## CHAPTER XVII.

It was the 23d of December, and shortly after the closing hour. Peleg had departed and our friend had just locked the vault when David came into the office and around behind the counter.

"Be you in any hurry?" he asked.

John said he was not, whereupon Mr. Harum hitched himself up onto a high office stool, with his heels on the spindle, and leaned sideways upon the desk, while John stood facing him with his left arm upon the desk.

"John," said David, "do ye know the Widdo' Cullom?"

"No," said John, "but I know who she is—a tall, thin woman, who walks with a slight stoop and limp. I noticed her and asked her name because there was something about her looks that attracted my attention—as though at some time she might have seen better days."

"That's the party," said David. "She has seen better days, but she's eat an' drunk sorro' mostly fer goin' on thirty year, an' darned little else good share o' the time, I reckon."

"She has that appearance certainly," said John.

"Yes, sir," said David, "she's had a putty tough time, the widdo' has, an' yet," he pro-





ceeded after a momentary pause, "the' was a time when the Culloms was some o' the king-pins o' this hull region. They used to own quarter o' the county, an' they lived in the big house up on the hill where Doc Hays lives now. That was considered to be the finest place anywheres 'round here in them days. I used to think the Capitol to Washington must be somethin' like the Cullom house, an' that Billy P. (folks used to call him Billy P. 'cause his father's name was William an' his was William Parker), an' that Billy P. 'd jest 's like 's not be president. I've changed my mind some on the subject of presidents since I was a boy."

Here Mr. Harum turned on his stool, put his right hand into his sack-coat pocket, extracted therefrom part of a paper of "Maple Dew," and replenished his left cheek with an ample wad of "fine-cut." John took advantage of the break to head off what he had reason to fear might turn into a lengthy digression from the matter in hand by saying, "I beg pardon, but how does it happen that Mrs. Cullom is in such circumstances? Has the family all died out?"

"Wa'al," said David, "they're most on 'em dead, all on 'em, in fact, except the widdo's son Charley, but as fur 's the family 's concerned, it more 'n *died* out—it *gin* out! 'D ye ever hear of Jim Wheton's calf? Wa'al, Jim brought three or four veals into town one spring to sell. Dick Larrabee used to peddle meat them days. Dick looked 'em over an' says, 'Look here, Jim,' he says, 'I guess you got a "deakin" in that lot,' he says. 'I dunno what you mean,' says Jim. 'Yes, ye do, goll darn ye!' says Dick, 'yes, ye do. You didn't never kill that calf, an' you know

it. That calf died, that's what that calf done. Come, now, own up,' he says. 'Wa'al,' says Jim, 'I didn't *kill* it, an' it didn't *die* nuther—it jest kind o' *gin out*.'"

John joined in the laugh with which the narrator rewarded his own effort, and David went on: "Yes, sir, they jest petered out. Old Billy, Billy P.'s father, inheritid all the prop'ty—never done a stroke of work in his life. He had a collidge education, went to Europe, an' all that, an' before he was fifty year old he hardly ever come near the old place after he was growed up. The land was all farmed out on shares, an' his farmers mostly bamboozled him the hull time. He got consid'able income, of course, but as things went along and they found out how slack he was they kept bitin' off bigger chunks all the time, an' sometimes he didn't git even the core. But all the time when he wanted money—an' he wanted it putty often I tell ye—the easiest way was to stick on a morgidge; an' after a spell it got so 't he'd have to give a morgidge to pay the int'rist on the other morgidges."

"But," said John, "was there nothing to the estate but land?"

