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at San Rosario on at 8:20 a. m. A man with a thick black leather wallet under his arm left the train and walked rapidly up the main street of the town. There were other passengers who

also got off at San Rosario, but they either slouched limberly over to the railroad eating house or the Silver Dollar saloon, or joined the groups of idlers about the station.

Indecision had no part in the movements of the man with the wallet. He was short in stature, but strongly built, with very light, closely trimmed hair, smooth, determined face, and aggressive, gold-rimmed nose glasses. He was well dressed in the prevailing eastern style. His air denoted a quiet but conscious reserve force, if not actual authority.

After walking a distance of three squares he came to the center of the town's business area. Here another street of importance crossed the main one, forming the hub of San Rosario's life and commerce. Upon one corner stood the postoffice. Upon another Rubensky's clothing emporium. The other two diagonally opposing corners were occupied by the town's two banks, the First National and the Stockmen's National. Into the First National bank of San Rosario the newcomer walked never slowing his brisk step until he stood at the cashier's window. The bank opened for business at nine, and the working force was already assembled, each preparing his department for the day's business. The cashier was examining the mail when he noticed the stranger standing at his window.

"Bank doesn't open 'til nine," he remarked, curtly, but without feeling. He had had to make that statement so often to early birds since San Rosario adopted city banking hours. "I am well aware of that," said the

other man, in cool, brittle tones. "Will you kindly receive my card?" The cashier drew the small, spot-

less, parallelogram inside the bars of his wicket, and read: 

## J. F. C. NETTLEWICK,

## National Bank Examiner.

"Oh-er-will you walk around inside, Mr .- er-Nettlewick. Your first visit-didn't know your business, of

HE west-bound stopped | and quarters and dimes? ... Not for Sam Turner. "No chicken feed for me," he would say when they were set before him. "I'm not in the agricultural department." But, then, Turner was a Texan, an old friend of the bank's president, and had known Dor-

> sey since he was a baby. While the examiner was counting the cash, Maj. Thomas B. Kingmanknown to every one as "Major Tom" -the president of the Frist National, drove up to the side door with his old dun horse and buggy, and came inside. He saw the examiner busy with the money, and, going into the "pony corral," as he called it, in which his desk was railed off, he began to look over his letters.

> Earlier, a little incident had oc curred that even the sharp eyes of the examiner had failed to notice. When he had begun his work at the cash counter, Mr. Edlinger had winked significantly at Roy Wilson, the youthful bank messenger, and nodded his head slightly toward the front door. Roy understood, took his hat and walked leisurely out, with his collector's book under his arm. Once outside, he made a bee-line for the Stockmen's National. That bank was also getting ready to open. No customers had, as yet, presented themselves.

> "Say, you people!" cried Roy, with the familiarity of youth and long acquaintance, "you want to get a move on you. There's a new bank examiner over at the First, and he's a stem-winder. He's counting nickels on Perry, and he's got the whole outfit bluffed. Mr. Edlinger gave me the tip to let you know."

Mr. Buckley, president of the Stockmen's National-a stout, elderly man, looking like a farmer dressed for Sunday-heard Roy from his private office in the rear, and called him.

"Has Major Kingman come down to the bank yet?" he asked the boy.

"Yes, sir, he was just driving up as I left," said Roy.

"I want you to take him a note. Put it into his own hands as soon as you get back."

Mr. Buckley sat down and began to write.

Roy returned and handed to Major Kingman the envelope containing the note. The major read it, folded it, and slipped it into his vest pocket. He leaned back in his chair for a few moments as if he were meditating deeply, and then rose and went into the vault. He came out with the bulky, old-fashioned leather note case stamped on the back in gilt letters. "Bills Discounted." In this were th notes due the bank with their attached securities, and the major, in his rough way dumped the lot upon his desk and began to sort them over. By this time Nettlewick had finished his count of the cash. His pencil fluttered like a swallow over the sheet of paper on which he had set his figures. He opened his black wallet. which seemed to be also a kind of secret memorandum book, made a few rapid figures in it, wheeled and transfixed Dorsey with the glare of his spectacles. That look seemed to say: "You're safe this time, but-"

hnew cattle. Of late years the cattle business had gone to pieces, and the major's bank was one of the few whose losses had not been great. "And now,' said the examiner, brisk-

ly, pulling out his watch, "the last thing is the loans. We will take them up now, if you please."

