

Cliffhanger

The Life and Times of Harry McInhill – Chapter III

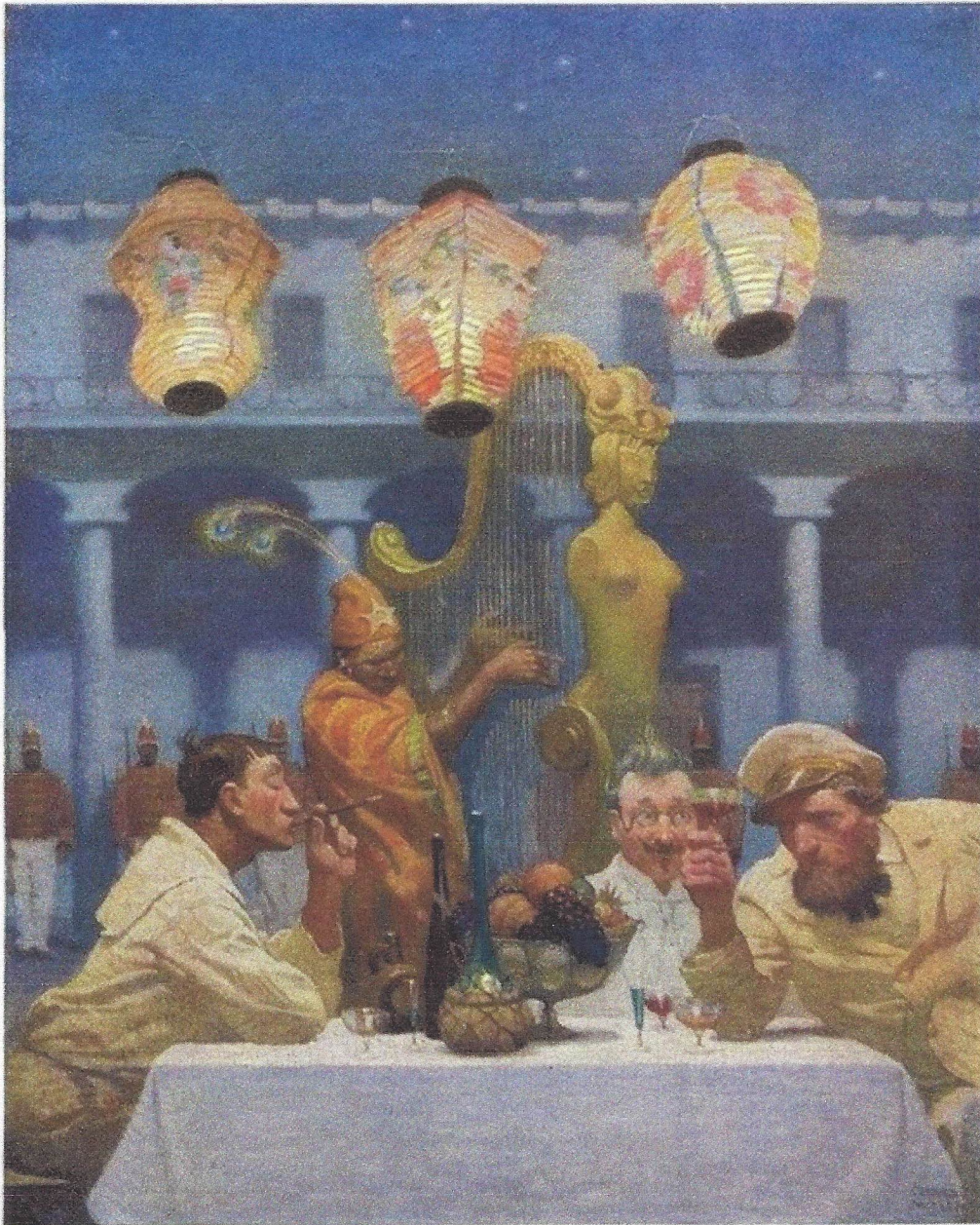
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"However, after six days o' restin' up, with salubrious fruits an' wines an' the most melojus concerts, my capt'n broaches the cause of why we're callin' on the Don Hidalgo Rodreego Cazamma"

By N.C. Wyeth



Harry McInhill, retired international banker, husband of the beautiful Mary Clare Cargan, father of twins, aspiring historian, sometime lecturer, amateur memoirist, and proud member of the Literary Club, decided many months ago that if he were ever again asked to present a paper at the club, it would be on the subject of "Characters, Humor, Models, and the CIA". The inspiration for this title came from a little-known N.C. Wyeth painting published in 1915 to illustrate a work of fiction, "The Medicine Ship", a tall tale by James B. Connelly.

