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| **My Financial Career** |
| By Stephen Leacock (1869–1944) |

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| WHEN I go into a bank I get rattled. The clerks rattle me; the wickets rattle me; the sight of the money rattles me; everything rattles me. | *1* |
| The moment I cross the threshold of a bank I am a hesitating jay. If I attempt to transact business there I become an irresponsible idiot. | *2* |
| I knew this beforehand, but my salary had been raised to fifty dollars a month, and I felt that the bank was the only place for it. | *3* |
| So I shambled in and looked timidly around at the clerks. I had an idea that a person about to open an account must consult the manager. | *4* |
| I went up to a wicket marked “Accountant.” The accountant was a tall, cool devil. The very sight of him rattled me. My voice was sepulchral. | *5* |
| “Can I see the manager?” I said, and added solemnly, “alone.” I don’t know why I said “alone.” | *6* |
| “Certainly,” said the accountant, and fetched him. | *7* |
| The manager was a grave, calm man. I held my fifty-six dollars clutched in a crumpled ball in my pocket. | *8* |
| “Are you the manager?” I said. God knows I didn’t doubt it. | *9* |
| “Yes,” he said. | *10* |
| “Can I see you?” I asked. “Alone?” I didn’t want to say “alone” again, but without it the thing seemed self-evident. | *11* |
| The manager looked at me in some alarm. He felt that I had an awful secret to reveal. | *12* |
| “Come in here,” he said, and led the way to a private room. He turned the key. | *13* |
| “We are safe from interruption here,” he said; “sit down.” | *14* |
| We both sat down and looked at one another. I found no voice to speak. | *15* |
| “You are one of Pinkerton’s men, I presume,” he said. | *16* |
| He had gathered from my mysterious manner that I was a detective. I knew what he was thinking and it made me worse. | *17* |
| “No, not from Pinkerton’s,” I said, seemingly to imply that I came from a rival agency. “To tell the truth,” I went on, as if I had been prompted to lie about it, “I am not a detective at all. I have come to open an account. I intend to keep all my money in this bank.” | *18* |
| The manager looked relieved, but still serious; he concluded now that I was a son of Baron Rothschild, or a young Gould. | *19* |
| “A large account, I suppose,” he said. | *20* |
| “Fairly large,” I whispered. “I propose to deposit fifty-six dollars now, and fifty dollars a month regularly.” | *21* |
| The manager got up and opened the door. He called to the accountant. | *22* |
| “Mr. Montgomery,” he said, unkindly loud, “this gentleman is opening an account; he will deposit fifty-six dollars. Good morning.” | *23* |
| I rose. | *24* |
| A big iron door stood open at the side of the room. | *25* |
| “Good morning,” I said, and stepped into the safe. | *26* |
| “Come out,” said the manager coldly, and showed me the other way. | *27* |
| I went up to the accountant’s wicket and poked the ball of money at him with a quick, convulsive movement, as if I were doing a conjuring trick. | *28* |
| My face was ghastly pale. | *29* |
| “Here,” I said, “deposit it.” The tone of the words seemed to mean, “Let us do this painful thing while the fit is on us.” | *30* |
| He took the money and gave it to another clerk. He made me write the sum on a slip and sign my name in a book. I no longer knew what I was doing. The bank swam before my eyes. | *31* |
| “Is it deposited?” I asked in a hollow vibrating voice. | *32* |
| “It is,” said the accountant. | *33* |
| “Then I want to draw a check.” | *34* |
| My idea was to draw out six dollars of it for present use. Someone gave me a check-book through a wicket, and someone else began telling me how to write it out. The people in the bank had the impression that I was an invalid millionaire. I wrote something on the check and thrust it in at the clerk. He looked at it. | *35* |
| “What! Are you drawing it all out again?” he asked in surprise. Then I realized that I had written fifty-six instead of six. I was too far gone to reason now. I had a feeling that it was impossible to explain the thing. All the clerks had stopped writing to look at me. | *36* |
| Reckless with misery, I made a plunge. | *37* |
| “Yes, the whole thing.” | *38* |
| “You withdraw your money from the bank?” | *39* |
| “Every cent of it.” | *40* |
| “Are you not going to deposit anymore?” said the clerk, astonished. | *41* |
| “Never.” | *42* |
| An idiot hope struck me that they might think something had insulted me while I was writing the check and that I had changed my mind. I made a wretched attempt to look like a man with a fearfully quick temper. | *43* |
| The clerk prepared to pay the money. | *44* |
| “How will you have it?” he said. | *45* |
| “What?” | *46* |
| “How will you have it?” | *47* |
| “Oh!” I caught his meaning, and answered, without even trying to think, “In fifties.” | *48* |
| He gave me a fifty-dollar bill. | *49* |
| “And the six?” he asked dryly. | *50* |
| “In sixes,” I said. | *51* |
| He gave it me, and I rushed out. | *52* |
| As the big doors swung behind me I caught the echo of a roar of laughter that went up to the ceiling of the bank. Since then I bank no more. I keep my money in cash in my trousers pocket, and my savings in silver dollars in a sock. |  |