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**DER DOG AND DER LOBSTER.**

Dot dog he vos onquisitive.  
Veroffer he vos go,  
Und, like dot woman, all der time,  
Someding he wants ter know.

Vone day, all by dot market sthand.  
Ver fish und clams dey sell,  
Dot dog vos poke his nose about,  
Und find oud vat he smell.

Dot lobster he vos took dot anooz;  
Mid one eye open vide,  
Und ven der dog vos come along,  
Dot lobster he vos spied.

Dot dog he smell him mit his nose,  
Und scratch him mit his paws,  
Und push dot lobster all about,  
Und vonder vat he vas.

Und den dot lobster he voke up,  
Und crawl just like dot shnail,  
Und make vide open his claws,  
Und grab dot doggie's tail.

Und den, so quick as never vas,  
Dot cry vent to der sky,  
Und, like dem sawlows vot dey sing,  
Dot dog goes homeward fly.

I make dot run nud call dot dog,  
Und vistle awful kind,  
Dot make no difference vot I say,  
Dot dog don't look pehnt.

Dot moral, vos I told you 'bout,  
Pefore vos never known—  
Don't vant to find too much dings out  
Dot vosn't ov your own!

**THE PUZZLED BANKER.**

MR. DUFF, the worthy and respected agent of the Central Bank at Tollkirk, was startled by his teller, Jas. Hamilton, coming to him to say, just as the banker had signed the last official letter before proceeding to lock up the safe: "I am sorry to say, sir, the cash appears to be one hundred pounds short." James was very pale as he spoke, and, despite his efforts to prevent it, his voice trembled. A stranger could not have told whether the youth's agitation was the result of fright or guilt.

Mr. Duff knew him too well to let the latter alternative dwell in his mind for even a moment; but the lad's excitement was somewhat infectious, and it was with just a little throb that he replied: "You're joking, Jamie." Mr. Duff leaned back in his chair and nibbled the feather-end of his quill as he looked into the lad's face.

"I never was more serious in my life," reiterated Hamilton.

"It is some mare's-nest, depend upon it," said Mr. Duff in a tone that partly reassured the young fellow. "Have you been very busy at the desk to-day, James?"

"That is the mystery of it, sir; we have not been busy. Hardly three pages of our cash-book are filled."

"A hundred pounds! Hm! I am going up stairs to dinner. In the meantime, check your summations and your cash, and by-and-by I'll come in to lock up the safe with ye."

The teller went from the banker's room to the outer office with a very grave face. Mr. Duff, who lived with his family, as is customary in Scotland, in the very commodious house attached to the bank, sent his letters to be copied by the junior clerk, and then went leisurely up stairs to dinner.

Mr. Duff was, for a man who does not object to permanent residence in a provincial town, a very easy and pleasant mode of life. His work was not hard, nor were his responsibilities very heavy. He had a pretty and comfortable home in an old-fashioned country town,

and although his wife lay in the churchyard on the brae by the river-side these ten years, still he had two of the prettiest girls in Tollkirk—Minna and Mary Duff (besides Jenny, the married daughter, who lived in Edinburgh), whose delight it was to make his life sunny and happy. He was naturally—being known to possess private means, and on account of his official capacity as the dispenser of discounts and custodian of the wealth of the neighborhood—a man of some importance in Tollkirk, and formed part of, as well as moved in, Tollkirk's best society. He was magistrate and farmer as well as banker; and on Sundays, for many a long year, he had stood beaming behind "the plate," at the entrance to the "auld kirk."—Everybody knew him, and he knew everybody; and perhaps nobody respected him the less because he pretty well knew to within a pound or two what every ratepayer on his side of the county was worth, financially.

