My Financial Career (after Stephen Leacock)

My salary had been raised to fifty dollars a month and I felt that the bank was the only place for it. So I walked in and looked round at the clerks. I had an idea that a person who was about to open an account must necessarily speak to the manager.

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

"Certainly," said the clerk, and brought him.

The manager was a calm, serious man. While talking to him I held my fifty-six dollars 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 this word the question seemed useless.

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

"We're safe from interruption here," he said. "Sit down."

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

"You're one of Pinkerton's detectives, I suppose," he said.

The expression in my eyes had made him think that I was a detective, and he looked worried.

"To speak the truth," I began. "I'm not a detective at all. I've come to open an account. I intend to keep all my money in this bank."

The manager looked serious, he felt sure now that I was a very rich man, probably a son of Baron Rothschild.

"A large account, I suppose," he said. "Rather a large one," I whispered. "I intend to place in this bank the sum of fifty-six dollars now, and fifty dollars a month regularly."

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

"Mr Montgomery," he said loudly, "this gentleman is opening an account. He will place fifty-six dollars in it. Good morning."

"Good morning," I said, standing up, and walked through a big door into a safe.

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

I went up to the clerk and pushed the money to him. My face was terribly pale.

"Here," I said, "put it on my account." The sound of my voice seemed to mean, "Let's do this painful thing while we feel that we want to do it."

When the operation had been performed, I remembered that I hadn't left any money for present use. My idea was to draw out six dollars. Someone gave me a chequebook and someone else began telling me how to write it out. The people in the bank seemed to think that I was a man who owned millions of dollars, but was not feeling very well. I wrote something on the cheque and pushed it towards 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 dollars instead of six. I was too upset to think clearly now. I had a feeling that it was impossible to explain the thing. All the clerks stopped writing to look at me. One of them 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 fifty-dollar notes."

He gave me a fifty-dollar note.

"And the six?" he asked coldly.

"In six-dollar notes", I said.

He gave me six dollars, and I ran out. As the big door closed behind me, I heard a sound of laughter that went up to the roof of the bank. Since then I use a bank no more. I keep my money in my pocket and my savings in silver dollars in a sock.