

how an' where she paid you the money, givin' chapter an' verse, and showin' her own mem'rands 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 dranked 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

something of a shock, "A hoss-trade ain't like anythin' else. A feller may be straighter 'n a string in ev'rythin' else, an' never tell the truth—that is, the hull truth—about a hoss. I trade hosses with hoss-traders. They all think they know as much as I do, an' I dunno but what they do. They hain't learnt no diff'rent anyway, an' they've had chances enough. If a feller come to me that didn't think he knowed anythin' about a hoss, an' wanted to buy on the square, he'd git, fur's I knew, square treatment. At any rate I'd tell him all 't I knew. But when one o' them smart Alecks comes along and cal'lates to do up old Dave, why he's got to take his chances, that's all. An' mind ye," asserted David, shaking his forefinger impressively, "it ain't only them fellers. I've ben wuss stuck two three time by church members in good standin' than anybody I ever dealt with. Take old Deakin Perkins. He's a terrible feller fer church bus'nis; c'n pray an' psalm-sing to beat the Jews, an' in spiritual matters c'n read his title clear the hull time, but when it comes to hoss-tradin' you got to git up very early in the mornin' or he'll skin the eye-teeth out of ye. Yes, sir! Scat my——! I believe the old critter *makes* hosses! But the deakin," added David, "he, he, he, he! the deakin hain't hardly spoke to me fer some considerable time, the deakin hain't. He, he, he!"

"Another thing," he went on, "the' ain't no gamble like a hoss. You may think you know him through an' through, an' fust thing you know he'll be cuttin' up a lot o' didos right out o' nothin'. It stands to reason that sometimes you let a hoss go all on the square—as you know him—an' the feller that gits him don't know how

to hitch him or treat him, an' he acts like a diff'rent hoss, an' the feller allows you swindled him. You see, hosses gits used to places an' ways to a certain extent, an' when they're changed, why they're apt to act diff'rent. Hosses don't know but dreadful little, really. Talk about hoss sense—wa'al, the' ain't no such thing."

Thus spoke David on the subject of his favorite pursuit and pastime, and John thought then that he could understand and condone some things he had seen and heard, at which at first he was inclined to look askance. But this matter of the Widow Cullom's was a different thing, and as he realized that he was expected to play a part, though a small one, in it, his heart sank within him that he had so far cast his fortunes upon the good will of a man who could plan and carry out so heartless and cruel an undertaking as that which had been revealed to him that afternoon. He spent the evening in his room trying to read, but the widow's affairs persistently thrust themselves upon his thoughts. All the unpleasant stories he had heard of David came to his mind, and he remembered with misgiving some things which at the time had seemed regular and right enough, but which took on a different color in the light in which he found himself recalling them. He debated with himself whether he should not decline to send Mrs. Cullom the notice as he had been instructed, and left it an open question when he went to bed.

He wakened somewhat earlier than usual to find that the thermometer had gone up, and the barometer down. The air was full of a steady downpour, half snow, half rain, about the most disheartening combination which the worst cli-

mate in the world—that of central New York—can furnish. He passed rather a busy day in the office in an atmosphere redolent of the unsavory odors raised by the proximity of wet boots and garments to the big cylinder stove outside the counter, a compound of stale smells from kitchen and stable.

After the bank closed he dispatched Peleg Hopkins, the office boy, with the note for Mrs. Cullom. He had abandoned his half-formed intention to revolt, but had made the note not only as little peremptory as was compatible with a clear intimation of its purport as he understood it, but had yielded to a natural impulse in beginning it with an expression of personal regret—a blunder which cost him no little chagrin in the outcome.

Peleg Hopkins grumbled audibly when he was requested to build the fires on Christmas day, and expressed his opinion that “if there warn’t Bible agin workin’ on Chris’mus, the’ ’d ort ter be”; but when John opened the door of the bank that morning he found the temperature in comfortable contrast to the outside air. The weather had changed again, and a blinding snow-storm, accompanied by a buffeting gale from the northwest, made it almost impossible to see a path and to keep it. In the central part of the town some tentative efforts had been made to open walks, but these were apparent only as slight and tortuous depressions in the depths of snow. In the outskirts the unfortunate pedestrian had to wade to the knees.

As John went behind the counter his eye was at once caught by a small parcel lying on his desk, of white note paper, tied with a cot-

ton string, which he found to be addressed, “Mr. John Lenox, Esq., Present,” and as he took it up it seemed heavy for its size.

Opening it, he found a tiny stocking, knit of white wool, to which was pinned a piece of paper with the legend, “A Merry Christmas from Aunt Polly.” Out of the stocking fell a packet fastened with a rubber strap. Inside were five ten-dollar gold pieces and a slip of paper on which was written, “A Merry Christmas from Your Friend David Harum.” For a moment John’s face burned, and there was a curious smarting of the eyelids as he held the little stocking and its contents in his hand. Surely the hand that had written “Your Friend” on that scrap of paper could not be the hand of an oppressor of widows and orphans. “This,” said John to himself, “is what he meant when ‘he supposed it wouldn’t take me long to find out what was in my stocking.’”

The door opened and a blast and whirl of wind and snow rushed in, ushering the tall, bent form of the Widow Cullom. The drive of the wind was so strong that John vaulted over the low cash counter to push the door shut again. The poor woman was white with snow from the front of her old worsted hood to the bottom of her ragged skirt.

