

The Scottish Banker's Dilemma

CHAPTER I.

Mr. Duff, the worthy and respected agent of the Central Bank at Tollkirk, was startled by his teller, James Hamilton, coming to him to say, just as the banker had signed the last official letter before proceeding to lock up the safe: "I am sorry to say, sir, the cash appears to be one hundred pounds short." James was very pale as he spoke, and despite his efforts to prevent it his voice trembled. A stranger could not have told whether the youth's agitation was the result of fright or guilt.

Mr. Duff knew him too well to let the latter alternative dwell in his mind for even a moment; but the lad's excitement was somewhat infectious, and it was with just a little throb that he replied: "You are joking, Jamie."

"I was never more serious in my life," reiterated Hamilton.

"It is some mare's nest, depend upon it," said Mr. Duff, in a tone that partly reassured the poor fellow. "Have you been very busy at the desk to-day, James?"

"That is the mystery of it, sir; we have not been busy. Hardly three pages of our cash-book are filled."

"A hundred pounds! Hm! I am going up-stairs to dinner. In the meantime check your summations and your cash, and by and by I'll come in to lock up the safe with ye."

The teller went from the banker's room to the outer office with a very grave face. Mr. Duff, who lived with his family, as is customary in Scotland, in the very commodious house attached to the bank, sent his letters to be copied by the junior clerk, and then went leisurely up stairs to dinner.

Mr. Duff's was, for a man who does not object to permanent residence in a provincial town, a very easy and pleasant mode of life. His work was not hard, nor were his responsibilities very heavy. He had a pretty and comfortable home in an old-fashioned country town, and although his wife lay in the churchyard on the brae by the riverside these ten years, still he had two of the prettiest girls in Tollkirk—Minna and Mary Duff (beside Jenny, the married daughter, who lived in Edinburgh)—whose delight it was to make his life sunny and happy. He was naturally—being known to possess private means, and on account of his official capacity as the dispenser of discounts and the custodian of the wealth of the neighborhood—a man of some importance in Tollkirk, and formed a part of, as well as moved in, Tollkirk's best society. He was a magistrate and farmer as well as banker; and on Sundays, for many a long year, he had stood beaming behind "the plate" at the entrance to the "auld kirk." He was respected by his Edinburgh employers as a man of prudence and sagacity, who never made bad debts, never troubled them with applications for rise of salary or transfer of agency—whose books always stood the minutest inspection, and who, speaking generally, wanted no favors from them. Rather, granted favors, by occasional invitations to visit him at Tollkirk, where there is unsurpassed trout and salmon fishing, besides magnificent "links" for golf, and where the local distillery yields

a liquid of more than local reputation. The city-birds were not slow to accept such invitations, Mr. Duff being over a tumbler of toddy the best of company, and generous in the matter of horses and fishing-rods. The chief inspector of the bank came often enough to woo the fair Jenny, the eldest of the family, and took her away with him one summer day, to the general bereavement of Tollkirk.

The banker did not hurry over dinner on the particular afternoon of which I write. It was nearly seven o'clock before Mr. Duff remembered that he had not yet locked up his safe, and that his clerk was probably waiting below for him. He was surprised when he opened the office door—leading to the hall of his house—to find Hamilton still bending over his cash-book, with an expression of deep anxiety on his face, and bundles of bank notes lying on the desk before him.

“What, James, still in a fog?” he asked, cheerfully, as he came in. “Not found your difference, eh!”

“I am a hundred pounds short, sir, without a doubt.”

Hamilton had tolled through every entry over and over again, had count- and recounted his bundles of notes, and now had a very sharply-defined fear in his heart, and a vision in the background of his imagination of a dearly-loved old mother waiting for him at home, and who was ill able to bear the responsibility of such a loss—if loss it should prove to be.

“A mare’s-nest, I’ll be bound,” Mr. Duff said, good-naturedly, taking Hamilton’s place before the cash-book. Very carefully and with a keen eye he went over each entry; very carefully, too, he counted the cash, and recounted it; but only to find that Hamilton’s words were too true. The cash was undoubtedly one hundred pounds short.

“I think we had better sleep over it,” Mr. Duff said at last, looking at his watch. “The difference will turn up in the morning, you may depend upon it.” Then the cash and books were carried into the safe and the office closed for the night.

