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# A CAPTAIN IN THE RANKS

By George Carey Eggleston

(Continued from Last Week.)

### SYNOPSIS.

Captain Guilford Duncan, C. S. A., takes part in the last fight, at Appomattox, and leaves the army. He then determines to go to Cairo, Ill. Although well educated and a lawyer, Captain Duncan is without family or money, and works his passage to Cairo. Here he saves Captain Hallam's cotton from fire, and Captain Hallam, a modern "captain of industry," hires Captain Duncan, and quickly advances in his employer's estimation. He saves Captain Hallam's coal fleet from destruction by a storm, and is made a partner by Captain Hallam. The young man becomes a force of good among the young men of Cairo. Barbara Verne, a young lady, runs the boarding house in which Captain Duncan takes his meals. Captain Duncan is thanked by Barbara for saving her from annoyance by mischievous boys. He determines to call upon her.

Captain Duncan invites Barbara to a dance. He incurs the enmity of Napper Tandy, a capitalist, a rival of Captain Hallam, by making of the latter's coal mine a paying property, in competition with one of Tandy's properties. At the coal mine Duncan meets an old acquaintance, Dick Temple, now working as a miner. Dick Temple suggests a way to increase the output of the mine and is appointed engineer. XVI—Duncan, who is in love with Barbara. Napper Tandy attempts to bribe Duncan. Duncan proposes to Barbara. She tells him she cannot give him a decided answer. Napper Tandy circulates the story that Duncan has asked him for a bribe. To retaliate, Hallam proposes to buy sufficient shares in Tandy's bank to elect Duncan president. Dick Temple is commissioned by Hallam to buy the bank stock. Barbara tells Duncan she cannot marry him because she is the daughter of a thief. Temple succeeds in buying the bank stock. Duncan learns from Barbara that her father was an embezzler and a suicide. She tells him to wait a year before she finally rejects or accepts his proposal. XXIV—Captain Hallam tells Duncan of the plan to make him president of the Tandy bank.

### CHAPTER XXVI.

TANDY quitted the bank in very serious distress of mind. He was a capitalist of large means, but even a great capitalist—and he could not be reckoned as quite that—may sometimes find it inconvenient to raise money in considerable sums upon the instant. So it happened that just at this time Tandy's means were all employed and his credit stretched almost to the point of breaking by reason of his excessive and largely concealed investments in a number of enterprises.

On the moral side it would have been difficult even for Tandy himself to say just what measure of suffering he endured. His conscience was case-hardened, but his financial reputation was not only a valuable, but an absolutely necessary, part of his equipment for the businesses in which he was engaged. That reputation was now in great danger. He wondered if Duncan would tell the story of that scrap of paper. He wondered still more whether Duncan might not report the matter to the comptroller of the currency at Washington and thus bring about a criminal prosecution, even after the sum irregularly borrowed had been repaid. Then he remembered, with something like a spasm around his heart, that the bookkeeper, Leftwich, had heard the whole conversation, and he remembered also that he had been, as he put it, "rather hard on Leftwich" upon several occasions in the past. If Leftwich cherished resentment on that account his malice now had its opportunity.

On the whole, Napper Tandy could not recall another day in all his life on which he had suffered so much in spirit as he did now, but there was no time for brooding or lamenting. He felt that he was in Guilford Duncan's clutches, and, while he knew little of conscientious scruples by virtue of any soul experiences of that kind on his own part, he had so far learned to understand Duncan as to know that he would, as a matter of conscience alone, enforce the strict letter of his demand. He hastened to find Captain Will Hallam, and to him he made almost a piteous appeal for a loan of \$15,000 through the Hallam bank.

"So Duncan carries too many guns for you, eh?" was the sly remark with which Captain Hallam received the appeal.

"Will you let me have the money?" almost frantically pleaded the now thoroughly frightened man. "You see, time is precious. I've less than an hour in which to raise the sum. You must help me out, Hallam!"

"I really don't know whether I can arrange it or not. I'll see Stafford and find out how far our loans are extended. What security can you give? You know, Stafford is very exacting as to the character of the security on which he lends the bank's funds."

"Yes, I know, and that is very awkward just now. I'm a good deal tied up, you know. I've been buying property along the line of our proposed railroad. I've bought rather heavily, and as I hadn't expected to be called upon to raise money just now I have gone in pretty deep on credit. You know how impossible it is to realize on such property, even at a loss, when a man must have money at once."

"Then what can you offer?"

"Well, I've a pretty large block of stock in the Memphis and Ohio River railroad."

"Not good collateral till the road is finished. You know we couldn't touch that."

Tandy mentioned some other securities that Hallam deemed insecure, and by this time Hallam had begun to wonder what was the matter with Tandy. He knew, or thought he knew, that the man must have greatly more money invested somewhere than these things represented. He had a great curiosity to know what the other investments were, but he did not find out, for at last, within a brief while of the end of his hour of grace, the troubled man said:

"There is nothing for it but to hypothecate a part of my stock in the X National. You know that is good."

