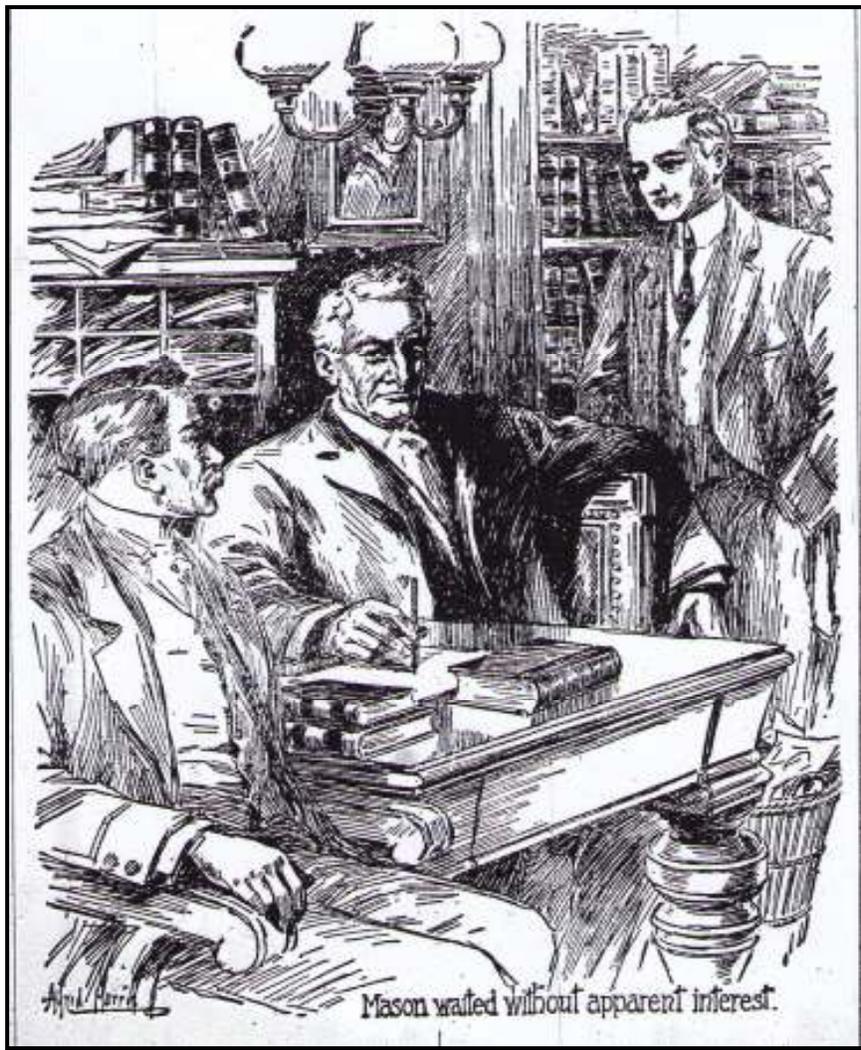


The Corrector of Destinies

Being Tales of Randolph Mason as Related by
His Private Secretary, Courtland Parks

My Friend at Bridge

By Melville Davisson Post



On the evening of the twenty-third of December I was one of a party at bridge at the residence of Baron Adolph von Hubert on Eighty-sixth street. The baron was the American agent of the Berlin banking house of Weissell & Co.

The little party on this evening consisted of Madame von Hubert, the baron, Winfield Gerry and myself. Young Gerry, who went everywhere among people of leisure, was taken to be enormously rich. His brother, Marcus Gerry, was certainly one of the wealthiest men in New York. He was the largest stockholder, and financial dictator, of the Fifty-eighth National bank. Winfield Gerry was under thirty, a courtly young fellow, almost as handsome as a girl. He was extravagantly daring, it was said, and reckless. He had been brought up from boyhood on the continent, I think, and was colored with the Latin temperament.

I do not remember ever to have been so fortunate at cards as on this evening. When we arose from the table, I had won \$700, of which sum the baron lost two hundred. The remainder was the loss of Winfield Gerry. I was glad of this distribution of the loss. Young Gerry was reputed an idle young fellow with millions at his finger tips.