He had gone through the First National at almost record-breaking speed -but thoroughly, as he did everything. The running order of the bank was smooth and clean, and that had facilitated his work. There was but one other bank in the town. He received from the government a fee of \$25 for each bank that he examined. He should be able to go over those loans and discounts in half an hour. If so, he could examine the other bank immediately afterward, and catch the 11:45, the only other train that day in the direction he was working. Otherwise, he would have to spend the night and Sunday in this uninteresting western town. That is why Mr. Nettlewick was rushing matters.

"Come with me, sir," said Major Kingman, in his deep voice, that united the southern drawl with the rhythmic twang of the west; "we will go over them together. Nobody in the bank knows those notes as I do. Some of 'em are little wobbly on their legs, and some are Mavericks without extra many brands on their backs, but they'll most all pay out at the roundup.

The two sat down at the president's desk. First, the examiner went through the notes at lightning speed. and added up their total, finding it to agree with the amount of loans carried on the book of daily balances. Next, he took up the larger loans, inguiring scrupulously into the condition of their indorsers or securities. The new examiner's mind seemed to course and turn and make unexpected dashes hither and thither like a bloodhound seeking a trail. Finally he pushed aside all the notes except a few, which he arranged in/a neat pile before him, and began a dry, formal little speech.

"I find, sir, the condition of your bank to be very good, considering the poor crops and the depression in the cattle interests of your state. The clerical work seems to be done accurately and punctually. Your pastdue paper is moderate in amount, and promises only a small loss. I would recommend the calling in of your large loans, and the making of only sixty or ninety-day or call loans until general business revives. And now,



Nettlewick settled himself in his chair. There would be no leaving San Rosarlo for him that day. He would have to telegraph to the comptroller of the currency; he would have to swear out a warrant before the United States commissioner for the arrest of Major Kingman; perhaps he would be ordered to close the bank on account of the loss of the securities. It was not the first crime the examiner had unearthed. Once or twice the terrible upheaval of human emotions that his investigations had loosed had almost caused a ripple in his official calm. He had seen bank men kneel and plead and cry like women for a chance-an hour's timethe overlooking of a single error. One cashier had shot himself at his desk before him. None of them had taken it with the dignity and coolness of this stern old westerner. Nettlewick felt that he owed it to him at least to listen if he wished to talk. With his elbow on the arm of his chair. and his square chin resting upon the

fingers of his right hand, the bank examiner waited to hear the confession of the president of the First National bank of San Rosario. "When a man's your friend," began

Major Tom, somewhat didactically, "for forty years, and tried by water, fire, earth and cyclones, when you can do him a little favor you feel like doing it." ("Embezzle for him \$70,000 worth

of securities." thought the examiner.) "We were cowboys together, Bob and I," continued the major, speaking slowly and deliberately, and musingly, as if his thoughts were rather of the past than the critical present, "and we prospected together for gold and silver over Arizona, New Mexico and a good part of California. We were both in the war of 'sixty-one, but in different commands. We've fought Indians and horse thieves side by side; we've starved for weeks in a cabin in the Arizona mountains, buried twenty feet deep in snow; we've ridden herd together when the wind blew so hard the lightning couldn't strike - Well, Bob and I have been through some rough spells since the first time we met in the branding camp of the old Anchor-Bar ranch. And during that time we've found it necessary more than once to help each other out of tight places. In those days it was expected of a man to stick to his friend, and he didn't ask any credit for it. Probably next day you'd need him to get at your back and help

