

*A Five-Minute Yarn, With
An Unexpected Twist at the End*

THE MONEY LENDER

By VINCENT STARRETT

"SEND him in!" cried the warty man suddenly, with something between a snarl and a cry.

The door marked "Private" opened to admit a shrinking figure, then was discreetly closed.

The man who had entered giggled hysterically by way of greeting, removing a cracked derby at the same instant. He was stoop-shouldered and frail. His underlip quivered curiously. Yet in his attitude there was a sort of desperate humor, a pathetic braggadocio. He waited in twitching nervousness, twirling his cracked derby in his hands.

"Sit down!" said Martin Hoganson, immersed in a letter file. His voice grated like a rusty hinge, but the words were automatic.

The man addressed jumped as if the penetrating voice had been a sudden knife thrust sharply into him. His maudlin giggle again escaped. He dropped into a chair near the door and swung his left leg over his right, then after a moment reversed the performance.

Finally, he placed both feet squarely together before him on the floor. His pale eyes fixed themselves upon a calendar on the rear wall. The calendar had been the gift of a great banking institution; the legend across its top panel read: "Pay All Bills By Check. You Will Spend Less Money This Way Than If You Have The Cash About You."

In a moment the searcher at the oak cabinet swung to attention. He glanced at the man in the chair out of pouted eyes, then darted a look at the clock.

"Right on the dot, eh, Smith?" he observed.

The visitor's voice cracked in a mirthless laugh. "I was an office man myself, once."

"Were yuh?" asked Martin Hoganson, without interest. As the other did not reply, he continued: "Well, I s'pose yuh didn't make an appointment to tell me *that*, eh?"

Martin Hoganson's insinuations were peculiar. His life had been attempted twice.

"Ha, ha! Of course not," giggled the victim of this pleasant irony.

If only Hoganson were not so damned fat, he thought! Others in their time had been irritated by Mr. Hoganson's fatness.

"I guess you know why I'm here, Mr. Hoganson," smirked the man Smith. "I wrote a letter. . . I hoped. . ."

"I read it," said Martin Hoganson, "and of all the damn drivel I ever read it was the worst."

The visitor was shocked.

"I hoped. . ."

"Ye-eh," said Hoganson, with deep scorn, "they all do! And what good does hoping do me? They all hope, and none of 'em pay."

"You mean you won't. . . you can't. . .?"

"Nothin' doin'!" said Martin Hoganson solidly, "That's flat, Smith! Yuh oughta know better."

The thin man drooped in his chair. This was what he had feared. His forced smile vanished.

"Mr. Hoganson," he said desperately, "I ain't lyin'! My wife's sick. . . I'm sick. . . I can't do it! I ain't lazy. I'm willing to work; but you know what chance a man's got at my age!" Eagerly confidential, he concluded: "I ain't even got the rent!"

The money lender toyed thoughtfully with a penholder.

"You've had time, Smith," he said.

"We been pretty lenient. We extended your time two weeks ago. Las' month you was three weeks late, and month before that you was a week late. Looks like we been pretty good to yuh. I ain't a hard man, but I can't afford to get sentimental."

"You couldn't give me just a week?" pleaded Smith.

"Not a day!" said Hoganson. "I'm awful sorry, Smith, but there y'are! I'm a business man, and so are you. Sentiment don't pay. You know that. You knew what you was doin' when you signed our agreement. We made good, and you didn't; that's all. It's all straight—and it's all legal!"

He looked defiantly at his visitor, as if daring him to deny it. The little man was blinking. He seemed, somehow, to have shrunk in height.

"Can't you give a fellow a chance?" he whispered.

"A chance!" echoed the money lender. "I ain't drivin' yuh! It ain't me! This is plain business. Smith, can't yuh see?"

He adjusted his tie reproachfully. The rings on his lifted fingers angered his visitor, who leaped to his feet.

"Business be. . .!" At the height of his indiscretion, Smith weakened. "I gotta have it!" he said. "I tell you I gotta have it! Good God!" he hoarsely whispered, "don't you ever think of anything but business! Don't it mean anything that you're breaking me!"

"I ain't goin' to argue with yuh," said Hoganson. "You're excited."

"Excited!"

Quite suddenly Smith became excited. He went to pieces in an instant.

"You lying crook!" he shrielled. "You damn thief! I yuh. . ."

The money lender smiled.

"Tut, tut," he deprecated. "This won't do, Smith! I'm treatin' yuh pretty white—pretty white! I told yuh I'm sorry for yuh. Look here, now: you go out and rustle up the money some place—any place—and bring it in to-morrow. That'll give yuh a day. I don't wanta be hard on yuh. Here, have a smoke on me!"

He extracted a gaudy cigar box from a drawer and extended it across the fat desk.

The man Smith seemed frozen with horror. He resisted an impulse to seize a handful of the costly cigars and hurl them into the face of Martin Hoganson. Then the ghastly humor of the situation struck him; his anger became deadly. He stretched out a hand and transferred one of the cigars from the box to his pocket.

"All right, Hoganson," he said insolently. "I'll take it—because I think it's the only thing you ever gave away for nothing. I want to save it—as a souvenir—in case I should forget you!"

