

THE BLACK MASK

A MAGAZINE OF MYSTERY, THRILLS AND SURPRISE

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The Phantom Check

By George Bruce Marquis

I

IT was nearly six o'clock, and yet James Hackett, teller number one of the Wallula State Bank, tarried in his cage. Again and again he cast up his totals, recounted his cash, and thumbed over the big pile of checks which littered his counter, and still his columns refused to balance.

The cashier of the bank, Thomas Ector, passed down the aisle on his way out, but noting the teller still at work paused.

"What's wrong, Hackett?" he inquired.

"My cash simply won't balance, Mr. Ector," Hackett replied.

"Throw it into the Over and Short Account, Hackett," Ector advised him. "A few cents more or less won't matter."

"A few cents!" And Hackett turned his flushed face toward the cashier. "I wish it were only a matter of a few cents. I'm short *one thousand dollars!*"

"A 'one' is the easiest mistake in the world to make," Ector smiled. "Unlock the door and let me run over your figures."

"Well, here's hoping," Hackett sighed. "I've run those columns up and down, crossways and slanting till I honestly couldn't add two and two and be sure of the result."

"You've just got excited," Ector declared as he picked up the ribbon from the adding machine and began to compare it with the stack of checks.

"How much cash did you start with this morning?" he presently inquired.

"Five thousand dollars. Mr. Gray counted it out and I rechecked it before I opened my window. It was correct."

The cashier ticked off the deposit slips, and last of all counted the cash. Then he began to cast up the final results, humming a little tune as he did so. Presently he ceased humming, while a puzzled frown crept gradually over his features.

"What's wrong here?" he argued with himself, "you're off, too."

"How much?" Hackett asked a little unsteadily.

"It looks like a thousand dollars," Ector admitted reluctantly, "but I must have made a mistake. Here, wait till I run it over again."

But his second checking was as fruitless as his first. Hackett was undoubtedly short one thousand dollars.

Ector stood drumming on the counter for a bit, lost in thought. Then he had a sudden inspiration.

"Did you cash any thousand dollar checks or drafts today?" he asked suddenly.

"A dozen, maybe," the teller answered. "You know I handle most of the big accounts, a number of real estate firms, besides the business of half a dozen of the biggest stores. A thousand dollars in change with them is nothing uncommon. Often they draw out more."

"Then you've simply mislaid or lost one of their checks," Ector declared with certitude. "Dump out that waste paper basket and let's go through it."

The basket was duly emptied and its contents examined with microscopic

care, but without results. Besides, Hackett got down on his hands and knees and poked and prodded in vain under the desks and filing cabinets in a vain hope that a check was hidden there.

"A draft of air may have carried it out through your window," Ector suggested finally, "but that's hardly likely. Still, I'll tell the janitor to look sharp when he sweeps up."

"But what shall I do?" Hackett asked in despair.

"Do, what can you do?" the cashier answered. "You couldn't make that big a mistake in change and you haven't duplicated a deposit of that size. The only thing I can think of is for you to try and make a list of all the thousand dollar items and see if you have overlooked one."

"I won't be able to sleep a wink tonight, Mr. Ector."

"Well, you may be able to ferret it out, then," so the other consoled him. "I've often done that, I know. I'll bet you that in the morning you'll have the laugh on yourself for some foolish oversight or other."

"Well, I certainly hope so," Hackett ejaculated fervently. "Twelve years in that cage and never anything like this before."

"Forget it, Jimmy," and the cashier slapped him on the back in friendly fashion. "We all make them, and generally find them, too. That's the best part."

But the morning did not bring the promised relief. Instead, Hackett entered his cage pale and shaken and the other six tellers were in little better frame. The phenomenal loss had been whispered about the bank and each man wondered if it would be his turn that day. The result was that all the tellers worked over time that evening adjusting numerous little mistakes that under ordinary circumstances would never have occurred.

All of them, however, were able to eventually reduce their errors to a matter of a few cents, except teller number one.

Ector walked down the passageway back of the cages at five-thirty to find them all empty save Hackett's. Here he paused.

"How's it coming, Jimmy?" he called out.

Teller number one turned a face ashen with terror toward the cashier.

"Short again," he croaked.

"You don't mean it?" Ector ejaculated.

"Yes sir—" Hackett faltered. "Five hundred dollars. I'm all in, Ector. I've checked and rechecked, and it's lost, that's all there is to it."