“You are Mrs. Cullom?” said John. “Wait a moment till I brush off the snow, and then come to the fire in the back room. Mr. Harum will be in directly, I expect.”

“Be I much late?” she asked. “I made ’s much haste ’s I could. It don’t appear to me ’s if I ever see a blusteriner day, ’n I ain’t as strong

as I used to be. Seemed as if I never would git here."

"Oh, no," said John, as he established her before the glowing grate of the Franklin stove in the bank parlor, "not at all. Mr. Harum has not come in himself yet. Shall you mind if I excuse myself a moment while you make yourself as comfortable as possible?" She did not apparently hear him. She was trembling from head to foot with cold and fatigue and nervous excitement. Her dress was soaked to the knees, and as she sat down and put up her feet to the fire John saw a bit of a thin cotton stocking and her deplorable shoes, almost in a state of pulp. A snow-obiterated path led from the back door of the office to David's house, and John snatched his hat and started for it on a run. As he stamped off some of the snow on the veranda the door was opened for him by Mrs. Bixbee. "Lord sakes!" she exclaimed. "What on earth be you cavortin' 'round for such a mornin' 's this without no overcoat, an' on a dead run? What's the matter?"

"Nothing serious," he answered, "but I'm in a great hurry. Old Mrs. Cullom has walked up from her house to the office, and she is wet through and almost perished. I thought you'd send her some dry shoes and stockings, and an old shawl or blanket to keep her wet skirt off her knees, and a drop of whisky or something. She's all of a tremble, and I'm afraid she will have a chill."

"Certain! certain!" said the kind creature, and she bustled out of the room, returning in a minute or two with an armful of comforts. "There's a pair of bedroom slips lined with lamb's wool, an' a pair of woolen stockin's, an' a

blanket shawl. This here petticoat, 't ain't what ye'd call bran' new, but it's warm and comf'table, an' I don't believe she's got much of anythin' on 'ceptin' her dress, an' I'll git ye the whisky, but"—here she looked deprecatingly at John—"it ain't gen'ally known 't we keep the stuff in the house. I don't know as it's right, but though David don't hardly ever touch it he will have it in the house."

"Oh," said John, laughing, "you may trust my discretion, and we'll swear Mrs. Cullom to secrecy."

"Wa'al, all right," said Mrs. Bixbee, joining in the laugh as she brought the bottle; "jest a minute till I make a passel of the things to keep the snow out. There, now, I guess you're fixed, an' you kin hurry back 'fore she ketches a chill."

"Thanks very much," said John as he started away. "I have something to say to you besides 'Merry Christmas,' but I must wait till another time."

When John got back to the office David had just preceded him.

"Wa'al, wa'al," he was saying, "but you be in a putty consid'able state. Hullo, John! what you got there? Wa'al, you air the stuff! Slips, blanket-shawl, petticoat, stockin's—wa'al, you an' Polly ben puttin' your heads together, I guess. What's that? Whisky! Wa'al, scat my —! I didn't s'pose wild hosses would have drawed it out o' Polly to let on the' was any in the house, much less to fetch it out. Jest the thing! Oh, yes ye are, Mis' Cullom—jest a mouthful with water," taking the glass from John, "jest a spoonful to git your blood a-goin', an' then Mr.

Lenox an' me 'll go into the front room while you make yourself comfortable."

"Consarn it all!" exclaimed Mr. Harum as they stood leaning against the teller's counter, facing the street, "I didn't cal'late to have Mis' Cullom hoof it up here the way she done. When I see what kind of a day it was I went out to the barn to have the cutter hitched an' send for her, an' I found ev'rythin' topsy-turvy. That dum'd uneasy sorril colt had got cast in the stall, an' I ben fussin' with him ever since. I clean forgot all 'bout Mis' Cullom till jest now."

"Is the colt much injured?" John asked.

"Wa'al, he won't trot a twenty gait in some time, I reckon," replied David. "He's wrenched his shoulder some, an' mebbe strained his inside. Don't seem to take no int'rist in his feed, an' that's a bad sign. Consarn a hoss, anyhow! If they're wuth anythin' they're more bother 'n a teethin' baby. Alwus some dum thing ailin' 'em, an' I took consid'able stock in that colt too," he added regretfully, "an' I could 'a' got putty near what I was askin' fer him last week, an' putty near what he was wuth, an' I've noticed that most gen'ally alwus when I let a good offer go like that, some cussed thing happens to the hoss. It ain't a bad idee, in the hoss bus'nis anyway, to be willin' to let the other feller make a dollar once 'n a while."

After that aphorism they waited in silence for a few minutes, and then David called out over his shoulder, "How be you gettin' along, Mis' Cullom?"

"I guess I'm fixed," she answered, and David walked slowly back into the parlor, leaving John in the front office. He was annoyed to realize

that in the bustle over Mrs. Cullom and what followed, he had forgotten to acknowledge the Christmas gift; but, hoping that Mr. Harum had been equally oblivious, promised himself to repair the omission later on. He would have preferred to go out and leave the two to settle their affair without witness or hearer, but his employer, who, as he had found, usually had a reason for his actions, had explicitly requested him to remain, and he had no choice. He perched himself upon one of the office stools and composed himself to await the conclusion of the affair.