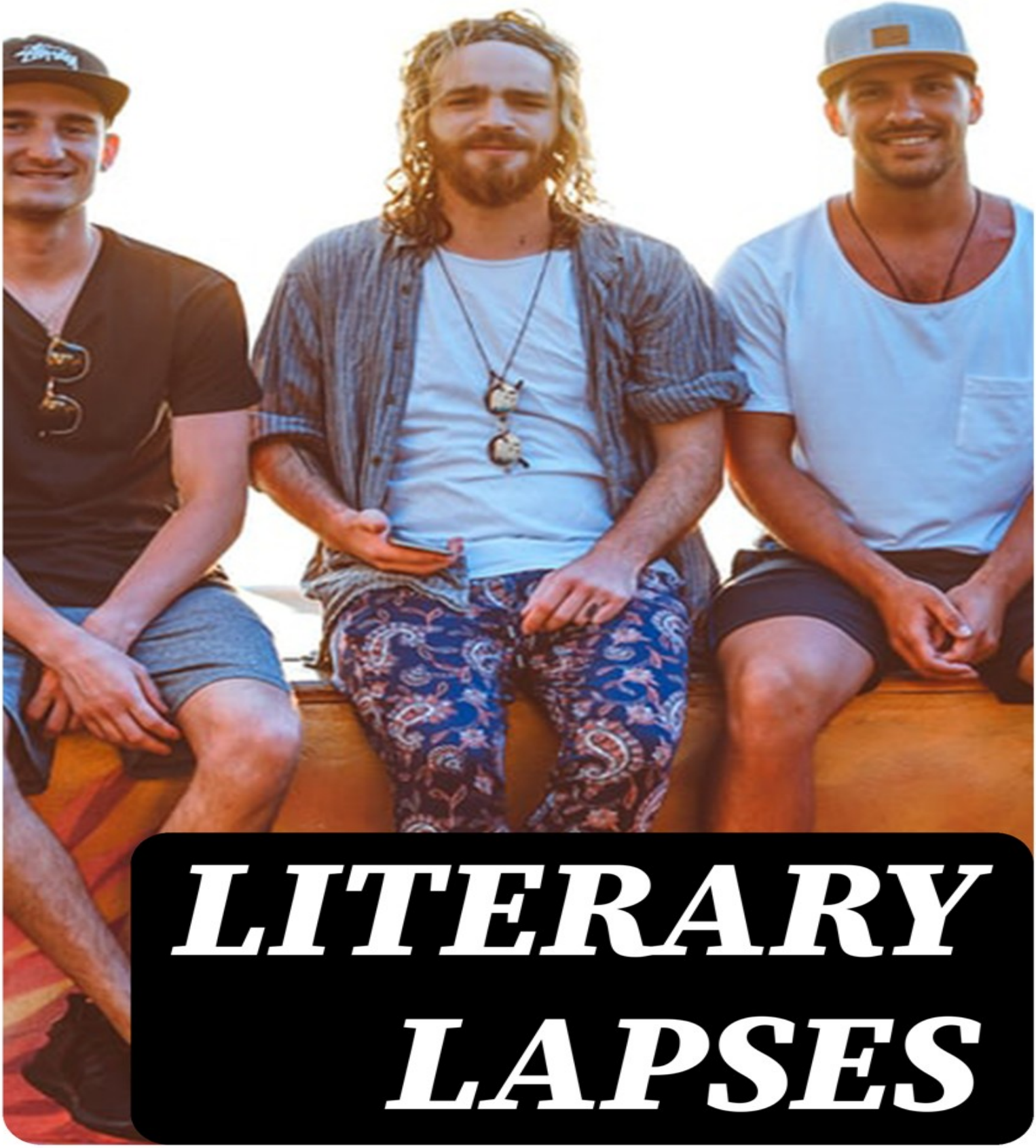
STEPHEN LEACOCK



LITERARY LAPSES

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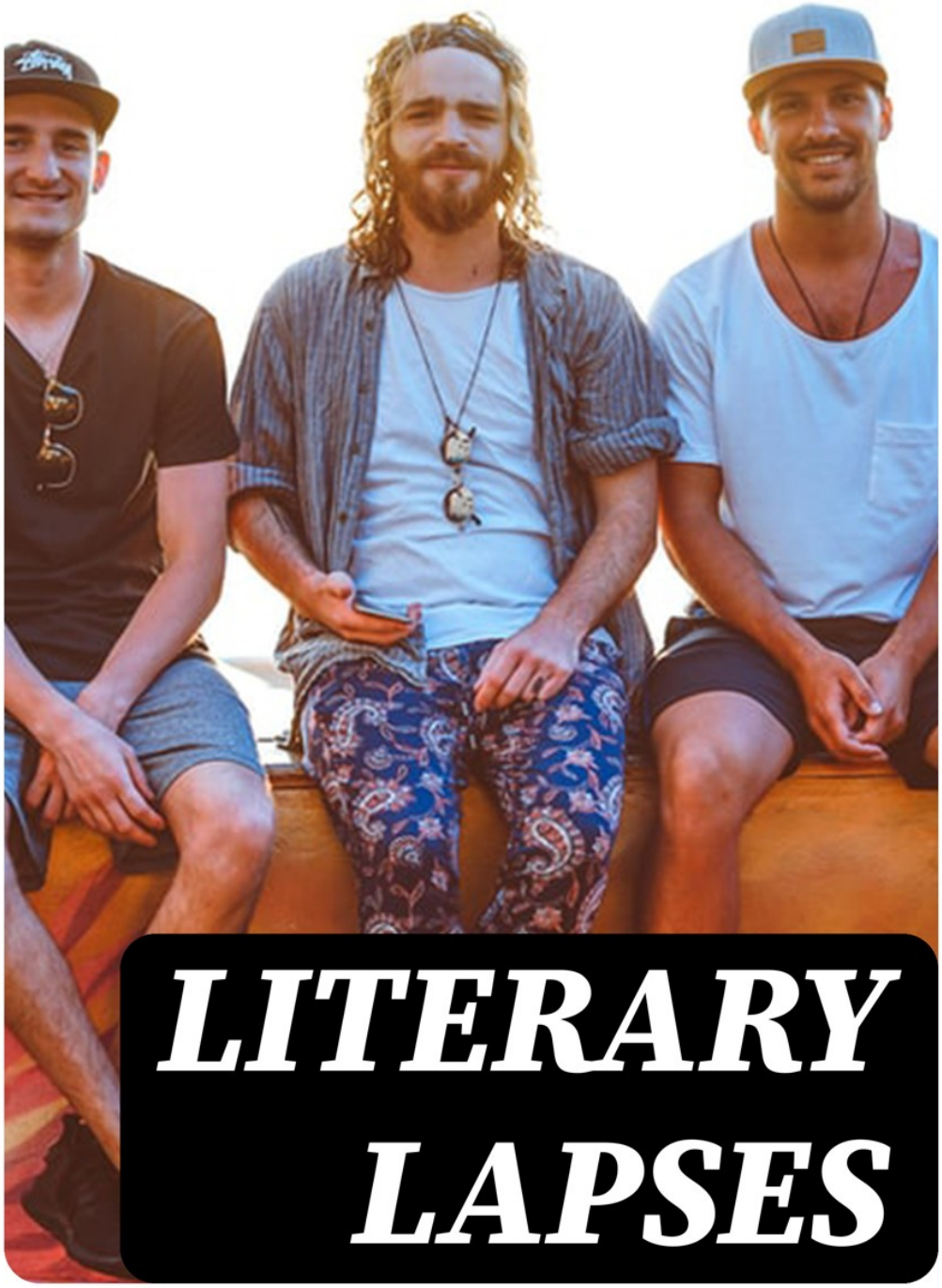

LITERARY LAPSES

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Literary Lapses

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LITERARY LAPSES

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My Financial Career

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When I go into a bank I get rattled. The clerks rattle me; the wickets rattle me; the sight of the money rattles me; everything rattles me.

The moment I cross the threshold of a bank and attempt to transact business there, I become an irresponsible idiot.

I knew this beforehand, but my salary had been raised to fifty dollars a month and I felt that the bank was the only place for it.

So I shambled in and looked timidly round at the clerks. I had an idea that a person about to open an account must needs consult the manager.

I went up to a wicket marked "Accountant." The accountant was a tall, cool devil. The very sight of him rattled me. My voice was sepulchral.