"Oh, yes," said David, "old Billy's father left him some consid'able pers'nal, but after that was gone he went into the morgidge bus'nis as I tell ye. He lived mostly up to Syrchester and around, an' when he got married he bought a place in Syrchester and lived there till Billy P. was about twelve or thirteen year old, an' he was about fifty. By that time he'd got 'bout to the end of his rope, an' the' wa'n't nothin' for it but to come back here to Homeville an' make the most o' what the' was left—an' that's what he



done, let alone that he didn't make the most on't to any pertic'ler extent. Mis' Cullom, his wife, wa'n't no help to him. She was a city woman an' didn't take to the country no way, but when she died it broke old Billy up wus 'n ever. She peaked an' pined, an' died when Billy P. was about fifteen or so. Wa'al, Billy P. an' the old man wrastled along somehow, an' the boy went to collidge fer a year or so. How they ever got along 's they did I dunno. The' was a story that some far-off relation left old Billy some money, an' I guess that an' what they got off'm what farms was left carried 'em along till Billy P. was twenty-five or so, an' then he up an' got married. That was the crownin' stroke," remarked David. "She was one o' the village girls—respectable folks, more 'n ordinary good lookin' an' high steppin', an' had had some schoolin'. But the old man was prouder 'n a cock-turkey, an' thought nobody wa'n't quite good enough fer Billy P., an' all along kind o' reckoned that he'd marry some money an' git a new start. But when he got married—on the quiet, you know, cause he knowed the old man would kick—wa'al, that killed the trick, an' the old man into the bargain. It took the gumption all out of him, an' he didn't live a year. Wa'al, sir, it was curious, but, 's I was told, putty much the hull village sided with the old man. The Culloms was kind o' kings in them days, an' folks wa'n't so one-man's-good's-anotherish as they be now. They thought Billy P. done wrong, though they didn't have nothin' to say 'gainst the girl neither—an' she's very much respected, Mis' Cullom is, an' as fur's I'm concerned, I've alwus guessed she kept Billy P. goin'

full as long 's any one could. But 't wa'n't no use—that is to say, the sure thing come to pass. He had a nom'nal title to a good deal o' prop'ty, but the equity in most on't if it had ben to be put up wa'n't enough to pay fer the papers. You see, the' ain't never ben no real cash value in farm prop'ty in these parts. The' ain't ben hardly a dozen changes in farm titles, 'cept by inher'tance or foreclosure, in thirty years. So Billy P. didn't make no effort. Int'rist's one o' them things that keeps right on nights an' Sundays. He jest had the deeds made out and handed 'em over when the time came to settle. The' was some village lots though that was clear, that fetched him in some money from time to time until they was all gone but one, an' that's the one Mis' Cullom lives on now. It was consid'able more'n a lot—in fact, a putty sizable place. She thought the sun rose an' set where Billy P. was, but she took a crotchit in her head, and wouldn't ever sign no papers fer that, an' lucky fer him too. The' was a house on to it, an' he had a roof over his head anyway when he died six or seven years after he married, an' left her with a boy to raise. How she got along all them years till Charley got big enough to help, I swan! I don't know. She took in sewin' an' washin', an' went out to cook an' nurse, an' all that, but I reckon the' was now an' then times when they didn't overload their stomechs much, nor have to open the winders to cool off. But she held onto that prop'ty of her'n like a pup to a root. It was putty well out when Billy P. died, but the village has growed up to it. The's some good lots could be cut out on't, an' it backs up to the river where the current's enough to make a mighty good power fer a 'lec-



tric light. I know some fellers that are talkin' of startin' a plant here, an' it ain't out o' sight that they'd pay a good price fer the river front, an' enough land to build on. Fact on't is, it's got to be a putty valu'ble piece o' prop'ty, more 'n she cal'lates on, I reckon."

Here Mr. Harum paused, pinching his chin with thumb and index finger, and mumbling his tobacco. John, who had listened with more attention than interest—wondering the while as to what the narrative was leading up to—thought something might properly be expected of him to show that he had followed it, and said, "So Mrs. Cullom has kept this last piece clear, has she?"

"No," said David, bringing down his right hand upon the desk with emphasis, "that's jest what she hain't done, an' that's how I come to tell ye somethin' of the story, an' more on't 'n you've cared about hearin', mebbe."

"Not at all," John protested. "I have been very much interested."

"You have, have you?" said Mr. Harum. "Wa'al, I got somethin' I want ye to do. Day after to-morro' 's Chris'mus, an' I want ye to drop Mis' Cullom a line, somethin' like this, 'That Mr. Harum told ye to say that that morgidge he holds, havin' ben past due fer some time, an' no int'rist havin' ben paid fer, let me see, more'n a year, he wants to close the matter up, an' he'll see her Chris'mus mornin' at the bank at nine o'clock, he havin' more time on that day; but that, as fur as he can see, the bus'nis won't take very long'—somethin' like that, you understand?"

