

# A Visit to the Bank: a wicked Christmas story by Shirley Jackson

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Shirley Jackson

Your local bank is an informal and neighbourly spot, lavish with its hardcovered chequebooks, always ready to look up the value of the Swiss franc, eager to advise on investments or make wills. Its atmosphere is substantially less hushed and reverent than, say, a good movie theatre, with a loudspeaker system which plays soft music for depositors, an air-cooling device which clears the air of the acrid scent of \$10 bills, richly upholstered benches for nervous mortgagees; it is a bank dedicated to every friendly pursuit except the swift transference of money.

I have had occasion, over the past few years, to deal frequently with the bank's Mr Andrews, a man of chilling questions and a very cynical view of me, over some minor monies which have passed reluctantly from Mr Andrews' hands into our bank account, and rapidly from there into the hands of various milkmen, doctors, department stores, and sundry poker cronies of my husband's.

Mr Andrews likes to believe that he is giving me this money as a favour. "We are always glad to lend funds," he is apt to say, with a dim smile, "after all, that's what a bank is for, isn't it?" Since Mr Andrews so obviously believes that that is the main thing that a bank is not for, my answer to this is usually a gay laugh and a quick question about how 90 days is six months, isn't it? Mr Andrews is also fond of saying things like, "Well, we have our obligations to meet, too, you realise," and, "If we were to accommodate everyone who asks us..."

Mr Andrews never says "money", just like that, the way the rest of us do so often; he refers to it reverently as "Credit" or "Funds" or "Equity". I have fallen into the habit of taking one or more of my children with me when I drop in to speak to Mr Andrews about equity or funds or credit, in the unexpressed hope that their soft pathetic eyes might touch Mr Andrews' heart, although I know by now that their soft pathetic little eyes might as easily open the door to the vault; the only time, I think, that I have ever seen Mr Andrews really taken aback was when Laurie, when he had just commenced coin-collecting, asked if he might look over the bank's small change for Liberty Head nickels.

At any rate, shortly before Christmas, then – and Christmas is of course always a time of great monetary discomfort around our house – I came timidly to Mr Andrews' bank, at the back of my mind the thought that the children's presents had at least been bought and duly hidden, although not paid for, and holding by one hand my daughter Jannie, in a blue snow

suit, and holding by the other hand my daughter Sally, in a red snow suit. The girls had their hair brushed and their boots on the right feet, and if I could raise the cash from Mr Andrews they were each going to have an ice cream cone.

We came into the bank, where the loudspeaker system was playing Joy to the World, and found that the centre paddock, where they usually foreclose mortgages, had been given over to a tall and gracious Christmas tree; because of the holiday season, they were foreclosing their mortgages in a sort of little recess behind the tellers. I sat the girls down on a velvet-covered bench directly in front of the Christmas tree, and told them to stay right where they were and Mommy would be back in a minute and then we would all go and get our ice cream cones. They sat down obediently, and I made my way over to Mr Andrews' secretary.

"Good morning," I said to her.

"Good morning," she said. "Merry Christmas."

"Oh," I said. "Merry Christmas."

She nodded brightly and turned back to the papers on her desk. I twined my fingers around the ornamental iron work of the railing, and said, "I wonder if I might perhaps be able to see Mr Andrews?" "Mr Andrews? And what did you want to see him about?" "Well," I said, coming a little closer, "it was to have been about our loan." "Your loan?" she said, in that peculiarly penetrating tone all bank employees use when there is a question of money going the unnatural, or reverse-English direction. "You wanted to pay back your loan?" "I hoped," I said, "that perhaps I could speak to Mr Andrews."

"Isn't that sweet?" she said unexpectedly.

After a minute I realised that she was staring past me to where my girls were sitting, and I turned and saw without belief that Santa Claus, complete with sack of toys, had come out from behind the Christmas tree and was leaning over the railing and beckoning my daughters to him.

"I didn't know the bank had a Santa Claus," I said.

"Every year," she said. "At Christmas, you know."

Jannie and Sally slid off the bench and trotted over to Santa Claus; I could hear Sally's delighted, "Hello, Santa Claus!" and see Jannie's half-embarrassed smile; people all over the bank were turning to look and to beam and to smile at one another and murmur appreciatively. Because I have known Jannie and Sally for rather a long time, I untwined my fingers from the ironwork and made across the bank for their bench, reaching them just as Santa Claus opened the little gate in the railing and ushered them inside. He sat down under the warm lights of the Christmas tree and took Jannie on to one knee and Sally on to the other.