Poor Hamilton lay awake nearly all night thinking over some probable clue to the whereabouts of the missing money. Never before had he left the bank with such a dread on his mind, for he felt certain he had gone over each item of the day, that he had not overpaid any one to such an extent; and he knew that on him devolved the responsibility to make good any such deficiency. He hardly spoke to his mother as he ate what she called his “ruined dinner”—spoiled by three long hours’ waiting in the oven—nor could she get from him all through the evening a hint of the cause of his trouble. She guessed, and hinted that perhaps Minna Duff, “the little flirt,” had something to do with his gloom, for she knew how her boy’s heart lay in regard to the banker’s younger daughter; but her son’s reply was equivalent to a snub.

He was in the office two hours before official bank hours on the following morning; but no trace of the missing money could be found. During the day, all the banker’s customers who had on the previous day been paid in large sums, were asked to check their payments; but when four o’clock arrived and the cash had again to be counted, the balance still showed one hundred pounds short. If the money had been paid away, in error, no man had been honest enough to return it. Then for

the first time in the history of the Tollkirk branch, a deficiency in the cash had to be reported to the head office. A hundred pounds to a rich man may seem a small matter to worry over; but to James Hamilton, whose yearly salary, after ten years' faithful and conscientious service, did not amount to one hundred pounds, and whose mother—save for the help of a trifling annuity left by her husband—was in great measure dependent upon him—the liability to refund this sum weighed heavy. He became anxious and nervous, not being altogether certain that the authorities of the bank might not suspect him of having appropriated the money; and from very nervousness was guilty during the next few days of making several small mistakes in his cash dealings, which confirmed him in the belief that he had paid the money to some unscrupulous rascal who did not mean to acknowledge it.

It seemed an age, although in reality barely a month had passed, before a note from Mr. Tait, the chief inspector (Mr. Duff's son-in-law), set the matter at rest. "In consideration," the note ran, "of the admirable mode in which the business of the branch at Tollkirk had hitherto been conducted, the directors have agreed to wipe off the deficiency in cash, which it may be hoped will yet turn up and be recredited; but in doing so it must be firmly kept in view that the directors by no means establish the present case as a precedent, and must remind the gentleman who has charge of the bank's cash at Tollkirk that at no future time will the directors be disposed to relive him of the responsibility attached to his office."

"There, Jamie; take *that* to your mother," said Mr. Duff, kindly, handing the official note to Hamilton. "I thought Peter would manage it" (referring to his son-in-law, the inspector); "but we maun ca' canny," said the banker, relapsing into broad Scotch, to put the reproof, if such it might be called, in the gentlest form, to spare the lad's feelings.

There were tears of relief in Hamilton's eyes as he read the note. "That is generous treatment, sir; I was afraid they would roup [sell by auction] me and my old mother out of Tollkirk."

"Roup ye? I couldn't spare ye, lad."

Then the youth went home to his mother, jubilant, a burden lifted from him.

But on the next evening, after business hours, Hamilton's face was whiter than ever. His hands were trembling as he fumbled over his cash, and "cast" and "recast" the long columns of figures in his cash book. It was market day, a busy day, and large sums had passed into and out of his hands. To his horror he found his cash £300 short! He had not the courage on this occasion to go to Mr. Duff's room with his plaint. But the banker saw at once, as he passed through his office on his way up stairs, that something was wrong.

"You are late, Mr. Hamilton." (Mr. Duff never in a general way called James "Mr." His doing so now implied misgivings.)

"Yes, sir; but I think I won't be long." His lips felt parched from excitement.

"Are ye ready to lock up the safe with me?"

“Not quite. If you are in no hurry, sir, perhaps we can lock up when you come down.”

“Very well.”

Mr. Duff went up stairs; but on this occasion he did not linger over his meal. When he came down, half an hour later, Hamilton was not ready to lock the safe. He was sitting looking into space, his head resting on his hands.

“Have you balanced your cash now?” Mr. Duff asked, with just a perceptible edge of annoyance in his tone.

“No, sir. I differ three hundred pounds.”

“Over or short?”

“Short, sir!”

“Mercy on us! This will not do. You must bestir yourself and—and find it. I have to go out to a meeting tonight.” The banker spoke sternly.

