

Our Serial Story.

PETER.

A Novel of Which He is Not the Hero.

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Chapter 1.

Peter was still poring over his ledger one dark afternoon in December, his bald head glistening like a huge ostrich egg under the flare of the overhead gas jets, when Patrick, the night watchman, catching sight of my face peering through the outer grating, opened the door of the Bank.

The sight so late in the day was an unusual one, for in all the years that I have called at the Bank—ten, now—no, eleven since we first knew each other—Peter had seldom failed to be ready for our walk uptown when the old moon-faced clock high up on the wall above the stove pointed at four.

"I thought there was something up!" I cried. "What is it. Peter—balance wrong?"

He did not answer, only waved his hand in reply, his bushy gray eyebrows moving slowly, like two shutters that opened and closed, as he scanned the lines of figures up and down, his long pen gripped tight between his thin, straight lips, as a dog carries a bone.

I never interrupt him when his brain is nosing about like this: it is better to keep still and let him ferret it out. So I sat down outside the curved rail with its wooden slats backed by faded green curtains, close to the big stove screened off at the end of the long room, fixed one eye on the moon-face and the other on the ostrich egg, and waited.

There are no such banks at the present time—were no others then and this story begins not so very many years ago—A queer, out-of-date, mouldy old

barn of a bank, you would say, this Exeter—for an institution wielding its influence. Not a coat of paint for half a century; not a brushful of whitewash for goodness knows how much longer. As for the floor, it still showed the gullies and grooves, with here and there a sturdy knot sticking up like a nut on a boiler, marking the track of countless impatient depositors and countless anxious borrowers, it may be, who had lock-stepped one behind the other for fifty years or more, in their journey from the outer door to the windows where the Peters of the old days, and the Peter of the present, presided over the funds entrusted to their care.

Well enough in its day, you might have said, with a shrug, as you looked over its forlorn interior. Well enough in its day! Why, man, old John Astor, James Beekman, Rhinelander Stewart, Moses Grinnell, and a lot of just such worthies—men whose word was as good as their notes—and whose notes were often better than the Government's, presided over its destinies, and helped to stuff the old-fashioned vault with wads of gilt-edged securities—millions in value if you did but know it—and making it what it is to-day. If you don't believe the first part of my statement, you've only to fumble among the heap of dusty ledgers piled on top of the dusty shelves: and if you doubt the latter part, then try to buy some of the stock and see what you have to pay for it. Although the gas was turned off in the director's room, I could still see from where I sat the very mahogany table under which these same ruffle-shirted, watch-fobbed, snuff-taking old fellows tucked their legs when they decided on who should and who should not share the bank's confidence.

And the side walls and surroundings were none the less shabby and quite as dilapidated. Even the windows had long since given up the fight to maintain a decent amount of light, and as for the grated opening protected by iron shutters which would have had barely room to swing themselves clear of the building next door, no Patrick past or

present had ever dared loosen their bolts for a peep even an inch wide into the canyon below, so gruesome was the collection of old shoes, tin cans, broken bottles and battered hats which successive generations had hurled into the narrow un-get-at-able space that lay between the two structures.

Indeed the only thing inside or out of this time-worn building which the most fertile of imaginations could consider as being at all up to date was the clock. Not its face—that was old-timey enough with its sun, moon and stars in blue and gold, and the name of the Liver-pool maker engraved on its enamel; nor its hands, fiddle-shaped and stiff, nor its case, which always reminded me of a coffin set up on end awaiting burial—but its strike. Whatever divergences the Exeter allowed itself in its youth, or whatever latitude or longitude it had given its depositors, and that, we may be sure, was precious little so long as that Board of Directors was alive, there was no wabbling or wavering, no being behind time, when the hour hand of the old clock reached three and its note of warning rang out.

Peter obeyed the ominous sound and closed his teller's window with a gentle bang. Patrick took notice and swung to the iron grating of the outer door. You might peer in and beg ever so hard—unless, of course, you were a visitor like myself, and even then Peter would have to give his consent—you might peer through, I say, or tap on the glass, or you might plead that you were late and very sorry, but the ostrich egg never turned in its nest nor did the eyebrows vibrate. Three o'clock was three o'clock at the Exeter, and everybody might go to the devil—financially, of course—before the rule would be broken. Other banks in panicky times might keep a side door open until four, five or six—that is, the bronze-rail, marble-top, glass-front, certify-your-checks—as-early-as-ten-in-the-morning-without-a-penny-on-deposit kind of banks—but not the Exeter—that is, not with Peter's consent—and Peter was the Exeter so far as his department was

concerned—and had been for nearly thirty years—twenty as bookkeeper, five as paying teller and five as receiving teller.

And the regularity and persistency of this clock! Not only did it announce the hours, but it sounded the halves and quarters, clearing its throat with a whirr like an admonitory cough before each utterance. I had samples of its entire repertoire as I sat there: One . . . two . . . three . . . four . . . five—then half an hour later a whirr and a single note. "Half-past five," I said to myself. "Will Peter never find that mistake?" Once during the long wait the night watchman shifted his leg—he was on the other side of the stove—and once Peter reached up above his head for a pile of papers, spreading them out before him under the white glare of the overhead light, then silence again, broken only by the slow, dogged tick-tick, tock-tick, or the sagging of a hot coal adjusting itself for the night.

Suddenly a cheery voice rang off and Peter's hands shot up above his head.

"Ah, Breen & Co.! One of those plaguey sevens for a nine. Here we are! O, Peter Grayson, how often have I told you to be careful! Ah, what a sorry block of wood you carry on your shoulders. I won't be a minute now, Major." A gratuitous compliment on the part of my friend, I being a poor contractor without military aspirations of any kind. "Well, well, how could I have been so stupid. Get ready to close up, Patrick! No, thank you, Patrick, my coat's inside; I'll fetch it."

He was quite another man now, closing the great ledger with a bang; shouldering it as Moses did the Tables of the Law, and carrying it into the big vault behind him—big enough to back a buggy into had the great door been wider—shooting the bolts, whirling the combination into so hopeless and confused a state that should even the most daring and expert of burglars have tried his hand or his jimmy on its steel plating he would have given up in despair (that is unless big Patrick fell asleep—an unheard-of occurrence) and all



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