The baron, keeping his money, like a Teuton, in gold, handed me ten double-eagles. Mr. Gerry said that he would give me a check at the club, and ask me to ride down town with him in his carriage. We were scarcely seated when he turned to me and said, in an even voice, as though he were announcing a score:

“I cannot pay you, Mr. Parks.”

I turned in astonishment to see if he was jesting. The electric light in the carriage showed me a face distressingly drawn and tired. There was no pleasantry behind that countenance. The solution came to me instantly. This man, posing as a gentleman, was in fact a cad; he was about to question the regularity of the game, the regularity of a friendly sitting at bridge in the house of such people as the von Huberts. I bristled with indignation.

And may I inquire, “I answered frigidly, “why is it that you cannot pay me, Mr. Gerry?”

The man did not at once reply. He took a cigarette from his pocket, lighted it, and leaned back on the cushions of the carriage.

“For the best reason in the world, Mr. Parks,” he answered; “I have at this moment, to be entirely accurate, just two hundred and thirty-eight dollars and seventy-five cents.”

I was greatly relieved. “My dear sir,” I laughed, “I do not expect you to carry about a cash drawer. I knew an Englishman once whose income was something like a hundred thousand sterling, and who did not have a shilling in his pocket from one year’s end to the other. I should be glad of your check.”

“You are alone there,” he said simply.

My annoyance returned. I detest passages at banter. “I trust,” I said, “that you will permit me to understand you.”

“It would be better, I have no doubt,” he said, looking me evenly in the face. “I have not intended to be either obscure or facetious. The sum I have just mentioned represents all the money that I have in the world. My reputation for wealth is a mere shell. I owe ninety-five thousand dollars, exclusive of this little debt to you. Stable and tailor bills, various club dues, run fifteen hundred more. I owe twelve hundred in over drafts. It is near a hundred thousand, you see. Against this, I have perhaps five thousand dollars of personal effects; horses worth thirty-five hundred and a bundle of worthless stocks. I am beastly poor, atrociously poor, you see, Mr. Parks.”

I listened in astonishment.

“You will doubtless put me down a cad,” he went on, “to join a game of bridge when I had not the money to pay my losses. In fact, I did not intend to play. I called, intending to make my excuses to the baroness and depart. I found this politely impossible, and I sat down to the table hoping that two hundred dollars would cover my proportion of probable loss.” He paused and made a depreciating gesture. “It was no idle fancy of the ancients to picture fortune a woman. I might have known.”

Then he stopped, stripped off his gloves, took out his purse, removed two rings, unhooked a jewel from his tie, and before I realized what he was

doing, handed all to me. I put them back in his hand. He thrust the articles into his waistcoat pocket and dropped his hand on his knee.

“I thank you for the courtesy,” he said, “but you would much better take them. They will presently be listed by the referee in bankruptcy. One Brazilian diamond, two and a half carats, valued at three hundred dollars. One imitation ruby, valued at fifty dollars. One baroque pearl, valued at twenty-five dollars. The very jewelry is mostly sham. I am a rather complete pretense, Mr. Parks.”

There was little to say, and I said it with the best grace I could gather —the usual platitudes. Something would turn up in the morning, wealthy friends were in abundance. I mentioned his brother, Marcus Gerry.

He said the name over slowly after me, “Marcus Gerry.” Then his lips set evenly along his fine, sensitive mouth. But only for a moment. He gave me a swift glance and began to laugh.

“My brother is all right, you know; but he is a commercial factor. His financial sense is sound. A rotten ship is a rotten ship. The captain of it cannot matter a two-pence. Let him step down and off, and the hull go to Davy Jones. Pension the captain perhaps, but cut loose from the derelict. That’s Marcus Gerry. That’s the sane view.”

We were down town now. The carriage was turning into Fifth avenue. The young man touched the driver’s button.

“This is your club, Mr. Parks, I believe,” he said. “I am obliged by your kindness. Won’t you let me give you the gewgaws?”

