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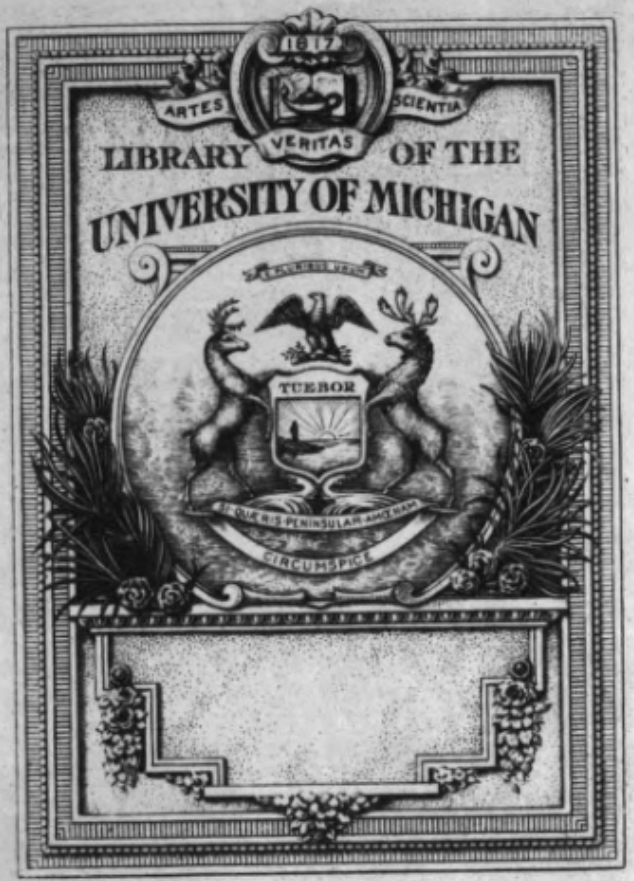

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THE BANK VAULT MYSTERY

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THE BANK VAULT MYSTERY

By

LOUIS F. BOOTH

GROSSET & DUNLAP
PUBLISHERS NEW YORK

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To

M. P. B.

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FOREWORD

"THAT BANK VAULT CASE," as Maxwell Fenner usually referred to it, was a strange and involved affair, and made no less so for me by the fact that all my ingenuity (and assiduous nagging besides) was required to worm the details a bit at a time from Fenner's reluctant lips. He is ordinarily not close-mouthed with me, but after I had extracted the whole tale I readily understood his reticence. However, by altering names and places and a few of the relationships involved, I have concocted a record which, though it quite closely adheres to the facts, I was able to secure Mr. Fenner's permission to present to the public.

The chronicle includes a brief span of ten days—from a spring Thursday morning to the end of the following week—and the principal actors in the drama were introduced to Fenner from time to time during the early part of that period. To give the reader at the outset the advantage of a background against which, as the story unfolds, the successive events may be seen in their proper perspective, I have preceded the narrative itself with a brief Prologue introducing the more important characters on the morning of that fateful Thursday.

L. F. B.

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CALENDAR

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CHARACTERS

T. JEROME HANLEY.....*Vice President and General Manager, Consolidated American Bank and Trust Company*

JEREMY DONEGAN, SR. .....*Vault Custodian*

JEREMY DONEGAN, JR. .....*Assistant Cashier*

CHRISTOPHER DICKSON.....*Chief Engineer, United Construction Co.*

PHILIP BORDEN .....*Dickson's Assistant*

JAMES QUINN .....*Construction Superintendent*

RANDOLPH MORTON .....*Consulting Engineer*

STEPHEN COLES.....*Morton's Assistant*

ELSA KNOECKLER.....*Morton's Secretary*

ADOLPH KNOECKLER.....*Instrument Shop Proprietor*

SCHMIDT .....*Newsdealer*

DETECTIVE INSPECTOR BRYCE..*New York Police*

BURKE, MCFADDEN, QUADE, MURPHY .....*Of Bryce's Staff*

DR. POLLARD.....*Coroner*

MAXWELL FENNER

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PROLOGUE

IT IS the beginning of a day, a Thursday—the last Thursday in March, to be precise—in the Year of our Lord, nineteen hundred and thirty. A chart of the progressing life lines of a number of individuals reveals an interesting tendency to converge. An all-wise graphologist, anticipating this convergence and plotting it in his ledger of fate, would draw, however, no neat intersections, no points of amiable tangency. Rather, his lines would meet in a jumble, a knotty snarl from which some emerge wavering and which some cut straight through, a shambles from which some emerge not at all.

Let us cut a quick cross section through these lines, lay the chart open at a moment on this Thursday morning and for a brief flash examine the lives so exposed:

Detective Inspector Bryce sits before his desk in a dingy, ill-lighted room at Police Headquarters in lower Manhattan. He has pushed his chair a little back and sits straight up; with conscious deliberation he is lighting a heavy black cigar. The eerie glow of the green-shaded desk lamp softens the outline of his face but the quick flare of the match behind his cupped palms catches and brings out an aggressive hardness in the features.