"Very well, sir," said John, hoping that his employer would not see in his face the disgust

and repugnance he felt as he surmised what a scheme was on foot, and recalled what he had heard of Harum's hard and unscrupulous ways, though he had to admit that this, excepting perhaps the episode of the counterfeit money, was the first revelation to him personally. But this seemed very bad to him.

"All right," said David cheerfully, "I s'pose it won't take you long to find out what's in your stockin', an' if you hain't nothin' else to do Chris'mus mornin' I'd like to have you open the office and stay 'round a spell till I git through with Mis' Cullom. Mebbe the' 'll be some papers to fill out or witniss or somethin'; an' have that skeezicks of a boy make up the fires so'st the place'll be warm."

"Very good, sir," said John, hoping that the interview was at an end.

But the elder man sat for some minutes apparently in a brown study, and occasionally a smile of sardonic cunning wrinkled his face. At last he said: "I've told ye so much that I may as well tell ye how I come by that morgidge. 'Twont take but a minute, an' then you can run an' play," he added with a chuckle.

"I trust I have not betrayed any impatience," said John, and instantly conscious of his infelicitous expression, added hastily, "I have really been very much interested."

"Oh, no," was the reply, "you hain't *betrayed* none, but I know old fellers like me gen'rally tell a thing twice over while they're at it. Wa'al," he went on, "it was like this. After Charley Cullom got to be some grown he helped to keep the pot a-bilin', 'n they got on some better. 'Bout seven year ago, though, he up an' got married,



an' then the fat ketched fire. Finally he allowed that if he had some money he'd go West 'n take up some land, 'n git along like pussly 'n a flower gard'n. He ambitioned that if his mother 'd raise a thousan' dollars on her place he'd be sure to take care of the int'rist, an' prob'ly pay off the princ'ple in almost no time. Wa'al, she done it, an' off he went. She didn't come to me fer the money, because—I dunno—at any rate she didn't, but got it of 'Zeke Swinney.

"Wa'al, it turned out jest 's any fool might 've predilictid, fer after the first year, when I reckon he paid it out of the thousan', Charley never paid no int'rist. The second year he was jest gettin' goin', an' the next year he lost a hoss jest as he was cal'latin' to pay, an' the next year the grasshoppers smote him, 'n so on; an' the outcome was that at the end of five years, when the morgidge had one year to run, Charley'd paid one year, an' she'd paid one, an' she stood to owe three years' int'rist. How old Swinney come to hold off so was that she used to pay the cuss ten dollars or so ev'ry six months 'n git no credit fer it, an' no receipt an' no witniss, 'n he knowed the prop'ty was improving all the time. He may have had another reason, but at any rate he let her run, and got the shave reg'lar. But at the time I'm tellin' you about he'd begun to cut up, an' allowed that if she didn't settle up the int'rist he'd foreclose, an' I got wind on't an' I run across her one day an' got to talkin' with her, an' she gin me the hull narration. 'How much do you owe the old critter?' I says. 'A hunderd an' eighty dollars,' she says, 'an' where I'm goin' to git it,' she says, 'the Lord only knows.' 'An' He won't tell ye, I reckon,' I says. Wa'al, of

course I'd known that Swinney had a morgidge because it was a matter of record, an' I knowed him well enough to give a guess what his game was goin' to be, an' more'n that I'd had my eye on that piece an' parcel an' I figured that he wa'n't any likelier a citizen 'n I was." ("Yes," said John to himself, "where the carcase is the vultures are gathered together.")