With shaking fingers, the teller unlocked his door and allowed the cashier to enter. But Ector's efforts were as fruitless as the day before. Five hundred dollars had taken wings and disappeared.

"Jimmy," Ector said finally, "you're up against a mighty smooth game of some sort."

"It must be that," Hackett nodded. "I wouldn't make two mistakes like that hand-running."

"No," Ector agreed. "It's not a question of mistakes. It's a lot deeper than that. Some shrewd scheme is being worked on you. Why, they could wreck a bank in a little while unless somebody cut across their little game."

"I don't believe that I can stand it another day," Hackett declared. "I never endured such a strain, not even when they made the run on the bank eight years ago."

"And I guess I remember *that*," Ector said feelingly. "Well, let's go home. Staying here won't help us any. I imagine. Besides, lightning won't strike *three* times in the same place, Jimmy."

And therein the cashier erred, for the evening of the third day disclosed

the unbelievable fact that teller number one was again short, this time in the sum of one thousand dollars!

A hurried meeting of the bank directors convened at nine o'clock the next morning in the office of President Wines. With them met Thomas Ector, the cashier, who quickly unfolded the inexplicable series of robberies to which the bank had been subjected in the past three days.

"Do I understand that all the losses have occurred in Hackett's cage?" one of the directors inquired.

The cashier nodded.

"How do we know, then," the director asked bluntly, "that he didn't take the money?"

"Hackett has been with us twelve years," Wines, the President, answered, "and is one of our most reliable men."

"Even at that," the director insisted, "he ought to be investigated: quietly, of course."

"I have already done so," Wines assured him. "I put Hayes, the Bankers' Association detective, on that job immediately. He has failed to uncover anything in Hackett's doings that offer even a suggestion that he's guilty. Personally, I am confident that he is above reproach."

"Then we're up against a mighty clever swindler," another director growled, "and we've got to oppose him with someone just as clever or shut up shop. This thing's bound to leak out among our customers, and then it's 'good night' to us."

"What do you suggest," Wines inquired.

"Why, get a new detective on the job, a detective with brains, too. I assume Hayes hasn't accomplished anything from what you say."

"He has done as much as a man with his limited experience could be expected to do," the President assured him. "I quite agree with you, Mr. Koontz, that

we need a man who has had dealings with the shrewdest criminals and who knows where to look for a thing of this sort. If the Board are of the same mind, I'll wire Pinkerton's at once to send us their best man."

The Board were of a mind with Director Koontz, and in a few minutes a Macedonian cry was speeding over the wires to the Pinkerton Agency at Chicago.

II

It was Thursday morning, and the message reached the Chicago office just as Dan Cheever entered the room to inquire what assignment awaited him. The chief tore open the yellow envelope and read the message, then turned to eye the detective.

"Ever been in Wallula, Dan?" he asked shortly.

"Why Wallula, chief?" the detective countered.

"Because that's where your bill of lading will land you," the other grunted. "Some outsider is declaring dividends on a bank of that city by the sea, and the stockholders are jealous. I haven't one of the office boys loose," he chuckled, "so I nominate you."

"Thanks, chief," Cheever said dryly. "I suppose they didn't exude much information in that telegram."

"No, Dan. It's chiefly compounded of yells for help. Guess you can get there in a couple of days if you gallop around."

"You telegraph the gazelles that I'll be there, chief—" He paused to skin over a railway timetable, "on the nine-fifteen Saturday morning. So long."

"So long, Dan, and your usual good luck to you."

When Cheever swung down from the nine-fifteen that Saturday morning, he found Director Koontz on the lookout for him.

"They sent me down to meet you," Koontz explained, "for fear the criminals might be on the lookout and spot one of the regular men from the bank."

"Good idea that, Mr. Koontz," the detective chuckled. "I infer from that that the papers haven't published the good tidings that you've called in an outside man."

"Not yet, Mr. Cheever," Koontz nodded emphatically. "We're going to wait till you catch the criminals."

"Be patient," Cheever counselled him. "Maybe we'll never catch them."

"You'd better," Koontz growled, "if the bank is to be kept solvent."

Koontz let the detective into the bank by a private door, and introduced him at once to the President, Samuel Wines.

"What's the trouble, Mr. Wines?" Cheever inquired.