He has just arrived and is assembling his

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thoughts. He wonders how long he will have to be in court during the morning and whether or not the new Assistant District Attorney, of whom he has no high opinion, will muff the case he has built up against a small-time gambler and racketeer—

Some twenty odd miles north-by-northeast, as the crow flies, Maxwell Fenner is finishing his simple breakfast. As he munches toast with marmalade and sips his coffee, his glance wanders through the casement window out over his garden and the adjoining gardens. There is a fresh greenness bursting upon the lawns and the heavy languor of early spring lies over the whole landscape. Fenner is thinking that it would be splendid if he could stay away from the City altogether today and decides, as the next best alternative, to arrange his day so that at least his afternoon will be free—

Back in Manhattan Mr. T. Jerome Hanley, Vice President and General Manager of the Consolidated American Bank and Trust Company, is being whisked to his office in a comfortable limousine. Weary of looking at the back of his chauffeur's head, he turns to watch the familiar streets flash by. Down Park Avenue, then down Lafayette Street—the same route he traverses six mornings out of seven, eleven months out of twelve. He must speak to Oscar about it. There must be some other way.

He forgets the scenery, for unpleasantly it occurs to him that if the market has another sinking spell today he will be in a fair way to be closed out. He

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will not supply any more collateral—simply can not; and he has a shrewd suspicion from the display of weakness yesterday that there will be further breaking. If only a temporary rally would set in! He could get out then without a total loss, and (believe Mr. Hanley!) he'd have brains enough to wait a long time before he got back in again. Well, the worst they can do is to close out his account. He will still be V.P. and G.M. of the Consolidated, which isn't half bad at forty-five; and his income from that source will be undiminished. He sinks back into the cushions, not sure that it wouldn't be a relief to be sold out and have the uncertainty over with—

On a Subway Express the Jeremy Donegans, Senior and Junior, form part of a packed mass of swaying humanity being rushed through the East River Tubes from Brooklyn to the towers of Downtown New York. Donegan, Sr., is seated half dozing. Donegan, Jr., stands or, rather, is suspended before him. With one hand he clings to a swinging strap, with the other he holds a skillfully folded newspaper. He reads that the Yankee pitching staff is to be supplemented this season by somebody-or-other formerly with the Cardinals. With three quarters of his mind he is wondering what the girl or woman behind him looks like, whose soft, unwilling body he can feel pressed so tightly against his own—

Somewhere between Hanover Square and Canal Street a jolting, rattling Second Avenue Elevated

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train snakes its tortuous way downtown, "—less crowded and it gets you there quickly, too," as their advertising points out. In the third car, carefully separated by a few inches from an Italian laborer on one side and a homeward-bound charwoman on the other, sits Randolph Morton. His ankles are crossed; a brown leather briefcase rests upon his knees; in one hand he holds a pair of immaculate tan pigskin gloves with which from time to time he absently flicks imaginary specks of dust from the portfolio.

Business has been rotten. In the last six months he hasn't made expenses. At Chatham Square he is thinking, gratefully, that his commission for designing and supervising the foundations for the new Consolidated American Building will pull him out of the hole. That job is certainly proving a life saver. Still—it is almost completed. If nothing new comes in, he might yet have to dispense with Steve Coles, his only remaining assistant. The firm has surely fallen upon evil times! He glances about. At Fulton Street he is pondering his home life, or lack of it. He is marveling that a woman could change in a few years to the extent that his wife has changed. He thinks of his children away at school, but suddenly it is Hanover Square and he has to get off—

In lower Fulton Street old Adolph Knoeckler steps out of his shop and glances up and down the street. The morning sun, burning away the faint haze, falls kindly upon his bald skull. He hobbles

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several doors up the street and into the stationery shop of his friend and countryman, Schmidt, for his morning paper. He is puzzling over an unwonted abstraction which he fancies he has observed in his daughter of late. He folds the paper across, scarce seeing it at all, caught in a sudden nostalgic surge of recollection.

Back in Germany in his youth Knoeckler had been a fine lens maker. He had met reverses and had come to New York, almost a middle-aged man, and had married and set up an instrument repair business in lower Fulton Street. His wife had died when Elsa was born. Adolph sometimes wonders if things might not have been different with his daughter if her mother had lived. Adolph had been both father and mother to Elsa during her childhood. He remembers her dandled on his knee listening to stories in his broken dialect; he remembers how he used to take her places on Sundays, to see the animals at the zoo, to the harbor to watch the ships; how he used to buy her pretty little frilly dresses; how he himself braided up her pigtails. The recollection saddens him. As she had grown up they had grown apart; as she had found outside friends and amusements Adolph had quietly withdrawn into himself. There had been steadily less in common, less to talk of, until now she has almost slipped from him completely—

At this moment it is not alone Adolph Knoeckler who is worrying over Elsa. On that same Subway Express which brings the Donegans to work, and

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not half a car's length removed from them, we find Stephen Coles. Coles and the Donegans have never met and will never come face to face, yet their lives from this morning forward are inextricably woven into a single confused pattern.

Coles' usually stolid face reflects quiet concern. He is worried about his job with Randolph Morton. The foundations for the new Consolidated are nearing completion and Morton has nothing else in prospect. But it is not the possible loss of the job as such which troubles Coles this morning, though in times like these leaving any job is not an enviable necessity. It is that he would also be leaving Elsa Knoeckler. No longer, then, would he be able to glance up and watch her at her desk, to absorb covertly for minutes on end the sweet, half-turned profile, to memorize the soft line of cheek and chin. It is true that Elsa has never encouraged him, though she has occasionally gone out with him upon repeated urging. It is true, in fact, that she has always done her best to discourage his attention, but Coles is not quite able to abandon hope altogether. He wonders why her father has formed such an odd dislike for him. If it weren't for that perhaps—

A half dozen blocks southwest of Knoeckler's shop, or three blocks due west of the Consolidated Bank, at a few minutes after nine o'clock—she had heard the Trinity chimes around the corner booming the hour as she entered the building—Elsa Knoeckler unlocks the offices of Marten, Morton and Pur-

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cell, Consulting Engineers. She finds the place dusty and hot with the stuffy quiet that offices acquire simply by staying shut up over night. The sun streaming beneath the half drawn shades pours in two oblique shafts of light and draws into emphatic relief the same thin film of dust Elsa has carefully removed from Mr. Morton's desk morning after morning for the past ten months.

