

Setup

by Jack Ritchie



The phone rang and Mrs. McNalley picked it up.

"Hello?" she said.

The voice was a man's. It said, "Is this Mrs. Andrea McNalley?"

"Yes."

"Well, then, my name is Mr. Hamilton. James Hamilton. I am a vice-president at the First National Bank in the Southview Shopping Center."

Mrs. McNalley was tall and slender and in her sixties. She nodded to herself. Then she said, "That's my bank."

"Yes," said Mr. Hamilton. "Mrs. McNalley," he went on, "I've heard that you are a respected citizen in this community. A person who can be trusted."

"I guess so," said Mrs. McNalley. "Why?"

"I . . . that is . . . we would like your help, Mrs. McNalley. We need your cooperation."

"What's the trouble?"

"We have an **employee**—a teller at our bank who. . . . How shall I put it? We are *suspicious* of him."

"What's he been up to?"

"We think he's been changing his records, Mrs. McNalley. For example, a customer takes seven hundred dollars out of an account. But this teller



marks the withdrawal as being *eight* hundred dollars. Then he pockets the extra one hundred dollars for himself."

"Sounds like a pretty foolish thing to do. Why isn't he behind bars, Mr. Hamilton?"

"He is very clever, very clever, Mrs. McNalley. Somehow he has a way of covering up the difference. He does it before we can check on his books at the end of the day. It's all very technical, Mrs. McNalley. It would take a long time to explain. However, we—the officers of the bank and I—have talked about this case many times. And we have decided on the best way to catch this **criminal**. That would be to catch him while he was in the *act* of **committing** the crime."

"I suppose so," said Mrs. McNalley. "But where do I come in?"

"You have . . . let me see. I have your records somewhere here on my desk. You have something like \$10,000 in your savings account?"

"\$5,256 and a few cents," Mrs. McNalley said.

"Ah, yes. I have the records now. \$5,256. And those extra pennies. But they do add up, don't they?"

"Which teller is it?" asked Mrs. McNalley. "There are three or four tellers at the bank."

"I don't think I ought to mention his name. However, I can tell you this. He's a young man in his late twenties. He has black hair and a mustache."

"Oh, sure," Mrs. McNalley said. "I know who you mean. I never did trust him. I know you can't judge a book by its cover. But I just don't like him."

"No," said Mr. Hamilton, "you can't judge a book by its cover. But this time, you seem to be right."

Mr. Hamilton paused. Then he went on. "Now, ma'am, it is just after 10:00 A.M. We—the officers of the bank and I—would like you to go to this teller's window at exactly eleven o'clock. We would like you to withdraw \$5,000 from your account."

"Five thousand dollars?"

"We are not asking you to go through all this trouble for *nothing*, Mrs. McNalley. We will see that you receive two hundred dollars. We will give you that for your help in catching this criminal."

"Two hundred dollars?" There was a pause. "If I take out \$5,000, what then?"

"Put the bills into an envelope and leave the bank. Then walk to that little park in the shopping center."

"The park in Darrow Square?"

"Yes, that's the one. Anyway, go there and sit on one of the benches. Just wait for me. I should be there in five or ten minutes."

"Should I sit on any particular bench?"

"Any one will do. I'll recognize you. When I join you, give me the envelope."

"Give you the envelope?"

"Yes. You see, that is *evidence*. We will need it."

"But . . ."

"You have nothing at all to worry about, Mrs. McNalley. Our bank will cover you for the entire amount. It's just something we must do to satisfy the law. We need the money when the police make the arrest. I will return the money to you immediately after. The whole thing shouldn't take more than half an hour. And remember, we'll give you two hundred dollars for your help. That's not bad for the loan of \$5,000 for half an hour. Not bad at all, is it, Mrs. McNalley?"

"Do you want me to stay in Darrow Square until you come back with the money?"

"Exactly, Mrs. McNalley. You stay there until I get back."

The man who called himself Mr. Hamilton had telephoned from a phone booth. The phone booth was in a luncheonette. He waited for three minutes. Then he dialed Mrs. McNalley's number again.