The exaggerated poses and expressions of the picture's three central figures are trademark Wyeth characteristics. The highly individualistic and striking features – hair, mustache, costumes – identify the men as what can only be described as characters. In his forty years at Dearborn Bank and Trust, Harry worked alongside many such eccentric types. They always seemed to have nicknames: "The Skull", "The Duke of Earl", "His Lordship", "Sneaky", "The Czar". "Le Grand Escargot" got his name because by an odd illusion, when viewed seated from just above desk level across the open plan office, his slow gait every Friday afternoon at 4:55 pm to wish all members of staff a good weekend gave him the appearance of an anthropomorphic gastropod slithering its way amongst the desks, unassisted by the use of legs. Of course, everyone knew his real intent: to remind all and sundry he was paying attention, noting any staff ducking out of the office early.

Wyeth incorporates humor into his painting through the use of extravagant postures and a title which practically begs to be read in a droll W.C. Fieldian drawl: "However, after six days o' restin' up, with salubrious fruits an' wines an' the most melojus concerts, my capt'n broaches the cause of why we're callin' on the Don Hidalgo Rodreego Cazamma". If the harp's column in the shape of a woman's head and torso seems fanciful, Wyeth likely *modeled* it as a tribute to the Irish origins of the tall tale's author. The columns of renowned 19th century Irish Egan harps are

known to have been similarly decorated. There is additionally though, something furtive suggested by Wyeth's composition. Mischief is in the air: cloak and dagger intelligence work, some skullduggery perhaps, espionage even, which put Harry in mind of the notable role the CIA had played in his personal and professional lives.

Those then were the themes Harry selected for his paper: characters, humor, models, and the CIA, albeit, the models would not be those of the human variety but rather the flawed 'loss given default' models operating to catastrophic effect before and during the Great Recession of a decade ago. Importantly, to McInhill the painting offered continuity in relation to his two prior club papers, both of which referenced works by Wyeth. Harry knew he could treat the four themes in a manner faithful to the spirit of his earlier papers: only events that actually happened; only people from Harry's life who actually exist, or once did; and solely places actually visited. Only the names, dates, and a small number of facts would be altered where absolutely necessary to accommodate the narrative thread, to suit artistic license, or for the simple fun of playing loose, occasionally, with the truth.

It was not to be. Harry's wife, Mary Clare, thought the picture, title, and subject matter a very poor idea for a club paper and that, in any event, most of the interesting bits of Harry's dealings with the CIA should be off limits. If there was one woman whose opinion Harry listened to closely, if not always immediately, it was Mary Clare's. It had not always been so. That changed early in their married life when he and Mary Clare were entertaining a couple to dinner, the husband being the treasurer of an important and valued banking client. At one point during the meal, after all four had engaged in a lengthy discussion of Harry cannot remember what, the treasurer turned to his host and said: "You know, Harry, you and I share something in common. We both married women who are a lot smarter than we are".

Harry froze, stunned momentarily by this completely unexpected if unintended assault on his self-regard. He was about to protest, energetically, but conceivably some instinct early in his married life for preserving conjugal harmony, perhaps some *self-restraint*, some better judgment prevented him from rashly impugning the intelligence of his wife relative to his own. Under the circumstances, the best Harry could summon in reply was a non-committal: "Interesting".

To be fair, Harry had a good mind. He learned quickly; was a voracious reader; and in those days had a memory like a steel trap. Entering university just before his 17th birthday, he further considered his Jesuit prep school education, grounded as it was in many years of Latin and Greek, fluency in French, two years of Spanish, a deep and wide knowledge of literature, history, geography, and math to be superior to anything Mary Clare might have received at the hands of the Sisters of the Divine Savior.