“Well, well, well,” he said, and laughed hugely. “And have you been a good girl?” he asked Jannie.

Jannie nodded, her mouth open, and Sally said, “I’ve been very good.”

“And do you brush your teeth?”

“Twice,” said Sally, and Jannie said, “I brush my teeth every morning and every night and every morning.”

“Well, well, well,” Santa Claus said, nodding his head appreciatively. “So you’ve been good little girls, have you?”

“I’ve been very very good,” Sally said insistently.

Santa Claus thought. “And have you washed your faces?” was what he finally achieved.

“I wash my face,” said Sally, and Jannie, inspired, said, “I wash my face and my hands and my arms and my ears and my neck and –”

“Well, that’s just fine,” Santa Claus said, and again he laughed merrily, caroming Jannie and Sally off his round little belly. “Fine, fine,” he said, “and now,” he said to Jannie, “what is old Santa going to bring you for Christmas?”

“A doll?” Jannie said tentatively, “are you going to bring me a doll?”

“I most certainly am going to bring you a doll,” said Santa Claus. “I’m going to bring you the prettiest doll you ever saw, because you’ve been such a good girl.”

“And a wagon?” Jannie said, “and doll dishes and a little stove?”

“That’s just what I’m going to bring you,” Santa Claus said. “I’m going to bring good little girls everything they ask for.”

The fatuous smile I had been wearing on my face began to slip a little; there was a handsome doll dressed in blue waiting for Jannie in the guest room closet, and a handsome doll dressed in pink waiting for Sally; I began trying to signal surreptitiously to Santa Claus.

“And me,” Sally said, “and me, and me, I want a bicycle.”

I shook my head most violently at Santa Claus, smiling nervously.

“That’s right,” Santa Claus said, “for good little girls, I bring bicycles.”

“You’re really going to bring me a bicycle?” Sally asked incredulously, “and a doll and a wagon?”

"I most certainly am," Santa Claus told her.

Sally gazed raptly at Jannie. "He's going to bring my bicycle after all," she said.

"I want a bicycle too," Jannie said.

"Alllllll right," said Santa Claus. "But have you been a good girl?" he asked Jannie anxiously.

"I've been so good," Jannie told him with ardour, "you just don't know, I've been so good."

"I've been good," Sally said. "I want blocks, too. And a doll carriage for my doll, and a bicycle."

"And our brother wants a microscope," Jannie told Santa Claus, "and he's been a very good boy. And a little table and chairs, I want." "Santa Claus," I said, "excuse me, Santa Claus..."

"Aren't they darling?" a woman said behind me.

"And candy, and oranges, and nuts," Santa Claus was going on blissfully, "and all sorts of good things in your stockings, and candy canes –" "I forgot, I want a party dress."

"But you must be good little girls, and do just what your mommy and daddy tell you to, and never, never forget to brush your teeth."

I went with haste back to Mr Andrews' secretary. "I've got to see Mr Andrews," I told her, "I've got to see him fast."

"You'll have to wait," she said, looking fondly over to where my daughters were receiving a final pat on the head from Santa Claus. The loudspeaker system was playing O Come, All Ye Faithful, I was thinking wildly: bicycle, microscope, bicycle, table and chairs, doll dishes, and my daughters came running across the floor to me. "Look," Sally was shrieking, "look at what Santa Claus gave to us." "Santa Claus was here," Jannie confirmed, "he came right into the bank where we were and he gave us each a present, look, a little bag of chocolate money."

"Oh, fine, fine, fine," I said madly.

"And I am going to have my bicycle, Santa said he was too bringing it."

"– and me a bicycle too, and doll carriages and dishes and –"

"– and in our stockings."

"Mr Andrews will see you now," said the secretary.

I sat my daughters down again and made my entrance into Mr Andrews' office. His nose still retained a trace of jovial redness, but the jolly old elf's eye was the familiar agate, and the faint echo of jingle bells around him sounded more like the clinking of half dollars.

“Well,” said Santa Claus, selecting my loan slip from the stack on his desk, “and what brings you here again so soon?”