

The Golden Flood

By EDWIN LEFEVRE

Resume: Mr. Richard Dawson, president of the Metropolitan Bank, New York, is visited on a Thursday, by Mr. George Kitchell Grinnell, who wishes to deposit \$100,000, and presents an Assay Office check on the Sub-Treasury. One week from then he deposits \$151,000, a fortnight later, \$250,000, and three weeks later \$500,000. He makes no revelation of his business, and on his desiring to make a deposit of \$1,000,000, the pompous president becomes excited.

THE president walked out of his private office, through the corridor, into the main office of the bank. On one side there was a long, marble counter, surmounted by a bronze railing, having windows barred like those of a jail, behind which were imprisoned the tellers and the clerks; on the other, the plain walls, with the long panels of polished marble, and the high, little upright desks over the steam radiators at which the customers made out the deposit slips or signed checks. It was not unlike a church, this temple of Mammon, known in Wall Street as "Fort Dawson." It had a look of austerity that impressed people. The clink of gold was aristocratically audible; the clerks habitually spoke in whispers, and outsiders felt this and lowered their voices instinctively. A bank which tolerated boisterous humour would not have been quite safe enough. This one repelled levity, and attracted deposits; it had nearly \$150,000,000 of other people's money. Great was Dawson and his golden fort!

The president walked, hatless, through the corridor as though he were going to another department and met, quite accidentally, Mr. George K. Grinnell, who happened to be there.

"How do you do, Mr. Grinnell? I'm glad to see you," he said cordially. There was no pretence about his cordiality; the man had on deposit two millions. But it was not this particular man's deposit which caused the busy clerks to make mistakes in adding their rows of figures; they were accustomed to the fluctuating, semi-fictional millions of the great stock-gamblers. It was that Mr. Dawson should be so cordial to any man.

"I am very well, thanks," said the young man. "So are you, I can see."

"You have good eyes. Well, what have you done now?" asked the president playfully.

"Deposited a little more." It was said calmly, not with theatrical nonchalance.

"How much?" The president, naturally, was asking for information he could not be expected to have.

"A million this time."

The president put his hand chummily on his customer's shoulder. "Young man," he said, in mock seriousness, "when will this nefarious work cease?"

"I'll stop when you tell me you'd rather I went to some other bank," answered Grinnell, smiling.

The president shook his head as if in despair.

"You are incorrigible. Well, come early and often. Drop in on me whenever you feel like it; glad to see you at any time."

"Thanks, Mr. Dawson," he nodded, smilingly, but Mr. Dawson felt non-committally. Mr. Dawson thereupon became serious. He could not help it, try as he might. He drew the self-possessed young man aside.

"My dear Mr. Grinnell, it is a great deal of money to have idle and, naturally, it is impossible for me to think it businesslike. If you contemplate employing it in the near future, of course, it alters matters. But, if we are to allow you interest on it, why—"

"Mr. Dawson, pardon me for interrupting you. As I said to you before, I have not the slightest intention of disturbing this account for some time to come. I am not bothering about investments. They can wait. And I am willing to waive the interest. This may be unbusinesslike, but I am engaged in—ah—other matters, of greater importance."

"Yes?" with an inviting inflection.

"Yes; I am in love."

Both laughed. Then the discomfited president said jocularly: "I don't blame you, then. Love before business, by all means." And with a final warm hand-shake he passed on. But he resented what he considered the jocular evasion of the young man.

On the following Thursday, Mr. George K. Grinnell deposited two and a half millions—an Assay Office check in payment of gold bars weighing 120,543 ounces three pennyweights.

The president was disturbed. It was one thing to mystify the Street, and quite another to be himself mystified. He did not love such mysteries. They might be dangerous if left unsolved. He sent for the bank's chief detective, a man of much experience and ingenuity; really a confidential agent.

"Costello, on Thursday there will probably come to deposit some money with us a young man by the name of George K. Grinnell. He lives uptown somewhere. Ask Mr. Williams for his address. Learn all you can about him. Stay here all day Thursday. I'll come out and talk to him. Report at once whatever you may learn."

"Yes, sir. For the preliminary work I'll put John Croll on the case. Then I'll take it up myself. Have you any reason to suspect anything wrong, sir?"

"I have no reason to suspect anything. I wish to know who and what he is, what he does, and, especially, you must watch the Assay Office. He deposits large amounts of gold there. I want to know where that gold comes from. Find out all you can from the Assay Office people. See the truckman. Probably it comes from some mine. He brought me a letter from Professor Willets, of the Columbia School of Mines. Say nothing to any one of this."

"Very well, sir."

Thursday came. A stock operator, famous for his keen reading of conditions, which came from his possession of a marvellous imagination combined with a logical reasoning power, walked into the bank, and was impressed by the vaguely uneasy something in the air. He at once called on his friend, and occasional accomplice, Dawson. The president assured him that he had no news; wherefore, the imaginative plunger reasoned: "If it were good news he'd let me know, because it would help him to have me know it. The news, whatever it is, must be bad," and left the bank hurriedly. A few minutes later the stock-market became very weak—the suspicious gambler was selling stocks to be on the safe side. But the president paid no attention to the whirring ticker in the corner. He was waiting for the arrival of Mr. George K. Grinnell. At one o'clock the president was angry. At two o'clock the clerks began to call the bets off; they had a pool on the amount Grinnell would deposit. At half after two Mr. Grinnell walked in, wrote out his deposit slip very deliberately, and presented it, with a check and his passbook, at the receiving-teller's window.

"You are late to-day, Mr. Grinnell," incautiously said the teller.

"Oh, you expected me?"

Grover was made uncomfortable. "You see, Mr. Grinnell, you've been coming here on Thursdays so regularly that we've—" He stopped abruptly as he looked at the slip, an Assay Office check for five millions of dollars. He credited the amount on the pass-book very slowly.

Mr. Dawson came out of his private office. One of the clerks, who had been stationed at the door, had notified him of Mr. Grinnell's arrival.

"How do you do?" said the president cheerfully. "You are a little late to-day."

"So the teller was just saying."

The president was annoyed, exceedingly, that Grinnell should have learned that his arrival had been expected; but he explained smilingly: "Well, you have been so punctual on Thursdays that, I fancy, we've grown rather into the habit of looking for you. What have you done to us to-day?"

"Five!" There was a curious suggestion of defiance in the young man's tone.

"Five millions?" incredulously.

"Yes." Grinnell looked at Mr. Dawson calmly.

"Well, Mr. Grinnell—" The president paused.

"Well, Mr. Dawson?" returned the young man.

"Really, really," said Dawson, more excited than any of the clerks remembered ever to have seen him, "this is most extraordinary. It's—most extraordinary! Won't you please come into my office a moment?"

"With pleasure, Mr. Dawson."

They faced each other by the president's desk. Dawson did not know how to begin. Perceiving that the silence was becoming embarrassing, he said: "Kindly be seated, Mr. Grinnell," and himself sat down. In some curious way, no sooner was he in his chair than he felt calm, self-possessed. It was his throne. There, seated,