"'Wa'al,' I says to her, after we'd had a little more talk, 's'posen you come 'round to my place to-morro' 'bout 'leven o'clock, an' mebbe we c'n cipher this thing out. I don't say positive that we kin,' I says, 'but mebbe, mebbe.' So that afternoon I sent over to the county seat an' got a description an' had a second morgidge drawed up fer two hundred dollars, an' Mis' Cullom signed it mighty quick. I had the morgidge made one day after date, 'cause, as I said to her, it was in the nature of a temp'rary loan, but she was so tickled she'd have signed most anythin' at that pertic'ler time. 'Now,' I says to her, 'you go an' settle with old Step-an'-fetch-it, but don't you say a word where you got the money,' I says. 'Don't ye let on nothin'—stretch that conscience o' your'n if nes'sary,' I says, 'an' be pertic'ler if he asks you if Dave Harum give ye the money you jest say, "No, he didn't." That wont be no lie,' I says, 'because I aint *givin*' it to ye,' I says. Wa'al, she done as I told her. Of course Swinney suspicioned fust off that I was mixed up in it, but she stood him off so fair an' square that he didn't know jest what *to* think, but his claws was cut fer a spell, anyway.

"Wa'al, things went on fer a while, till I made up my mind that I ought to relieve Swinney of some of his anxieties about worldly bus'nis,



an' I dropped in on him one mornin' an' passed the time o' day, an' after we'd eased up our minds on the subjects of each other's health an' such like I says, 'You hold a morgidge on the Widder Cullom's place, don't ye?' Of course he couldn't say nothin' but 'yes.' 'Does she keep up the int'rist all right?' I says. 'I don't want to be pokin' my nose into your bus'nis,' I says, 'an' don't tell me nothin' you don't want to.' Wa'al, he knowed Dave Harum was Dave Harum, an' that he might 's well spit it out, an' he says, 'Wa'al, she didn't pay nothin' fer a good while, but last time she forked over the hull amount. 'But I hain't no notion,' he says, 'that she'll come to time agin.' 'An' s'posin' she don't,' I says, 'you'll take the prop'ty, won't ye?' 'Don't see no other way,' he says, an' lookin' up quick, 'unless you over-bid me,' he says. 'No,' I says, 'I ain't buyin' no real estate jest now, but the thing I come in fer,' I says, 'leavin' out the pleasure of havin' a talk with you, was to say that I'd take that morgidge off'm your hands.'

"Wa'al, sir, he, he, he, he! Scat my ——! At that he looked at me fer a minute with his jaw on his neck, an' then he hunched himself, 'n drawed in his neck like a mud turtle. 'No,' he says, 'I ain't sufferin' fer the money, an' I guess I'll keep the morgidge. It's putty near due now, but mebbe I'll let it run a spell. I guess the secur'ty's good fer it.' 'Yes,' I says, 'I reckon you'll let it run long enough fer the widder to pay the taxes on't once more anyhow; I guess the secur'ty's good enough to take that resk; but how 'bout *my* secur'ty?' I says. 'What d'you mean?' he says. 'I mean,' says I, 'that I've got a second morgidge on that prop'ty, an'

I begin to tremble fer my secur'ty. You've jest told me,' I says, 'that you're goin' to foreclose an' I cal'late to protect myself, an' I *don't* cal'late,' I says, 'to have to go an' bid on that prop'ty, an' put in a lot more money to save my investment, unless I'm 'bleeged to—not *much!* an' you can jest sign that morgidge over to me, an' the sooner the quicker,' I says."

David brought his hand down on his thigh with a vigorous slap, the fellow of the one which, John could imagine, had emphasized his demand upon Swinney. The story, to which he had at first listened with polite patience merely, he had found more interesting as it went on, and, excusing himself, he brought up a stool, and mounting it, said, "And what did Swinney say to that?" Mr. Harum emitted a gurgling chuckle, yawned his quid out of his mouth, tossing it over his shoulder in the general direction of the waste basket, and bit off the end of a cigar which he found by slapping his waistcoat pockets. John got down and fetched him a match, which he scratched in the vicinity of his hip pocket, lighted his cigar (John declining to join him on some plausible pretext, having on a previous occasion accepted one of the brand), and after rolling it around with his lips and tongue to the effect that the lighted end described sundry eccentric curves, located it firmly with an upward angle in the left-hand corner of his mouth, gave it a couple of vigorous puffs, and replied to John's question.