"If we knew exactly," the other answered earnestly, "we'd be in a better position to end it. Your presence here proves our utter helplessness."

"Well, suppose you tell me everything from the very start," Cheever suggested. "Give me the facts, I'll fill in the theory by and by."

Wines was a man accustomed to brevity and he was not long in laying the main features of the remarkable series of robberies before the detective.

"Some mighty clever person is at work," Cheever declared thoughtfully. "Don't believe I ever struck anything that on the surface, at any rate, gave less indication as to the *how* of the robbery."

"You don't despair at the outset?" Wines inquired in some little alarm.

"No," the detective answered, "but it's a good rule to not underestimate your foe. Somebody with brains is engineering this job." Abruptly he turned to the President: "How about your employees?"

"They are reliable, I think," Wines assured him. "At least we have nothing

to indicate the contrary, Hackett in particular."

"Remember, Mr. Wines," Cheever suggested dryly, "that only good men abscond. The others don't get the chance, and even if the stealing is done from the inside, Hackett may be innocent."

"How are you going to proceed?" the President asked.

"Well, first I'll look over the bank in a general way."

The President conducted him over the building and finally led him along the aisle back of the tellers' cages. Here he halted and quietly pointed out Hackett at window number one.

He was busy sorting out his cash preparatory to the day's work and Cheever could not fail to note his pallid features nor the nervous twitching of his slender fingers.

Teller number one was plainly at the limit of his nervous energy. He might snap at any moment.

Just off from his cage was a room with a big table in the center practically occupying its entire space.

The moment the detective glimpsed this very private room and noted its proximity to Hackett's cage, he turned to Wines and asked quickly:

"What's this room?"

"The Directors'," the other answered.

"I'll use it," Cheever informed him. "Now, Mr. Wines, I want the checks from Hackett's window all brought in here. Have one of the clerks do it quietly, let's see, every half hour."

"What are you going to do with them?" Wines asked in surprise.

"Play *solitaire*," Cheever grinned.

"Don't you want to look over the bank any farther?"

"No, Mr. Wines, I'm satisfied. I like this room. It's private and handy, though not a good listening post. Don't let any one bother me, and don't forget to send me Hackett's checks, all of them too, every half hour. And Mr. Wines."

he added, "the clerk won't need to open the door very wide. Just let him knock and then stick them in through the crack."

He entered the directors' room, turned on the light and closed the door, while the considerably mystified President proceeded to carry out his rather remarkable orders.

III

"WHAT do you make of him?" the cashier inquired as Wines returned to the front office.

"He puzzles me," the President answered frankly. "Right now he's preempted the directors' room."

"He's spying on the customers," Ector hazarded.

But the President shook his head doubtfully.

"He's gathering in the checks that pass through window number one; asked me to have a clerk pass them through the half-opened door, mind you."

"What's the idea?"

"I can't guess. However, he told me that he was going to play solitaire with them, or maybe he said solo. I take it from that that he didn't care to tell me just exactly what he did propose to do."

"I believe he's just beating the air, hoping that he will stumble onto something," the cashier sniffed.

"It may be," Wines agreed wearily, "but we'll give him a fair chance at any rate."

In the meantime, Cheever lighted his pipe and then quite leisurely examined the directors' quarters. It had but one door, though windows opened out, both into the lobby and onto the President's room. All were covered with tightly drawn blinds, so by switching off the light and lifting a curtain slightly Cheever was able secretly to observe the

string of customers lined up before window number one. By similar methods he could spy equally on the President's office, he also ascertained, though he tarried there but long enough to demonstrate that fact.

A knock at the door announced the arrival of the first batch of checks, and now the detective took them from the clerk's fingers and proceeded to lay them out separately on the table, face up. They formed two tolerable rows pretty well across the length of the big mahogany table, proving that Hackett's job was at least not a sinecure.

A cursory inspection showed that he was dealing with people accustomed to think in considerable sums, for Cheever found checks among them ranging up to five thousand dollars.

"Handles the big bugs," the detective grunted. "No penny-ante bunch this time, Dan."

With the checks laid out end to end, Cheever, beginning at the upper left hand corner, subjected each in turn to a careful and exacting scrutiny. To use the legal phrase, "all four corners," were examined both with the naked eye and later with the aid of a powerful reading glass. He had scarcely completed this, when the second handful of checks arrived. These in their turn were treated in the same manner as the first. By noon the top of the table was carpeted with long lines of checks, as if so many giant snowflakes had fallen and lay there still unmelted.