That being so, tutored by his parents' principles, Harry valued *fairness*. If his dinner guest, a man he respected, judged Mary Clare's intellect superior to Harry's, the proposition required dispassionate consideration. It called for open and *impartial* deliberation, to gather and evaluate the information, to make a determination without the prejudice he attached to the quality of his own education. On due reflection, Harry had to concede: education is not the same thing as intelligence. Second, he must acknowledge that whereas his ability to reconcile the family checkbook, to replace tricky lightbulbs, and master the remote control demonstrated problem-solving skills unmatched by Mary Clare, she had abilities that far outshone his, especially when it came to emotional intelligence. Indeed, if it were true that nine types of intelligence exist, Harry had to admit that Mary Clare bested him in more of the nine than he did her. He consoled himself with the thought that maybe, just maybe, those in which he excelled – number, word, and spatial smarts – were of greater value than those in which she eclipsed his –

emotional, life, people, and kinesthetic smarts - but he certainly couldn't prove it. Harry took to heart Mary Clare's objection and proceeded no further with his original idea for a literary club paper.

A few weeks later, still lacking a theme, Harry found himself at a reunion of a dozen students from his Notre Dame/Saint Mary's sophomore year abroad in France. Entering into conversation with classmate Maureen Callahan, he asked her opinion of the first chapter of his memoirs. She responded by saying that while she enjoyed reading it, she wished he had addressed more specifically the subject of character. This suggested to Harry a truly worthy subject for a paper. Besides, character is something a banker ought to know a great deal about, in theory and in practice. In the simpler days of his early career, before the so-called "quants" began developing obligor default probability models down to the third decimal point, banks made their credit assessments based on one or another variation of the so-called "Five C's of Credit". Bankers wanted their borrowers to have: high Character, lots of Capital, top quality Collateral, strong debt repayment Capacity, and loan agreements with tight Conditions. Of these five, the most important was deemed to be character, the new subject of Harry's paper.



A distinctive feature of Harry McInhill's appearance as a child and in early adulthood was the unusual redness, a bright orange actually, of his hair, so much so that on his first day at school, when his teacher Sr. Killian remarked upon it and asked where he had got his beautiful red curls, Harry responded with that confidence and certitude so characteristic of five-year-olds: "God, gave it to me Sister."

Little did Harry then know the central role his providentially given locks would play in a memorable adventure two years later when he became hopelessly lost and trapped amongst the crevasses and mamelons of Hanging Rock, a place of myth, mystery, and legend in southeastern

Australia, the setting for the hauntingly captivating novel and movie, *Picnic at Hanging Rock*. If one can imagine in the middle of nowhere twenty score towering rounded slabs of stiff volcanic magma set across a rising terrain, to a level high above the plain, each slab a geologic mamelon, one will have in mind the appearance of Hanging Rock, a “go to” destination for outings a couple of hours drive outside Melbourne.

Once, on a picnic with neighbor friends in this vast eerie landscape, the children organized a game of hide and seek, figuring the dark crevices between the giant slabs, tumble weed, and scraggly bushes would provide excellent hiding places. Harry slithered deep into a promising spot, wiggling between the rough lava surfaces. No sooner had he done so than he felt the first heavy rain drops of a sudden thunderstorm. Seeking to keep dry, he lowered himself many feet down a steep incline onto a dead-end ledge, somewhat sheltered by an overhang. But he had not entirely escaped the downpour. Soon he was wet and shivering, listening to claps of deafening thunder, and as yet unaware he perched above a forty-foot drop, unable to retrace his steps.

In the meanwhile, everyone in the group had escaped to the car for cover. Harry, it was decided, must have found cover somewhere, but as the rain ceased and the sun reappeared, the boy was nowhere to be found. The alarmed grown-ups organized a search. Minutes dragged on. No Harry. The children yelled Harry’s name and joined the frantic search party. No Harry. Finally, one of the grown-ups shimmied into a narrow crevice, crawling on his belly to peer deeper into the dark space. Ready to wiggle out, he suddenly caught a glimpse of carrot red curls revealed by a beam of sunlight. With ropes and some ingenuity, Harry was lassoed and then lowered to the crevasse floor to relieved family friends. Hours later he arrived home,

wrapped in blankets and was carried upstairs to a warm bath. "Harry's red hair saved him," all agreed.

No, Harry is not the 'cliffhanger' of this paper's title. The postscript to Harry's misadventure is the key point. In all the years following this episode, Harry never, not once, had a nightmare about his time at Hanging Rock. In Harry's eyes, the matter was straightforward. The loss of his way, the time suspended midway down the crag with room neither to advance nor retreat, the elapse of time between his going missing and being found, none of these was the source of anguish, fright, or trauma. To Harry it was just a matter of time before someone found him. His family *cared* for him. They loved him. He was loved. They would come for him. He was certain of it and unafraid therefore. They did come for him. They cared.