Hamilton once more, under Mr. Duff’s eye, nervously went over his figures and counted his cash. The deficiency could in no way be accounted for.

“This is terribly awkward, James.”

There were tears in the youth’s voice as he uttered: “Yes, sir; and it will drive me mad.”

When Mr. Duff returned from his meeting at eleven o’clock, Hamilton was as far from peace as ever. The younger clerks had gone away. Again the banker and Hamilton went over each item together—in vain.

“We can’t report this to the head office, whatever happens,” quoth Mr. Duff, grimly.

“What is to be done, sir?”

“Find it!”

They looked blankly in each other’s faces. Both men went to bed with heavy hearts; nor did the search next day throw any light on the mysterious transaction. Mr. Duff could not bring himself to report this second deficiency to his head office; and the only alternative left was to refund the amount from his own private means. This, as may be imagined, he did very reluctantly; and for the first time in his experience he watched the younger men, and perhaps his trusted teller, too, with just a faint and irresponsible glimmering of suspicion. A mistake of this sort might happen once; but to happen a second time, at so short an interval, made him uneasy on other matters than mere loss of money. He had a framework of mahogany and glass made for Hamilton’s desk, so that no one could come near the cash in future but Hamilton himself. And so, with what grace he

could summon, and with many grave warnings, Mr. Duff paid the “short” money, having, as he said, to “grin and bear it.”

For a week or so things worked well under the new arrangement; but for the third time Mr. Duff was destined to see Hamilton poring over his books long after bank hours, this time to hear on inquiry that the luckless lad was short by no less an amount than five hundred pounds! Had the shrewd, quick-witted James Hamilton, after ten years’ faithful service become suddenly dolt?

“This is beyond endurance,” the banker said, sharply, as the fact was communicated to him.

“It is most strange,” replied the helpless teller, feeling that the Fates were against him.

“It is impossible that you have paid the money away.”

“It is gone, sir.”

“Then you *must* find it. I can no longer be responsible for your blunders. Here is no less a sum than £900 in less than six weeks to be accounted for. Many a one has been sent across the sea for less.”

The youth put his hands over his face and fairly burst into tears. “I must give it up, sir. I cannot stand this. I must leave this place.”

Mr. Duff was looking at him with very keen eyes as this was sobbed out. “Leave Tollkirk? Understand, Mr. Hamilton, that you dare not leave Tollkirk before this matter is cleared up.”

For the greater part of the night the men sat up searching; but when the morning came they were as far from the mark as ever.

Mr. Duff, much to the surprise of customers of the bank, next day “took over” the cash himself, and, rather awkwardly from want of practice, became his own cashier. Hamilton was degraded to subordinate duties. His spirit, poor fellow, was fairly broken. No trace of the missing money could be found. Of course, Mr. Duff could not long continue acting as teller. The work interfered with even more important duties.

A son of Mr. Traill, the parish minister, who was employed at the Aberdeen branch of the same bank, at this time visited Tollkirk, and, being of the same craft, spent a good deal of time in Mr. Duff’s company. The subject of the missing money was broached and discussed between them. It so happened that George Traill was engaged to be married to Mary Duff, and the banker, having lost confidence in Hamilton, and feeling sorely in need of capable help, proposed that George should apply to the Directors of the bank for the appointment of joint agent or partner with himself in the management of the Tollkirk branch. So it came about that in a short time George Traill, a shrewd, practical business man, relieved Mr. Duff at the telling-table, in order to familiarize himself with the faces of the bank’s customers. For some days all went well. Then came market day. At the close of the day Mr. Traill’s cash was £500 short!

CHAPTER II.

Dismay fell on the quiet little bank in Tollkirk. The former uneasiness became in the office a panic. Hamilton had been made ill by the anxiety of his position, and was in bed on the day that Mr. Traill's deficiency occurred. After closely scrutinizing every entry in the books, Traill came to the conclusion that he had not paid the money in excess to any one, and that the notes must have been stolen by some one on the premises. The bank's safe was duly examined; but the locks bore no marks of being tampered with. The windows and doors of the office were unfastened, and Mr. Duff's domestics—who swept out the office—had been his servants, and were known to him for years. The matter was on this occasion reported to the bank's head office; but then came the cold intimation that no further deficiency could be made good, and referring the bank agents to their recent letter to that effect of such and such a date.

