

## AN ORIGINAL SIN.

BY WILLIAM J. ROE.

WE were married in 1869; our daughter—Clare we have always called her, though she was named Clara, after her mother—was born in 1870, and was married and living near us, while our only son, Walter, born in 1874, lived at home.

Walter was cashier in a suburban branch of the — bank. His habits were extremely regular, and he was, moreover, engaged to be married to a girl of whom we had all grown fond. Walter had his latch key and came and went as he pleased. Sometimes when a late entertainment, theatre party, or even press of business was likely to detain him, he would mention the fact of his probable absence, telling his mother “not to worry if he did not turn up at breakfast”; but usually he said nothing, and Clara never worried, knowing that in such cases Walter went to a hotel for the night.

For these reasons, when one morning Walter did not appear at the breakfast table, neither of us felt the least anxiety. It was my habit to glance over the daily paper while sipping my cup of coffee. That morning Clara happened to speak of Walter’s betrothed: “Eleanor is a sweet girl,” she was saying, “yet I cannot help wondering how she would stand any sudden reverse of fortune,” when my eyes fell upon this, in bold, black headlines: “Defalcation in the Harwick branch of the — National Bank—Cashier Walter Galbraith a Defaulter.”

I need not describe the miserable details of the next few days. It was all true; wretchedly true; Walter, our own boy Walter, had brought that disgrace upon us. When I read that startling headline I made an excuse and left the breakfast room. Alone I read the account through—the long column, full of brazen horrors—the criminal act, the cowardly flight, the successful evasion of the process of law. With Walter’s mother lying stupefied with her grief and humiliation; with poor Clare, half frantic in her own agony, making

futile effort at consolation, was it less or more deplorable that Walter had fled beyond the jurisdiction of the state, beyond—as I knew—the chances of extradition? In a later edition of the daily there was more told; the door bell had been rung a dozen times, and the reporters—though I never saw one—had “written up” what they called “the heart-rending scenes in the defaulter’s family.” There was an editorial, too, in which the greatest wonder was expressed as to the motive for the crime:

“Thus far (so the editorial was worded) not a particle of evidence has been brought forward to show what disposition has been made of the stolen funds; it seems to be admitted that Walter Galbraith, Jr., had none of what are commonly called ‘bad habits’; he neither drank nor gambled; was engaged to be married, it is well known, to Miss Eleanor, daughter of Hon. John Bradish; in short, had every inducement to a perfectly correct life. And yet, he is a defaulter. Why? The answer is not to be found in any facts that have thus far come to light, or, we may add, are likely to come to light. We ask the question seriously, soberly—why is this young man a defaulter?

“Theology tells us of something called ‘total depravity,’ and of another, or the same, something called ‘original sin,’ and science—the science of psychology, yet ‘in its manger,’ has begun to give us hints of an element of certainty in ‘heredity.’

“Perhaps here may be found the solution of the difficult problem of motive; perhaps, even it may be centuries backward in the past, some degenerate ancestor of this young criminal betrayed a trust, so filling his veins that in him the virus—the ‘black drop,’ burst without volition, unbidden and unwanted.”

Our friends—and we had many that we considered real friends—were most sympathetic; our rector, Dr. Wainwright, perhaps more helpful in his sympathy than any other. Candidly I had never sought the “consolation of religion,” but to my wife and daughter his words were the greatest consolation as he prayed with them fervently for the “erring one,” and besought for his sin “absolution and remission.” To me he spoke of insanity—that “temporary insanity,” available often, I cannot doubt, as a plea for an act of sudden passion; but—who does feel instinctively?—hopelessly untenable to extenuate premediated crime. The substance of those editorial remarks concerning “heredity,” seeming to cast the burden of guilt back upon some ancestral sinner, the good doctor made haste to repudiate as contrary to “the Gospel.”

One afternoon, about a week after the exposure, I was sitting

with Dr. Wainwright in our library when the servant brought in a card—"Miss Bradish." Clare was with her mother up stairs, so I saw Eleanor in the library alone with the rector. What occurred was hardly unexpected—the formal card, so at variance with her usual ways—gave ample warning. Remember, I do not in the least blame Eleanor Bradish; she was perfectly justified in breaking the engagement.

"I would have written," she said hurriedly, and evidently prepared for "an ordeal," "but—what was there to say? What could I say? Walter—I mean Mr. Galbraith—has written; he admits everything, and; well, Mrs. Galbraith sent to ask if I were ill. I thought it best—my mother thought it best—to call. Of course I am very sorry for you, Mr. Galbraith, and for your wife and Clare. Of course (she repeated nervously) I am sorry."