stand off a band of Apaches, or put a

"I had been overworked that week, and was about sick, anyway. nerves were out of order and my sleep at night didn't seem to rest me. The doctor had some scientific name for it, and I was taking medicine. And so, added to the rest, I went to bed at night with that money on my mind. Not that there was much need of being worried, for the safe was a good one, and nobody but Bob and I knew the combination. On Friday night there was about \$6,500 in cash in the bag. On Saturday morning I went to the office as usual. The safe was locked and Bob was writing at his desk. I opened the safe and the money was gone, I called Bob, and roused everybody in the courthouse to announce the robbery. It struck me that Bob took it pretty quiet, considering how much it reflected upon both him and me.

"Two days went by, and we never got a clew. It couldn't have been burglars, for the safe had been opened by the combination in the proper way. People must have begun to talk, for one afternoon in comes Alice-that's my wife-and the boy and girl, and Alice stamps her foot, and her eyes flash, and she cries out: "The lying wretches-Tom, Tom!' I catch her in a faint, and bring her 'round little by little, and she lays her head down and cries and cries for the first time since she took Tom Kingman's name and fortunes. And Jack and Zillathe youngsters-they were always

wild as tiger cubs to rush at Bob and climb all over him whenever they were allowed to come to the courthouse-they stood and kicked their little shoes, and herded together like scared partridges. They were having their first trip down into the shadows of life. Bob was working at his desk, and he got up and went out without a word. The grand jury was in session then, and the next morning Bob went before them and confessed that he stole the money. He said he lost it in a poker game. In fifteen minutes they had found a true bill and sent me to arrest the man with whom I'd been closer than a thousand brothers for many a year.

"I did it, and then I said to Bob, pointing: "There's my house, and here's my office, and up there's Maine. and out that way is California, and over there is Florida-and that's your range 'til court meets. You're in my charge, and I take the responsibility. You be here when you're wanted.'

"'Thanks, Tom,' he said, kind of carelessly; 'I was sort of hoping you wouldn't lock me up. Court meets next Monday, so if you don't object, I'll just loaf around the office till then. I've got one favor to ask, if it isn't too much. If you'd let the kids come out in the yard once in a while and have a romp, I'd like it.'

"Why not?" I answered him. They're welcome, and so are you. And come to my house, the same as ever.' You see, Mr. Nettlewick, you can't make a friend of a thief, but neither can you make a thief of a friend, all at once."

The examiner made no answer

"Then you blankety blank, flopeared, sheep-headed coyote, what dic you say you took it, for?"

"'Because,' said Bob, simply, 7 didn't know you were asleep.

"I saw him glance toward the door of the room where Alice and Jack and Zilla were, and I knew then what it meant to be a man's friend from Bob's point of view."\*

Major Tom paused, and again directed his glance out of the window. He saw some one in the Stockmen's National bank reach and draw a yellow shade down the whole length of its plate-glass, big front window, although the position of the sun did not seem to warrant such a defensive movement against its rays.

Nettlewick sat up straight in his chair. He had listened patiently, but without consuming interest, to the major's story. It had impressed him as irrelevant to the situation, and it could certainly have no effect upon the consequences. Those western people, he thought, had an exaggerated sentimentality. They were not bush ness-like. They needed to be protected from their friends. Evidently the major had concluded. And what he said amounted to nothing.

"May I ask," said the examiner, "ir you have anything further to say that bears directly upon the question of those abstracted securities?"

"Abstracted securities, sir!" Major Tom turned suddenly in his chair, his blue eyes flashing upon the examiner. 'What do you mean, sir?"

He drew from his coat pocket a batch of folded papers held together by a rubber band, and tossed them into Nettlewick's hands, and rose to his feet.

"You'll find those securities there, sir, every stock, bond and share of 'em. I took them from the notes while you were counting the cash. Examine and compare them for yourself."