Mr. Duff began to think the place was haunted. Wherever the money was gone, it had to be paid up—raising the total losses made in this mysterious way to the unpalatable sum of fourteen hundred pounds in less than three months. The mystery was all the deeper that during the day of the difference in Traill's cash, it had happened there had not been a single cash payment amounting to five hundred pounds. Then there came vague rumors—such as the police, had the matter passed into their hands, would certainly have made use of—that there was an itinerant blacksmith, a gypsy, in the neighborhood, to whom popular rumor attributed almost miraculous power in the manipulation of locks. Yet it would take a very clever locksmith, indeed, to open the Central Bank's safe unheard in the house, and to close it again without leaving trace of his work. The safe had a foundation of eight feet of stone, and was coated on the floor, wall and roof with a two-inch plate of solid iron. The doors were, of course, of iron, and each—there were four doors—had two keys and separate locks. Through the lock of the outer iron door an iron bolt was each evening shot down from Mr. Duff's bed-room above, and while that bolt was down no key in the world could open the door. It was necessary to be in Mr. Duff's bedroom before the bolt could be drawn or dropped. It was extremely improbable that there were any in Tollkirk who could, even with the necessary keys in their hands, find their way into the strong-room unaided.

Mr. Duff became a changed man. He was thin and worn and ill with anxiety and watching. They were all watching. Traill was watching Hamilton; Hamilton turned a keen glance on the boys; the boys kept their eyes very widely open all round. Mr. Duff was unwilling to put the matter in the hands of the local police, knowing that the first to be suspected would be his clerks, and that the affair would speedily become town gossip. Secretly Mr. Duff began to think the place was bewitched.

His partner, George Traill, being called upon to pay up half of the five hundred pounds resolved to get to the bottom of the matter. He had a bed fitted up in the banker's business-room, and determined to spend his nights there until some solution of the problem presented itself. His transfer from the Aberdeen branch seemed just then to prove a bad bargain. The keys of the safe, it should be mentioned, numbering eight, were placed every night, after the locking up of the safe and the dropping of the iron bolt from the banker's bedroom, in a strong box, the key of which was always carried by Mr. Duff. George Traill, armed with a revolver, in spite of Mary's protests and Mr. Duff's jeers, occupied the room when the bed had been fitted there, and waited

philosophically the course of events. He slept little for the first night or two, but no intruder came to disturb his repose. The long, dull hours crept on without adventure or other result than to make Traill sleepy and cross during the following days. The bankers were beginning to despair of discovering the thief. Yet Traill—despite Mr. Duff's perfectly reasonable argument that if any man broke into the safe it would not be merely five hundred pounds that would satisfy him, nor would he likely risk a second or third visit—continued to spend his nights in the bank.

At daybreak, however, on a certain morning in the following week, Traill, who slept very lightly, was suddenly awakened and startled by hearing the bolt that passed through the lock of the outer door of the safe drawn sharply up. He could hardly believe the evidence of his ears, thinking that perhaps he had dreamed. But the "click" was still reverberating, exaggerated as all sounds are in the stillness of the night. If the bolt was really lifted, the person that drew it up must be in the room where Mr. Duff slept. Traill was a courageous man; but in spite of himself, he trembled as he felt for and examined his revolver. When the reverberation subsided, there was a silence for a few moments as of Death, Sleep's twin brother. Then he thought he heard, afar off, a door open, followed by a step on the stairs. Then a light showed at the seam under the door; presently the door opened, and a man entered, carrying in one hand a lighted candle, in the other a bunch of keys. The revolver was firmly held in Traill's grip, and, before firing, he was about to utter a cry of warning, when he noted that the figure paid no heed to his presence, but passed him, making straight for the safe door. In the dim light, to his astonishment, he distinguished the fixed, even rigid features of his friend and partner, Mr. Duff! His eyes were wide open, and he moved with his usual deliberation, but with an air of stern preoccupation quite foreign to his working habits. Traill saw at a glance that the banker was walking in his sleep.