"Mr. Cheever," a voice which he recognized as that of President Wines called from the passageway.

The detective opened the door, and the thick eddying tobacco smoke which poured out made the President fairly gasp.

"I work best under the cover of smoke screen," Cheever grinned.

"Well, you've got a real one if I'm any judge," Wines declared with con-

viction. "I dropped round to take you to lunch."

"I'm not eating lunch, today," Cheever assured him dryly. "All I want is a drink of water."

"There's a drinking fountain back in the cloakroom yonder," and Wines jerked a thumb toward an arched doorway in the rear of the bank. "But how's this? Do detectives subsist solely on smoke?"

"When I'm on a job, I'm on the job," Cheever answered sententiously. Now he drew a bunch of keys from his pocket, found a skeleton that fitted the door, locked it nonchalantly, and sauntered along to the cloakroom whistling a medley of popular airs. The President watched him in undisguised wonder till he passed out of sight, if not of sound.

In a few minutes he was back and, re-entering the room, closed the door behind him. Quite mechanically his eye swept the table with its long lines of checks, then paused abruptly in its roving contemplation. *One of the spaces was empty!*

It was the first check in the seventh line, a check for five hundred dollars he remembered, though the name of the maker eluded him. An odd name though, and one he would know if he chanced to glimpse it again. The door was locked when he returned after his brief absence. How, then, had it been removed?

Then it occurred to him that it had probably been blown from the table by the draft caused by opening the door, but a careful search failed to bring it to light.

Cheever stood up and considered the perplexing problem. After a moment he began to try the windows in turn, to at last discover that one opening out on the President's office was unlocked, though closed. Without doubt a person could have entered the room by that window.

And now as he stood there lost in this

most amazing mystery, his glance wandered again to the empty space and lingered there. A bit of ash was visible, as if flicked from the tip of a cigarette, a pale thin drift, and yet visible on the mahogany background. With a heavy glass he studied it long and carefully, finally testing it gingerly with a wet finger-tip. Then with a puzzled frown he swept this bit of evidence into an envelope and stowed it away in an inside pocket.

The bank closed at noon on Saturdays, and now Cheever, gathering up the checks, stepped out into the corridor and halted back of cage number one. Hackett was struggling with his figures, and now he turned about at the sound of the detective's footsteps, showing a pale, twitching countenance, the face of a man well gone on the road to a nervous collapse.

"Mr. Hackett," said Cheever, "you'll be short again."

"Again?" the teller stuttered.

"Yes, again, five hundred at least."

Hackett buried his face in his trembling hands.

"Is that all you can tell me?" he moaned bitterly.

"Well, not all perhaps—" But before the detective could finish he was interrupted by President Wines who had appeared unnoticed along the corridor.

"What's that you were saying, Mr. Cheever?" he broke in impulsively. "Do we stand another loss?"

"Only five hundred this time." Cheever assured him coolly. "You're getting off lucky today."

"Lucky?" came the explosive reply.

"Yes, it might have been five thousand instead of five hundred."

"You don't seem very badly cut up over it," Wines remarked pointedly. "We could have determined that fact without bringing you clear from Chicago to tell us."

"Mr. Wines," Cheever said coldly,

"there are trains running *back* to Chicago even from Wallula, I understand."

"I didn't mean it that way, quite," Wines apologized hastily. "Of course we want you to go ahead in your own way."

"Well, I will then. I've an idea, too. that Monday will see the end of this business."

"Why do you say that?" Wines inquired hopefully.

"A thing or two I've run onto today. And that's about all I care to say about it now. Mr. Wines, I'm going to think this thing through, and I don't mind telling you that I've some things to think about."

"You won't tell us what your opinion is now, I infer," the President remarked regretfully.

The detective shook his head.

"I don't like to make guesses," he replied. "If wrong, they only occasion regret, and if correct—well, sometimes they're premature."

"Meaning that there might be a leak that would serve to warn the criminals?"

Cheever nodded. "An injudicious remark might ruin everything. I will say this, however, we're dealing with a mighty smooth article in the way of a crook."

"I can believe *that*, at any rate," Wines assured him feelingly.

"I'm going into retirement at some quiet hotel until Monday morning," Cheever informed him. "If we have luck, we'll plug the leak then. So long."