He took life very easy, as I have said; making no undue fuss when an accommodation bill was presented to him, if he knew—as he was certain to know—the pedigree and progress through life of the drawer and indorser. He was respected, too, by his Edinburgh employers as a man of prudence and sagacity, who never made bad debts, never troubled them with applications for rise of salary or transfer of agency—whose books always stood the minutest inspection, and who, speaking generally, wanted no favors from them. Rather, granted favors, by occasional invitations to visit him at Tollkirk, where there is unsurpassed trout and salmon fishing, besides magnificent "links" for golf, and where the local distillery yields a liquid of more than local reputation. The city-birds were not slow to accept such invitations, Mr. Duff being over a tumbler of toddy the best of company, and generous in the matter of horses and fishing rods. The chief inspector of the bank came often enough to woo the fair Jenny, the eldest of the family, and took her away with him one summer day, to the general bereavement of all Tollkirk.

The banker did not hurry over dinner on the particular afternoon of which I write. When he went up stairs he did not give a second thought to James Hamilton's pale face, but quickly settled himself in his arm-chair, after doing justice to his simple repast, to read for the second time the report of his own speech at the parochial board, given at length in the Tollkirk *Herald*, the fine roll of his own—somewhat improved—spoken sentences seen in black and white, communicating a pleasing sense of complacency and importance as influencing public opinion. It was nearly seven o'clock before Mr. Duff remembered that he had not yet locked up his safe, and his clerks were probably waiting below for him. He was surprised when he opened the office door—leading to the hall of his house—to find Hamilton still bending over his cash-book with an expression of deep anxiety on his face, and bundles of bank notes lying on the desk before him.

"What, James, still in a fog?" he asked, cheerfully, as he came in. "Not found your difference, eh?"

"I am a hundred pounds short, sir, without doubt."

Hamilton had tolled through every entry over and over again, had counted and recounted his bundles of notes, and now had a very sharply defined fear in heart, and a vision in the background of his imagination of a dearly loved old mother waiting for him at home, and who was ill able to bear the responsibility of such a loss—if loss it should prove to be.

"A mare's-nest, I'll be bound," Mr. Duff said, good naturedly, taking Hamilton's place before the cash-book. Very carefully and with a keen eye he went over each entry; very carefully, too, he counted the cash, and recounted it; but only to find that Hamilton's words were too true. The cash was undoubtedly one hundred pounds short.

"I think we had better sleep over it," Mr. Duff said at last, looking at his watch. "The difference will turn up in the morning, you may depend upon it." Then the cash and books were carried into the safe, and the office closed for the night.

Poor Hamilton lay awake nearly all

night thinking over some probable clue to the whereabouts of the missing money. Never before had he left the bank with such a dread on his mind, for he felt certain that he had gone over each item of the day, that he had not over-paid any one to such an extent; and he knew that on him devolved the responsibility to make good any such deficiency. He hardly spoke to his mother as he ate what she called his "ruined dinner" spoiled by three long hours' waiting in the oven; nor could she get from him all through the evening a hint of the cause of his trouble.—She guessed, and hinted that perhaps Minna Duff, "the little flirt," had something to do with his gloom; for she knew how her boy's heart lay in regard to the banker's younger daughter; but her son's reply was equivalent to a snub.

He was in the office two hours before official bank-hours on the following morning; but no trace of the missing money could be found. During the day, the banker's customers who had on the previous day been paid large sums, were asked to check their payments; but when four o'clock arrived the cash had again to be counted, the balance still showed one hundred pounds short. If the money had been paid away in error, no man had been honest enough to return it. Then for the first time in the history of the Tollkirk branch a deficiency in the cash had to be reported to the head office. A hundred pounds to a rich man may seem a small matter to worry over; but to James Hamilton, whose yearly salary, after ten years' faithful and conscientious service, did not amount to one hundred pounds, and whose mother—save for the help of a trifling annuity left by her husband—was in great measure dependant upon him—the liability to refund this sum weighed heavy. He became anxious and nervous, not being altogether certain that the authorities of the bank might not suspect him of having appropriated the money; and from very nervousness was guilty during the next few days of making several small mistakes in his cash dealings, which confirmed him in the belief that he paid the money to some unscrupulous rascal who did not mean to acknowledge it.