A little wearily she crosses the office to raise the shades and throw the windows open. She stands before one, slowly peeling off her gloves, and looks out. There is stolid resignation in the almost imperceptible droop of her lips, scarce belied by the frown gathering between her eyes. Across the narrow canyon she can see in another building tier on crowded tier of offices with different names and varying occupants but somehow of an essential sameness. Mechanically she notes faint stirrings here and there signaling the beginning of another bustling day. Elsa is weary of bustling days. Though of late there hasn't been so much work, there is always the deadening pressure of office routine, and in her life generally a poisoning monotony of hopeless and pointless repetition. Several times—long ago they seem to her now—she had fancied she saw avenues of escape but always they had failed to materialize. There was Henry, first, whom she had "gone with" for more than a year, but somehow he had drifted away; that was four years ago—then Lawrence with whom she could not have gotten along anyway—then Marty with whom

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she had fallen madly in love only to discover that he had a wife and three small children out in Flatbush. For a while after that Elsa had wanted only to die, but somehow it had been simpler to go on living, swallowing her misery, penning up her despair so effectually that even her father never quite suspected the depth of her bitterness. For a while she had drifted, changing positions frequently, until she had happened to become Randolph Morton's secretary.

Thinking back, Elsa sighs a little relief at this stage. It has been nicer here than in any of the other places she has worked. She has become gradually resigned to the groove into which her life has been arbitrarily fitted, but she is not able to avoid a depressing consciousness of the passage of time and a haunting, recurrent bitterness that life is passing her by. Elsa is twenty-seven; her mirror shows her tiny crow's-feet outside the corners of her eyes; a vague growing weariness warns her that youth is but a transient stage. Elsa is not hard to look upon, clear-eyed, comely in a wholesome way, with brown hair she has never cut and usually manages to keep in soft waves. Her frown deepens. She ponders a decision she has been making over night. She had thought her mind made up but there are so many things to consider. Her father will be heartbroken— Footsteps in the corridor outside remind her of the time, so she puts away her hat and coat and starts to arrange her employer's disordered desk—

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A mile and a half southwest of the tip of Manhattan in the smoking cabin of a Staten Island Ferry, New York bound, Christopher Dickson sucks upon a consoling pipe. He is late, for him an unusual circumstance. By now he should be at his office far uptown. It had been necessary to wait at St. George for his bank to open so that he could procure from his safe deposit box a number of Liberty Bonds. Nervously his hand touches his breast. Yes; the bonds are still there, reposing in a long fat envelope in an inner coat pocket. Reluctantly he will post the bonds at his brokers to protect his dwindling margins. Three months ago the wiseacres and quidnuncs had proclaimed, "The bottom has been reached!" Three months ago he had read in reputable journals, "Now is the time to lay the foundations of a fortune!" The wiseacres had been wrong; so had the quidnuncs.

Dickson is thinking: "If Myra ever finds out about the bonds— Still, there is no reason why she should, and what women don't know won't hurt them." Irritably he raps his pipe out against the edge of the bench and walks out to the front deck—

In an ultra-modern office building uptown Philip Borden is being raised from the first to the twenty-eighth floor in a high-speed, micro-drive elevator. The uniformed operator says, "Mornin', sir."

The lone passenger replies, "Morning, Doc. Take the boss up yet?"

"Nope; Mistah Dickson ain't been in yet."

The reply barely registers. Borden is thinking

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that his mother ought to see a doctor about that peculiar pain between her shoulder blades. It might be something serious which shouldn't be neglected. He'll have to be more insistent—

"Twenty-eight, sir."

The car stops—

But now we have seen enough. Let us close up the chart and get on with our story.

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CHAPTER I

Thursday — *March 31st*

1

THE JEREMY DONEGANS, father and son, halted at the entrance of the Consolidated American Bank and Trust Company Building. Old Jeremy had worked for the "Consolidated" for thirty years, his son for five. Without thinking much about it, both felt that they had become parts of the huge banking institution.

It was a rare morning, even for the sunny end of March; much too fine a morning for old Jeremy or young Jerry to go inside until the last possible moment. Jeremy glanced up the street to where Trinity Church loomed at the end of it, purpling in the morning sun. The golden hands on the tower indicated a quarter before nine o'clock.

"Let's take a look at the new building job. We've got ten minutes yet," he suggested. Across the street the Consolidated American Company was starting the erection of its new sixty-story home.

Young Jerry nodded and they sauntered across and leaned against the railing of a truck-loading platform overlooking the building site. Through the spaces in the cross-lot bracing they could see away down beneath them in the bottom of the excavation swarms of laborers, their figures from that

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height foreshortened grotesquely, picking away and shoveling, loading up dirt buckets and stone skips. Periodically the heaped buckets were hoisted by derrick out of the hole and, with a great creaking of booms and rattle of cable, swung in a swift, high, wide arc to trucks waiting in the street where they were noisily dumped, then sent back for more.

"Some job, huh!" Young Jerry's eyes sparkled appreciatively. "Some hole in the ground!"

The new building would occupy most of the block and was to have four basement levels below the street floor. The excavation had been carried fifty feet below the street and was progressing in solid rock.