"Can I see the manager?" I said, and added solemnly, "alone." I don't know why I said "alone."

"Certainly," said the accountant, and fetched him.

The manager was a grave, calm man. I held my fifty-six dollars clutched in a crumpled ball in my pocket.

"Are you the manager?" I said. God knows I didn't doubt it.

"Yes," he said.

"Can I see you," I asked, "alone?" I didn't want to say "alone" again, but without it the thing seemed self-evident.

The manager looked at me in some alarm. He felt that I had an awful secret to reveal.

"Come in here," he said, and led the way to a private room. He turned the key in the lock.

"We are safe from interruption here," he said; "sit down."

We both sat down and looked at each other. I found no voice to speak.

"You are one of Pinkerton's men, I presume," he said.

He had gathered from my mysterious manner that I was a detective. I knew what he was thinking, and it made me worse.

"No, not from Pinkerton's," I said, seeming to imply that I came from a rival agency.

"To tell the truth," I went on, as if I had been prompted to lie about it, "I am not a detective at all. I have come to open an account. I intend to keep all my money in this bank."

The manager looked relieved but still serious; he concluded now that I was a son of Baron Rothschild or a young Gould.

"A large account, I suppose," he said.

"Fairly large," I whispered. "I propose to deposit fifty-six dollars now and fifty dollars a month regularly."

The manager got up and opened the door. He called to the accountant.

"Mr. Montgomery," he said unkindly loud, "this gentleman is opening an account, he will deposit fifty-six dollars. Good morning."

I rose.

A big iron door stood open at the side of the room.

"Good morning," I said, and stepped into the safe.

"Come out," said the manager coldly, and showed me the other way.

I went up to the accountant's wicket and poked the ball of money at him with a quick convulsive movement as if I were doing a conjuring trick.

My face was ghastly pale.

"Here," I said, "deposit it." The tone of the words seemed to mean, "Let us do this painful thing while the fit is on us."

He took the money and gave it to another clerk.

He made me write the sum on a slip and sign my name in a book. I no longer knew what I was doing. The bank swam before my eyes.

"Is it deposited?" I asked in a hollow, vibrating voice.

"It is," said the accountant.

"Then I want to draw a cheque."

My idea was to draw out six dollars of it for present use. Someone gave me a chequebook through a wicket and someone else began telling me how to write it out. The people in the bank had the impression that I was an invalid millionaire. I wrote something on the cheque and thrust it in at the clerk. He looked at it.

"What! are you drawing it all out again?" he asked in surprise. Then I realized that I had written fifty-six instead of six. I was too far gone to reason now. I had a feeling that it was impossible to explain the thing. All the clerks had stopped writing to look at me.

Reckless with misery, I made a plunge.

"Yes, the whole thing."

"You withdraw your money from the bank?"

"Every cent of it."

"Are you not going to deposit any more?" said the clerk, astonished.

"Never."

An idiot hope struck me that they might think something had insulted me while I was writing the cheque and that I had changed my mind. I made a wretched attempt to look like a man with a fearfully quick temper.

The clerk prepared to pay the money.

"How will you have it?" he said.

"What?"

"How will you have it?"

"Oh"—I caught his meaning and answered without even trying to think—"in fifties."

He gave me a fifty-dollar bill.

"And the six?" he asked dryly.

"In sixes," I said.

He gave it me and I rushed out.

As the big door swung behind me I caught the echo of a roar of laughter that went up to the ceiling of the bank. Since then I bank no more. I keep my money in cash in my trousers pocket and my savings in silver dollars in a sock.

Lord Oxhead's Secret

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A ROMANCE IN ONE CHAPTER

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It was finished. Ruin had come. Lord Oxhead sat gazing fixedly at the library fire. Without, the wind soughed (or sogged) around the turrets of Oxhead Towers, the seat of the Oxhead family. But the old earl heeded not the sogging of the wind around his seat. He was too absorbed.

Before him lay a pile of blue papers with printed headings. From time to time he turned them over in his hands and replaced them on the table with a groan. To the earl they meant ruin—absolute, irretrievable ruin, and with it the loss of his stately home that had been the pride of the Oxheads for generations. More than that—the world would now know the awful secret of his life.