Another formative moment in young Harry's life occurred in France when McInhill was about eight years old. A younger brother had pushed Harry too far and once too often. Harry can neither recollect which of his four younger brothers instigated the episode, nor its proximate cause. Again, and again his sibling had taunted, abused, and antagonized Harry, such that the boy's anger could not be contained. A rage boiling up over many minutes exploded. Harry began to throttle his brother. A fraction of an instant later, Harry caught himself. He relented. McInhill had gone too far. How would Harry ever be able to explain an empty seat at dinner to his parents. Besides, even if their behavior was at times noxious, the younger brothers were on the whole pretty decent fellows and great playmates in their interminable games of marbles, soccer, baseball, and Monopoly. Harry released his sibling and left the room, shaken to the core that anger could have aroused such a terrifying and barely controlled emotion. Let out of the box, rage could lead to catastrophic results. It must be tamed by self-restraint. The occasional beastly behavior of younger siblings must be *tolerated*, or deflected.



Some years later, Harry and his debate partner, Bob Foremost, were returning home late one afternoon from a high school tournament in Chicago. While waiting on the CTA platform, a girl with rich dark auburn hair approached, a pile of books tucked under one arm, to ask for directions to a street in Evanston. She appeared to be sixteen or seventeen years old. Harry was only a sophomore at the time. He found her highly attractive. That such a beautiful creature should pay any attention at all to a mere sophomore made her in his eyes all the more so. The address and telephone number she gave was scribbled on a cheap paper, terribly creased from having been crushed in her right-hand grip. The telephone central exchange name indicated, however, that the house was located not in Evanston, but in Skokie. Bob and Harry gave her such help as they could.

What she then told the two boys, surprising as it was, Harry at least swallowed whole. After travelling three days from New York, with not a cent remaining of the original \$50.00 with which she had arrived in Chicago, the girl who gave her name as Susan Davis, was on the last leg of her journey, to the home of a friend, a Texan. When questioned as to the armful of schoolbooks, Susan explained that, well, she needed them to study.

At the Howard Street station, Bob left the group to catch his bus home. Susan continued on with Harry to Davis Street. By this time, Harry recognized in the girl some growing disturbance because her destination address would not be so easily found. But, as the phone number had been scrawled on the note paper, Harry located a phone booth and supplied a quarter for the call. Was this not what civility and courtesy demanded? The next several minutes, Susan spent arguing back and forth on the receiver with the friend. At 6:30 pm, Harry's Chicago North Western train was due. He felt he could leave because the friend had finally promised to collect Susan. Prompted, Harry gave Susan his address so that the borrowed quarter might be returned.

The following week, Harry received both a letter and a quarter in the mail. He sent a thank you note in reply and thought the matter concluded. It was not so; things are not always as they seem. Harry received a week later another note from the Davis residence, not from Susan, from her mother. Perhaps not surprisingly, McInhill's note to Susan had been intercepted by Mrs. Davis. Susan's mother wanted to know where and how her daughter had picked up with someone living in the far north suburb of Deerfield. She wrote:

Dear Harry – Difficult as it may be to see, Susan is an emotionally disturbed girl. Yet, she goes to school by herself, and is supposed to come right home. This she does not always do.

She tells all kinds of wild, make-believe tales and much of the time lives in a world of imagination and impulsive acts – which she herself does not understand and does not realize the things that could happen to her. Her father and I are extremely concerned and we have been getting help. All we can do is pray, and pray that one day she will be well again. We ask you not to write to Susan again.

Though the matter disturbed him greatly, and he had many questions about the whole business, Harry saw no point in pursuing it. What continues to strike him fifty years later is that the simplest of courtesies, providing a quarter for a phone call, had registered with Susan. Wild or not, impulsive or not, she had taken the trouble to write him, to return his quarter, to say thank you.



A few years later in 1968 during his freshman year at the University of Notre Dame, Harry signed up for ROTC thinking it a good way to both serve his country and defray the costs of a college degree. He learned how to salute, march in formation, spit-shine Army-issue shoes, and apply Brasso to belt buckle to achieve the necessary high finish. He remembers reading von

Clausewitz's famous dictum to the effect that "war is the continuation of politics by other means", but little else of the classroom instruction. Though his sophomore year abroad effectively eliminated McInhill from the ROTC program, his summers working as a milkman at full union pay removed any financial concerns about how to fund a university education. Moreover, when the results of the 1970 selective service lottery were announced in July that year, the random selection sequence number picked for September 7, 1951 – Harry's date of birth – was 265, far too high to be called up. Harry never did serve in his country's armed forces. This matter would not receive his attention again for many years.