Mr. Wainwright relieved me of any necessity for reply. "My dear Eleanor," he said quietly and familiarly as to one whom he had known from her cradle, "you say that Walter has written. I am sure his father would like to know—has he told you that full restitution has been, or is to be, made?"

"Yes, Oh yes!" said Eleanor, "yes, he said that—"

"And that he is truly penitent?"

"Penitent!" she replied quickly, her tone sharp and harsh and her eyes snapping. "Well, he might be penitent, Dr. Wainwright; I sincerely hope he is penitent, for his sake I hope so. But what good will his penitence do now? Can it wipe out the disgrace to me?"

"Perhaps," suggested the rector, rather hopelessly, "perhaps he did not realize the nature of his sin—"

"Realize!" she exclaimed impetuously, "it was his duty to have realized. No, there is no excuse for him—none. Actually, I don't know what the man can be made of. He writes that he is—what he calls—bewildered; that he doesn't know why he did what he did; that the opportunity came—so he goes on, page after page, and ends by saying that he is sure that I will understand—that he relies upon my sympathy—"

"And do you not sympathize, my dear child?" asked the doctor, mournfully.

"Sympathize? Oh! in a way—yes, I suppose, as a Christian woman, I am bound to feel sympathy. But yet, how can I feel much? Why, doctor!" she burst out, passionately, "he begs me to forgive him—he even seems to imagine that I would marry him."

"I suppose," said the doctor wearily, "that that is now impossible?"

"Impossible!" she cried, scornfully. "I should think so. Surely you cannot imagine that I would marry a thief?"

"Eleanor!" said the doctor, sternly, "you are forgetting his father."

She started slightly, and her face crimsoned. "I beg your pardon, Mr. Galbraith," she said, not very graciously, "I had forgotten that you were in the room."

Forgotten! Yes, both of us had forgotten; Miss Bradish in the mad delirium of her wild justice—a justice none could gainsay—and I in a depth of misery too deep for words. There was but little more said, and this blurred to both hearing and consciousness. When at last Eleanor went away, Doctor Wainwright turned pityingly to me. "I fear," he said, soothingly, "that this has been too much for you, my friend; you seem to be completely stunned."

Yes, I was stunned. How could it be otherwise—holding alone the knowledge of my boy's innocence, conscious of his integrity and another's guilt? Stunned! Who would not have been so? If only I could have spoken; but well I knew how hopeless would any words of mine be. I do not remember, but I think—staggering under the blow—that I must have said something to this effect to Dr. Wainwright, for I recall his saying with unutterable sadness: "My poor friend, Oh! my poor friend."

Perhaps the good man thought me mad—that my terrible trouble had been too much for the fine fibre of my brain. But I was not mad.

Many remember, some to their sorrow, others that from that period dated the founding of their family fortune—the disastrous panic of 1872. There was then a most extraordinary fall in prices of even the most conservative securities; for three days—to avert utter ruin to all—for three entire days the doors of the Stock Exchange were closed; there was loss and disaster everywhere, and none could know or hope to forecast at all the future. The worst, perhaps—worse even than the terrible scaling down of values—was the gambling mania consequent upon the general demoralization, several of the stocks previously active beginning to fluctuate violently. At that time I was note-teller in the Northern State National Bank, then, as now, one of the strongest financial institutions of the country. When the panic broke out I had been married about three years. I had managed to save out of my salary something like ten thousand dollars, and this had been invested in the house that we occupied far up town.

My wife's father was president of the ——— Railway, and was

reputed to be a very rich man. As a rule he was extremely reticent about his business affairs; but one night in the midst of the very worst of the panic, he came to our house, and while my wife was up stairs after dinner with little Clare, he gave me his confidence. As men are often impelled to do in sudden straits, he was impelled to relieve his mind rather than in the hope of any counsel in what was really a serious difficulty. Briefly, he was what is called "long" of the stock of his own company. That is, in addition to his own holdings, he had bought "on a margin" many thousand shares at a price which, if he were now obliged to sell, would ruin him.

That night I confess to much more wakefulness than usual. I had never been a man to "wait for dead men's shoes," but it now occurred to me with tremendous force how great would be our loss if my father-in-law became insolvent. For some time past we had sensibly increased our expenditures chiefly on account of his liberality to Clara. She was his only child, and there seemed no reason why I should not accept willingly and gratefully what was so freely offered. At this very time I had gone to considerable expense—having a new bath room, steam heat introduced, and so on, reckoning upon our customary Christmas gift. It was with actual alarm that I thought of the chances of this amount not being forthcoming. I summed up what our improvements would be likely to cost. The aggregate, about three thousand dollars—exactly my year's salary—filled me with nervous apprehension.