IV

AT ten o'clock Monday morning, Cheever entered the bank and strolled over to the President's room. He found that gentleman in a fine fury. He was holding in his hand a copy of the *Wallula Gateway*, the only morning paper published in the city.

"Look here, Mr. Cheever," and he

laid his trembling finger on a front-page article.

Cheever took the paper and calmly perused the article which under heavy caps hinted at certain mysterious losses suffered in the past week by the bank, ending with the information that the bank had secured the services of the great detective Cheever, who would arrive from Chicago on Tuesday to undertake an investigation of the affair.

"Why the agitation, Mr. Wines?" the detective inquired mildly.

"Why, they've given the criminal the very information that you insisted must be kept secret," Wines sputtered. "It *simply* lets the cat out of the bag."

"Nay, rather spills the beans, Mr. Wines, only they're not *our* beans this time."

"I don't understand how they got the information," Wines continued indignantly.

"Well I do," Cheever grinned. "They got it from yours truly. And now wait a minute, Mr. Wines, before you blow up. You'll notice that the paper says that I'll be on the job *Tuesday*. Well don't forget that this is merely *Monday*."

A sudden light dawned on the banker at this point.

"You're going to hurry up their final effort," he exclaimed. "I see it now."

"Just so, Mr. Wines, and somebody's due to stub a toe in the rush."

He passed on into the aisle behind the row of cages, and paused at the door of cage number one.

"Same instructions as Saturday, Hackett, except bring all checks to me every fifteen minutes," he said in low tones, "but especially watch for any large checks drawing out entire accounts. Send any of that character to me at once. And keep up your courage, Hackett," he counselled the badly shaken teller. "I think this will be your last day on the grill."

Up till the noon hour nothing out of the ordinary happened. An assistant, one Dykes, relieved Hackett for the coming hour and to him Cheever repeated the instructions already given to his predecessor. President Wines decided to imitate the detective as to luncheon that day and presently joined him in the directors' room.

"Anything of importance?" he asked.

"Not yet, Mr. Wines," Cheever answered, "but remember that the day is still young."

Soon after, Dykes knocked at the door and passed in a dozen or so checks. Cheever with methodical exactness began lining the bits of paper across the table, but paused abruptly at the fifth check.

There was nothing about it to attract attention aside from the amount, five thousand dollars, and even that was not unusual for teller number one to handle every day. But the moment the detective read the name appended to the check, Wines, who was watching his every move attentively, noted that he suddenly gripped the table with his free hand until the knuckles showed white through the brown skin.

"What is it, Mr. Cheever?" he asked quickly, but the detective instead of answering countered with another question.

"Know him?" he shot back.

"Oh yes," Wines answered, somewhat puzzled by the abrupt interrogation. "What do you find—"

But again Cheever cut him off.

"What do you know about him, Mr. Wines," he demanded. "Give me facts, not fancies, remember."

The President, somewhat ruffled, answered just a little stiffly.

"He is one of our largest individual depositors and deals in real estate largely, though I believe in a modest way buys and sells stocks and bonds."

"Know him long?"

"Three months possibly, Mr. Cheever, though I fail to see—"

"You will presently," the detective grunted.

"See what?" the other queried.

"The end of a perfect day," Cheever answered shortly.

Then he handed the check to the now thoroughly perplexed President with this surprising injunction.

"Put that away in your desk, Mr. Wines, in a very private drawer, and lock it up. Also don't let anybody see you put it away."

As the dazed banker started to obey, the detective stopped him to add:

"And I want to see the bank detective at once."

"He's in the lobby, I think," Wines replied. "I'll send him in."

When teller Number One returned from lunch Cheever met him at the door of his cage.

"I'm going to work in the back of your little shop this afternoon, Hackett," he informed the teller. "I'll be pretending to check over some figures or other, but in reality, Hackett, I'll be listening to your chatter at the window. Get me?"

"I don't know that I do entirely," Hackett admitted frankly.

"You will, presently at any rate," the detective assured him grimly. "And now Hackett, one thing more. Talk loud enough for me to hear everything, and don't let any customer leave the window without pronouncing his name loud enough *so that I can hear it distinctly.*"

Cheever busied himself in the back of the cage, while the mystified teller turned to his duties at the counter. But while the detective checked and re-checked phantom errors, he was listening with alert intentness to the bits of conversation that floated back to him.

