

The Man from the Bank

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WHEN I was on duty in the banking district, before I got my present desk job at headquarters, I used to see some queer things. It was my business, along with other detectives scattered through that region, to keep it clear of known crooks and in general to watch out for the fellow who wants to practice sinful deceptions on the unwary banker or his customers. Naturally I fell in with some interesting adventures.

One day about noon I was coming round the corner of the Temple building from Wayne street into Liberty when I saw an elegant looking woman about thirty years old jump out of her carriage and run into the Temple bank. I noticed that she got out unassisted before the footman could open the carriage door, and it was evident that both the coachman and the footman thought that something was going to happen.

I recognized the woman and the turnout, having seen them there about two months before, the same day that I caught "Doc" Turner, the cleverest bank sneak in this country, hanging around that corner and ran him in as a suspicious person, for which I got well roasted next morning by the judge, who discharged Turner and told me that it was an outrage to arrest him just because he was an ex-convict when I couldn't prove that he was doing any harm. As if such a crook as "Doc" Turner could exist without doing harm! Some of these judges would make you laugh.

However, to resume my story, I knew who this woman was, because one of the newspapers printed her picture and description in connection with an article defending me for arresting Turner. It seems that she was Mrs. Gertrude Holden, widow of a rich real estate man well known in that line of business up to the day of his death. He left her substantially all his money, and she continued some of his operations, being more of a speculator than he was, according to all accounts. She had a large account with the Temple bank, and on the day when I took "Doc" Turner in she drew several thousand dollars in cash, and the thief was within two yards of her when she carried the money across the sidewalk in her hand bag. The newspaper which defended me for arresting Turner used this fact to show the danger of letting such men run loose in the banking district.

All this naturally came back to my mind when I saw Mrs. Holden go into the bank in such a hurry, and so I stepped up to the door not more than three paces behind her. There is a partition along the right side of the bank reaching about halfway to the ceiling, and the space behind it is divided into offices.

The cashier's room is the third from the door, and as I looked in I saw a young man named Perry come out of that room just in time to meet Mrs.



"WHAT HAVE YOU DONE WITH MY MONEY?" Holden face to face. She stopped and stood straight, giving him a quick, keen look. Then she pointed her finger at his breast as if it had been a pistol.

"What have you done with my money?" she demanded.

At that I went inside in double quick time, and I was on the spot before Perry answered. He seemed to be taken all aback.

"Wh-what?" he stammered. "I beg your pardon."

Mrs. Holden's voice was steady, but very high pitched when she repeated her question:

"I said, What have you done with my money?"

The cashier, Mr. Stover, came out of his room, and Mrs. Holden turned to him without waiting for Perry's reply. "Mr. Stover," said she with a strained calmness, "my money is gone. This man has taken it."

Stover looked blonder than Perry. He did not know what the woman was talking about.

"Come into my room," said he. And at that moment he caught sight of me and made an inconspicuous sign that he would like my help.

I accepted Mr. Stover's invitation, and so did Mrs. Holden, but she took good care that Perry should enter the cashier's room ahead of her.

"Now, Mrs. Holden, what's the trou-

ble?" said the cashier when we were all inside and the door was shut.

The lady cast a quick glance at me. "Mr. Kelly, police detective," said Stover.

"I drew \$18,000 from the bank five minutes ago," said she. "I put it into this bag and went out to my carriage. I had just got in when this man"—pointing to Perry—"came out and said that there had been a mistake in counting my money. He had some bills in his hand, and I naturally supposed that I had received too little. I gave him the bag, and he opened it right on my lap and counted the money slowly. 'That's queer,' said he and counted it again. I watched him and saw that the amount was right. There were ten \$1,000 and sixteen \$500 bills. He put them back into the bag and snapped the catch. 'I beg your pardon,' said he. 'The teller must have been mistaken.' He went into the bank, and I told the coachman to drive away. Just after the carriage started I thought I'd have a look at the money and count it myself. I opened the bag, and this was what I found."

As she said these words she laid the bag on the table and pulled out of it a roll of green paper in pieces cut to the size of bank notes. There were two one dollar greenbacks in the bunch. Presumably they had been on the outside of the green paper to give the roll a more genuine look. That is the way that the bunco game is usually worked, but I could hardly believe that this young man Perry had worked it.

Perry was a nephew of the cashier and had been rather wild, as I happened to know.

Stover did not seem to be the least bit anxious about this accusation against his nephew, but he was puzzled by the case as a whole, as I could see plainly enough.

"You're sure that the man who came to your carriage was Mr. Perry?" he asked. "Did you recognize him at the time?"

"I never saw him before," replied Mrs. Holden. "but I know him now."

She turned and pointed toward Perry, while she said slowly and with decision:

"I know that coat. I noticed the buttons particularly. I can't be mistaken."

Perry was wearing a white linen office coat of fine and peculiar texture, and when Mrs. Holden said she recognized him by that I was more impressed than if she had pretended to know his face. I had noticed all along that she was looking at the coat.

"I never saw another like it," said she. "Those are real pearl buttons," meaning mother-of-pearl, of course.

Now, some men might have thought that this was ridiculous, but to me it was convincing. By this sort of thing you know that a woman is telling the truth and giving the evidence just as it really exists in her own mind.