The major led the way back into the banking-room. The examiner. astounded, perplexed, nettled, at sea. followed. He felt that he had been made the victim of something that was not exactly a hoax, but that left him in the shoes of one who had been played upon, used, and then discarded, without even an inkling of the game. Perhaps, also, his official position had been irreverently juggled with. But there was nothing he could take hold of. An official report of the matter would be an absurdity. And, somehow, he felt that he would never know anything more about the matter than he did then.

Frigidly, mechanically, Nettlewick examined the securitles, found them to tally with the notes, gathered him black wallet to depart.

"I will say," he protested, turning the indignant glare of his glasses upon Major Kingman, "that your statements-your misleading statements, which you do not condescend to explain-do not appear to be quite the thing, regarded either as busmess or humor. I do not understand such

course. Walk right around, please."

The examiner was quickly inside the sacred precincts of the bank, where he was ponderously introduced to each employee in turn by Mr. Edlinger, the cashier-a middle-aged sentleman of dellberation, discretion and method.

"I was kind of expecting Sam Turner round again, pretty soon," said Mr. Edlinger. "Sam's been examining us now, for about four years. I guess you'll find us all right, though, considering the tightness in business. Not overly much money on hand, but able to stand the storms, sir, stand the storms."

'Mr. Turner and I have been ordered by the comptroller to exchange districts," said the examiner, in his decisive, formal tones. "He is covering my old territory in southern Illinois and Indiana. I will take the cash first, please."

Perry Dorsey, the teller, was already arranging his cash on the counter for the examiner's inspection. He knew it was right to a cent, and he had nothing to fear, but he was nervous and flustered. So was every man in the bank. There was something so icy and swift, so impersonal and uncompromising about this man that his very presence seemed an accusation. He looked to be a man who would never make nor overlook an error.

Mr. Nettlewick first seized the currency, and with a rapid, almost juggling motion counted it by packages. Then he spun the sponge cup toward him and verified the count by bills. His thin, white fingers flew like some expert musician's upon the keys of a piano. He dumped the gold upon the counter with a crash, and the coins whined and sang as they skimmed across the marble slab from the tips of his nimble digits. The air was full of fractional currency when he came to the halves and quarters. He counted the last nickle and dime. He had the scales brought, and he weighed every sack of silver in the vault. He questioned Dorsey concerning each of the cash memoranda-certain checks, charge allps, etc., carried over from the previous day's work-with unimpeachable courtesy, yet with something so mysteriously momentous in his frigid manner that the teller was reduced to pink cheeks and a stammering tongue.

This newly imported examiner was so different from Sam Turner. It had been Sam's way to enter the bank with a shout, pass the cigars and tell the latest stories he had picked up on his rounds. His customary greeting to Dorsey had been, "Hello, Perry! Haven't skipped out with the boodle ret. I see." Turner's way of counting the cash had been different, too. He would finger the packages of bills in a tired kind of way, and then go into the vault and kick over a few sack of

"Cash all correct," snapped the examiner. He made a dash for the individual bookkeeper, and, for a few minutes there was a fluttering of ledger leaves and a sailing of oalance sheets through the air.

"How often do you balance your passbooks?" he demanded, suddenly. "Er-once a month," faltered the individual bookkeeper, wondering how many years they would give him.

"All right," said the examiner, turning and charging upon the general bookkeeper, who had the statements of his foreign banks and their reconcilement memoranda ready. Everything there was found to be all right. Then the stub book of the certificates of deposit. Flutter-flutter-zip-zip -check! All right. List of overdrafts, please. Thanks. H'm-m. Unsigned bills of the bank, next. All right.

Then came the cashier's turn, and easy-going Mr. Edlinger rubbed his nose and polished his glasses nervously under the quick fire of questions concerning the circulation, undivided profits, bank real estate, and stock ownership.

Presently Nettlewick was aware of a big man towering above him at his elbow-a man of sixty years of age, rugged and hale, with a rough, grizzled beard, a mass of gray hair, and a pair of penetrating blue eyes that confronted the formidable glasses of the examiner without a flicker.

"Er-Major Kingman, our president -er-Mr. Nettlewick," said the cashfer.

