John's face reddened a little and Dick laughed.
"The old man told me about it," he said.
"Say, you'd ought to done as he told ye to.
You'd 'a' saved fifteen dollars," Dick declared, looking at our friend with an expression of the utmost amusement.

"I don't quite understand," said John rather stiffly.

"Didn't he tell ye to charge 'em up to the bank, an' let him take 'em?" asked Dick.

"Well?" said John shortly.

"Oh, yes, I know," said Mr. Larrabee. "He said sumpthin' to make you think he was goin' to pass 'em out, an' you didn't give him no show to explain, but jest marched into the back room an' stuck 'em onto the fire. Ho, ho, ho, ho! He told me all about it," cried Dick. "Say," he declared, "I dunno 's I ever see the old man more kind o' womble-cropped over anythin'. Why, he wouldn't no more 'a' passed them bills 'n he'd 'a' cut his hand off. He, he, he, he! He was jest ticklin' your heels a little," said Mr. Larrabee, "to see if you'd kick, an'," chuckled the speaker, "you surely did."

"Perhaps I acted rather hastily," said John,

laughing a little from contagion.

"Wa'al," said Dick, "Dave's got ways of his own. I've summered an' wintered with him now for a good many years, an' I ain't got to the bottom of him yet, an'," he added, "I don't know nobody that has."

CHAPTER XXIX.

ALTHOUGH, as time went on and John had come to a better insight of the character of the eccentric person whom Dick had failed to fathom, his half-formed prejudices had fallen away, it must be admitted that he ofttimes found him a good deal of a puzzle. The domains of the serious and the facetious in David's mind seemed to have no very well defined boundaries.

The talk had drifted back to the people and gossip of Homeville, but, sooth to say, it had not on this occasion got far away from those topics.

"Yes," said Mr. Harum, "Alf Verjoos is on the hull the best off of any of the lot. As I told ye, he made money on top of what the old man left him, an' he married money. The fam'ly -some on 'em-comes here in the summer, an' he's here part o' the time gen'ally, but the women folks won't stay here winters, an' the house is left in care of Alf's sister who never got married. He don't care a hill o' white beans fer anything in Homeville but the old place, and he don't cal late to have nobody on his grass, not if he knows it. Him an' me are on putty friendly terms, but the fact is," said David, in a semi-confidential tone, "he's about an even combine of pykery an' viniger, an' about as pop'lar in gen'ral 'round here as a skunk in a hen-house; but Mis' Verjoos is putty well liked; an' one o' the girls, Claricy is her name, is a good deal of a fav'rit. Juliet, the other one, don't mix with the village folks much, an' sometimes don't come with the fam'ly at all. She favors her father," remarked the historian.

"Inherits his popularity, I conclude," re-

marked John, smiling.

"She does favor him to some extent in that respect," was the reply; "an' she's dark complected like him, but she's a mighty han'some girl, notwithstandin'. Both on 'em is han'some girls," observed Mr. Harum, "an' great fer hosses, an' that's the way I got 'quainted with 'em. They're all fer ridin' hossback when they're up here. Did you ever ride a hoss?" he asked.

"Oh, yes," said John, "I have ridden a good

deal one time and another."

"Never c'd see the sense on't," declared David. "I c'n imagine gettin' on to a hoss's back when 't was either that or walkin', but to do it fer the fun o' the thing 's more 'n I c'n understand. There you be," he continued, "stuck up four five feet up in the air like a clo'espin, havin' your backbone chucked up into your skull, an' takin' the skin off in spots an' places, expectin' ev'ry next minute the critter'll git out f'm under ye—no, sir," he protested, "if it come to be that it was either to ride a hossback fer the fun o' the thing or have somebody kick me, an' kick me hard, I'd say, 'Kick away.' It comes to the same thing fur 's enjoyment goes, and it's a dum sight safer."

John laughed outright, while David leaned forward with his hands on his knees, looking at him with a broad though somewhat doubtful smile "That being your feeling," remarked John, "I should think saddle horses would be rather out of your line. Was it a saddle horse that the

Misses Verioos were interested in?"

