

# The New Adventures of J. Rufus Wallingford

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By GEORGE RANDOLPH CHESTER, Creator of "Wallingford," and CHARLES W. GODDARD  
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## CHAPTER IV.

### Wallingford as a Banker.

A big and genial Jim Wallingford and lean and dapper Blackie Daw swung off the train, the two Warden girls rushed up to meet them, eager and excited.

"We thought the train would never come," said Violet, slipping her hand through Blackie's arm and casting down her lashes after he had gazed quite long enough into her sparkling blue eyes. "You're more than an hour late."

"I had the train stop to gather these violets for thee," grinned Blackie, and with a tremendous flourish presented her with a smooth little white box, tied with a florist's ribbon.

"And I suppose you plucked the boxes from a box hedge," laughed Fannie Warden, the flush of welcome still on her brown cheeks. She was happily untying the ribbon bow, and big J. Rufus was smiling down at her in pleased content.

"Business before pleasure," he chuckled. He led the way to a waiting bus, and as it started the rattle of the infernal contraption gave them as much privacy as if they had been locked in a vault. "What do you know about Prine?"

"Not as much as we had hoped to find out," reported Fannie. "He practically owns the town, and we know that he is guilty, for he recognized us when we went into his bank and drop-



"Get Back to Your Work, Qualey."

ped his eyes. We've investigated all the directors of the bank and all the employees. The directors we can't get anything out of."

"They're a sporty crowd," interrupted Violet. "They spend a tremendous amount of money. Tell them about Qualey, Fannie."

"I was coming to him," went on Fannie, her brown eyes deeply thoughtful. "He's the head bookkeeper at the bank. He knows us too."

"He jumps and jerks every time he sees us, so we let him see us as often as possible," added Violet.

"Hey!" yelled a voice outside. "Hey, hey, there!"

Running beside the bus was a boy so freckled that he looked like a Spanish omelet. He held his cap in his hand, and his carrot colored hair was flying. He grinned ecstatically as he saw Blackie and Wallingford and jumped on the rear step of the bus with a flying leap. He jerked open the door and thrust in his head.

"Hey!" he said in a hoarse whisper and reached for the bell strap. "Qualey's leaving the bank!"

"Goodbye!" cried Violet, jumping up as the bus stopped abruptly.

"We'll see you at the hotel," said Fannie, and the girls were out and following Tond Jessup before the men could offer to help them alight.

The bookkeeper's eyes rounded until his high arched brows stopped their spread.

"There is likely to be an investigation," he guessed, holding his wrist.

"No," growled President Prine, his dimple deepening as he realized that the bookkeeper was still there. "Get back to your work, Qualey."

A young man knocked while the bank directors were in session and came in. He was a tall young man with an enormously high collar and a curly forelock, and he looked as if he might play a mandolin in his off hours.

"A gentleman wishes to speak with the board," he told President Prine, proffering a card. Each of the five directors glanced at the others. None of them glanced at the young man.

"J. Rufus Wallingford," read the president aloud, and the dimple deepened in his chin. "Never heard of him."

"He says that he only asks for three minutes," reported the young man, thumbing his fingers on the edge of the table. "The tune he was playing in

his mind was "In the Golden Gloaming Down on Sunset Bay." He says that he wishes to address the board in the handling of deteriorating loans. He's a specialist in banking troubles."

Silence. Everybody was thinking. "What kind of a looking man is he?" inquired the president dubiously.

"A very large man," returned the mandolin player, with no trace of animation coming into his countenance, which was an immovable one. "He's a very pleasant man, with fashionable clothes and a large diamond in his cravat. He appears to be some one very important."

"Send him in," directed President Prine, returning to the board room, and a minute and a half later J. Rufus Wallingford stood before them, thoroughly at ease and in smiling possession of them, every one.

"Gentlemen," said he, in a round voice which had a suspicion of the oratorical in it. "I am a professional goat," and he chuckled jovially at them, his broad shoulders heaving, his eyes half closing, and the color of his face deepening.

"We win," declared Wallingford to Blackie Daw, as the telephone bell announced President Prine. "It's a safe bet to tell any crook he'd better come and see you. He always comes."

Blackie rose to go. "According to your program, I don't get a speaking part in this until the last act," he observed.

"Stick for the chat," grinned Wallingford. "A crook's always more uncomfortable with two in the room."

President Prine proved the truth of that observation by losing a degree of his suavity the moment he caught sight of the lanky, black mustached partner of Wallingford.

"Mr. Daw; Mr. Prine," introduced Wallingford urbanely. "Mr. Daw is one of my trusted men. His specialty is entering bankruptcy."

Mr. Prine, surveying Mr. Daw in the coal black eye, began to look as if he were sorry he had come.

"You're introducing me to a lot of new thoughts," he observed, deciding to sit in the big leather chair Wallingford pushed forward. The chair looked inviting, but a man sat huddled back in it so deep and so low that he was at a tremendous psychological disadvantage. Wallingford, sitting opposite in a stiff chair, fairly towered over him. "You were so vague at the bank this morning that I scarcely understood anything more than your invitation to call. So I have called—out of curiosity."