It seemed an age, although in reality barely a month had passed, before a note from Mr. Tait, the chief inspector (Mr. Duff's son-in-law) set the matter at rest. "In consideration," the note ran, "of the admirable mode in which the business of the branch at Tollkirk has hitherto been conducted, the directors have agreed to wipe off the deficiency in cash, which it may be hoped will yet turn up and be recredited; but in doing so it must be firmly kept in view that directors by no means establish the present case as a precedent, and must remind the gentleman who has charge of the bank's cash at Tollkirk that at no future time will the directors be disposed to relieve him of the responsibility attached to his office."

"There, Jamie; take that to your mother," said Mr. Duff, kindly, handing the official note to Hamilton. "I thought Peter would manage it" (referring to his son-in-law, the inspector); "but we maun ca' canny," said the banker, relapsing into broad Scotch, to put the reproof, if such it might be called, in the gentlest form, to spare the lad's feelings.

There were tears of relief in Hamilton's eyes as he read the note. "That is generous treatment, sir; I was afraid that they would roup [sell by auction] me and my old mother out of Tollkirk."

"Roup ye? I couldn't spare ye, lad."

Then the youth went home to his mother jubilant, a burden lifted from him.

But on the next evening, after business hours, Hamilton's face was whiter than ever. His hands were trembling as he fumbled over his cash, and "cast" and "re-cast" the long columns of figures in his cash-book. It was market-day, a busy day, and large sums had passed into and out of his hands. To his horror, he found his cash three hundred pounds short! He had not the courage on this occasion to go to Mr. Duff's room with his plaint. But the banker saw at once as he passed through the office on his way up stairs that something was wrong.

"You are late, Mr. Hamilton." (Mr. Duff never in a general way called James 'Mr.' His doing so now implied misgivings.)

"Yes, sir; but I think I won't be long;" his lips felt parched from excitement.

"Are ye ready to lock up the safe with me?"

"Not quite. If you are in no hurry, sir, perhaps we can lock up when you come down."

"Very well."

Mr. Duff went up stairs; but on this occasion he did not linger over his meal. When he came down half an hour later, Hamilton was not ready to lock the safe. He was sitting looking into space, his head resting on his hands.

"Have you balanced your cash now?" Mr. Duff asked, with just a perceptible edge of annoyance in his tone.

"No, sir, I differ three hundred pounds."

"Over or short?"

"Short, sir!"

"Mercy on us! This will not do.—You must bestir yourself and—and find it. I have to go out to a meeting to-night." The banker spoke sternly.

Hamilton once more under Mr. Duff's eye, nervously went over his figures and counted his cash. The deficiency could in no way be accounted for.

"This is terribly awkward, James."

There were tears in the youth's voice as he uttered "Yes, sir; and it will drive me mad."

When Mr. Duff returned from his meeting at eleven o'clock, Hamilton was as far from peace as ever. The younger clerks had gone away. Again the banker and Hamilton went over each item together—in vain.

"We can't report this to the head office, whatever happens," quoth Mr. Duff, grimly.

"What is to be done, sir?"

"Find it!"

They looked blankly in each other's faces. Both men went to bed with heavy hearts; nor did the search next day throw any light on the mysterious transaction. Mr. Duff could not bring himself to report this second deficiency to his head office; and the only alternative left was to refund the amount from his own private means. This, as may be imagined, he did very reluctantly; and for the first time in his experience he watched the younger men, and perhaps his trusted teller too, with just a faint irrepresible glimmering of suspicion.—A mistake of this sort might happen once; but to happen a second time at so short an interval, made him uneasy on other matters than mere loss of money. He had a framework of mahogany and glass made for Hamilton's desk, so that no one could come near the cash in future but Hamilton himself. And so, with what grace he could summon, and with many grave warnings, Mr. Duff paid the "short" money, having as he said, to "grin and bear it."

For a week or so things worked well under the new arrangement; but for the third time Mr. Duff was destined to see Hamilton poring over his books long after bank hours, but this time to hear that the luckless lad was short by no less than five hundred pounds! Had the shrewd, quick-witted James Hamilton after ten years of faithful service become suddenly dolt?"

"This is beyond endurance," the banker said, sharply, as the fact was communicated to him.