One other episode from college days must be related here, one wholly unflattering to McInhill's credit. In between discovering he had lost all appetite for political science and the diplomatic service on the one hand, and figuring out what to do about it on the other, Harry stopped attending classes half way through the seventh and what was supposed to be his final semester of college. He did not sit for exams. His naive assumption was that because he had accumulated so many credits, he would figure it all out over Christmas, and come back for an eighth semester to graduate in whatever major he decided to pursue. Imagine therefore his surprise when this expectation proved foolhardy. Imagine the even greater surprise in early January 1972 when Harry's parents opened a letter from the university's Associate Dean to read as follows:

Dear Mr. and Mrs. McInhill,

Dismissal for poor scholarship is required by the regulations appearing on page 54 of "The University Register". In the fall semester of the 1971-72 academic year, Harry failed all his courses and received a semester average of 0.000. It is obvious that he is not functioning in a manner commensurate with his ability and that this kind of performance cannot be tolerated.

Accordingly, your son, Harry, was dismissed from the University for poor scholarship, January 7, 1972. I hope he will succeed in spite of this set-back.

Very sincerely yours,

Devere Flunkett

Associate Dean

Harry considered the letter a product of what only a cold-hearted legalistic academic bureaucrat could compose and the calculation of the failing grade point out to the third decimal point a case of willfully sarcastic mathematical excess, but no appeal was possible. McInhill Senior said Harry was fully *accountable* for his want of judgment and must take *responsibility*. The younger McInhill followed the advice of his father, a supremely practical man, not a reproachful or vindictive parent. McInhill secured within days a position at Marshall Field's, earned enough money to return to school, reapplied to Notre Dame, was re-admitted, switched his major to Modern Languages, and graduated from the university one semester after resuming his studies. Though Harry had grossly miscalculated his position immediately prior to dismissal, offered good advice and a fair chance, the boy seized upon both. Just weeks after graduation, Chicago's Dearborn Bank & Trust hired young McInhill.



In 1982, an event occurred at the bank that stuck with Harry the rest of his professional career. Senior executives of the Bank of Credit and Commerce International, also known as BCCI, asked for an appointment to call on their counterparts at Dearborn Bank during a forthcoming visit to Chicago. In those days, courtesy visits amongst international banks were commonplace, even between financial institutions that had no dealings with each other. They represented an opportunity to gather intelligence, compare views on the state of national economies, and learn about each other's businesses and expertise.

Dearborn Bank agreed to meet BCCI for all of those reasons, but particularly to give its executives the opportunity to address then circulating reports to the effect that BCCI had illegally and secretly, without required Federal Reserve approval, obtained control of a Washington DC bank holding company, FGB. The meeting with BCCI did not go well. At its conclusion, Richard Kleidhart circulated a directive to all Dearborn offices instructing them to immediately drop BCCI from any and all contact lists, prospecting lists, and/or any courtesy call schedules. Dearborn Bank was to have nothing to do with BCCI. Kleidhart's rationale was simple. In reply to his several questions about the FGB allegations, the visitors' answers lacked candor. The BCCI bankers failed to engage in an open and frank discussion about the very serious charges they faced in Washington. They were alternately dismissive, evasive, or simply changed the subject. They had failed the character test.

The meeting with BCCI occurred almost a decade before that bank became the focus of a massive regulatory probe and was subsequently forced into liquidation under charges of larceny, money laundering, and fraud on such a scale that Manhattan District Attorney Robert Morgenthau reportedly described BCCI as "the largest bank fraud in world financial history". Harry took on board the lesson. If a party lacked candor, directness, and seriousness when facing awkward questions, how otherwise could it be expected to behave when facing worse.



Only twice in all of Harry's forty years at Dearborn did McInhill ever consider leaving the bank. The first occurred in 1986, shortly after he was repatriated from London to run the Chicago Asia Pacific Division, reporting to a boss in Hong Kong with whom he quickly learned he shared not a single interest, connection, or approach to business at Dearborn Bank, a paternalistic organization to be sure - but only in the positive sense of the word - and one moreover that valued collaboration, collegiality, and congeniality in particular. Harry could not

get along with his boss, became wholly dispirited, and wrote out a letter of resignation within a half year of returning to Chicago. He could afford to do so. McInhill was single, unattached, and sufficiently flush with wherewithal to wait for just the right position at just the right organization.