The next day I was early at the bank, and as soon after ten as a pretext could be made, slipped out to look at the quotation of the — R. R. on the ticker. This stood at  $28\frac{3}{4}$ , an eighth above the closing price of the previous day. Before the crisis the stock had sold quite above par, but had dropped at once like lead. I knew the stock to be (as everyone did) in normal times a good six per cent. investment stock. Now, however, no one could tell how low it might fall. If it fell to 25, my father-in-law had told me, he would be called upon to make his margins good, and that he saw not the slightest prospect of being able to do so.

Just before noon, when a talkative customer came in saying "things are getting worse and worse; the bottom's dropped out of everything," I felt myself actually giddy with dismay. However, when I went out to lunch the tape showed — R. R. Common at about the same figure as at the opening. At three o'clock the closing price was  $27\frac{5}{8}$  bid.

In that time of excitement the gamblers were not satisfied to quit at the close of ordinary business hours. I knew that there would



be many to keep up the feverish work far into the night; so after our late dinner I went around to "The Sutherland," in whose lobby I found spirited bidding going on for the more active securities. Suddenly someone offered to sell a thousand shares of — R. R. Common at  $27\frac{5}{8}$ , the closing quotation on the Exchange. There were no takers; then followed quickly offers at  $\frac{1}{2}$ ,  $\frac{3}{8}$ ,  $\frac{1}{4}$ ,  $\frac{1}{8}$ , 27, and still no sign of a buyer. What this man's object was I do not know; he was acting probably under instructions to depress the stock in the interest of the "shorts." I was talking at the time to an acquaintance, a member of the Exchange, and a very conservative dealer, who confined himself exclusively to a strictly commission business.

"By Jove!" he exclaimed, when the offer touched 27, "that is 'bed-rock,' sure enough—the best purchase I know of; it almost tempts me. Why, that stock is dead sure to be back to 50 within a fortnight, and like as not back to par before the month is out." What mania seized me I cannot say; but on the spur of the moment I told my friend to buy me a thousand. In a breath the transaction was completed, and I went home having obligated myself to put up ten thousand dollars the following day, without having at my command as much as a tenth of the amount.

When the thought first occurred to me to write this true (too true) narrative, it was my intention to have related in detail the exact method by which I availed myself of the funds of the bank (for that was what happened) in order to make my account good with the broker. But this, on sober second thought, I have concluded to leave unsaid. Happily since then the system of bank bookkeeping has been so far bettered that the particular method employed by me is no longer possible. But—there are yet "others."

Not only did I abstract enough to make a deposit of my margin, but sufficient to greatly increase my holdings. For these additional purchases I gave the broker the full margins in cash, and he went over at once to the Exchange to fill the order. In a few minutes he returned, manifestly much excited.

"I have bought your stock," he said, "though I had to pay 28. You're in luck's way, I guess; at any rate someone's booming it. Before I left the floor — R. R. Common was up to  $28\frac{3}{4}$ . Come over to the ticker; let's see what it is now."

Trembling with nervousness I let the tape glide through my fingers. The record, fresh from the Exchange: — R. R. Common 30,  $30\frac{1}{8}$ ,  $\frac{1}{4}$ ,  $\frac{1}{2}$ , (skipping a fraction)  $\frac{7}{8}$ , 31. Then, while I watched, under my very eyes, the movement began to dart upward, no longer by fractions, but whole points—32, 33, 34, '5, '6. It was no ordinary

rally, no common recovery. Some power (I believe it was never positively traced) in finance had come into the market, and was now mercilessly "squeezing the shorts." At 38, at which price the stock stood at 2:30 p. m., I had cleared much more than enough to make good my deficit. Imagine the eagerness with which I hastened to get the cash and to restore what I had taken, and imagine too—if you can—the delirium of joy, with which at first no pang of conscience mingled, contemplating the possession of thousands of shares of the — stock "on velvet."

My father-in-law had failed to make his margins good (for the stock had gone below 25 early in the day), and that night on my return home I found the old man there, "all broken up," and poor Clara on the verge of hysterics. It forms no part of this story (if it may be called a story) to relate with what duplicity I managed in the way of gradually softening the blow. But I may say right here that I had "cleared up" over \$300,000.00.

In the following November I sent in my resignation as note-teller to the directors. As such matters inevitably will it had leaked out that my profits during the panic had been large. I may, of course, have been mistaken. But it is my belief that the president and probably the entire board had some vague ill-defined apprehension that there might be something wrong in my accounts. For some days, while the expert accountants were busy over my books, I knew myself to have been "shadowed." As I gave no sign of apprehension, and especially as everything was found in admirable shape at the bank, my reputation did not suffer.