“By no means,” I answered, getting out of the cab. “Please do me the courtesy to forget our game of bridge.”

He laughed pleasantly. “Oh, I shall forget it, thank you. Seafaring folk at Bremen say the cable ought always to read, ‘Der Kapitan ging mit seinem Schiffe unter.’” Then he spoke to the driver and closed the carriage door.

I went into the club and got a pony of brandy, a cigar and a chair by the fire. I was greatly sorry for young Gerry. He was an exceedingly pleasant fellow. Still, I could do nothing. I had thought the matter over fully. I could, of course, bring him to Randolph Mason, but of what use was that?

There was no balance of injustice to be squared up here. A reckless young spendthrift, come to the end of his tether, was all. Mason would have that fact out in a twinkle, and close the door in his face. It was out of the question to fool him. He would pick a man like a vulture at a bone till he got to the marrow. I threw the cigar into the fire. Anyway, Mason Gerry would doubtless pension the captain of the rotten ship. At the worst, he would probably be better off than the most of us. Then I recalled the German sentence.

“Heinrich,” I said to the club steward, “what is ‘Der Kapitan ging mit seinem Schiffe unter?’”

“Der Captain vent down mit his ship,” replied the man.

A great light came to me. I went over to the table and write on my card, “Come to Randolph Mason tomorrow at eleven. The old Field mansion off Broadway, below Wall street.” Then I sent it to his address by messenger. That would at least gain time; and perhaps the boy would give up the idea of suicide. Then I took another pony of brandy and walked to my lodgings.

I was a little late in arriving on Broadway the morning after the game of bridge. As I stopped to open the old iron gate to Randolph Mason’s house, Winfield Gerry came across from Wall street and joined me. He looked well-groomed and wholesome.

We entered the house and crossed the wide hall to the old-time drawing room, now used for an office. As I threw back the mahogany door, I observed Randolph Mason leaning over the table in the middle of the room. He straightened up, cast a steady, searching glance at young Gerry that ran swiftly over him to his feet, then turned abruptly and walked into the adjoining room, closing the folding-doors behind him.

We entered and young Gerry took a chair by the window. “Was that Randolph Mason?” he said.

I answered that it was.

“Until I saw his face,” he continued, “I could have sworn that it was Liebach, the greatest surgeon in Europe. He has Liebach’s hands, too. But the resemblance vanished when he looked up. This man’s lean, sinewy,

protruding jaw is almost a menace. He is not as gray as Liebach, either; and, besides that, Liebach has once in a while something gentle in his face, if they do call him the 'Wolf,' in Munich. This man's face looks metallic, as though it might ring if you struck it."

I laughed, tossed him the morning paper, and begged him to excuse me while I ran over the morning mail. I was scarcely seated before Pietro appeared, saying that Mr. Mason wished to see me. I arose and went into the adjoining room.

Randolph Mason sat at his table, his elbow on the writing-pad and his chin propped in the hollow of his hand. Before him was a square sheet from his memoranda files. He began to volley questions in a voice that snapped like the click of a gun-barrel into its block.

"Is Wilder acquitted?"

"Yes," I answered; "a per curiam opinion yesterday. "The mandate will come down from the United States circuit court of appeals, Monday."

"The Atlantic Canadian Securities?"

"Returned out of court, coupons paid up, costs assumed by the syndicate."

"Andre Dessausure?"

"Dead," I replied.

At the word, Mason turned over the memorandum sheet on the table, folded his arms and stared vacantly at rows of bookcases lining the wall. This was the enemy beyond him. The state department waited a day too long. The little Frenchman had taken to his brazier of charcoal like an impulsive son of the Quartier Latin, and Mason had failed. I seized this opportune mood to get an audience for young Gerry.

"Mr. Mason," I said, "in the next room is another man booked to the same shipping-point."

He turned sharply in his chair. "Bring him in," he said.

I opened the door and requested the young man to come into this private office, although I had little hope Randolph Mason would even hear his history to the end. I had no hope of his assistance for young Gerry; his case had none of the elements of uncorrected injustice, bringing it within Mason's zone of interest. I expected to see Mason search him mercilessly for a moment, and then drop him as a prospector would a spurious nugget.