Resignation letter in hand, Harry walked into the office of the Chicago Department Head, Jeff Ruskin, a man Harry had known for 15 years, a man he respected, the kind of leader who inspires loyalty. Ruskin scanned the letter quickly and delivered the following judgment that left a deep impression on Harry, the more so because they are words Harry doubts would seldom if ever be spoken in corporate America today. Ruskin said:

Mac, you know what your problem is? You take things too seriously. You need to get perspective. If you have perspective, you won't take things so seriously, like how to get along with the Hong Kong office. You know what you need to do? You need to get married. That will give you perspective on what is really important.

And by the way, I'm not going to accept your letter of resignation. About this Hong Kong business? Don't worry about it. I'll take care of it.

These would not have been the right words for every person in broadly similar situations, nor indeed for most people, McInhill supposed, but Ruskin knew his man well enough to know they were the right ones for Harry. Ruskin did "take care of it". Within a month McInhill, was re-assigned to the position he held for the next six years, a period during which he met, fell in love with, and married the beautiful Mary Clare. The perspective Harry acquired in later years went beyond that which is gained by a husband, father, and family man. It included the understanding that empathy, caring, and *loyalty* flow not only to, but from good leaders and friends.



Eighteen years later, when serving as International Risk Officer, Harry thought he might have to write another letter of resignation. One of his duties was to evaluate the results of due diligence performed on new business opportunities, to validate that the risk profile fell within acceptable corporate parameters. Mostly the assessments were quickly and favorably completed because Dearborn Bank targeted business carrying moderate operational risk with long-established institutions of proven track record and high reputation. In 2004, however, the bank had been approached by a European fund administrator to take on a very large, multi-faceted, and highly profitable custody mandate. It showed every prospect of being an ideal fit for Dearborn. But not everything is as it seems.

The evaluation quickly threw up several “proceed with caution” flags and a number signaling “do not proceed”. After additional due diligence, Harry’s concerns relative to ownership and control of assets, money laundering risk, and other problems could not be overcome. Marketing wasn’t having it, however, and appealed the decision to the head of the business unit, Fred Stephens.

McInhill liked Stephens but knew Fred owed his rapid rise in the bank to phenomenal marketing success. Fred’s background was marketing, not risk management. The opportunity promised significant revenues and profits. If awarded the mandate, an even bigger door would be cracked open for Dearborn Bank in the European market. It would be a major win for the institution.

Harry thought the decision might well not go his way, in which case he would resign because he didn’t want to work for an organization that disregarded its corporate due diligence standards the first time it ran into an unfavorable result. What was the point of doing the due diligence in the first place if the results were ignored? The *integrity* of the process was at stake.

Harry stepped into Fred's office, summarized his findings, and recommended the opportunity be declined. No question was asked. Fred said simply: "Harry, if this business doesn't pass the smell test with you, it doesn't pass the smell test with me." Fred *trusted* Harry's judgement. That was it. McInhill dropped any thought of resignation.



Struggle though he might, and mightily did he do so, McInhill could not shape the elements of these several episodes to some pithy apothegm, epigram, or maxim on the matter of character. If life's lessons had taught McInhill what he understood to be the elements of character – self-restraint, fairness, impartiality, respect, caring, courtesy, civility, tolerance, citizenship, accountability, responsibility, loyalty, empathy, integrity, trustworthiness, and honesty - it was equally true that Harry McInhill's character had never, not once, been fundamentally tested as husband, man of business, or citizen.

It could even be argued that some of the qualities of a gentlemanly character articulated by John Henry Newman, and to which Harry aspired, are antithetical to Helen Keller's view *that character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired, and success achieved.* It was impossible to argue that Harry had profoundly suffered in his personal, professional, or civic life. If Harry's wife had in thirty years of marriage been exasperated at times by his affection for Manhattans and unhealthy love affair with food, these were dalliances of the past.