Wallingford grinned down at him. "You called to help yourself out of a scrape," he declared, looking Mr. Prine unwaveringly in the eye.

President Prine looked at the door, but he did not get up. Blackie Daw watched him a long moment, and then, with a grin, sauntered to the telephone and ordered drinks. Wallingford, smiling jovially, paused to wipe his brow, his neck and the edge of his collar, as he always did after winning a strained point; then he closed the door.

"That's better," he observed, standing big and broad before the banker. "Now you can tell me the truth, as you would to your lawyer or your doctor. I'll explain my business a little better. Suppose your bank has loaned a lot of money on bad notes; suppose that money was passed by the borrowers to you and everything nicely covered up so that you couldn't be called anything worse than a fool; suppose that when the time comes to let you find there's one unreliable man in the combination and you don't dare kill him. Well, you need a goat. I'm it."

President Prine became less indignant than he was interested.

"I don't think I follow you."

"I'll explain Mr. Daw's business," resumed Wallingford as Blackie returned from the phone. "He is willing to borrow any amount of money on his notes and not get the money."

President Prine's eyes seemed to draw closer together.

"I don't see it," he acknowledged.

"No," agreed Wallingford. "If it were so simple as that you might have thought of it yourself. Here's what we'll do with you—for \$50,000 we'll step in and bear the blame for anything irregular in your bank. If anybody's pinched we'll stand the pinch. If anybody's to go to Honduras we'll do the traveling."

"How?"

"You step down and out of the bank with every bad note for which you are responsible paid off and entered in the bank's cash account; then we step in and cover the cash which isn't there. Suppose you have \$300,000 of indebtedness which you knew couldn't be collected when you permitted it to be made. Mr. Daw has 5,000 acres of fine cotton land, which he hasn't. After you step out we'll loan him \$350,000 on that ground, but he only gets \$50,000 of it. The \$300,000 remains in the bank to cover your deficit, and the responsibility for that foolish loan is mine."

President Prine knotted his brows for a long time, and then he smiled.

"The banking laws in this state"—he advised.

"Let us do the worrying about that. Now we'll get down to figures and to details, Mr. Prine. What are the amounts of your bogus securities?"

The rabbit eyed bookkeeper answered

"I don't see why we can't resign in a body and be done with it," growled the fierce whiskered little director, who had been out of town and was being plunged into the whirl of events without explanation.

The president, the secretary, the high shouldered director and the fast one with the upturned nose were each ready to tell him.

"In that case we'd have nothing to say about our successors," stated President Prine, who was quicker of speech than the others, and his dimple deepened with misgiving as he glanced at the four strangers clustered with Wallingford around the tick of the grandfather's clock. "Our resignation in a body would necessitate a special stockholders' meeting for an election of officers, and since we no longer hold a majority of stock we would have successors who"—he paused for a choice of words—"who would not understand finance."

"Oh!" observed the fierce whiskered director, his face lighting with pleasure. "As I see it we step out of office with every piece of commercial paper about which there could be any possible question called in, paid in cash and canceled."

"All paid," corroborated Secretary Morris, twirling endlessly at his glossy brown mustache. He was worried this morning. He was about to purchase a new car, and he could not decide on which of two makes.

"In cash," added the high shouldered director, cracking the knuckles of his ten fingers in succession. The left thumb gave him some trouble, but he managed it.

the bell of the new manager with weak knees, but the hugely impressive Wallingford beamed on him with a cordial good will which was so full of vitality that it seemed like a tonic.

"Well, Qualey, here we are," observed Wallingford pleasantly.

"Yes, sir," and Qualey's face brightened for the first time in five years.

"Now we'll make this an honest bank," chuckled the big man. "Please bring me these notes," and he handed over a list, one glance at which brought back into Qualey's countenance all the wrinkles he had been accumulating since he first began to blink his eye at the sight of a brass button.

"Yes, sir," fluttered Qualey, and taking that list into the vault of the bank, he leaned his head for five minutes against the cool surface of locker 562.

When he brought the familiar notes to Wallingford he laid them down and crumpled up in a chair like a ripped balloon.

"Very good," remarked Wallingford, lighting a thick, black cigar. "These notes are all to be canceled and paid today."

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"Fine!" exclaimed the belated little director. "Where's the cash?"

"Well, as it just happens, there is no need to handle the actual specie since Mr. Wallingford informs me that he is to make a specie loan of \$50,000 more than the amount collected, and his client will accept specie orders on the amounts represented by the notes, taking the notes themselves for delivery."

The fierce whiskered director puzzled over that until his beard began to knot, and then he slipped down into a vacant chair by the president.

"Let me understand this," he whispered. "We don't touch the cash?"

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

"No."

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"Currency, please," said Daw.

"Then Mr. Wallingford's borrower gives us his notes for \$350,000 and takes nothing in return?"

"Fifty thousand. We're not supposed to know about this, though," the president added. "We have no responsibility for what the new president may

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