"Yeah, some job! Some different from the old days. Puts me in mind of when they built this." With his thumb Old Jeremy indicated the Consolidated Building in which they then worked. "I was a brickie then; three dollars a day was big money. Everything was donkey engines and horses; none of these electric hoists and trucks. Took us three years to finish it. They say this'll be done in a year and it's five times as high." He stroked his chin thoughtfully. "That was—let's see—thirty years ago."

"Look," Jerry interrupted. "They're going to shoot." He pointed to one side of the hole where a large mat of woven cable and logs was being let into place to cover the blast.

One of the foremen scrambled up on the bottom layer of bracing and bellowed a warning to the men working near by. Dropping their tools they scurried from the spot in all directions, seeking shelter be-

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hind the bracing posts and wherever refuge offered. A moment after the warning cry the foreman was the only man Jerry could see completely, though there were enough heads peering cautiously and knees and shoulders projecting from behind every timber to account for most of the swarm that had so quickly dissolved.

The foreman straightened up for a last glance around, then stepped into the lee of a pile of blasted rock, bent over and gave his dynamo handle a quick plunge. There was a deep, dull thud trailing off in a muffled roar. The platform upon which the Donegans stood jumped beneath their feet, then after a second of diminishing vibration resumed its dead stability. A sudden cloud of dust hovered over the entire ramp surface, then slowly settled back in place.

In the bottom of the excavation Jerry saw the heavy blasting mat leap into the air, hang suspended, and fall heavily back to almost exactly where it had been before. A thin cloud of gray smoke and rock dust filtered from between the logs and drifted lazily upward and out over the street. As the roar of the explosion ended they heard a brief staccato, like distant musketry, swelling and dying as a quick shower of small stones and fragments which had escaped the smothering mat, rained on the job and rattled down through the bracing. No sooner had the hail of pebbles stopped than the men swarmed out of hiding and converged, like an army of beavers, on the blast location. In a twinkling the heavy mat was hoisted clear and the gangs

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set to work, by hand and with pick and shovel, loading the newly shattered rock into buckets and skips to take it away.

"Gosh! That was some blast, wasn't it?" Jerry exclaimed. "You could feel this platform tremble, all right."

"That was a damn' good shot," Old Jeremy explained. "You see, those deep shots that you feel but don't hear so much are the ones that do the work. When you get one of those roarin' kind that you hear all over town you generally won't feel 'em at all; an' you can be pretty sure most of the force went out the drill holes."

"Yeah? Well, you could feel that one all right. I'll bet they felt it in the bank, too. Did you know a lot of plaster fell down up on the fifth floor yesterday? And right up over my desk a couple of big cracks are opening up in the wall. Maybe the building'll fall down. Only if it's going to I hope it waits until the new one's built."

"Don't worry about that old building ever falling down," Jeremy answered. "It's wall-bearing, but it's solid and'll be there till they tear it down. I guess it's settling, though, or shifting a little. The last couple of days I can hardly get my vault door open or shut, it binds so—"

He was interrupted by the sudden notes from Trinity starting its mellow preamble to the stroke of nine.

"Come on. We'd better get over to work," he urged. Reluctantly Jerry assented and they went into the building.

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Old Jeremy was Custodian of the Central Vault. He had entered the employ of the Consolidated American Bank as a guard thirty years before when they moved into their then new building. Jeremy had been a bricklayer during its construction but he had gladly exchanged the uncertainties and vagaries of building work for the steadiness and security of a job with the "Big Bank." Within a few years he had become captain of the guards, and, as the bank grew and the force expanded, he had developed and disciplined his little army until it had become an example for the rest of the financial district. As he had grown older his health had failed until finally he had retired, but after a short time he had found the retirement so irksome that he had returned and taken a post as Custodian of the Central Vault.

Young Jeremy—Jerry, they called him—had started in the bank as a clerk and had gradually moved along until after five years he had become an assistant cashier—one of many. Most of the time Jerry liked the bank and was contented working there. He lived with his father but expected, as soon as he had saved enough money, to marry a girl to whom he had been engaged for a little more than a year. His future lay before him, well defined: a small raise each year, a house in the suburbs, a mortgage, babies at (he hoped) infrequent intervals. If he was lucky and tended to business he might get a larger raise some years; if he was unusually lucky he might some day even become an officer in the bank, but the chances in that direction were distinctly limited.

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Sometimes when Jerry was moody and looked ahead he pictured his life as a smooth groove stretching away down into the future without turn or deviation as far as the eye could see, and himself in it sliding solemnly along, glancing furtively to right and to left. There were other parallel grooves in which slid his friends and the people he worked with, but all of the grooves converged in a point on the horizon.

Sometimes, especially in the spring, the metal lattice of the cage in which he worked seemed to shrink and close in about him until it left an impress in his flesh, and he could hardly wait until the end of the day brought liberation. But these moods were infrequent, usually accompanying slack spells and passing when he became busy again. Most of the time Jerry was quite content with his lot.

On this particular late March morning Jerry's duties were pretty well caught up. He went to his desk complacent in the knowledge that he had plenty of time. As he sat down he noticed with a start that the small irregular crack in the plaster that he had from day to day watched extend itself from the floor up through the wall to the ceiling cornice, had overnight opened up to a jagged, yawning crevice wide enough to thrust a pencil into and extending out over the ceiling half way across the room.

Even as he sat there, astonished, he felt a quick tremor and heard the dull boom of another blast across the street. A thin sprinkle of plaster dust filtered out of the crack and settled swiftly to the floor. The luster of the mahogany desk top was

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dimmed with an even gray film; the papers on the desk were gritty with it.