"What's my balance, Mr. Hackett?" a man inquired presently. "I'm going over to Prescott this afternoon to pick up a block of city improvement bonds

and guess I'll have to wreck my account for a day or two."

"Just a moment, Mr. Esseltine," Hackett replied, "while I glance over our balance index."

At the name, Cheever, with well simulated carelessness, dropped a pencil to the floor, and as he straightened up with it in his fingers glanced casually at the customer framed in the teller's window.

He was a big, well-groomed man, with a keen, alert air, and that indefinable something that denotes a thorough knowledge with the world and its devious ways.

Hackett had now returned to the counter.

"A few cents over five thousand dollars, Mr. Esseltine," he informed him respectfully.

"About what I had thought," the other said as he pushed a check over to him. "I'll leave the few cents for a nest egg."

Cheever, without seeming to hurry, left the cage, passed along the aisle, and picking up his hat reached the lobby just as Esseltine turned from the teller's window, stowing a sheaf of bank notes into a big morocco-covered wallet.

Cheever, noting with satisfaction that Hayes, the bank detective, was loitering in the lobby, reached the street door a deliberate step ahead of the man with the plethoric wallet.

Here he turned suddenly and confronted the big man.

"Mr. Esseltine," he asked pleasantly, "didn't you overdraw your account a trifle just now?"

"Who are you to ask so insulting a question?" Esseltine asked coldly.

"Who am I?" the detective replied evenly. "Oh, I'm Dan Cheever of Chicago. Lucky that I got here Monday instead of Tuesday, eh, Esseltine? I see that we understand each other, which simplifies matters. You'll come quietly of course, which proves your good breeding. Hayes and I will step down

to your office with you for a little friendly chat."

V

JUST at closing time Cheever reentered the bank and sauntered over to the President's office. Entering, he seated himself leisurely in a leather chair and, waving aside the tumbling questions with which the excited President bombarded him, asked for teller number one.

"Sit down, Hackett," the detective said genially when the teller appeared.

Then he turned on him a quizzical eye as he asked:

"How much were you short last week, remember?"

"I'd think so, Mr. Cheever," Hackett assured him gloomily. "A man isn't likely to forget four thousand dollars."

"Four thousand," Cheever mused, "plus five thousand today, makes nine thousand dollars. A tidy little sum, Hackett?"

"Five thousand today," Hackett gasped.

"Sure enough," the detective grinned amiably, "You didn't expect anything but a grandstand finish, did you?"

"I'd say," the irascible Wines flared up at this point, "that your levity is just a little misplaced, Mr. Cheever. Losing nine thousand dollars may seem a huge joke to you but most emphatically it's *not* to me."

"Losing it is not so hard," the detective chuckled, "if you get it back. See what Esseltine returns with his compliments."

Then with deliberation he drew from his pocket a roll of bills wrapped about with a bit of string and tossed it carelessly across the table to the teller.

With an inarticulate cry, Hackett seized the roll, untwisted the string, and with feverish haste thumbed over the bills.

"About nine thousand there?" Chee-

ver inquired when the count was finished.

"Just," the teller nodded, "though I can hardly believe it. It seems too good. I'm certainly a grateful man, Mr. Cheever."

"How did he get five thousand dollars today?" Wines asked excitedly.

The detective leaned back in his chair and lighted his pipe before he answered.

"Simplest thing in the world, Mr. Wines. He drew out his account twice, that's all. Once at noon, when Dykes was at the window, and a little later when Hackett got back from lunch. You see," he continued, "he was probably about ready to quit—a game like he was playing can't go on forever—and when he read that little article in the paper this morning he figured his day's work was done. And if I hadn't interfered," he added, "the bank would have been short nine thousand, permanently."

"What makes you think that," Wines inquired.

"Because it's a hundred to one bet that you'd have never even *suspected* Esseltine of the crooked work."

"With *two* of his checks in our hands, *both* of them drawing out his entire balance?" Wines sneered. "You fail to give us credit for even average intelligence, Mr. Cheever. Why, we'd have had the wires hot all over the United States within an hour after the bank closed its doors tonight."

"Provided you had two checks," Cheever said quietly.

"Why, what do you mean?" the banker exclaimed excitedly. "Didn't you say that he cashed one with Dykes and one with Hackett? When did *one* plus *one* cease to be *two*?"

