Life in a bank is at its pleasantest in the winter. When all the world outside is dark and damp and cold, the light and warmth of the place are comforting. There is a pleasant air of solidity about the interior of a bank. The green shaded lamps look cosy. And, the outside world offering so few attractions, the worker, perched on his stool, feels that he is not so badly off after all. It is when the days are long and the sun beats hot on the pavement, and everything shouts to him how splendid it is out in the country, that he begins to grow restless.

Mike, except for a fortnight at the beginning of his career in the New Asiatic Bank, had not had to stand the test of sunshine. At present, the weather being cold and dismal, he was almost entirely contented. Now that he had got into the swing of his work, the days passed very quickly; and with his life after office-hours he had no fault to find at all.

His life was very regular. He would arrive in the morning just in time to sign his name in the attendance-book before it was removed to the accountant's room. That was at ten o'clock. From ten to eleven he would potter. There was nothing going on at that time in his department, and Mr Waller seemed to take it for granted that he should stroll off to the Postage Department and talk to Psmith, who had generally some fresh grievance against the ring-wearing Bristow to air. From eleven to half

past twelve he would put in a little gentle work. Lunch, unless there was a rush of business or Mr Waller happened to suffer from a spasm of conscientiousness, could be spun out from half past twelve to two. More work from two till half past three. From half past three till half past four tea in the tearoom, with a novel. And from half past four till five either a little more work or more pottering, according to whether there was any work to do or not. It was by no means an unpleasant mode of spending a late January day.

Then there was no doubt that it was an interesting little community, that of the New Asiatic Bank. The curiously amateurish nature of the institution lent a certain air of light-heartedness to the place. It was not like one of those banks whose London office is their main office, where stern business is everything and a man becomes a mere machine for getting through a certain amount of routine work. The employees of the New Asiatic Bank, having plenty of time on their hands, were able to retain their individuality. They had leisure to think of other things besides their work. Indeed, they had so much leisure that it is a wonder they thought of their work at all.

The place was full of quaint characters. There was West, who had been requested to leave Haileybury owing to his habit of borrowing horses and attending meets in the neighbourhood, the same being always out of bounds and necessitating a complete disregard of the rules respecting evening chapel and lock-up. He was a small, dried-up youth, with black hair plastered down on his head. He went about his duties in a costume

which suggested the sportsman of the comic papers.

There was also Hignett, who added to the meagre salary allowed him by the bank by singing comic songs at the minor music halls. He confided to Mike his intention of leaving the bank as soon as he had made a name, and taking seriously to the business. He told him that he had knocked them at the Bedford the week before, and in support of the statement showed him a cutting from the Era, in which the writer said that 'Other acceptable turns were the Bounding Zouaves, Steingruber's Dogs, and Arthur Hignett.' Mike wished him luck.

And there was Raymond who dabbled in journalism and was the author of 'Straight Talks to Housewives' in Trifles, under the pseudonym of 'Lady Gussie'; Wragge, who believed that the earth was flat, and addressed meetings on the subject in Hyde Park on Sundays; and many others, all interesting to talk to of a morning when work was slack and time had to be filled in.

Mike found himself, by degrees, growing quite attached to the New Asiatic Bank.

One morning, early in February, he noticed a curious change in Mr Waller. The head of the Cash Department was, as a rule, mildly cheerful on arrival, and apt (excessively, Mike thought, though he always listened with polite interest) to relate the most recent sayings and doings of his snub-nosed son, Edward. No action of this young prodigy

was withheld from Mike. He had heard, on different occasions, how he had won a prize at his school for General Information (which Mike could well believe); how he had trapped young Mr Richards, now happily reconciled to Ada, with an ingenious verbal catch; and how he had made a sequence of diverting puns on the name of the new curate, during the course of that cleric's first Sunday afternoon visit.

On this particular day, however, the cashier was silent and absent-minded. He answered Mike's good-morning mechanically, and sitting down at his desk, stared blankly across the building. There was a curiously grey, tired look on his face.