For a minute Jerry was alarmed in spite of his father's opinion of a few moments before. Perhaps the building was "solid and'll be there till they tear it down," but just the same the plaster over his head looked suspiciously loose to Jerry. He telephoned the vault and told Old Jeremy about it.

"Oh, well; a little plaster shaken down won't do anyone no harm," came the reassuring answer. "When they get through shooting they'll patch it all up. But my door here is worse than ever this morning. I've got to have T. J. see about it and I'll tell him about the cracks too." "T. J." (T. Jerome) Hanley was the bank's manager. A short time later he came into Jerry's cage. He looked at the cracked wall thoughtfully.

"It's gotten quite a little worse over night, hasn't it, Donegan?" he asked.

"Yes, sir; I believe it has. Yesterday the crack was much narrower and didn't run into the ceiling at all."

"Hmm— There are some new ones upstairs, too. Well, the engineers are coming over this morning to have a look at the vault doors. We'll get them to examine this at the same time. Some sort of settlement, I presume; or maybe it's on account of the vibration from their blasting. I'm told they're almost through with that work now, so it won't get much worse. I suppose there's nothing to worry about, anyway." With this dubious reassurance Hanley left and Jerry turned to his work.

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First there was a cash shipment for an uptown branch to be prepared, an unusual sum and in large denominations. Jerry assembled the amounts and packed the currency into one of the small canvas sacks the bank used for this purpose. He filled out and initialed the metal-rimmed fiber tag with the destination, amount, time, etc., and attached it to the sack. After packing up a number of smaller consignments, he rang for a boy to remove the sacks to the vault to await the afternoon armored-car pickup. Presently a boy trundled to a stop at Jerry's cage a low platform truck similar to those used in freight stations and warehouses, except that it was smaller, neater, and rolled quietly on pneumatic tires. It was stacked three feet high with canvas bags similar to those Jerry had just packed, some containing securities, others currency. Jerry stacked his consignments on one end of the truck and handed the boy a copy of his check list. The boy glanced at it absently, slipped it into a clamp with a sheaf of others, and trundled his load away toward the vault.

Jerry watched the truck roll to the door, idly musing.

"Probably three or four million dollars' worth of bonds and stocks and cold cash in the bags," he reflected, "yet they cart them about like so many sacks of potatoes, or bolts and nuts, and think nothing of it. Of course it was all checked and tallied at every corner and turn, but even so— It was more money than most people ever saw in a lifetime. Why, probably any one of the bags contained enough

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to enable a man to live comfortably for years—and not in cages, either."

His speculations were cut short when the truck rounding the door corner bowled into a party of men entering the room. Mr. Hanley, leading the group, stepped nimbly aside but the three men following were not so quick and the truck collided with one of them none too gently.

"Take it easy, son," Hanley admonished curtly. "You'll get there sooner if you're more careful."

The boy stammered an apology and backed the truck out of the way to allow the group to pass. The three men came in behind Hanley. All examined the cracks in the wall and ceiling, discussed them from various angles, and asked Donegan questions as to when he had first noticed them and how fast they had developed. Then they launched into a technical discussion as to whether the cracks were the result of vibration or settlement and were still debating the point when they departed to go down, Jerry gathered from their talk, and inspect the vault door.

2

The doorman at the entrance to the Central Vault swung open the barred grille so the truck could roll in unimpeded.

"Here's some business for ye, Jeremy," he called to the old man within.

"Bring 'er on, Pat. The more, the merrier!" Old Jeremy replied. He turned to the boy who had brought in the truck. "Take this empty out of my way, sonny," he said, indicating a truck he had un-

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loaded a short time before.

With a cheerful "O. K., Pop!" the boy handed the check lists to Jeremy and maneuvered the empty truck out of the vault. Jeremy glanced over the lists quickly and noted with mild satisfaction that most of the bags were for the afternoon delivery and could be simply checked off the lists and left on the truck until the various armored-car crews picked up their consignments after lunch. A few bags were for temporary storage and would have to be racked. The bank had very much outgrown its vault space and Jeremy welcomed no additional crowding. He had started picking out the packets which were to remain in the vault when he was interrupted by the doorman's buzzer.

"Mr. Hanley and some gentlemen," the man announced.

Jeremy pushed the truck into a corner out of the way and went to the grille.

"These gentlemen have come about the door, Jeremy," Hanley said. Jeremy admitted the group. The manager turned toward the men behind him. "This is our vault superintendent, Mr. Donegan, gentlemen," he said, and to Jeremy, "Mr. Morton, Mr. Dickson, and Mr.—uh—"

"Borden, sir." The last of the group, a younger man, supplied the forgotten name. Jeremy acknowledged the introductions and the men glanced around briefly. Borden placed on the floor a rectangular mahogany box and leaned a heavy tripod against the wall.

Mr. Morton was the consulting engineer for the

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foundation work in connection with the bank's new building; Mr. Dickson was chief engineer of the construction firm erecting it, and Borden was his assistant. They had come at Hanley's request to examine the vault and determine the cause for the difficulty of operating the door, which had been troubling Jeremy, and to discuss means of preventing further settlement or damage.

"Let's try the door, Donegan," Hanley suggested. "Then we can all see how bad the thing really is."

Jeremy and the doorman removed the small approach platform which sloped up from the outside to the higher vault floor level. They grasped the massive door and with very obvious effort started it slowly swinging. Once past the midpoint of its swing it required just as much effort to prevent it from slamming.

"You see; she's not balanced," Jeremy explained, panting a little. "She ought to stand still in any position and be as easy to swing one way as the other."