About Christmas time I received an invitation to meet the Board of Directors "socially" at the bank. It was with no qualms (at least of fear) that I accepted the invitation. The greeting I received was remarkably cordial. We smoked and chatted (after a little "spread") and some jokes were made at my having ceased to be a "day-laborer" and joined the ranks of "bloated bond-holders,"—a favorite expression then, but now that the "trusts" and "industrials" have come, quite antique. After a while the president laid down his cigar, got upon his feet, and after some preliminary coughs, began what proved to be quite a speech. He himself (he said) was in a position to know, and he was sure (here he bowed and beamed at his associates in the directorate) that all connected with the institution knew, that having lost my invaluable services the bank had sustained a loss not to be measured by mere money. He trusted, however,—they all trusted—that I would pardon them for giving due expression to their feelings. So he went on, and at last, having alluded feelingly

to my "faithful and honorable services, as notable for ability as they had been for the strictest integrity," produced after some fumbling, from an inside pocket what he designated as "a small token of their high appreciation." This token was in the form of a small scroll, elegantly engrossed and illuminated, containing sentiments similar to those which had been orally expressed. With the scroll was a check to my order for \$5,000.00.

With some natural diffidence, but without perceptible embarrassment, I made the proper acknowledgements for this munificent offering, accepting modestly the scroll, but declining absolutely the gift of money, protesting that it was from no lack of respect, but that I had done only my duty.

Yet all the while that I was protesting, an undercurrent of cynical emotion filled my mind. How great, I thought, must the relief of those worthy gentlemen have been to discover, by the laborious investigations of their accountants, that I had not been a defaulter.

When these matters had been settled (with some difficulty, for they were very urgent) I begged to volunteer a trifle in the way of counsel. I then proceeded to explain at considerable length how such and such things might be made to happen in the hardly supposable case that a dishonest man had access to the cash in my department; how cash could be abstracted, accounts juggled with, and wool pulled over everybody's eyes—bank examiners and all. In short, while relating a purely hypothetical case, "gave the whole thing away." You may easily believe that I caused something of a sensation. When I concluded, the president, almost gasping at the ease with which speculation could have been carried out, arose again to say that he "voiced the sentiments of the entire board and of every shareholder in saying that I had added to the bank's indebtedness to me tenfold."

It is very far from my intention to inflict upon you any moral reflections; the style of acceptable "fiction" comes and goes, but always the thing of ugliness is a horror. You who read this have, one and all, being human, "secret sins" of your own; none, perhaps, as flagrant; none perhaps liable, as mine did, "to find you out" with such malignant cruelty. Say, if you please, that mine was a singularly good stroke of luck; delude yourselves with the sophistry that the "tracks were well covered up," yet I assure you it is with no specious causistry that for so many years I have succeeded in dulling the blade of relentless thought. The money that has surrounded my family with lavish luxury; that enabled me to provide abundantly



for my wife's father till the day of his death; that I have strewn in charity—none of it has been my own—it was all stolen.

At first I did not realize this; even, perhaps, "blasphemously" hugged the delusion that it was even "providential." For as much as a year the joy predominated over the sting. After that, little by little, the stings came more and more frequently and with increasing venom. Something would occur, some casual word, something on a printed page, something in the way of suggestion. By the end of the second year what I may call the habit of remorse quite mastered me. Never since then have I been wholly beyond the shadow of my crime; never have I awakened from even the most refreshing sleep but the thought of my guilt confronted me. In winter the sleigh bells jangled to the refrain: "You thief, you thief," and in the August nights the katy-dids chirped the same: "You thief, you thief!" It was, you say, morbid; yes, it was morbid, but very, very real. Do not think that it required the blow of my boy's crime to arouse the sense of the criminal in me. No, it was long before. Towards the close of that second year, Walter was born. He was a well grown lad—fifteen or so—before my attention was called to the possibilities of a development of evil in him. Then it was because of a lecture that I attended. After that I watched the development of his character with painful interest. At a large boarding school that Walter attended one of the boys was caught, red-handed, stealing. The paragraph in the daily (it was a "special") mentioned no names, but for some hours I was sure it must have been my son. But why need I go on? You know what happened. When we removed to a city of the Far West to be with our boy and help him to "live it down," there were many to say that we had been too lenient, too ready to forgive. Others loudly praised what they called my "noble conduct." What care I?—blame or praise are both indifferent to me. Walter knows and he has forgiven. I would have told his mother, but he implored me not, so I have kept silent, yielding for his sake to spare her some last lingering faith that all was not amiss with the world.

And all is not amiss. The world is right; the eternal steadfast laws are right. As a story, mine is woefully—even willfully—defective. From the standpoint of a casual reader not a ray of light touches the horror and the gloom. I offer it, however, to no casual reader, offending none with any obstructive moral reflections; offering it—with Walter's "vicarious atonement," his mother's faith, and this crucifixion of myself, in proof that though penalty to law must be exact, pardon and peace may be found.