Mike could not make it out. He did not like to ask if there was anything the matter. Mr Waller's face had the unreasonable effect on him of making him feel shy and awkward. Anything in the nature of sorrow always dried Mike up and robbed him of the power of speech. Being naturally sympathetic, he had raged inwardly in many a crisis at this devil of dumb awkwardness which possessed him and prevented him from putting his sympathy into words. He had always envied the cooing readiness of the hero on the stage when anyone was in trouble. He wondered whether he would ever acquire that knack of pouring out a limpid stream of soothing words on such occasions. At present he could get no farther than a scowl and an almost offensive gruffness.

The happy thought struck him of consulting Psmith. It was his hour for pottering, so he pottered round to the Postage Department, where he

found the old Etonian eyeing with disfavour a new satin tie which Bristow was wearing that morning for the first time.

'I say, Smith,' he said, 'I want to speak to you for a second.'

Psmith rose. Mike led the way to a quiet corner of the Telegrams Department.

'I tell you, Comrade Jackson,' said Psmith, 'I am hard pressed. The fight is beginning to be too much for me. After a grim struggle, after days of unremitting toil, I succeeded yesterday in inducing the man Bristow to abandon that rainbow waistcoat of his. Today I enter the building, blythe and buoyant, worn, of course, from the long struggle, but seeing with aching eyes the dawn of another, better era, and there is Comrade Bristow in a satin tie. It's hard, Comrade Jackson, it's hard, I tell you.'

'Look here, Smith,' said Mike, 'I wish you'd go round to the Cash and find out what's up with old Waller. He's got the hump about something. He's sitting there looking absolutely fed up with things. I hope there's nothing up. He's not a bad sort. It would be rot if anything rotten's happened.'

Psmith began to display a gentle interest.

'So other people have troubles as well as myself,' he murmured

musingly. 'I had almost forgotten that. Comrade Waller's misfortunes cannot but be trivial compared with mine, but possibly it will be as well to ascertain their nature. I will reel round and make inquiries.'

'Good man,' said Mike. 'I'll wait here.'

Psmith departed, and returned, ten minutes later, looking more serious than when he had left.

'His kid's ill, poor chap,' he said briefly. 'Pretty badly too, from what I can gather. Pneumonia. Waller was up all night. He oughtn't to be here at all today. He doesn't know what he's doing half the time. He's absolutely fagged out. Look here, you'd better nip back and do as much of the work as you can. I shouldn't talk to him much if I were you. Buck along.'

Mike went. Mr Waller was still sitting staring out across the aisle. There was something more than a little gruesome in the sight of him. He wore a crushed, beaten look, as if all the life and fight had gone out of him. A customer came to the desk to cash a cheque. The cashier shovelled the money to him under the bars with the air of one whose mind is elsewhere. Mike could guess what he was feeling, and what he was thinking about. The fact that the snub-nosed Edward was, without exception, the most repulsive small boy he had ever met in this world, where repulsive small boys crowd and jostle one another, did not interfere with his appreciation of the cashier's state of mind. Mike's

was essentially a sympathetic character. He had the gift of intuitive understanding, where people of whom he was fond were concerned. It was this which drew to him those who had intelligence enough to see beyond his sometimes rather forbidding manner, and to realize that his blunt speech was largely due to shyness. In spite of his prejudice against Edward, he could put himself into Mr Waller's place, and see the thing from his point of view.

Psmith's injunction to him not to talk much was unnecessary. Mike, as always, was rendered utterly dumb by the sight of suffering. He sat at his desk, occupying himself as best he could with the driblets of work which came to him.

Mr Waller's silence and absentness continued unchanged. The habit of years had made his work mechanical. Probably few of the customers who came to cash cheques suspected that there was anything the matter with the man who paid them their money. After all, most people look on the cashier of a bank as a sort of human slot-machine. You put in your cheque, and out comes money. It is no affair of yours whether life is treating the machine well or ill that day.

The hours dragged slowly by till five o'clock struck, and the cashier, putting on his coat and hat, passed silently out through the swing doors. He walked listlessly. He was evidently tired out.

Mike shut his ledger with a vicious bang, and went across to find

Psmith. He was glad the day was over.