"It looks as if the frame, or maybe the whole vault, has tilted back, doesn't it?" Morton suggested. "Is there any way of checking up on that?"

"We could try the floor for level," Dickson replied. "That would tell us if the whole vault had moved—assuming, of course, that it was level before." He turned to his assistant. "Set up your level. We'll try the four corners of the floor," he instructed.

Borden kneeled down and, opening the wooden box, carefully lifted out the parts of his level; a

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small telescope and a bracket arrangement to support it. He assembled the instrument and screwed it to the tripod, then set it up in the corner of the vault farthest removed from the door.

"This instrument won't focus at very short range," he remarked, "but I guess I can make it from here." He rolled the dispatch truck a little to one side so that he could get behind his level.

"That truck in your way?" Jeremy asked, starting over to move it.

"Not at all, now," Borden replied. "I just needed room to get back here."

He leveled up his machine and read a rule held by Dickson at each of the four corners. The results indicated that the floor was lower at the back by a half inch or so.

"Well; that's that! Small wonder that your door won't swing," Dickson exclaimed to Hanley.

"Odd that the back part of the vault should have settled when the enormous weight of the door and its frame is all concentrated at the front," interjected Morton dryly. "How do you account for that?"

Dickson hesitated, puzzled for a moment. "I don't know, of course; but I rather imagine that when they built this building they figured on that vault door and put a good heavy foundation under it, but probably less under the rest of the vault. Now with the vibration from the blasting the less-supported part goes down a little and the vault tips back. If I'm not mistaken, that cracking and set-

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tlement we noticed upstairs is just about over the rear portion of this vault."

"That's possible—quite possible," Morton agreed.

"Assuming you're right," Hanley broke in, "the question is: What are we going to do about it? Aside from being hard to swing, the door binds a little when it's closed. If the condition gets much worse it might not shut at all. Then there'd be hell to pay!"

"It won't be a difficult thing to correct," Dickson assured him. "We can go under the back edge of the vault from the outside—dig out a small section at a time—and jack cylinders down to rock; then jack the vault up until it's level again."

Hanley nodded understandingly.

"How long would that take?" he asked.

"Two or three weeks at the outside," Dickson replied.

Morton cut in: "I certainly wouldn't recommend attempting any shoring here while that shooting is going on. If you lost a little ground under the vault it would get worse with every blast."

"Oh, no; of course not," Dickson agreed, "but the blasting will be all finished in a few days." He turned to his assistant. "Borden, how much rock is left to come out of that cellar?"

Borden was back in the corner tugging at his instrument bracket in an effort to disengage it from the tripod. He looked up, then thought for a moment.

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"I should say about four feet, on the average, over the lot, sir."

"That'll take four or five days," Dickson estimated. "We've been shooting there for two months; another week isn't likely to make things much worse."

"I suppose not," Hanley agreed a little doubtfully. "I hope not, anyway."

With the aid of pocket flashlights Morton and Dickson now began minutely inspecting the vault walls for cracks or other evidences of settlement. Borden had finally succeeded in getting his instrument dismantled and was packing it in the mahogany case.

"I hope Mr. Dickson's right about that," Old Jeremy whispered in an anxious aside to Hanley. "It's funny, though, that it should have got so much worse the last couple of days."

"Well, I guess they know what they're talking about, Jeremy."

Morton, who had been examining the lower part of the wall over in the far corner by Borden, straightened up and called to Dickson.

"There are quite a few cracks along here that appear to be new. Take a look at them, will you?"

Dickson and Hanley went over to look and Jeremy stepped quickly across and rolled the truck out of their way. While they were thus engaged there came a sudden, well-defined tremor and then the deep, dull roar of a blast going off.

"I'm glad they fired a charge while you were all here," Hanley said. "Now you can feel for your-

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selves the shaking up this place is getting."

"Oh, I admit it's getting a little shaking," Dickson agreed; "but I don't see how we can be expected to excavate four stories of solid rock without jarring things a trifle—and the damage so far is slight and easily repaired."

Thus the discussion went on—about the cracks and the settlement, the feasibility of cutting down the strength of the charges, the method of underpinning the vault, and so forth until Morton, glancing at his wrist, discovered that it was almost noon. He called attention to the time.

"We've done about all that can be done now," he suggested. "I suppose we all agree that the best course is to let well enough alone until the blasting is finished." He looked around the group and, finding no dissent, continued: "I'm going to leave now. I've got to get my lunch and make a one o'clock train from Grand Central. Have to go to Detroit until Monday." He added the last almost apologetically.

The party filed out of the vault and through the basement to an employees' exit where they paused. Borden stopped to collapse the telescopic legs of his tripod so that it would be less cumbersome to carry through the crowded streets. He said to Dickson:

"The threads on this tripod head are so badly stripped it's almost impossible to get the level apart or together. I think I'll take it around to Knoeckler's and get it put in shape."

"Good idea," Dickson agreed.

Morton glanced up.

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"Knoeckler's? Is that in Fulton Street?" he asked.

"Yes; east of William Street."

"Oh—I guess I've seen the sign. We need some work of that sort done once in a while. What sort of a fellow is this Knoeckler?"

"He does good work, if that's what you mean," Borden replied. "He's a queer duck, though."

"In what way?"

"Oh, not in any particular way. He's one of those old-school instrument men,—an old German. I don't see how he pays his rent with the little business he gets, but somehow he seems to."

"He does, huh?" Morton led on.

