

The Ledger

Once he reached the top of the High Street it was all downhill and he pedalled flat-out, matching the pace of the motor traffic. With thirty yards to go he swung his weight onto one pedal and glided to a halt at the station. Three minutes to spare, according to the station clock. He parked the bike and headed for the barrier, displaying the crisp new season ticket, bought for him by his mother at a cost of four pounds six shillings and six pence. Her last outlay on his behalf - next month he would be buying his own ticket.

He dodged past a pair of dignified stockbroker types and hurried towards the head of the platform, where he waited to compete for a seat on the 7.52 to Cannon Street. A brief scrutiny of the office workers already lining the platform told him that the world he was entering today was not a very colourful one.

The train had been filling up all the way from Hastings, but extra carriages were added at Tonbridge, giving these commuters a good chance of a seat. John, sixteen years old and unconcerned about his dignity, jumped aboard as the new carriages were being coupled and was soon occupying a corner seat in a third class, non-smoking compartment. He was joined by five men who seemed to be well acquainted. They reported on their weekend in loud, confident voices and exchanged some banter before settling down behind their serious newspapers. John guessed that he had **taken** the place of a sixth member of their early-morning club.

They all wore the City uniform of dark suit, sombre tie and well-polished black shoes; bowler hats lined the rack above. John had resisted pressure from his mother in this respect and travelled hatless. He was heading for his first day of work in the City of London, resigned to a fate over which he had been given no choice.

The recent death of his father and the consequent lack of funds to pay the fees at his boarding school had turned his world upside down. Thoughts of a career had been far from his mind when he was plucked from his familiar surroundings and dropped into an alien world, the only boy to leave the school from the fifth form. The bank which had employed his father agreed to take him on as a trainee.

At Cannon Street he was swept along the platform by the herd of rush-hour travellers. He tried not to feel gloomy; at least he was free of the harsh discipline of the school and he would have a bit of money of his own, £250 a year to be exact. He had been allowed a last free summer with his friends before they went back to school and he began to earn his keep. From now on he would have two weeks' holiday a year.

He checked his watch. By this hour his schoolmates, in their coarse grey shorts, would be shuffling along the route of their pre-breakfast run. For him there would be time for a coffee at the Kardomah before nine-thirty, when he was due to sign in at the bank in Gracechurch Street. He raised a hand to touch the Old School tie that he was now entitled to wear. Today he had become an adult.

“You know how they can tell when you're ready for retirement?” John shook his head, trying to show interest in this odd question.

“It's when you can't lift the ledgers any more.” John smiled dutifully. He had been entrusted to this tall, gangling man with the crew-cut hair, called Smith, known as 'Smithy'. He would introduce him to the mysteries of the Bills Department. International commerce was this bank's area of activity.

“Lift this one for me John, will you? My back's playing up today.”

John grabbed the massive book with both hands and swung it on to the desk. Its covers were of cloth-covered wood, discoloured at the edges by years of handling. Once opened it occupied the whole surface of the table.

Smithy picked up the first document from a pile beside him. “We call this a Bill of Exchange,” he said. “It’s a type of negotiable instrument.” John waited for clarification.

“Don’t worry about the jargon,” Smithy said, “Just listen to me and you’ll learn everything you need to know. Now - you see that name, down there on the bottom right corner? That goes in the first column.” John uncapped the gold-plated Parker 51 fountain pen that his Uncle Syd had given him to mark his entry into the world of commerce. He carefully copied the words *'Middle East Import Export Corporation'* into the ledger. Other names, reference numbers, amounts in various currencies, descriptions of goods, the names of merchant vessels and many other details had to be transcribed into the ledger. Smithy taught him where to find them and which column they belonged in. The job, it seemed, was one of copying. John tried hard to memorise the procedure, but he had to be reminded many times and he made mistakes, knowing that his corrections would remain forever in the ledger.

The first day passed slowly, relieved now and then by someone introducing themselves to the new arrival. John went for lunch with another young trainee, called Brian. Their two and sixpenny luncheon vouchers bought them steak and kidney pudding followed by steamed jam roll at Mandy’s cafe in Fish Street Hill. Afterwards they wandered onto London Bridge and leaned over the parapet until their hour was up. Brian talked about the bed-sitter he had just rented, off the Kings Road. It was about as far as you could get from Sloane Square and still be in Chelsea. That, John learned, was what mattered. Chelsea was where it all happened, the only place for a young man to be. John tried to listen, but his mind was more engaged by the activity of the vessels on the river.

When John returned to his desk Smithy was in no hurry to get down to work and for half an hour regaled him with stories of his hobby. He was an amateur racing cyclist.

There were two Welshmen of the same name in the Bills Department. They addressed each other formally as 'Mr Jones' and seemed to be continually bickering. One of them bent furtively over John’s desk, feeling for something in his pocket and asking, “What do you think of this then, John?” Was he about to be shown a naughty photograph, John wondered.

“I’m having it made up, double-breasted, you know.” It was a small sample of a grey worsted material. John learned that the quality and style of a business suit were important preoccupations for the men, even if to him they all seemed to be dressed alike. The female staff in the Typing Pool were the other chief topic. A new girl, small and pretty, was arousing interest, and some crude conjecture. The work did not merit any discussion.