The earl bowed his head in the bitterness of his sorrow, for he came of a proud stock. About him hung the portraits of his ancestors. Here on the right an Oxhead who had broken his lance at Crecy, or immediately before it. There McWhinnie Oxhead who had ridden madly from the stricken

field of Flodden to bring to the affrighted burghers of Edinburgh all the tidings that he had been able to gather in passing the battlefield. Next him hung the dark half Spanish face of Sir Amyas Oxhead of Elizabethan days whose pinnace was the first to dash to Plymouth with the news that the English fleet, as nearly as could be judged from a reasonable distance, seemed about to grapple with the Spanish Armada. Below this, the two Cavalier brothers, Giles and Everard Oxhead, who had sat in the oak with Charles II. Then to the right again the portrait of Sir Ponsonby Oxhead who had fought with Wellington in Spain, and been dismissed for it.

Immediately before the earl as he sat was the family escutcheon emblazoned above the mantelpiece. A child might read the simplicity of its proud significance—an ox rampant quartered in a field of gules with a pike dexter and a dog intermittent in a plain parallelogram right centre, with the motto, "Hic, haec, hoc, hujus, hujus, hujus."

"Father!"—The girl's voice rang clear through the half light of the wainscoted library. Gwendoline Oxhead had thrown herself about the earl's neck. The girl was radiant with happiness. Gwendoline was a beautiful girl of thirty-three, typically English in the freshness of her girlish innocence. She wore one of those charming walking suits of brown holland so fashionable among the aristocracy of England, while a rough leather belt encircled her waist in a single sweep. She bore herself with that sweet simplicity which was her greatest charm. She was probably more simple than any girl of her age for miles around. Gwendoline

was the pride of her father's heart, for he saw reflected in her the qualities of his race.

"Father," she said, a blush mantling her fair face, "I am so happy, oh so happy; Edwin has asked me to be his wife, and we have plighted our troth—at least if you consent. For I will never marry without my father's warrant," she added, raising her head proudly; "I am too much of an Oxhead for that."

Then as she gazed into the old earl's stricken face, the girl's mood changed at once. "Father," she cried, "father, are you ill? What is it? Shall I ring?" As she spoke Gwendoline reached for the heavy bell-rope that hung beside the wall, but the earl, fearful that her frenzied efforts might actually make it ring, checked her hand. "I am, indeed, deeply troubled," said Lord Oxhead, "but of that anon. Tell me first what is this news you bring. I hope, Gwendoline, that your choice has been worthy of an Oxhead, and that he to whom you have plighted your troth will be worthy to bear our motto with his own." And, raising his eyes to the escutcheon before him, the earl murmured half unconsciously, "Hic, haec, hoc, hujus, hujus, hujus," breathing perhaps a prayer as many of his ancestors had done before him that he might never forget it.

"Father," continued Gwendoline, half timidly, "Edwin is an American."

"You surprise me indeed," answered Lord Oxhead; "and yet," he continued, turning to his daughter with the courtly grace that marked the nobleman of the old school, "why should we not respect and admire the Americans? Surely there have been great names among them. Indeed, our

ancestor Sir Amyas Oxhead was, I think, married to Pocahontas—at least if not actually married"—the earl hesitated a moment.

"At least they loved one another," said Gwendoline simply.

"Precisely," said the earl, with relief, "they loved one another, yes, exactly." Then as if musing to himself, "Yes, there have been great Americans. Bolivar was an American. The two Washingtons—George and Booker—are both Americans. There have been others too, though for the moment I do not recall their names. But tell me, Gwendoline, this Edwin of yours—where is his family seat?"

"It is at Oshkosh, Wisconsin, father."

"Ah! say you so?" rejoined the earl, with rising interest. "Oshkosh is, indeed, a grand old name. The Oshkosh are a Russian family. An Ivan Oshkosh came to England with Peter the Great and married my ancestress. Their descendant in the second degree once removed, Mixtup Oshkosh, fought at the burning of Moscow and later at the sack of Salamanca and the treaty of Adrianople. And Wisconsin too," the old nobleman went on, his features kindling with animation, for he had a passion for heraldry, genealogy, chronology, and commercial geography; "the Wisconsins, or better, I think, the Guisconsins, are of old blood. A Guisconsin followed Henry I to Jerusalem and rescued my ancestor Hardup Oxhead from the Saracens. Another Guisconsin..."