"Mr. Wines," Cheever grinned cheerfully. "Your arithmetic is above par, but the simple fact remains that you now, at this present writing, have but *one* check for five thousand dollars signed by Gabriel Esseltine. And now

don't go into apoplexy just yet," he advised the banker, "but listen a moment while I propound a simple question to Hackett here."

"Hackett," said he, "a man carrying an account with this bank cashes a check at your window for one hundred dollars. Now suppose you *lose* that check in the course of the day, where would you be at night?"

"A hundred dollars short, of course," Hackett answered promptly, "but there's so little chance—"

"I said suppose you *do* lose it?" the detective cut in. "You'd be short, wouldn't you?"

Hackett nodded, dimly conscious that back of this simple question lay a whole realm of mystery which this calm-faced man had already explored.

Then with startling suddenness he turned to President Wines.

"Let me see that check I gave you for safe keeping," he demanded:

Mechanically the banker arose, unlocked an inconspicuous drawer in his private desk and reached within, then turned about slowly, empty fingers working spasmodically.

"It's gone," he croaked.

"Where the woodbine twineth," Cheever quoted softly. He sat there a moment before he continued:

"Naturally you want to know how I unraveled this thing. Now you'll remember that I took the checks which passed through Hackett's window and lined them up on that table in the directors' room. And, Mr. Wines, you'll recall that when I left the room at noon Saturday, to get a drink, I locked the door after me?"

Wines nodded his remembrance.

"Well, when I came back not more than ten minutes later, I found that one of the checks had disappeared."

The President started to ask a question at this point but Cheever forestalled it.

"Wait a moment," he protested. "A careful and thorough search proved conclusively that it was not in the room. Now the door being in plain sight, I discarded it as a probable means of entrance, but I did find that this window here, which leads into the directors' room, was unlatched."

"Some employee then," Wines exclaimed, but the detective again cut him off.

"I think that is the conclusion the average man would come to," he said enigmatically, "and there was but one bit of evidence, a tiny rift of *ashes* on the spot left vacant by the removal of the check."

Abruptly he turned to Hackett.

"Ever notice any ashes mixed up in your checks?" he asked sharply.

"No—yes, I have too!" the teller fairly stuttered in his excitement.

"Mr. Cheever," Wines said with finality, "the employees of the bank are not allowed to smoke in the building, so—"

"Where there's ashes there's fire," the detective assured him dryly. "Now that little drift of ashes on the table interested me. I collected it carefully, and Sunday spent some anxious moments over it. Of course a novice can tell pipe ashes from cigarette ashes—"

"Which was it?" Wines cut in eagerly.

"Mr. Wines, it was neither."

"Neither?" the banker echoed.

Cheever leaned nearer.

"Not tobacco ashes at all, Mr. Wines, but the ash left when *paper is eaten up with certain chemicals!* You see it now of course. Esseltine cashed with you, among his others, some checks treated with powerful chemicals, whose mutual reaction was so timed that in a brief while, at least within an hour, the check literally disappeared. Hayes and I tried

the mixture at his office just before I came back this afternoon and it's odorless and colorless, with absolutely no sensation of heat or cold. It was certainly uncanny to sit there and watch a piece of paper disappear before your eyes. That explains the losses at Hackett's window. Esseltine cashed checks that were converted into ghosts of checks in short order."

"But Dykes and I by comparing notes likely would have remembered an amount as large as five thousand dollars," Hackett remarked. "He could hardly have got away."

"My guess is that he would," Cheever replied. "His flivver was at the office, and also a grip well packed with disguises and clothes, mostly workingmen's stuff. We found that his hair was false, in reality he's as bald as a cook, and he's not as fat as he pretends. A lot of that's padding! And of course he'd have treated himself first of all to a shave. At the least he'd have been out of here three hours before you'd have fixed on him as guilty and three hours is a long time for a man of his shrewdness. I think not many small-town marshals would have picked up a smooth-faced, bald-headed, not over-fat man in greasy overalls and denominated him as Gabriel Esseltine. No, Mr. Hackett, give him an hour's start even, and Gabriel would have been on his way."

Cheever glanced at his watch and knocking the ashes from his pipe got leisurely to his feet.

"I've got about half an hour to pack my collarbox and hit a train for Chicago," he remarked.

At the office door he paused.

"A dealer in phantoms, I'd call Esseltine," he chuckled. "The old boy is certainly there with bells. So long."