"Yes. But he's an awfully stubborn old coot. Refuses to believe that anything's different from what it was twenty years ago—sort of always resisting the changes of time. He's far from dumb, though. I like to get him started talking once in a while when I'm in there—"

They were interrupted at this point as Hanley and Dickson shook hands, the latter preparing to leave.

"We'll do nothing, then, until the blasting's finished," he was saying to Hanley; "and if any material change occurs in the condition of the vault, you can get in touch with me."

Hanley agreed. Morton also shook hands with him and, together with Dickson and Borden, went out. Outside, he declined Dickson's invitation to lunch and the group broke up.

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3

In silence Jeremy had watched the party file out of his vault. With a hollow clang the barred grille had swung closed in their wake. For some time he sat quite still, staring at it, lost in thought. Then he remembered he was hungry and phoned for his lunch. It was his custom to have a tray sent in each noon from the employees' restaurant upstairs.

He glanced at the money truck speculatively. After lunch there would be time enough to take care of it, he decided, and relaxed to wait for his meal. Soon it arrived, a savory tray. The doorman swung open the gate so the porter could bring the tray directly to Jeremy's desk. Sometimes Jeremy asked Pat to step in and pass the time of day with him while he ate. On this particular noon, however, he did not. When he had finished his meal he ran through the morning paper for a few minutes. The waiter found him so engaged when he returned for the tray and soiled dishes.

It was a little after one o'clock when Jeremy resumed his work upon the money truck, first racking up the packets to be stored, then checking off the sacks for the afternoon delivery. He checked them twice; then a third time, very carefully. Then he went over the bags he had racked up for storage. A little nervously he telephoned his son.

"Are ye preety sure of the list ye sent in this marnin', lad?"

"Sure? Why, sure I'm sure," Jerry replied cheerily.

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"Well, check it over again; then come down here, will ye."

Jerry was instantly alarmed. His father's voice had sounded somewhat unsteady over the phone; but, more significant, he had dropped into the old vernacular, a certain sign of some sort of mental stress.

Jerry picked out his carbons of the lists covering the consignments of the morning, glanced hastily about, locked his cage and went to the vault. His father was awaiting him, seated at his desk. He shoved toward Jerry a list with checks and double checks after all of the items except one. It stood out in the column like a soldier out of step.

"There's nothing like this on the wagon, Jerry," said Old Jeremy gravely. He indicated with a pudgy forefinger the unchecked item in the column.

One look at the list told Jerry that the item in question was the unusually large consignment he had packed that morning.

"Why, it must be there! Good Lord! I spent a third of the morning getting it together. Are you sure? Have you gone over it again?"

"I'm sure, all right, Jerry. I went over everything three times—and what's more, not a shipment has left this vault since that truck came in. There can't be any mistake that way."

"Something must be wrong," Jerry said weakly. "Anyway, it went on the truck. I put it on with my own hands."

"That's all I wanted to be sure of," Old Jeremy replied enigmatically. He picked up the telephone

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and asked for Mr. Hanley. His voice was firmer now.

"Can you step down a minute, sir? Right away? It's important."

In a moment Hanley appeared. He glanced from Jeremy to Jerry inquisitively.

"There's something wrong, sir," Jeremy said nervously. He handed Hanley the list. "There's a bag missing."

Hanley's eye running swiftly down the column stopped short at the unchecked item. "A hundred and eighty thousand!" He whistled his dismay. From the initialing he noted that the consignment had come from Jerry, and looked toward the younger man, though without suspicion or accusation. There was only bewilderment written on Jerry's open countenance.

"It went on the truck, sir. That's all I can say. I loaded it with my own hands." He looked up and added quickly, "In fact, it was the very truck that almost bumped you when you came in with those men this morning."

Hanley nodded. "I believe you, Jerry," he said simply. "Why wasn't the truck checked as soon as it came in, Jeremy?" he asked the older man sharply.

"I had just started on it when you brought the engineers about the door, sir."

"Oh; it was that truck you shoved over into the corner, eh?" Hanley recalled. A sudden quick suspicion seemed to form in his mind. The same thought apparently occurred to Old Jeremy.

Hanley reached for the telephone.

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"You're both absolutely sure there's no mistake?" he urged. "We don't want to make fools of ourselves over this."

In unison Jerry and Jeremy desperately assured him that there could be no mistake. Hanley called a number and asked for Mr. Fenner. In a low voice he asked him to come to the bank immediately, giving no details but only urging haste. "You had better bring along a police detective, too. We shall possibly need the police. Of course it's all strictly on the quiet until we find out more about it."

He hung up the receiver and turned to the Donegans.

"You boys had better wait right here," he said. "I'll be down again when Mr. Fenner gets over." Father and son simply stared at each other.

4

Maxwell Fenner met Inspector Bryce at the entrance to the bank. They shook hands warmly. Bryce and Fenner had been associated with each other on a number of important cases and together had shared a gratifying average of successes. Of late they had not been thrown into contact, so each welcomed the sight of the other.

Bryce and Fenner were as different in temperament and method as two individuals following the same calling could very well be, but this fact never hampered them when they were engaged together on cases; rather, the methods and tactics of each supplemented those of the other to perfection. Bryce was a detective inspector with a long record

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of police service, thoroughly steeped in the police method and imbued with the police point of view. "Action!" was his motto; and, given something to start from, he pursued his course with a relentlessness and vigor that left no stone unturned until he either arrived at an answer or reached an impasse that balked further inquiry. More often the former was the case.