His first impulse was to seize him and wake him; but a moment's reflection decided him to wait the natural issue of events. Mr. Duff, without hesitation or fumbling, chose the right keys for the outer door, and pushed it, as the lock sprang back, slowly open; then the wicket-gate, the inner iron door, and so on, until he disappeared silently in the vaultlike shades of the strong room. When he reached the inner safe, he took from the well-packed store of pound notes—Traill eagerly watching him from the door—a bundle containing five hundred; he then noiselessly shut and locked each door as he retreated. He passed within arm's length of Traill, bearing the bundle of notes, the keys and his lighted candle; left the office—followed by his partner—walked slowly up stairs to his bedroom, where he deliberately dropped the bolt back in its place, and finally laid the keys carefully, apparently counting them, in their usual places in the box fixed in the wall for the purpose. Traill expected he would then retire to bed; but it was evident that the somnambulist had not finished his night's work. Having safely put away the keys, he lifted his candle and again went down stairs, carrying the notes in his hand. Traill followed him through the kitchen and out into the court-yard behind. With the same purpose-like deliberation that he had shown at the safe, he now marched to—the unvarnished truth, O romantic reader, must be recorded—to the pig-sty! Arrived there, he lifted a loose fold of thatch that rested on a slab of stone in the rickety roof, secreted the bundle of notes there, replaced the thatch carefully, and then turned with an air of relief and went in doors.

Traill did not disturb him, did not even take the trouble to follow his partner to see if he reached his bed safely, but sprang eagerly to loose the thatch, in which, snugly lying, he found the comfortable sum of nineteen hundred pounds in bank notes! He could not help laughing as he

stood there in the dim gray morning, hardly half-clad, for the pursuit had not been without excitement. “An expensive roofing for Duff’s pigs,” he murmured, gathering the various dusty bundles together and retreating indoors from the cold morning air.

“I think, Duff,” said Trail seriously when they met in the office after breakfast—“I think, to make certain that no thief, or witch, or ghost has been tampering with the cash during the night, we had better count the cash henceforth in the morning as well as at night; that will make certain whether the money disappears by night or during the day.”

Mr. Duff assented.

“Suppose you begin this morning.”

Again Mr. Duff assented; and, with reluctant fingers, at his partner’s suggestion, counted the money. “Powers of Darkness!” he exclaimed, “I shall not stay another day in this house. The cash is again five hundred pounds short!” Had Mr. Duff not been a remarkably bald man, he would probably have tore his hair in agony.

“How much do you reckon your pigs cost you annually, Mr. Duff?” Traill asked, with apparent irrelevance, and, as Mr. Duff thought, flippancy.

“Pigs! Hang the pigs! Hang the bank! and— — Yes, I mean to resign my office. I’m not going to remain here to be robbed and ruined.”

“I see you are putting a new roof on your sty, and papering it,” Traill went on sententiously. “Sparing no expense on it. Doing the thing stylish, eh?”

“Are you mad, Traill?”

“Well, let me see. At the rate of two thousand pounds, say, in three months, that pig-sty will cost about eight thousand pounds a year.” Traill was apparently in his gravest mood. “That’s pretty moderate, eh!”

“Poor Traill! The loss of his money has taken his brain. What demon has entered this house?” sighed Mr. Duff, in the presence of a despair more tragic even than his own.

“Look here, old fellow!” said Traill, suddenly bursting into laughter—“look here! I found these in the roof of your pig-sty this morning; and what is more, I saw you put them there with your own hands.”

“Prodigious!”

Yes, all the missing money was there. The banker gave a champagne dinner to his delighted clerks on the evening of that day. His own health, however, was in rather a bad way. In a month or two he resigned his office, retiring on a liberal pension to his farm; and in order to compensate James Hamilton for all his recent trouble and misery, Mr. Duff requested, as a personal and final

favor, that the Directors might appoint him to the position of Assistant-Agent with George Traill, a proposal which the Directors favorably entertained. These offices both of the gentlemen hold with honor to this day. It may be mentioned, too, that George Traill and James Hamilton are now bothers-in-law, each having in due time wedded one of Mr. Duff's daughters. The bank is James Hamilton's home, while George Traill has rented a farm adjoining Mr. Duff's. The fresh country air, and fishing, and unlimited golfing—all enforced on him by the doctor as the best medicine—have put an end to the old banker's somnambulistic rambles. — *Chambers' Journal*.

Juneau County Argus [New Lisbon, WI], July 24, 1879