Mrs. McNalley answered. "Hello?"

Hamilton was good at changing his voice. "Is Bill there?" he asked.

"Bill? There's no Bill here."

"Isn't this 555-4778?"

"No. This is 555-4779."

"Sorry. I must have dialed the wrong number."

He waited another three minutes. Then he dialed Mrs. McNalley's number once more. He heard Mrs. McNalley's phone ring. Then he hung up.

Good. The line hadn't been busy either time he dialed.

If the suckers didn't phone the police in the first five or six minutes, chances were they had been hooked. It meant that they had believed his story.

Hamilton sat down at a booth near the window. He ordered a sandwich. From where he was sitting, he could watch the front of Mrs. McNalley's apartment building. He always liked being able to do that. It made him feel safer. More than once he had seen a police car drive up. That happened when the sucker got suspicious later and phoned the police.

Hamilton ate his sandwich.

Why did they fall for his story so often? He wasn't sure.

Yesterday morning Hamilton had gone to the Southview Shopping Center. He had spent two hours in the First National Bank there. He kept an eye on the customers that came in. Finally, he selected Andrea McNalley. She seemed to be at least sixty-five and was very well dressed.

When Mrs. McNalley left the bank that morning, Hamilton stayed not far behind. Mrs. McNalley walked four blocks. Then she went into her apartment building.

Hamilton found out Mrs. McNalley's name. He had his own way of doing this. Then he found out her phone number.

Now, Hamilton finished eating his sandwich. He looked out the window toward the apartment house. He glanced at his watch. Then he saw Mrs. McNalley leave the apartment building. She began walking toward the shopping center. She was going to the bank.

Hamilton quickly paid his bill. Then he left. He was a block behind Mrs. McNalley when she entered the bank.

After about ten minutes, Mrs. McNalley came out of the bank. She headed toward the park. Once there, she looked at the benches. Then she sat down on one of them.

Hamilton waited another five minutes. Then he approached. "Mrs. McNalley?" he asked.

Mrs. McNalley looked up. "Mr. Hamilton? The vice-president of the bank?"

Hamilton nodded. "Do you have the money?"

Mrs. McNalley took an envelope from her pocketbook. "You said something about two hundred dollars?"

"Of course." Hamilton took out his wallet. He removed two one hundred dollar bills. "Here you are, ma'am. And the bank wishes to thank you for your **cooperation**."

Hamilton glanced into the envelope. The money was all there. "Now I'll go back to the bank. We'll take care of that teller immediately. I should be back in half an hour."

He took a dozen steps. Then he felt a tap on his shoulder. He turned to face a tall man. Hamilton knew at once that the man was a detective.

The tall man spoke. "You are under arrest," he told Hamilton. "You have the right to remain silent. You have the right to . . ."

Hamilton closed his eyes and listened in silence.

Moments later, Mrs. McNalley joined them. She turned to Hamilton.

"I waited *fifteen* minutes before I called the police," she said. Mrs. McNalley smiled. "I spent thirty years on the police force before I retired. During that time, I learned every trick that crooks like you pull. I knew this one well."

"Let's be going," the detective told Hamilton. Hamilton sighed. Someone had once told him that crime didn't pay.

GETTING THE MEANING OF THE STORY. Complete each of the following sentences by putting an *x* in the box next to the correct answer. Each sentence helps you get the meaning of the story.

- Mr. Hamilton wanted Mrs. McNalley to
 a. give him an envelope with \$5,000.
 b. complain to the bank about a teller.
 c. meet him at a luncheonette.
- For helping the bank, Hamilton promised to give Mrs. McNalley
 a. a letter of thanks.
 b. free lunch at the bank.
 c. two hundred dollars.
- Hamilton called back twice because he wanted to
 a. tell Mrs. McNalley something he had forgotten.
 b. make sure Mrs. McNalley wasn't on the phone talking to the police.
 c. remind her to go to the bank at eleven o'clock.
- After Hamilton spoke to her on the phone, Mrs. McNalley
 a. went immediately to the bank.
 b. called a detective at once.
 c. waited fifteen minutes and then called the police.