Young Gerry entered and remained standing by one of the bookcases near the table. Mason looked at him fully for a moment; then he said, "How much do you owe?"

Winfield Gerry glanced quizzically at me. I reassured him with a nod and he answered, "In round numbers one hundred thousand dollars."

"For what?" said Mason.

"Borrowed money," replied Gerry.

"For what?" Mason repeated.

The young man hesitated; then said, "I am thought to be rather reckless where money matters are concerned. Horses that are not fast enough, women that are too fast; usually an explanation is required to go no further."

I could readily see that he was hoping to evade this query.

"What is the truth about it?" said Mason.

Young Gerry shifted his feet uneasily. "Well," he began weakly, "won't that do for an explanation? How can it matter, anyway? The money is gone."

Mason continued monotonously to repeat his question. The young man seemed to go through that period of uncertainty and hesitation common to the court witness who finds himself forced by the examiner either to make a clean breast of his story or stubbornly refuse to answer anything at all. He chewed his lips nervously, fumbled with the buttons on his waistcoat and stroked gently the angle of his jaw. Mason waited without apparent interest.

Finally, he arrived at his conclusion. He dropped his hand as with a gesture of resignation.

“Very well,” he said; “this is the whole truth: My father and Egan Bedford were financial partners. One day Bedford borrowed all the money he could get in Wall street on the firm’s credit, and apparently used it in an unsuccessful effort to hold up a line of rotten securities, while in fact he secreted the money. A little later the firm failed. Bedford cleared himself of the wreck in bankruptcy. My father paid up the losses out of his private fortune as far as he could. When he died I assumed the remainder of the loss, about two hundred thousand dollars. I have paid half of it; but I can go no further.”

He dropped his hand limply on his knee, as he had done the evening before in his carriage. Again I was astonished at the contradiction which Winfield Gerry presented. I studied his face. It was drawn and tired, as it had been last night. I had been wrong about him, wrong about his character, his habits and the causes of his unfortunate situation. This boy was breaking at the knees under the burden of another’s wrong. I understood him now. The air of reckless was assumed to explain these debts. He was playing the loose spendthrift, while he strove to clear his father’s name and to return what Bedford had stolen.

Young Gerry pulled himself: “I hardly realize why I have laid this matter open, he continued; I came here with no such plan. I came in fact merely to put in morning.”

There was something sinister in the way he spoke of the morning—like a convicted prisoner, coming up to be sentenced at the afternoon sitting of a court.

“Where is this man, Egan Bedford?” said Randolph Mason.

Winfield Gerry lifted his face in surprise. “You surely know Egan Bedford,” he said; “he is the richest broker in Boston. Egan Bedford & Co. is the firm name; but there is no firm and no company, it’s all Egan Bedford. He posed a few years as a financial unfortunate, then he gradually brought out the covered funds. Today he is one of the largest private bankers in Massachusetts” Then he added, wearily, “The scheme of things seems to require a hell. Matters must be adjusted somewhere.”

“This one will be adjusted here,” said Mason.

Young Gerry smiled somewhat bitterly. "Such a thing is impossible," he said; "quite impossible."

Randolph Mason ignored the words. His face lost its gleaming vitality, as though a curtain were lowered behind it shutting out the light. The effect on Winfield Gerry was instantly noticeable. The atmosphere of stress was lifted. He stretched out his limbs, and looked curiously about him at the row of bookcases along the wall, the oriental rug on the floor, the scattered volumes on the table, quite as if Randolph Mason had walked out of the room. Then he turned as if to go into the outer office. He was half facing door, when Mason's chin went up. Instantly he fell into an attitude of attention.

"Are you related to Marcus Gerry?" said Mason.

The young man crossed the floor and sat down in a chair. "He is my brother," he replied.

"Then," said Mason, "this thing is child's play."