His eyes fell again upon the calendar. "Pay all bills by check," it said. "You will spend less money—"

He turned away, a crooked smile twisting at his mouth. Martin Hoganson watched him with puzzled eyes. Vaguely alarmed, the money lender saw his visitor open the door; heard the door close behind him. With a swift shrug the warty man resumed his earlier occupation.

OUTSIDE the tall building, the man Smith stopped, bewildered. He was still dazed.

About him were hurrying men who looked at their watches, and walked with nervous haste. Messenger boys drifted in and out of the maze of traffic, with incredible accuracy. A stream of autos and trucks rolled up the street on one side and down the street on the other. Street cars clanged past; Smith knew that they were carrying busy men on their way to keep business appointments. He glanced up at the lines of telegraph wires strung above his head, and seemed to hear them hum with unseen messages . . . business messages. . .

Everything spoke of business, the hideous monster that had ruined him, and that now threatened to engulf his family. It was as if the whole mystery of life, its madness, its futility, suddenly had been made clear to him. . . The corner on which he stood marked the intersection of two business thoroughfares in one of the largest business cities of the world.

It was all for money! How he hated it—money!—the golden calf before which bowed down in idolatry an insane universe. Something like this was in his thought; but the utterance,

struggling for articulation, came forth as tears. God!

The kids would expect him at home shortly. A horrible humor lurked in the situation. The money he so despised was what he needed most. Well, he had made up his mind to get it!

From his side pocket he drew forth the expensive cigar—Hoganson's cigar. He looked at its rich coloring, its garish label. A smile curled his lips. He tore away the paper band, and ground it beneath his heel, finding a savage pleasure in the childish performance. He had said he would keep the cigar, but would he? It had been a senseless remark. . . theatrical! He would do better to crush it in his hands, as if it were Hoganson's oily throat; or—happy thought!—mail it back to its abominable donor!

But anger was past. Coolness was what he needed now. As for the cigar—By Heaven, he would smoke it!

With the cynical humor of a defeated man, he touched a match to the weed and watched the smoke curl past its fiery tip.

As he smoked, he mused, knocking the ash from his cigar onto a window-ledge of the tall building that braced his back. High up in the building were the offices of Martin Hoganson. . . who by night-fall would have ceased to exist.

In his pocket there was left just enough to buy something he had thought he would never have occasion to use; something his wife was afraid to have around the house, because of the kids. . . They would expect him home shortly!

He smiled at the little heap of ash on the window-ledge, and without framing the thought knew that it was significant

of life. Then he hurled the cigar butt into the street and rapidly walked away.

WHEN Martin Hoganson left the building, an hour later, a husky breeze was blowing. He turned up his collar, muttering suave imprecations. His mind still vaguely dwelt on the deadly whiteness of the man Smith's face.

"Damn him!" said Hoganson, as he moved toward the curb, "he almost threatened me. A fella like that is dangerous; he oughta be in jail. By God, if he knew I didn't dare close him up, he'd make trouble. I'll bet he's scared stiff! He'll get the coin somewhere. I know these fellas; they can always get coin somewhere, when they have to!"

With this logical and pleasing thought, Martin Hoganson stepped off the curbstone into the street. At the same instant a little puff of wind caught the heap of cigar ash on the window-ledge and scattered it. A flake of inconsiderable size blew swiftly toward the street. It lodged in the money lender's eye.

With an oath, Hoganson drew a handkerchief from his pocket and applied it to the smarting member. He had taken several steps into the road, but now he turned to retrace them. The handkerchief was still tightly pressed to his eye.

"Look out!" shrieked a man's voice, in sudden fear. . . and there came a grinding of brakes and the shriek of a motor siren.

Then something exploded in Martin Hoganson's brain; and as the automobile came to a stop the watchers knew—if they gave it thought—that all the money in the world would not restore the breath of life to that lump of sudden clay.



Table of Contents

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THE PEOPLE OF THE COMET.....	3
THE BLACK PATCH.....	17
AUSTIN HALL JULIAN KILMAN	
THE SOUL OF PETER ANDRUS.....	19
THE CASE OF DR. JOHNSTONE.....	23
RUBERT LA DUE BURTON PETER THOM	
THE DEAD-NAMING OF LUKAPEHU.....	26
F. D. GOD	
THE CUP OF BLOOD.....	27
OTIS ADELBERT KLINE	
BLACK MAGIC.....	33
C. F. OLIVER	
THE DEVIL'S CABIN.....	35
VANCE HOTT	
THE OLD BURYING GROUND.....	39
EDGAR LLOYD HAMPTON	
SUNFIRE.....	48
FRANCIS STEVENS	
THE GORILLA.....	59
HORATIO VERNON ELLIS	
THE TALISMAN.....	62
NADIA LAVROVA	
THE AUTOBIOGRAPHY OF A BLUE GHOST.....	64
DON MARK LEMON	
THE DAMNED THING.....	70
AMBROSE BIERCE	
THE TEAK-WOOD SHRINE.....	73
FARNSWORTH WRIGHT	
THE MONEY LENDER.....	75
VINCENT STARRETT	
THE BLOODSTAINED PARASOL.....	77
JAMES HAVENSCROFT	
THE EYRIE.....	79
THE EDITOR	
THE CAULDRON.....	86
PRESTON LANGLEY HICKEY	

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