmen. In the fireplace was a considerable quantity of charred tinder. He had evidently been burning papers recently, and a quantity of them. I turned the tinder carefully over, spreading it out upon a newspaper. I found nothing legible except one little scrap of paper, which the fire had not already reduced to powder, on which I saw the name Isabel shining with metallic luster. Then I went to the bedroom and searched that. Here, too, were evident preparations of a hasty flight; coats and other garments thrown hastily into cupboards, boxes turned out, an odd glove or two lying on the dressing-table. I carefully searched all the pockets for letters or other documents, but I found nothing. The keys

were left in all the receptacles; an instance of Charlie's thoughtlessness for others, in the midst of his rascality.

Lying upon the washstand was a card which was blank upon one side, but on the other had the name of a photographer printed upon it. The card was wet, as if soaked in water; near the upper end of it was a round, irregular cut which did not quite penetrate the card. It had evidently once had a photograph fastened on it; accordingly the card had been wetted to facilitate the removal of the photograph, while the face of the portrait had evidently been cut out, in order to place it in a locket or something similar.

It struck me at once that the photograph about which a man on the eve of flight would take so much trouble, must be of a person very dear to him; probably his sweetheart. Although I had been intimate with Thrapstow, he had always been very reserved as to his own friends and associates, and had no clue to guide me to any of them, except the photographer's card.

Re-entering my cab, I drove to the photographer's. There was no number or distinguishing mark upon the card and the chances seemed faint that he would be able to tell me anything about it. Indeed, at first when the man found I wasn't a customer, he seemed little inclined to trouble himself about the matter. The promise of a fee made him a little more reasonable, and he offered to let me see his book, that I might search for the name I wanted to find. It was unlikely that the photograph had been done for Thrapstow; if it had, there would appear on the books only the useless record of his address, already known to me. Then the man shook his head. If I didn't know the name it was no use looking; the card was nothing, he said; he sent hundreds out every month. What information could he possibly give me? Then I tried to describe the personal appearance of Thrapstow. Again he shook his head. If he had taken his likeness he would not be likely to remember him, so many people passed through his hands.

All this time he had been carelessly holding the card in his fingers, glancing at it now and then, and suddenly the idea seemed to strike him. "Stop a bit," he said, and went into his dark chamber, and presently emerged smelling strongly of chemicals. "Look here," he said triumphantly.

I looked and saw a very faint ghostly impression of a photograph. "It's printed itself through," said the man, "they will sometimes—and I've brought it to light. Yes, I know the original of that." Again he dived into a closet and brought out a negative with a number and a label on it. Then he turned to his book, and wrote down an address for me—Mrs. Maidmont, Larkspur Road, Notting Hill.

Away I went to Larkspur Road. Mrs. Maidmont's house was a small, comfortable residence, with bright windows, verandahs, gorgeous window boxes, and striped sun blinds. Mrs. Maidmont was at home, said a very neat and pretty looking maid and I sent in my card with a message: "On most important business." Her mistress did not recognize the name, but would I walk in? I was shown into a pretty drawing room on the first floor. An elderly lady rose to greet me with old fashioned courtesy, at the same time with a good deal of uneasy curiosity visible in her face. This was not the original of the photograph, who was a young and charming girl.

“Madame,” I said rapidly, “I believe that my friend Charles Thrapstow is well known to you: now it is of the utmost importance that I should ascertain where he is at this moment.”

“Stay!” said the old lady, “you are laboring under a complete mistake: I know nothing whatever of the gentleman’s name you mention; a name I never heard before.”

Was she deceiving me? I did not think so.

“Perhaps Miss Maidmont may know,” I said eagerly.

“Miss Maidmont is not likely to have formed any acquaintance without her mother’s knowledge,” said Mrs. Maidmont with dignity. There seemed to be no alternative but for me to retreat with apologies.

“I am very busy you see,” went on the old lady, with a wave of the hand; and indeed the room, now I looked about me, I saw to be strewn with preparations for some festive event, a ball, perhaps, or from a wreath of orange blossoms that I saw peeping out of a milliner’s box, more likely a wedding. I was about to take my departure reluctantly, when a young girl, a charming young girl, bounded into the room; she was the original of the photograph.

“Oh, mamma!” she cried, “here’s a letter from poor Charles to say he can’t possibly come here to-night! Isn’t it too provoking? I want to consult him about so many things.”

“Well, my dear Isabel,” said the old lady, placidly, “you’ll have enough of his company after to-morrow.” From which I judged that my surmise as to the wedding was correct, and that Charlie was the bridegroom elect.

“By the way,” she went on, “here’s a gentleman, Isabel, who insists that we know a Mr. Charles—I forget the name now.”

“Thrapstow,” I interjected.