The old listless cloud settled again over Winfield Gerry's face. "Mr. Mason," he said, "there is no hope in that quarter: My brother, Marcus Gerry, is not a sentimentalist, as I am. He is a practical person. When one gets a dollar from Marcus Gerry, he leaves two in unquestioned securities until he comes back with the loan. His instincts are those of a banker, human until it comes to the money sacks. Do not misunderstand me. My brother would promptly knock down the man who assailed my name in his presence. He would go up to the door of state's prison to crush my enemy. He would grind every moral precept into pulp to pull me out of a hole; but he would not pay out a hundred thousand dollars, nor a hundred dollars, nor one dollar, to wipe out this debt which I have assumed. I have gone over this matter more than once with him. He is lying in wait for Egan Bedford. He has gone to great pains to cultivate amicable relations with him. Bradford & Co. has become the Boston correspondent of the Fifty-eighth National bank, which belongs to my brother. Marcus Gerry will repay Bedford in his own good time when the hour finally comes."

"It has come," said Mason. Then he leaned forward in his chair and looked Winfield Gerry steadily in the face, as one does with a child when he wishes to impress upon him the importance of some direction.

“Young man,” he said, “attend accurately to what I am about to say. You will at once make a careful and correct estimate of the amounts owed by the estate of your father and yourself by reason of Egan Bedford. This statement must be correct. Not one cent more, not a cent less, than the exact sum. You will at once dispose of any property you have in New York, and on next Monday go to Boston and open an office as a broker. Before the end of the week you will receive a telegram from Marcus Gerry authorizing you to follow my directions. On receipt of it go at once to the banking house of Egan Bedford & Co., and say to Mr. Bedford that you wish to establish a temporary line of credit with his house; that you are about to draw a series of checks on the Fifty-eighth National bank of New York, which you wish him to cash and for which you will pay him the usual commercial discount.”

“Also tell him that you have no deposit in the Fifty-eighth National bank subject to check, but that this bank will arrange with him about meeting the checks, and to take the matter up with it at once. You will say nothing more, and leave the bank.

“On the next day begin to present your checks, payable to yourself and drawn on the Fifty-eighth National bank of New York. These checks will be made out for amounts, respectively, in your statement of debts. With the money, as you receive it from each check, you will at once pay that creditor in full. This you will continue until all the creditors are paid. It ought not to require longer than a fortnight.”

Mason arose as though to dismiss the audience with young Gerry; then he added, “You will remember to do exactly as I say; do you understand that?”

“I understand,” replied the young man in amazement. “But the thing is impossible. The Fifty-eighth National bank will never shoulder such a loss. These debts aggregate \$300,000.”

“The Fifty-eighth National bank of Now York,” said Mason, “will not lose a dollar.”

“Then,” cried Gerry, now utterly incredulous, “I do not know how under heaven Egan Bedford can be got to cash the checks!”

“It is sufficient that I know,” said Mason. Then he got up abruptly and walked out of the room.

I was not present at the conference of Marcus Gerry with Randolph Mason. He came on Tuesday evening, when I was at the Cloverdale Hunt German. By request from Mason, Coleman Stratton, Mr. Gerry's counsel and that of the Fifty-eighth National bank, accompanied him. I have it from Pietro that the conference ran up to midnight and that half the books in the private office were on the floor in the morning. At twelve o'clock Marcus Gerry sent a telegram to his brother, saying to go ahead as Mason had directed. Pietro took the telegram to the Western Union office on Broadway. When he returned he passed Marcus Gerry's carriage leaving the house.

So the Gideon sign arrived in Boston before it was required. I know accurately what followed. On Monday morning Winfield Gerry went to the banking house of Egan Bedford & Co, and explained to Mr. Bedford what he wished to do, as Randolph Mason had directed. Bedford requested Gerry to return the next morning. He then called up the Fifty-eighth National bank by telephone and inquired about the checks. The bank replied that Winfield Gerry had no deposit there, but that it would guarantee the payment of his checks up to \$300,000, and to send it all the checks together by Adams express at the close of banking hours on Saturday. Bedford replied that this arrangement was satisfactory; but he required it sent to him by cipher telegram and also by letter, which was accordingly done. The next morning young Gerry presented his checks, which were cashed. This he continued to do, until on Thursday evening he had drawn out \$297,000 and had paid all the creditors of his father's old firm of Gerry & Bedford, including the two hundred thousand of debts which he had personally assumed. On Friday he closed his office in Boston and came to New York, the most puzzled man who ever entered the Borough of Manhattan.

