

## The Greater Friendship

By Kensett Rossiter.

"I'M SORRY I can't do it," said Morrison.

"It's only \$500," returned Billy. "I can pay it back in sixty days."

Morrison slammed down the cover of his suitcase, and regarded his roommate with a curious glance. He scribbled an address on the back of an envelope and handed it to Billy.

"Will you forward my mail?" he asked.

"Sure," said Billy. "I hate to see you dig out, though. They didn't give you much notice, did they?"

"Hang it, no," returned Morrison.

"That's one of the joys of being a civil engineer. You get sent north in the winter and south in the summer. And here I am starting for a Western state on eight hours' notice, Sunday, and the banks closed. Are you going to the train?"

"Yes," said Billy. He picked up Morrison's suitcase. Together they entered the elevator, walked through the club office and jumped into a taxi.

On the way to the station they scarcely spoke. Morrison knew that Billy would bite his tongue off before he would ask again for the loan. Billy owed him several hundred now. The man was desperate; he had to have the money, but he would not ask Morrison a second time.

"I am sorry, Billy," Morrison spoke of his own volition. "But I can't lend you the money. I got my balance yesterday. I've only \$620 in the bank at this moment, and I'll need every cent of it. Times are pretty shaky."

"That's all right, old man—I know. How long will you be gone?" he added.

"Three weeks, at least; perhaps a month."

Five minutes later they stood together at the ticket gate. Billy handed over his friend's suitcase.

"Good luck, old man."

Morrison took both the outstretched hand and the suitcase. "Billy," said he, "thanks for coming down. You're a good friend, anyway; I can depend upon you."

Billy smiled as he waved goodbye.

The conditions on the street were frightful. Money had never been so tight. Several of the big bond houses had failed. Banks were demanding payment on all call loans and were refusing an extension of time. It was this unexpected flurry that had caught Billy as it had caught hundreds of others. He knew that he couldn't borrow a dollar, except through the channel of some personal friend, and Morrison had refused him. He would seek no further. The money market continued even more critical. Three days later Billy was passing the Citizen's Trust Company where Morrison had his account. "I'll be gone three weeks at least, and possibly a month," Billy kept repeating his friend's words. He thought hard; he hesitated. Why not? He entered the bank boldly, secured several of the Citizen's Trust Company's blank checks and hurried out. Late that night he bent over the desk in his own room, forging his friend's name.

In the little Western mining town, two weeks later, Morrison had a check returned to him marked "No funds." He telegraphed the cashier of the bank and received the following reply, sent collect:

"Your account overdrawn on the 3rd inst.

"CITIZEN'S TRUST CO."

Morrison sat down and thought. The harder he thought the more perplexed he became. Several days later he saw an account in the paper that the Citizen's Trust Company had failed. He wound up his business earlier than he had expected and returned. His train got in at 2 o'clock, he went directly to the Citizen's Trust Company, which was still doing business under the supervision of state officials. As he approached the cashier's window that gentleman smiled at him. "I don't understand about my account," began Morrison. "You wired that it was overdrawn?"

"Yes," returned the other unhesitatingly, "you drew two checks on the 1st and 2nd for \$310 each."

"Let me see them," demanded Morrison, "they have been returned by now, of course."

"They have," said the cashier, "your account balanced and the checks returned to you, as you requested."

"As I requested."

"Certainly," replied the other, opening a drawer and referring to an index. "As I said, you drew two checks on the 1st and 2nd for \$310 each. On the 4th you wrote in to have your account balanced. This was done, and these two checks which had passed through the clearinghouse were returned to you."

"But I didn't write the checks," insisted Morrison. "I didn't ask you to balance my account. I've been absent from the city for the last month. I've been in Wyoming. My train got in only an hour ago."

"Mr. Morrison," said the cashier, "there is something I don't understand about this."

"There's a lot more that I don't understand," retorted Morrison.

The cashier rang for his assistant, excused himself and made his way to the president's office. A few minutes later Morrison was sent for. He didn't know that in those few minutes they had referred to his banking record of several years, had communicated with his company's office and ascertained the truth of his statement that he had been absent from the city for a month.

"Mr. Morrison," began the president, "I am going to be very frank with you. When your checks were received we thought you had some inside knowledge of the standing of the bank. Now, however, we must consider them to be forgeries. If they are forgeries, the person who forged them was very clever. On the 4th, to give them time to get through the clearinghouse, a request, evidently another forgery, was received, asking that the account be balanced. This was done. We have nothing, absolutely nothing, to go by. The checks were returned supposedly to you, and have, of course, been destroyed."

The president got up and paced the room. "Someone," said he, "someone who knows you well, who knew your plans, who knew your balance here, has accomplished this."

Morrison remained silent.

"Think hard," went on the banker, "do you know any friend, anyone who knew your movements, who was hard up, who might have done this?"

A lump filled Morrison's throat.

"No," he gulped.

"Then I don't see what we can do," returned the other.

"Nor I," said Morrison. He was suddenly anxious to close the interview.

A little later, Morrison made his way to his company's office, then went uptown to his club and to his own room. He sat on his bed with his hands pressed across his eyes.

"Poor Billy!" he muttered. Morrison was stunned. He knew he could never bring himself to prosecute a friend. He could better afford to lose the \$600 than endure the nights of agony which would follow if he brought the law down on Billy's head. His friend was probably this moment suffering the torments of the damned, and from the bottom of his heart Morrison felt sorry for him. There came a knock on the outer door.

"Come in."

There entered Freddie Myer, one of the old crowd.

"Heard you were back," he greeted. "Have a good trip? Fine! Say, we've got a box at Shantan's tonight. You'll join us?"

Morrison shook his head.

Freddie Myer lit a cigarette.

"What's become of Billy?" Morrison asked at length. "They told me at the office that he has left the club."

Myer shrugged his shoulders. "No one knows," he returned. "His name was posted the day after you left. We haven't seen him since. That fellow's in bad shape," went on Myer.

"He'll do something desperate if we don't watch him."

"He will do it!"

"You don't mean he's done it already?" said Myer.

"No," lied Morrison.

"Well, never mind about Billy," returned Myer. "Join us at supper, anyway; you've got to eat sometime."

Again Morrison shook his head.

It grew dark outside and Morrison sat in the room without turning on the lights. Eight, nine o'clock passed. There came a second knock at the door. Billy entered.

"Hello, old man," he called out.

Morrison shook hands with him as though nothing had happened.

"What's the matter?" asked Billy.

"Nothing."

"Come off! Say, you haven't been near the Citizen's, have you?"

"Yes."

"What did they say?"

"What have they to say?"

"Gad! I'm glad to see you," went on Billy. "I've been on pins and needles ever since you left. Hope you'll forgive me, old man."

Morrison was silent.

"I forged two checks on you for \$310 apiece. I know the Citizen's was in bad shape—they failed a week later." Billy fumbled in his wallet and finally tossed a piece of paper on the table. "I hated awfully to do it, old man, but I knew you'd do as much for me."

Morrison picked up the slip of paper which bore the imprint of the First National Bank, the one unquestionably sound institution of the town. It was a certificate of deposit in Morrison's name for \$620.

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