"Wa'al, 'Zeke Swinney was a perfesser of religion some years ago, an' mebbe he is now, but what he said to me on this pertic'ler occasion was that he'd see me in hell fust, an' *then* he wouldn't.



"'Wa'al,' I says, 'mebbe you won't, mebbe you will, it's alwus a pleasure to meet ye,' I says, 'but in that case this morgidge bus'nis 'll be a question fer our executors,' I says, 'fer *you* don't never foreclose that morgidge, an' don't you fergit it,' I says.

"'Oh, you'd like to git holt o' that prop'ty yourself. I see what you're up to,' he says.

"'Look a-here, 'Zeke Swinney,' I says, 'I've got an int'rist in that prop'ty, an' I propose to p'tect it. You're goin' to sign that morgidge over to me, or I'll foreclose and surrygate ye,' I says, 'unless you allow to bid in the prop'ty, in which case we'll see whose weasel-skin's the longest. But I guess it won't come to that,' I says. 'You kin take your choice,' I says. 'Whether I want to git holt o' that prop'ty myself ain't neither here nor there. Mebbe I do, an' mebbe I don't, but anyways,' I says, '*you* don't git it, nor wouldn't ever, for if I can't make you sign over, I'll either do what I said or I'll back the widder in a defence fer usury. Put that in your pipe an' smoke it,' I says.

"'What do you mean?' he says, gittin' half out his chair.

"'I mean this,' I says, 'that the fust six months the widder couldn't pay she gin you ten dollars to hold off, an' the next time she gin you fifteen, an' that you've bled her fer shaves to the tune of sixty odd dollars in three years, an' then got your int'rist in full.'

"That riz him clean out of his chair," said David. "'She can't prove it,' he says, shakin' his fist in the air.

"'Oh, ho! ho!' I says, tippin' my chair back agin the wall. 'If Mis' Cullom was to swear

how an' where she paid you the money, givin' chapter an' verse, and showin' her own mem'randums even, an' I was to swear that when I twitted you with gittin' it you didn't deny it, but only said that she couldn't *prove* it, how long do you think it 'ould take a Freeland County jury to find agin ye? I allow, 'Zeke Swinney,' I says, 'that you wa'n't born yestyd'y, but you ain't so old as you look, not by a dum sight!' an' then how I did laugh!

"Wa'al," said David, as he got down off the stool and stretched himself, yawning, "I guess I've yarned it enough fer one day. Don't fergit to send Mis' Cullom that notice, an' make it up an' up. I'm goin' to git the thing off my mind this trip."

"Very well, sir," said John, "but let me ask, did Swinney assign the mortgage without any trouble?"

"O Lord! yes," was the reply. "The' wa'n't nothin' else fer him to do. I had another twist on him that I hain't mentioned. But he put up a great show of doin' it to obleege me. Wa'al, I thanked him an' so on, an' when we'd got through I ast him if he wouldn't step over to the 'Eagil' an' take somethin', an' he looked kind o' shocked an' said he never drinked nothin'. It was 'gin his princ'ples, he said. Ho, ho, ho, ho! Scat my ——! Princ'ples!" and John heard him chuckling to himself all the way out of the office.

## CHAPTER XVIII.

CONSIDERING John's relations with David Harum, it was natural that he should wish to think as well of him as possible, and he had not (or thought he had not) allowed his mind to be influenced by the disparaging remarks and insinuations which had been made to him, or in his presence, concerning his employer. He had made up his mind to form his opinion upon his own experience with the man, and so far it had not only been pleasant but favorable, and far from justifying the half-jeering, half-malicious talk that had come to his ears. It had been made manifest to him, it was true, that David was capable of a sharp bargain in certain lines, but it seemed to him that it was more for the pleasure of matching his wits against another's than for any gain involved. Mr. Harum was an experienced and expert horseman, who delighted above all things in dealing in and trading horses, and John soon discovered that, in that community at least, to get the best of a "hoss-trade" by almost any means was considered a venial sin, if a sin at all, and the standards of ordinary business probity were not expected to govern those transactions.

David had said to him once when he suspected that John's ideas might have sustained