"It is most strange," replied the helpless teller, feeling that the Fates were against him.

"It is impossible you can have paid the money away."

"It is gone, sir."

"Then you must find it. I can no longer be responsible for your blunders. Here is no less a sum than nine hundred pounds in less than six weeks to be accounted for. Many a one has been sent across the sea for less."

The youth put his hands over his face and fairly burst into tears. "I must give it up, sir. I can't stand this. I must leave this place."

Mr. Duff was looking at him with very keen eyes as this was sobbed out.—"Leave Tollkirk? Understand, Mr. Hamilton, that you dare not leave Tollkirk before this matter is cleared up."

For the greater part of the night the men sat up searching; but when the

morning came they were as far from the mark as ever.

Mr. Duff, much to the surprise of customers of the bank, next day "took over" the cash himself, and, rather awkwardly from want of practice, became his own cashier. Hamilton was degraded to subordinate duties. His spirit, poor fellow! was fairly broken.—No trace of the missing money could be found. Of course, Mr. Duff could not long continue acting as teller. The work interfered with even more important duties.

A son of Mr. Traill, the parish minister, who was employed at the Aberdeen branch of the same bank, at this time visited Tollkirk, and being of the same craft, spent a good deal of time in Mr. Duff's company. The subject of the missing money was broached and discussed between them. It so happened that George Traill was engaged to be married to Mary Duff; and the banker having lost confidence in Hamilton, and feeling sorely in need of capable help, proposed that George should apply to the directors of the bank for the appointment of joint-agent or partner with himself in the management of the Tollkirk branch. So it came about that in a short time George Traill, a shrewd, practical business man, relieved Mr. Duff at the telling-table, in order to familiarize himself with the faces of the bank's customers. For some days all went well. Then came market-day.—At the close of the day Mr. Traill's cash was five hundred pounds short!

Dismay fell on the quiet little bank in Tollkirk. The former uneasiness became in the office a panic. Hamilton had been made ill by the anxiety of his position, was in bed on the day that Mr. Traill's deficiency occurred. After closely scrutinizing every entry in the books, Traill came to the conclusion that he had not paid the money in excess to any one and the notes must have been stolen by some one on the premises. The bank's safe was duly examined; but the locks bore no marks of being tampered with. The windows and doors of the office were unaffected; and Mr. Duff's domestics—who swept out the office—had been his servants and were known to him for years. The matter was on this occasion reported to the bank's head office; but thence came the cold intimation, that no further deficiency could be made good and referring the bank agents to their recent letter to that effect of such and such a date.

Mr. Duff began to think the place was haunted. Wherever the money was gone, it had to be paid up; raising the total losses made in this mysterious way to the unpalatable sum of fourteen hundred pounds in less than three months. The mystery was all the deeper that during the day of the difference in Traill's cash it had happened there had not been a single cash payment amounting to five hundred pounds.—Then there came vague rumors—such as the police, had the matter passed into their hands, would certainly have made use of—that there was an itinerant locksmith, a gipsy, in the neighborhood to whom popular rumor attributed almost miraculous power in the manipulation of locks. Yet it would take a very clever locksmith indeed to open the Central Bank's safe unheared in the house, and to close it again without leaving traces of his work. The safe had a foundation of eight feet of stone, and was coated on the floor, wall, and roof with a two-inch plate of solid iron, and each—there were four doors—had two keys and separate locks. Through the lock of the outer door an iron bolt was each evening shot down from Mr. Duff's bedroom above, and while that bolt was down, no key in the world could open the door. It was necessary to be in Mr. Duff's bedroom before the bolt could be drawn or dropped. It was extremely improbable that there were any in Tollkirk who could, even with the necessary keys in their hands, find their way into the strong-room unaided.

No longer was Mr. Duff able to leave the bank with an easy mind for a two-o'clock luncheon—with forty winks to follow—as had been his custom these twenty years. He was closely on the watch. Yet there was no visible cause for suspicion. Bankers and clerks were fast becoming demoralized—in the military sense—from sheer fright, accelera-