Saturday evening the banking house of Egan Bedford & Co. sent the bundle of checks to the Fifty-eighth National bank of New York. This bank refused to pay the checks and returned them. Mr. Bedford came at once to New York. He could not understand this refusal of the bank to pay the checks, but he was not alarmed; he held the guaranty of the bank in writing; it was one of the wealthiest financial institutions in America; it was

as solvent as the government. Some misunderstanding of a clerk was doubtless the explanation — at any rate, he was safe.

Mr. Bedford went to the bank upon his arrival, but got no explanation from any one of the clerical force. An explicit direction to refuse payment on the checks was all they knew about it. An effort to secure an interview with the president, Marcus Gerry, brought only an appointment for Mr. Bedford with the general counsel of the bank at the office of Coleman Stratton, on Broadway at four o'clock.

I was present at this conference at the office of Mr. Stratton at the invitation of Winfield Gerry, who called for me at a quarter before four. We walked over to the building. Young Gerry was amazed at the incredible situation. It was unbelievable all the way through. One dreamed of such things on occasion. But this affair had gone on in daylight. It belonged in Bagdad, yet here it was, on a Monday in January, in New York! He was under an almost braking strain to see the close of it. We were taken at once to Mr. Stratton's private office. Egan Bedford and his counsel, Judge Hacker, had already arrived, and were conversing in low tones in a corner by the window. In a moment Mr. Stratton joined us. He was a clean-cut, gray man, radiating vitality.

"Gentlemen," he said, "can we not waive conventions und get at once to this matter?"

The two men at the window turned around in their chairs. Egan Bedford arose, came over to the table and put down a pack of checks, "I do not see why the bank sends me to a law office," he said; "I want the money on these checks."

"I believe," said Mr. Stratton, "that the Fifty-eighth National bank held no deposit upon which these checks could be drawn."

A light of cunning came into Egan Bedford's face. "I know that," he said; "but the bank is better than any man's account. I made the bank stand good for the checks."

"How?" said Stratton, and I thought there was the faintest shadow of a smile fitting about the corners of his eyes. Bedford's broad face lighted with victory. He thrust his hand into the bosom of his coat, took out a letter and

a telegram and spread on the table. "There," he said, "is the bank's guaranty in black and white and yellow." Then he added, with a sneer. "I guess your bank's not broke, is it?"

The lawyer moved some papers until he found a printed statement. "The bank," he said, "has assets valued at thirty-five millions of dollar; its liabilities are some ten millions. That would be, I believe, twenty-five million above insolvency."

"Then," said Bedford, "I want my money."

"Doubtless," replied Stratton.

Bedford exploded with anger. "I am tired of this confounded nonsense!" he shouted. "If the bank won't pay these checks, I will sue it."

"Then you will lose," replied the lawyer quietly.

"Lose!" cried Bedford. "The bank guaranteed these checks, I tell you. There is the guaranty; don't you see it?" and he pushed the papers across the table with his fat hand.

"I see it," said the lawyer; "but it is not worth filing room."

"What?" shouted Bedford.

"This guaranty of the Fifty-eighth National bank," continued Stratton, "is utterly void."

Bedford plunged back on his heels like a man struck violently in the breast. He waived his fat arm at his counsel, whom he hitherto had ignored. "Judge," he gurgled, "judge, do you hear that?"

Judge Hacker, whose knowledge of the law is said to equal that of any practitioner in New York, arose and came over to the table. He nodded to us, then he spoke quietly to his confrere in the law.

"Stratton," he said, "give me accurately what your position in this matter."

Coleman Stratton touched an electronic button, scribbled a memorandum on a scrap of paper and handed it to the office boy who entered. Then he turned to Judge Hacker.