"Nay, father," said Gwendoline, gently interrupting, "Wisconsin is not Edwin's own name: that is, I believe, the name of his estate. My lover's name is Edwin Einstein."

"Einstein," repeated the earl dubiously—"an Indian name perhaps; yet the Indians are many of them of excellent family. An ancestor of mine..."

"Father," said Gwendoline, again interrupting, "here is a portrait of Edwin. Judge for yourself if he be noble." With this she placed in her father's hand an American tin-type, tinted in pink and brown. The picture represented a typical specimen of American manhood of that Anglo-Semitic type so often seen in persons of mixed English and Jewish extraction. The figure was well over five feet two inches in height and broad in proportion. The graceful sloping shoulders harmonized with the slender and well-poised waist, and with a hand pliant and yet prehensile. The pallor of the features was relieved by a drooping black moustache.

Such was Edwin Einstein to whom Gwendoline's heart, if not her hand, was already affianced. Their love had been so simple and yet so strange. It seemed to Gwendoline that it was but a thing of yesterday, and yet in reality they had met three weeks ago. Love had drawn them irresistibly together. To Edwin the fair English girl with her old name and wide estates possessed a charm that he scarcely dared confess to himself. He determined to woo her. To Gwendoline there was that in Edwin's bearing, the rich jewels that he wore, the vast fortune that rumour ascribed to him, that appealed to something romantic and chivalrous in her nature. She loved to hear him speak of stocks and bonds, corners and margins, and his father's colossal business. It all seemed so noble and so far above the sordid lives of the people about her. Edwin, too, loved to hear the girl talk of her father's estates, of the diamond-hilted sword that the saladin had

given, or had lent, to her ancestor hundreds of years ago. Her description of her father, the old earl, touched something romantic in Edwin's generous heart. He was never tired of asking how old he was, was he robust, did a shock, a sudden shock, affect him much? and so on. Then had come the evening that Gwendoline loved to live over and over again in her mind when Edwin had asked her in his straightforward, manly way, whether—subject to certain written stipulations to be considered later—she would be his wife: and she, putting her hand confidingly in his hand, answered simply, that—subject to the consent of her father and pending always the necessary legal formalities and inquiries—she would.

It had all seemed like a dream: and now Edwin Einstein had come in person to ask her hand from the earl, her father. Indeed, he was at this moment in the outer hall testing the gold leaf in the picture-frames with his pen-knife while waiting for his affianced to break the fateful news to Lord Oxhead.

Gwendoline summoned her courage for a great effort. "Papa," she said, "there is one other thing that it is fair to tell you. Edwin's father is in business."

The earl started from his seat in blank amazement. "In business!" he repeated, "the father of the suitor of the daughter of an Oxhead in business! My daughter the step-daughter of the grandfather of my grandson! Are you mad, girl? It is too much, too much!"

"But, father," pleaded the beautiful girl in anguish, "hear me. It is Edwin's father—Sarcophagus Einstein, senior—not Edwin himself. Edwin does nothing. He has never earned a

penny. He is quite unable to support himself. You have only to see him to believe it. Indeed, dear father, he is just like us. He is here now, in this house, waiting to see you. If it were not for his great wealth..."

"Girl," said the earl sternly, "I care not for the man's riches. How much has he?"

"Fifteen million two hundred and fifty thousand dollars," answered Gwendoline. Lord Oxhead leaned his head against the mantelpiece. His mind was in a whirl. He was trying to calculate the yearly interest on fifteen and a quarter million dollars at four and a half per cent reduced to pounds, shillings, and pence. It was bootless. His brain, trained by long years of high living and plain thinking, had become too subtle, too refined an instrument for arithmetic...

At this moment the door opened and Edwin Einstein stood before the earl. Gwendoline never forgot what happened. Through her life the picture of it haunted her—her lover upright at the door, his fine frank gaze fixed inquiringly on the diamond pin in her father's necktie, and he, her father, raising from the mantelpiece a face of agonized amazement.

"You! You!" he gasped. For a moment he stood to his full height, swaying and groping in the air, then fell prostrate his full length upon the floor. The lovers rushed to his aid. Edwin tore open his neckcloth and plucked aside his diamond pin to give him air. But it was too late. Earl Oxhead had breathed his last. Life had fled. The earl was extinct. That is to say, he was dead.