× 5 =
NUMBER CORRECT YOUR SCORE

REVIEWING STORY ELEMENTS. Each of the following questions reviews your understanding of story elements. Put an *x* in the box next to the correct answer to each question.

- What happened last in the *plot* of the story?
 a. Mrs. McNalley waited on a bench in the park.
 b. A tall man tapped Mr. Hamilton on the shoulder.
 c. Hamilton looked out the window and watched the apartment house.
- Which sentence best *characterizes* James Hamilton?
 a. He was a vice-president at a bank and could be trusted.
 b. He was a crook who stole people's savings.
 c. He was very friendly because he liked people so much.
- "You are under arrest. You have the right to remain silent." These lines of *dialogue* were spoken by
 a. a detective to Mr. Hamilton.
 b. Mr. Hamilton to Mrs. McNalley.
 c. Mrs. McNalley to Mr. Hamilton.
- Which sentence best tells the *theme* of the story?
 a. A woman "turns the tables" on a man who tries to trick her.
 b. A teller at a bank is caught stealing.
 c. A woman loses \$5,000 to a clever thief.

× 5 =
NUMBER CORRECT YOUR SCORE

EXAMINING VOCABULARY WORDS. Answer the following vocabulary questions by putting an *x* in the box next to the correct answer. The vocabulary words are printed in **boldface** in the story. If you wish, look back at the words before you answer the questions.

- Mr. Hamilton said that an employee at the bank seemed to be changing bank records. Which of the following is the meaning of the word *employee*?
 - a. a worker
 - b. a customer
 - c. a guest
- They hoped to catch the teller while he was in the act of committing the crime. The word *committing* means
 - a. enjoying.
 - b. doing.
 - c. driving to.
- Hamilton told Mrs. McNalley that the bank was grateful to her for her cooperation. The word *cooperation* means
 - a. working together.
 - b. cheerful manner.
 - c. large sum of money.
- The officers at the bank thought of a plan to catch the criminal. A *criminal* is a person who has
 - a. been absent often.
 - b. argued loudly with others.
 - c. broken the law.

× 5 =
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ADDING WORDS TO A PASSAGE. Complete the following paragraph by filling in each blank with one of the words listed in the box below. Each of the words appears in the story. Since there are five words and four blanks, one word in the group will not be used.

In France, police officers are called *gendarmes*. In England, _____ officers are known as *bobbies*. In the United States, of course, police officers are often _____ "cops." How did they get this _____? It comes from the copper buttons that were once _____ on police uniforms.

called	benches
police	
found	name

× 5 =
 NUMBER CORRECT YOUR SCORE

THINKING ABOUT THE STORY. Each of the following questions will help you to think critically about the selection. Put an *x* in the box next to the correct answer.

- Which one of the following statements is true?
 - a. Mrs. McNalley was fooled by Mr. Hamilton.
 - b. Mr. Hamilton enjoyed working at the First National Bank.
 - c. The teller at the bank wasn't really stealing money.
- It is safe to say that Mr. Hamilton planned to
 - a. return the money to Mrs. McNalley.
 - b. see that the teller was sent to jail.
 - c. disappear with the money.
- Why did Hamilton change his voice when he asked to speak to Bill?
 - a. He wanted to surprise Bill.
 - b. He didn't want Mrs. McNalley to know who he was.
 - c. He wanted to see if Bill could guess who he was.
- This story suggests that you should
 - a. be on guard when a stranger offers you money over the phone.
 - b. keep your savings at home and not in a bank.
 - c. always carry a large amount of cash with you.

× 5 =
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Thinking More about the Story. Your teacher might want you to write your answers.

- Mr. Hamilton said that you can't judge a book by its cover. Show how this was true of Hamilton himself.
- Even if Mrs. McNalley hadn't tricked Hamilton, sooner or later he would surely have been caught. Discuss this statement.
- What lesson or lessons can be drawn from this story? Think of as many as you can.

Use the boxes below to total your scores for the exercises.

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