“A Mr. Charles Thrapstow. You know of no such person, Belle?”

“I know of no Mr. Charles, but Charles Tempest,” said Isabel.

“It is singular, too, that the initials of our friends should be the same. May I ask if you have given your portrait painted by Blubore of Kensington”—

“Upon my word,” said Madame rising and sounding the bell, “this is rather too much for a total stranger. We don’t know you. Susan, show this gentleman,” I cried, “with blue eye, and yellow beard and moustache, and turned up nose.”

“No more,” cried Mrs. Maidmont. “Am I to repeat once more, I know nothing about him?”

What could I do under these circumstances but take my leave? In Susan, however, I found an unexpected ally. She had heard my parting words of description and she turned to me as we were descending the stairs, and said, "Miss Isabel's young man is exactly like that." Half a crown and a few blandishments, which, under the circumstances, I think even my worthy spouse would not have condemned, put me into possession of the facts.

Miss Maidmont was really going to be married to-morrow morning at Spikenard's Church to a Mr. Charles Tempest, a very good-looking young man whom they had not known very long, but who seemed to be very well off. My description of my friend tallied exactly with Susan's of the bridegroom; but the coincidence might be merely accidental.

"Had Miss Maidmont a photograph of her lover?" I asked.

She had, in her own room, it seemed. Susan couldn't get at it now without suspicion; but she promised to secure it and bring it with her if I would meet her at nine o'clock at the corner of the street.

I was punctual to my tryst; and at nine Susan made her appearance with a morocco-case containing an excellent likeness of my friend Charles Thrapstow, massive pin with topaz in it, and all.

Now what was to be done? Should I go to Mrs. Maidmont, and tell her how she was deceived in her daughter's lover? That would have been best adapted to spare the feelings of the Maidmonts; but would it bring back the five thousand pounds? I thought not.

"Miss Maidmont," I soliloquized, "will find some way to warn her lover. Even robbing a bank may not embitter a girl against a sweetheart, and no doubt she's over head and ears in love with Charley." No, I determined on a different plan.

I rose early the next morning; dressed myself with care, put on a pair of pale primrose gloves, donned my newest beaver, and took a cab to Spikenard's Notting Hill.

The bells were jangling merrily as I alighted at the church door; a small crowd had already gathered on the pavement, drawn together by that keen foresight of coming excitement characteristic of the human species. "Friend of the bridegroom," I whispered to the vergier, and I was forthwith shown into the vestry. The clergyman was there already and shook hands with me in a vague kind of way.

"Not the bridegroom?" he said in a mild interrogative manner. I told him I was only one of his friends, and we stood looking at each other in a comatose kind of way, till a little commotion at the vestry door broke the spell. "Here he comes!" whispered some one; and the next moment there appeared in the vestry, looking pale and agitated, but very handsome, Mr. Charles Thrapstow.

I caught him by the arm and led him into a corner, before he recognized who I was. When he saw me I thought he would have fainted. "Don't betray me," he whispered.

I held out my hand with a significant gesture.

“Five thousand,” I whispered in his ear.

“You shall have it in five minutes.”

“Your minutes are long ones, Master Charles,” I said.

With trembling fingers he took out his pocket-book and handed me a roll of notes.

“I meant it for you, Tom,” he said. Perhaps he did but we know the fate of good intentions.

It didn’t take me long to count over those notes; there were exactly five thousand pounds.

“Now,” said I, “Master Charley, take yourself off!”

“She’s got then thousand of her own,” he whispered.

“Be off; or else”—

“No, I won’t,” said Charley, making up his mind with a desperate effort: “I’ll not—I’ll make a clean breast of it.”

At that moment there was a bit of a stir, and a general cry for the bridegroom. The bride had just arrived, people said. He pushed his way out to the carriage, and whispered a few words to Isabel, who fell back in a faint. There was a great fuss and bustle, and then some one came and said there was an informality in the license and that the wedding couldn’t come off that day.

I didn’t wait to see anything further, but posted off to the bank, and got there just as the board were assembling. I suppose the directors had got wind of Thrapstow’s failure for the first thing I heard when I got into the board room was old Venables grumbling out “How about those Damascus bonds, Mr. Manager?” I rode rough shod over old Venables, and tyrannized considerably over the board in general that day, but I couldn’t help thinking how very near shipwreck I had been.

As for Thrapstow, I presently heard that, after all, he had arranged with his creditors, and made it up with Miss Maidmont. He had a tongue that would wind around anything, if you only give him time, and I wasn’t much surprised at hearing that the wedding day was fixed. He hasn’t sent me an invitation, and I don’t suppose he will, and I certainly shall not thrust myself forward a second time as an uninvited guest.

The Defiance [Ohio] *Democrat*, December 18, 1873 , ¼