Fenner, on the other hand, had a languid, easy-going way about him, sometimes partly assumed but more often genuine, which, though it irritated Bryce, usually deceived their quarry and was almost invariably effective. "Give them time," he sometimes said, "and they all make the breaks that hang them. The odds are so overwhelmingly on our side it shouldn't be necessary to do more than to be sure that we miss no tricks." His idea was to sit back with his finger tips alertly on all the aspects of a case, to prod gently here and there when things became too quiet, and to wait for the opening that experience had convinced him would inevitably occur.

Aside from possessing a trained, reasoning brain in a strictly intellectual sense, Fenner was blessed with a deep insight into the mental and psychological processes of his fellow men, and it was more often by the application of this insight to specific situations than by any marvels of deductive reasoning that he produced the remarkable solutions for which he was known.

Fenner had served his apprenticeship with the New York City Police years before, but the driving

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pressure one moment alternating with political hampering the next had irked him until he had resigned to initiate a practice of his own. His success and reputation (among a limited circle permitted to know of his exploits) had grown slowly and steadily until, after twenty leisurely years, he was regarded by some as a leader in his particular field. Fenner specialized in larceny work and confidence cases, and was retained by several of the larger insurance companies and bonding houses. In his experience, however, he had also been called upon from time to time to investigate murders and other crimes of violence, and was an ardent student of criminology in all its phases.

Fenner was acquainted with the manager of the Consolidated American Bank though he did not know Hanley intimately. The Consolidated was so managed that services of the type he offered were not often in demand.

After a quick exchange of greetings Fenner and Bryce turned into the bank. Bryce compared his watch with the clock in the lobby. It was half past two when they entered the elevator.

"What's the story?" he asked with his customary impatience.

"I only know what I told you on the phone. Hanley wants us posthaste," Fenner replied. He pictured Bryce as a great, penned stallion, chafing at his bit, pawing the turf, anxious to charge ahead.

Bryce's appearance lent itself well to this characterization. He was a powerful man, heavily featured, his head set aggressively forward on a thick

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bull neck, his black eyes peering keenly—fiercely when it was expedient—from beneath bushy, overhanging brows. In a word, he looked steely hard and this aspect of his appearance so overshadowed all else that one hardly suspected the astuteness that lay beneath.

They found Hanley pacing the floor of his office, awaiting them. Another man, who from Hanley's deference they inferred was one of the higher officers of the bank, sat in an easy chair at one end of the desk, quietly smoking. He was introduced simply as Mr. Mortimer.

"I'll give you the facts quickly," Hanley began, barely acknowledging Fenner's introduction of Bryce. "When you've heard them I think you'll agree with me that speed is the essential thing at this stage if we're to get anywhere."

"True of all cases all of the time," remarked Bryce. Fenner smiled and crossed his knees in a leisurely fashion.

"This morning about ten-thirty," Hanley continued, ignoring the interruption, "one of our cashiers—assistant cashier, to be literal—packed a consignment of one hundred and eighty thousand dollars in currency for one of our uptown branches. He sent it, together with half a dozen other consignments, by hand truck in our usual way to the vault to await the afternoon delivery. A few minutes after the truck reached the vault, and before the custodian had been able to check up the load, a party of three engineers conducted by myself went in to look at the vault and stayed there until about noon.

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They're blasting across the street and the vault has been settling. The vault custodian, who, by the way, is the father of the cashier who packed the shipment, delayed checking up the truck until he'd eaten his lunch. He discovered the sack missing and called his son. Then they called me."

Bryce started to say something but changed his mind and looked toward Fenner for his cue. The latter extracted from his pocket a small gold pencil which he twirled idly between his thumb and forefinger for a moment.

"Inside job?" he asked rather than suggested, quite casually.

Hanley shook his head slowly.

"Of course anything is possible," he admitted, "but if you mean the Donegans—that is, the custodian or the boy—I'm inclined to feel they're both above suspicion."

"Who were the men you took into the vault with you?" Fenner asked.

"There were Mr. Morton, Mr. Dickson, and a helper of his—I forget the name. I suppose they would seem above suspicion—at least the first two. Morton is consulting engineer for the foundation work across the street; quite an eminent man. Dickson is chief engineer of the construction company doing the building, and also pretty well known. Of course the other fellow I know nothing about."

"Let's get them down here—the quicker, the better," Bryce suggested, fidgeting in his chair.

"Where are your Donegans now?" Fenner asked.

"They're in the vault waiting for us," Hanley

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answered. "We'll go down and you can get the whole layout direct."

"But let's round up the others first," Bryce insisted. "These fellows of yours will keep."

Fenner nodded agreement. Hanley turned to the telephone.

"I'm afraid we might not get Mr. Morton," he said as he jiggled the receiver rest. "He was in a hurry to leave this noon. I believe he said he was catching a train for Detroit. I'll try his office, though."

At first he was informed by Morton's assistant there that Mr. Morton was out of the City and would be back Monday.

"This is Mr. Hanley at the Consolidated Bank. It's very important that I get in touch with Mr. Morton immediately. Do you have any Detroit address where he usually stays. There must be a way of getting hold of him. What train did he take? Who is this speaking?" Hanley rattled off the questions impatiently.

Presently he hung up and said to Fenner and Bryce: "Chap named Coles there; has no idea where Morton would stop—he doesn't go there often. Coles says he spoke of a one o'clock train from Grand Central that he intended making."

"A one o'clock train, eh?" Bryce repeated, biting off his words. "Tell me what he looks like and, if you can, what he wore. We'll get him!"

"But you can't arrest a man of his position simply on suspicion," Hanley protested.

"Of course not; but this is only Thursday. We

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