John spent a restless night, his mind filled with strange foreign names and merchandise that he had never heard of (what on earth was 'vegetable ghee'? Smithy didn't know – to him it was what you wrote in the fourth column.) He had tried to reassure his mother that the work was interesting but he felt disheartened.

On his second morning he hoisted the ledger onto the desk with a thump. Smithy had accomplished his task of induction and John was left alone with the huge book. He opened to a page at random and gazed at all the words and numbers. Was this the purpose to which his sixteen years of life had been leading? Was he to be no different from these grey-suited automatons, diverting themselves with petty concerns and rivalries as they watched the hands of the clock edging towards five?

He scrolled through some pages, stopping here and there to pick out the name of a foreign port: Bushire, Bahrain, Bandar Abbas. There was an atlas at home; this evening he would look up these places.

On Wednesday, his third day, he passed through the barrier at Cannon Street with the rest of the herd. He watched them scatter towards their own corners of the Square Mile where, he supposed, they would each make a contribution of some kind to the world's trade. His day would be spent copying more names and numbers into the ledger.

No one had thought to give him an understanding of what was represented by these acres of blue ink. Today he diverted himself by studying the handwriting and trying to picture the writers. From the way they handled a pen he imagined how they looked, how far ambition might have taken them from this stultifying job. The restless man who penned those bold letters in such haste would surely be far away now, doing something more stimulating; he hadn't completed many lines in the ledger. Here, on the other hand, was the work of a born bank clerk - page after page covered with tedious neatness.

John spread his palms on the book and sat quite still. He began to get a sense that there was a world that it knew about, and would tell him if only he would allow it. He turned to the last entry he had made yesterday afternoon and ran his finger slowly across the page, pronouncing the words to himself. He was being told a story.

A merchant in Khoramshahr, called Abdulrahman Abassi, had placed an order for lengths of cotton material, woven and printed at a mill in Lancashire. Colours and pattern numbers were specified. The exporter was called Albright Rayment, based at Bermondsey in London. The documents, still on John's desk, told him about this transaction. He studied them more carefully now. There was an invoice and a bill of exchange - they detailed the goods and the price to be paid; the bill of lading proved their despatch on a ship called the 'Kathleen Mary'; the insurance certificate warned of the dangers of the journey, with a list of the underwriters who had taken on the risk of loss.

He began to picture the man at his shop in Khoramshahr, awaiting the arrival of his goods, eager to show his customers the new designs. He saw the other man too, at his office in Bermondsey, anticipating the payment that would come to him through the bank, praying that the voyage would be safe from storms and that the goods would reach his client in good order.

John felt that this wise old book was communicating with him, that it recognized a receptive mind. School reports that might have valued his imagination had chosen instead to label him as a dreamer. That word, used in a derogatory sense, had pursued him through his years at school. He may not have been one of those who made things happen, but he was the one who wondered why. A habit of reflection, and a curiosity about motivations were qualities that went unnoticed in that place.

Pictures were taking shape now, following each other like a slide show: a dock in the Port of Liverpool, piled high with merchandise; a crane lifting huge bales and swinging them into the hold of a great merchant ship; the vessel moving slowly away from the wharf and making its way along the estuary of the Mersey, sounding its horn.

Now the voyage is over. The Kathleen Mary has docked at Khoramshahr. John can smell the cargo as it is unloaded, hear the shouts of the dock workers. He sees a merchant, portly and dignified, dressed in dark blue robes, calling at the local branch of the bank. He pays his bill and receives the documents that John has recently handled. John follows the man as he walks to the Customs House to arrange for the release of his consignment of cotton goods. He hears the hubbub of foreign voices in the bazaar through which a line of porters is carrying it to its destination.

His imagination is taking flight, no longer bound by the evidence in the ledger. The merchant is sitting on a stool just inside his open-fronted shop, the rest of the space filled to the roof with spools of fabric - linens, cottons and silks. The colours and patterns make a dazzling tableau.

A mother and her daughter, of about John's age, pause at the shop. They point to some of the materials and exchange opinions in low voices, careful not to betray enthusiasm before they start to negotiate with the merchant. But he knows his customers; he can read their gestures. He sends his boy to the cafe next door for a small glass of sweet tea for each of them. Pleasantries are exchanged; there is no reason for haste. Then a bolt of cotton is unrolled and draped from one of the girl's shoulders. A dress is needed for a special occasion and the merchant knows that she will not be able to resist this emerald green material, just arrived from England.

Perhaps, like John, the mill workers in Lancashire can see how beautiful she will look when her mother makes it up in traditional style. The bank clerks in Gracechurch Street will not. The words in the ledger will never come alive for Smithy and the Mr Joneses.

By the time his first week was up John no longer felt himself the unfortunate victim of family circumstances. The present had been dictated for him, but why should the future not be his to decide? He would not plod through his days behind a desk, saving his shillings towards the next grey suit.

The ledger had challenged him to write the script for his life. Brian could swap his business suit for a floral outfit at the weekend and pretend to embrace the hippy lifestyle of Chelsea. John would shed the grey world of the City for good. As soon as they would take him he would work his passage on a merchant ship and follow that consignment of cotton goods. He would step into the story he had seen unfolding.

He had been sent away to the anonymity of the boarding school at the age of seven, and by the time he left just after his sixteenth birthday there was no one who could have given a perceptive account of his personality or his aptitudes. For this 'dreamer' employment in the bank would do as well as any. The ledger, as it closed at the end of the day, knew better.