"Oh, yes; that's good. Stafford will accept that as collateral if the bank is in a position to extend its loans. I'll go and see."

When he told Stafford what the situation was that astute banker, who had been in many a financial tangle with Tandy, quietly said:

"I don't see why we should make the loan. Why not refuse it and then have you offer to buy the stock outright at about par? He must sell, for if I have correctly sized up our friend Duncan, he'll never let up on his demand in this case. A man with a conscience like his simply can't let up in such a matter."

"That's the way we'll fix it," answered Hallam, with an amused twinkle in his eye. "He's obviously in need of a little more education at my hands, and he can afford to pay for it. I'll buy the stock at par—not a cent more. I suppose it's worth 103?"

"Yes, all of that, and it will be worth more presently under Duncan's management. What a fellow that is, anyhow!"

"I imagine Tandy thinks so by this time."

As there was no other bank in Cairo and nobody else who could make a loan such as Tandy must have on the instant he was simply compelled to make the sale on Hallam's own terms.

With Hallam's check in hand he hurried to the X National, arriving there just in time to meet Guilford Duncan's demand.

Duncan received the check in the bank parlor, again insisting that Leftwich should be present at the interview.

"I'll take that paper, if you please," Tandy said, holding out his hand for it.

"Not until you shall have adjusted the other matter. The bank's books show that while you were still president of the institution you made a loan of \$30,000 to yourself on your unsecured note, without even an indorsement. You know that in doing so you violated the law you were sworn to obey and enforce. With that I do not

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now concern myself. What I ask is that you secure the bank for that loan, which still stands. When that is done Mr. Leftwich will return this paper to you. In the meanwhile I place it in his hands."

"Really, Mr. Duncan"—for since the early part of that morning's interview Tandy had not ventured again upon the familiarity of addressing Duncan without the "Mr."—"really, Mr. Duncan, you are pressing me too hard. You must give me a few days."

"How can I? The law would hold me at fault if I should allow the bank to close today with that loan unsecured. I have no time to give you time."

"You are persecuting me!"

"No, I am not. If I were minded to do that, I should call the loan in at once. As it is, I only ask you—as I must—to secure it as the law requires. I will accept any fairly good collateral you may have to offer. There is surely no hardship in that—no persecution in demanding that you shall temporarily leave with the bank enough of the bonds or stock certificates that you hold in plenty to comply with the law concerning loans by national banks. I have simply no choice but to insist upon that."

"But I tell you," answered Tandy, "that at present I have no bonds or stocks conveniently available for such a purpose."

"I will accept your insurance stock."

"I've parted with that."

"Well, as I certainly have no disposition to be hard upon you, I'll accept your stock in the Atlantic and Mississippi Steamship company, or even your Mississippi Valley Transportation company stock, though neither can be reckoned a first class security."

"I've sold out of both companies," answered Tandy.

By this time Duncan began to wonder what had happened to Tandy, in a financial way, just as Hallam had done.

"Wonder where he has been putting his money," he thought, "for surely he had plenty of it a little while ago. He's been buying property along the new railroad, but that isn't sufficient to tie up a man of Tandy's wealth. Something must be the matter. I must be cautious."

"I'll put up a hundred thousand in Memphis and Ohio River stock"—began Tandy.

"You know I can't consider that," said Duncan. "No sane banker could. But, if you choose, the bank will accept stock in your coal mine, reckoned at 50 cents on the dollar, as security."

"That's out of the question. I'm negotiating a sale of my interests there, and it would embarrass me to have the stock hypothecated just now."

"Very well, then. What do you propose to do? Of course you have a large block of stock in this bank. Why not put that up as security and give yourself all the time you need? Or, if you don't want to hypothecate the stock with this bank, you can arrange a loan on it with Stafford or Hallam."

Tandy hesitated for a time before answering. At last he said:

"I've only thirty-three shares left. Why shouldn't the bank buy it outright, putting the loan in as a principal part of the purchase money?"

"At what price will you sell?"

"At 103. It's worth that and more."

"I'll consider the offer. Come back in an hour for my answer."

Duncan sent at once for Hallam and Stafford, as the principal stockholders in the bank, other than Tandy, and told them all that had happened. They advised the purchase, but suggested 102 as the price, and an hour later Napper Tandy ceased to be a stockholder in the X National bank.

A day or two later Stafford learned that by this sale of his bank stock Tandy had practically parted with the last investment he had in any Cairo enterprise.

He greatly wondered at that, and as he sat with Duncan and Hallam in Hallam's parlor that night the three indulged in many conjectures concerning Tandy and his plans. The only conclusion they arrived at was expressed by Captain Will:

"He's up to mischief of some sort. We must watch him."

(To be continued.)

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