“This contract of the Fifty-eighth National bank with Egan Bedford & Co. is one purely of guaranty, and ultra vires on the part of the bank. The Revised Statutes of the United States give a national bank no authority to guarantee the debts of another. A national bank, as you are aware, cannot exercise powers in excess of those conferred upon it by statute. Egan Bedford & Co. and, for that, all persons equally with the bank are bound to take notice of the statute. The guaranty is void and the bank is not liable.”

Judge Hacker listened attentively. “Have you the Revised Statute?” he said.

“Yes,” replied Stratton, handing him the volume. “Section 513C.”

Judge Hacker opened the book on the table and began to read it carefully. In a moment he looked up. “Do you know of an authority construing this statute?” he said.

Mr. Stratton touched his bell, and the office boy came in with a copy of the “Federal Reporter.” Stratton handed the book to Judge Hacker. “Page 825,” he said.

Judge Hacker took the volume to the window and went carefully over the case. Egan Bedford followed him, peeping now over and now under his arm, as though the lawyer were examining some incomprehensible infernal machine. His face was tense.

The whole plan of Randolph Mason was now laid open. Plain, even to young Winfield Gerry. He slipped his hand into mine and wrung it.

Presently Judge Hacker closed the volume and returned it to the table. Then he spoke to Stratton. “You seem to be right about this,” he said. “This decision of the United States circuit court of appeals appears conclusive. The Fifty-eighth National bank did not receive this money and consequently it cannot be taken to be in the position of obtaining a benefit by its void act. This money was paid to Winfield Gerry and not to the bank.” Then he turned to Egan Bedford, “You will have to look to Mr. Winfield Gerry for the payment of these checks.”

Bedford raised his arms above his head and dropped them with a hopeless gesture. "Sue him, sue that fellow!" he cried. "He is not worth a Tinker's dam. He hasn't a dollar!"

Young Gerry took out his purse, stripped off his rings, unhooked his pearl pin from the tie and handed them to Bedford. "You are mistaken," he said; "here is quite an estate."

Egan Bedford struck his hand, scattering the articles over the floor. Then he seized his hat and bolted out of the room. Judge Hacker followed, but paused a moment at the door to offer an apology for the violence of his client and to bid us good evening.

I looked around me. Young Gerry was gathering up his possessions, his hands trembling, but his face like the sun. The attorney standing by the table spoke only word of comment. "Mr. Parks." he said, "will you present my compliments to Randolph Mason?"

For the legal principle involved in this story, see the leading case of *Bowen v. Needles Nat. Bank, et al.*, 94 Fed. 925.



Afterword

In the Nineteenth and early Twentieth Centuries, some novels were published serially — that is, successive chapters appeared in magazines or newspapers over many months. In 1912, short stories by Melville Davisson Post about cases of Randolph Mason, a New York lawyer, were serialized in newspapers around the country, including *The News-Messenger* in Marshall, Minnesota, and the *Virginia Enterprise*, in Virginia, Minnesota. "My Friend at Bridge" appeared on page 10 of *The News-Messenger* on Friday, October 10, 1912. The citation to a court case is at the end of the story.

That the stories about Randolph Mason, told by his "private secretary," were inspired by Dr. Watson's about Sherlock Holmes, is obvious. Mason was no ordinary lawyer. He is creative, perceptive, impatient, exceedingly self-confident and, like a master chess player,

sees how others will react to his scheme even before it starts. Like Holmes, he acts to correct an injustice — in this instance, through ethically dubious means.

The story perpetuates certain stereotypes about lawyers. Mason never leaves his office which is lined with shelves of the “Federal Reporter.” These rows of formidable books, which only a lawyer can penetrate, hold the technical solution to the predicament of the hapless Winfield Gerry. Seeing the implications of a recent decision of a court of appeals, Mason conspires with the president of a bank and its attorney to defraud a fraudster, something that would not be tolerated in later years (it seems that the story unfolds in the 1890s, when legal ethics were in an embryonic state). The reader is left with the impression that the best lawyer is the one who can find and skillfully use an obscure technicality, enshrined in books, to help a client out of a jam. ■



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