Two men of very different types shook hands. One was a finished product of the world of straight lines, conventional methods and formal affairs. The other was something freer, wider and nearer to nature. Tom Kingman had not been cut to any pattern. He had been mule-driver, cowboy, ranger, soldier, sheriff, prospector and cattleman. Now, when he was bank president his old comrades from the prairies, of the saddle, tent and trail found no change in him. He had made his fortune when Texas cattle were at the high tide of value, and had organized the First National bank of San Rosario. In spite of his largeness of heart and sometimes unwise generosity toward his old friends, the bank had prospered, for Maj. Tom silver, and the thing was done. Halves | Kingman knew men as well as he

"I OPENED THE SAFE AND THE MONEY WAS GONE."

have finished with the bank. Here are six notes aggregating something like \$40,000. They are secured, according to their faces by various stocks, bonds, shares, etc., to the value of \$70,000. Those securities are missing from the notes to which they should be attached. I suppose you have them in the safe or vault. You will permit me to examine them." Major Tom's light-blue eyes turned

unflinchingly toward the examiner. "No, sir," he said, in a low but

steady tone; "those securities are neither in the safe nor the vault. I have taken them. You may hold me personally responsible for their absence."

Nettlewick felt a slight thrill. He had not expected this. He had struck a momentous trail when the hunt was drawing to a close.

"Ah!" said the examiner. He walted a moment, and then continued: 'May I ask you to explain more definitely?'

"The securities were taken by me," repeated the major. "It was not for my own use, but to save an old friend in trouble. Come in here, sir, and we'll talk it over.'

"Your statement," he began, "since you have failed to modify it, amounts, as you must know, to a very serious thing. You are aware, also, of what my duty must compel me to do. 1 shall have to go before the United States commissioner and make-

"I know, I know," said Major Tom. with a wave of his hand. "You don't suppose I'd run a bank without being posted on national banking laws and the revised statutes! Do your duty. I'm not asking any favors. But, I spoke of my friend. " I did want you ) hear me tell you about Bob."

there is one thing more, and I will | tourniquet on your leg above a rattlesnake bite and ride for whisky. So after all, it was give and take, and if you didn't stand square with your pardner, why, you might be shy one when you needed him. But Bob was a man who was willing to go further than that. He never played a limit.

> "Twenty years ago I was sheriff of this county, and I made Bob my chief deputy. That was before the boom in cattle, when we both made our stake. I was sheriff and collector, and it was a big thing for me then. I was married, and we had a boy and a girl-a four and a six-yearold. There was a comfortable house next to the courthouse, furnished by the county, rent free, and I was saving some money. Bob did most of the office work. Both of us had seen rough times and plenty of rustling and danger, and I tell you it was great to hear the rain dashing against the wit:dows of nights, and be warm and safe and comfortable, and know you could get up in the morning and be shaved and have folks call you 'mister.' And then, I had the finest wife and kids that ever struck the range. and my old friend with me enjoying the first fruits of prosperity and white shirts, and I guess I was happy. Yes, I was happy about that time."

The major sighed and glanced casually out of the window. The bank examiner changed his position, and leaned his chin upon his other hand.

"One winter," continued the major, "the money for the county taxes came pouring in so fast that I didn't have time to take the stuff to the bank for a week. I just shoved the checks into a cigar box and the money into a sack, and locked them in the big safe that belonged in the sheriff's office.

that moment was heard the shrill whistle of a locomotive pulling into the depot. That was the train on the little, narrow-gauge road that struck into San Rosario from the south. The major cocked his ear and listened for a moment and looked at his watch. The narrow-gauge was in on time-10:35. The major continued:

"So Bob hung around the office, reading the papers and smoking. I put another deputy to work in his place, and, after a while, the first excitement of the case wore off.

"One day when we were alone in the office Bob came over to where 1 was sitting. He was looking sort of grim and blue-the same look he used to get when he'd been up watching for Indians all night or herd-riding.