As to attachments of an amorous type, Harry recalled the question posed by an elderly priest at a wedding a month before Harry's own nuptials. The priest asked rhetorically: "what is the purpose of matrimony?" To Harry's surprise, the priest answered by saying that the purpose of matrimony is to help you get to heaven, which was very gratifying to Harry, because immediately after his wedding, Harry thought he had been transported to paradise. He was not

going to have to wait for passage through the Pearly Gates to enter Heaven. The real import however is that Harry was happy in marriage and, in that regard, his character had never been seriously tested.

As to business, a maxim usually attributed to Abraham Lincoln states, “nearly all men can stand adversity, but if you want to test a man’s character, give him power”. Harry had never held the reins of real power in business. So, once again, he had not been presented with an ultimate test of character in his professional life.

Neither in time of war, nor in time of peace had Harry been called upon to serve his country’s military or its government. In regards to the latter, John Adams famously wrote: “*Because power corrupts, society's demands for moral authority and character increase as the importance of the position increases.*” Harry’s character was untested by civic service, let alone by the greater standard called for by high government office.

What could be said of McInhill is that, after gorging himself on books of childhood heroes, whereas Harry aspired in his younger years to a life with “*everything you could expect to find in a big old-fashioned novel, or several of them – characters, suspense, action, romantic attachments, satire, wit, tenderness, philosophy*”, in his later years he came “*to believe that a person, a people, a nation does not create itself to its own best ideas, but is shaped by other forces, of which it has little knowledge*” or over which it has little control. Importantly, whether those forces be great or small, good or bad, “*good character is not formed in a week or a month. It is created little by little, day by day. Protracted and patient effort is needed to develop good character*”.



These latter thoughts are, however, not the product of a superior McInhill intellect; they are, rather, the words of writers Mary McCarthy and J.G. Farrell and the Greek philosopher, Heraclitus, words which Harry did not think he could improve upon. Left to his own devices, to conclude his paper Harry would fall back on long-established Literary Club practice, a verbal gymnastic of contortion to reveal the meaning of the paper's title in the last paragraph. McInhill could finish with one of his favorite anecdotes.

It is a story about maintaining a professional distance, about Harry's former classmate, a talented doctor at Ohio's Cleveland Clinic, whose typical daily task is speaking hard truths to patients for whom the Clinic is the last hope. They've tried elsewhere. They've sought answers from primary physicians, consulted for second opinions, researched the internet for answers not forthcoming, tried every other angle they can conceive and, as a last resort, have come to Cleveland, Ohio, seeking a miracle. This former classmate's charge most days is to tell patients that there will be, for them, no miracle.

Such work does not come without difficulty, stress, emotional cost, the possibility of depression. To counteract these professional pitfalls, the doctor's approach is patient, acutely attentive listening; understanding; empathy; and complete *honesty*. What his charges want, he believes, is the truth: to know what to expect, how to prepare for it, and how best to get through it, not only for themselves, but for their families as well. Handled in this way, he says, the truth can be liberating, for all parties.

The doctor's other approach is to keep his medical practice wholly compartmentalized and separated from leisure time. Harry's former classmate relishes the five-star life, travelling to exotic places, visiting all the world's top tourist spots, socializing with his fellow travelers, being

pampered at the very best hotels and spas. It must be part of his coping mechanism, an escape from the hard nature of his daily professional burden.

The doctor has discovered, however, that nothing is better guaranteed to spoil the pleasure of time away from Cleveland than to have fellow travelers know he is a physician at the Clinic. Conversation immediately becomes a one-way monologue on the medical history and ailments of the interlocutor, and invariably ends with a request for, what can only be termed, even if unintended, free medical advice from a leading expert.

To escape this pattern, the doctor early on invented a wholly fictitious persona and career to arm himself, to counter the inevitable questions at cocktails, dinner, and other social occasions, questions such as: What do you do, and where are you from? In this second life, Harry's former classmate is a hanger maker from Mankato, Minnesota. There is nothing, he has found, so guaranteed to end a line of conversation about background and career as to say that one is a hanger maker from Mankato. The name of Harry's friend? Cliff, Cliff Hanger.

Though that may be Harry's Cliff Hanger story, it is not the 'cliffhanger' promised by the title of tonight's paper. Rather, the question Harry leaves with his audience is the following: Is there more yet to come of "The Life and Times of Harry McInhill"? Let us leave it to history and the Committee on Arrangements and Exercises to decide. But, under any circumstance, Harry McInhill considers himself of far too young an age to rule out the possibility of facing a real test of character in the future.