"Five minutes ago, ten minutes ago, twenty minutes ago," said Stover impressively. "Mr. Perry was sitting in this room talking with me. He has been away on his vacation. He came back, a little ahead of time, this morning. He came into this room wearing street dress and carrying his hand baggage—he pointed to it on the door—"about half an hour before you made your charge against him. Not more than two minutes before that he left this room and went to his own, which is the one nearest the door. He changed his coat and came back, not having been out of my sight more than a minute. He looked in, and I said I'd be busy for a little while, so he went out and met you. I give you my word of honor that it is utterly impossible by your own story that Mr. Perry could have had anything to do with your loss."

That was clear enough, of course, and Mrs. Holden turned a bit pale, but she stuck to the one certain fact that she knew.

"Is there another coat like that in this bank?" she demanded. And Perry smiled and shook his head.

"We will now see whether any one was sent to your carriage," said Stover, touching a bell.

Of course it was easy enough to discover that no one had been sent.

"Mrs. Holden," said I, "who knew that you were going to draw this money?"

"Nobody," she replied, but there was a slight uncertainty in her tone.

"You came to the bank alone?"

"My stepson came with me."

This was Frank Holden, a young man who was disinherited by his father for excellent reasons, but had been treated very generously by his stepmother, as I had read in the newspapers. He was with her in the carriage on the previous occasion when I committed the awful outrage upon the liberties of the plain citizen by arresting "Doc" Turner.

"What has become of him?" I asked.

She was quite shrewd enough to see that I knew the reputation of her stepson.

"Mr. Holden left the carriage as soon as it stopped at the door of the bank," she answered. "He went across the street to buy a cigar."

"And you haven't seen him since?"

"Well, I've seen him," said she, "but he did not get back into the carriage."

"After you got in with your money," said I. "Why didn't you drive right away?"

She looked at me keenly.

"It wasn't more than a minute," she said. "before the man came out of the

"But if you hadn't waited just that minute," said I, "there'd have been no trouble."

She turned to Stover. "If this man is trying to prove that my stepson stole my money," said she, "he is a stupid, as most detectives are. My stepson did not get into the carriage, as I have already told you."

"He crossed from the cigar store," said I, "and you were talking with him when the man came out of the bank."

"Yes," she replied, with a smile, "and my satchel was on my knees, and I had hold of it with both my hands. When the man began to count the money Mr. Holden went away."

"You mustn't think that I suspect him of taking the money," said I apologetically. "I've got a different theory altogether. Moreover, I believe that I can get it back. Will you wait here for me a few minutes?"

She said she would, and I went out and communicated with headquarters, using one of the bank's telephones. Then I started across to the cigar store which Mrs. Holden had mentioned, and, greatly to my surprise, I found Frank Holden over there. He was watching the bank from the window.

"Mr. Holden," said I, stepping in front of him, "did you know that your stepmother had been robbed?"

"Robbed!" he cried. "No." And he started away, but I caught him by his coat, which was not buttoned.

"Yes," said I. "She's over there in the bank, in the cashier's room. You'd better go over. She wants to see you."

I released him, and he ran across the street.

"Did that man buy a cigar of you?" I asked of the dealer. And he answered that Holden had bought one for a quarter of a dollar.

"Only one, eh?" said I to myself. "And he had three in his vest pocket. Yes, yes, he must have needed the cigar badly when he left the carriage."

I returned to the bank, and there was a lot of talk and bother which amounted to nothing. When it was all over Mrs. Holden went away in her carriage and young Mr. Holden went on foot. He told her that he was going to headquarters to see the chief of the detective bureau.

He really went there. I know, because I followed him. In fact, I wasn't very far away from him all that day, though he didn't know it. I wasn't quite the same sort of man to look at that I was when he saw me downtown.

About 5 o'clock in the afternoon he led me to a house on the west side of town, a lodging house for men. He went up two flights of stairs and was going to knock at a door when it opened and the janitor came out. "Where's the man who lives here?" asked Holden anxiously.

"Went away this afternoon," answered the janitor. And Holden said "What!" in a tone of voice that made the word sound like an oath.

Then I stepped up from the dark stairs and took the janitor by the sleeve and led him under a gas lamp.

"Did your lodger look anything like that?" said I and showed him a picture of my old friend, "Doc" Turner.

"That's the man," replied the janitor. "Don't you worry," said I, turning to Holden. "He's given you the slip, all right, but he won't go far. Every bridge and road, and ferryboat and car has been watched since 1 o'clock. He won't leave town. He'll be at headquarters in a little while if he's not there now."

"Who are you?" demanded Holden. "What do you mean?"

"I mean that you are a smart young man," said I. "When the newspapers wrote up 'Doc' Turner about two months ago in connection with my arresting him and told what a clever thief he was and a sleight of hand man and all that you were smart enough to see that such a slick rascal was worth knowing. So you hunted him up and told him that you could find out when your stepmother was going to draw some more money from the bank. Was there any way to get it?"

"Well, 'Doc' Turner undoubtedly told you that there was always a way to get money. That's what he always says. So he loafed around the bank in that innocent way of his which I once so brutally interrupted, and finally he hatched up the scheme of sneaking into Perry's room, putting on Perry's coat, sticking a pen behind his ear and assuming to be an official of the bank sent out to count Mrs. Holden's money again. Of course it was no trouble at all for such a fellow to work the sleight of hand trick. Then he went back, took off Perry's coat, put on his own and his hat and vanished through the side door that leads into the hall of the Temple building. Am I right?"

I had purposely moved away from the head of the stairs, because I knew what Holden would do. He made a break for liberty, and of course he ran straight into the arms of my partner who was waiting at the outer door. When we got to headquarters with him we found "Doc" Turner there. He had been caught with Mrs. Holden's money in his pocket.

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