"'Tom,' says he, 'it's harder than standing off redskins; it's harder than lying in the lava desert forty miles from water; but I'm going to stick it out to the end. You know that's been my style. But if you'd tip me the smallest kind of a sign-if you'd just say: 'Bob, I understand,' why it would make it lots easier.'

"I was surprised. 'I don't know what you mean, Bob,' I said. 'Of course, you know that I'd do anything under the sun to help you that I could. But you've got me guessing." "'All right, Tom,' was all he said and he went back to his newspaper and lit another cigar.

"It was the night before court met when I found out what he meant. I went to bed that night with that same old, light-headed, nervous feeling come back upon me. 1 dropped off to sleep about midnight. When I awoke I was standing, half dressed in one of the courthouse corridors. Bob was holding one of my arms, our family doctor the other, and Alice was shaking me and half crying. She had sent for the doctor without my knowing it, and when he came they had found me out of bed and missing, and had begun a search.

"'Sleep-walking,' said the doctor. "All of us went back to the house and the doctor told us some remarkable stories about the strange things people had done while in that condition. I was feeling rather chilly after my trip out, and, as my wife was out of the room at the time. I pulled open the door of an old wardrobe that stood in the room and dragged out a big quilt I had seen in there. With it tumbled out the bag of money for stealing which Bob was to be triedand convicted-in the morning.

"'How the jumping rattlesnakes did that get there?" I yelled, and all hands must have seen how surprised I was.

Bob knew in a flash. "'You darned old anoozer,' he said. with the old-time look on his face, 'I saw you put it there. I watched you open the safe and take it out, and I followed you. I looked through the window and saw you hide it in that wardrobe,

motives or action.

Major Tom looked down at him sorenely and not unkindly.

"Son," he said, "there are plenty of things in the chaparral, and on the prairies, and up the canyons that you don't understand. But I want to thank you for listening to a garrulous old man's prosy stories. We old Texans love to talk about our adventures and our old comrades, and the home folks have long ago learned to run when we begin with 'Once upon a time,' so we have to spin our yarns to the stranger within our gates."

The major smiled, but the examiner only bowed coldly, and abruptly quitted the bank. They saw him travel diagonally across the street in a straight line and enter the Stockmen's National bank.

Major Tom sat down at his desk, and drew from his yest pocket the note Roy had given him. He had read it once, but hurriedly, and now, with something like a twinkle in his eyes, he read again. These were the words he read:

"Dear Tom:

"I hear there's one of Uncle Sam's grayhounds going through you, and that means that we'll catch him inside of a couple of hours, maybe. Now, I want you to do something for me. Ne've got just \$2,200 in the bank, and the law requires that we have \$20,-000. I let Ross and Fisher have \$18,-000 late yesterday afternoon to buy up that Gibson bunch of cattle. They'il realize \$40,000 in less than thirty days on the transaction, but that won't make my cash on hand look any prettier to that bank examiner. Now, I can't show him those, notes, for they're just plain notes of hand without any security in sight, but you know very well that Pink Ross and Jim Fisher are two of the finest white men God ever made, and they'll do the square thing. You remember Jim Fisher-he was the one who shot that faro dealer in El Paso. I wired Sam Bradshaw's bank to send me \$20,000, and it will get in on the narrow-gauge at 10:35. You can't let a bank examiner in to count \$2,200 and close your doors. Tom, you hold that examiner. Hold him. Hold him if you have to rope him and sit on his head. Watch our front window after the narrowgauge gets in, and when we've got the cash inside we'll pull the shade for a signal. Don't turn him loose till then. I'm counting on you, Tom.

"Your Old Pard, BOB BUCKLEY, "Prest. Stockmen's National."

The major began to tear the note into small pleces and throw them into his waste basket. He gave a satisfied little chuckle as he did so.

"Confounded old reckless covpuncher!" he growled, contentedly, "that pays him some on account for what he tried to do for me in the slagp iff's office 20 years ago."