"Wa'al, I didn't buy him fer that," replied David, "an' in fact when the feller that sold him to me told me he'd ben rode, I allowed that ought to knock twenty dollars off 'n the price, but I did have such a hoss, an', outside o' that, he was a nice piece of hoss flesh. I was up to the barn one mornin', mebbe four years ago," he continued, "when in drove the Verjoos carriage with one of the girls, the oldest one, inside, an' the yeller-haired one on a hossback. 'Good mornin'. You're Mr. Harum, ain't you?' she says. 'Good mornin',' I says, 'Harum's the name 't I use when I appear in public. You're Miss Verjoos, I reckon,' I says.

"She laughed a little, an' says, motionin' with her head to'ds the carriage, 'My sister is Miss Verjoos. I'm Miss Claricy.' I took off my cap, an' the other girl jest bowed her head a little.

"'I heard you had a hoss 't I could ride,'

says the one on hossback.

"'Wa'al,' I says, lookin' at her hoss, an' he was a good one," remarked David, "'fer a saddle hoss, I shouldn't think you was entirely out o' hosses long's you got that one.' 'Oh,' she says, this is my sister's hoss. Mine has hurt his leg so badly that I am 'fraid I sha'n't be able to ride him this summer.' 'Wa'al,' I says, 'I've got a hoss that's ben rode, so I was told, but I don't know of my own knowin'.'

"'Don't you ride?' she says. 'Hossback?' I says. 'Why, of course,' she says. 'No, ma'am,' I says, 'not when I c'n raise the money

to pay my fine.' She looked kind o' puzzled at that," remarked David, "but I see the other girl look at her an' give a kind of quiet laugh."

"'Can I see him?' says Miss Claricy. 'Cert'nly,' I says, an' went an' brought him out. 'Oh!' she says to her sister, 'ain't he a beauty? C'n I try him?' she says to me. 'Wa'al,' I says, 'I guess I c'n resk it if you can, but I didn't buy him fer a saddle hoss, an' if I'm to own him fer any len'th of time I'd ruther he'd fergit the saddle bus'nis, an' in any case,' I says, 'I wouldn't like him to git a sore back, an' then agin,' I says,

'I hain't got no saddle.'

"' Wa'al,' she says, givin' her head a toss, 'if I couldn't sit straight I'd never ride agin. I never made a hoss's back sore in my life,' she says. 'We c'n change the saddle,' she says, an' off she jumps, an', scat my -!" exclaimed David, "the way she knowed about gettin' that saddle fixed, pads, straps, girt's, an' the hull bus'nis, an' put up her foot fer me to give her a lift, an' wheeled that hoss an' went out o' the yard a-kitin', was as slick a piece o' hoss bus'nis as ever I see. It took fust money, that did," said Mr. Harum with a confirmatory shake of the head. "Wa'al," he resumed, "in about a few minutes back she come, lickity-cut, an' pulled up in front of me. 'C'n you send my sister's hoss home?' she says, 'an' then I sha'n't have to change agin. I'll stay on my hoss,' she says, laughin', an' then agin laughin' fit to kill, fer I stood there with my mouth open clear to my back teeth, not bein' used to doin' bus'nis 'ith quite so much neatniss an' dispatch, as the sayin' is.

"'Oh, it's all right,' she says. 'Poppa came home last night an' I'll have him see you this

afternoon or to-morro'.' 'But mebbe he 'n I won't agree about the price,' I says. 'Yes, you will,' she says, 'an' if you don't I won't make his back sore '—an' off they went, an' left me standin' there like a stick in the mud. I've bought an' sold hosses to some extent fer a consid'able number o' years," said Mr. Harum reflectively, "but that partic'ler transaction's got a peg all to itself."

John laughed and asked, "How did it come out? I mean, what sort of an interview did you have with the young woman's father, the popular

Mr. Verioos?"

"Oh," said David, "he druv up to the office the next mornin', 'bout ten o'clock, an' come into the back room here, an' after we'd passed the time o' day, he says, clearin' his throat in a way he's got, 'He-uh, he-uh!' he says, 'my daughter tells me that she run off with a hoss of yours yestidy in rather a summery manner, an—he-uhuh—I have come to see you about payin' fer him. What is the price?' he says.

"'Wa'al,' I says, more 'n anythin' to see what he'd say, 'what would you say he was wuth?' An' with that he kind o' stiffened a little stiffer 'n he

was before, if it could be.

"'Really,' he says, 'he-uh-uh, I haven't any idea. I haven't seen the animal, an' I should not consider myself qual'fied to give an opinion upon his value if I had, but,' he says, 'I don't know that that makes any material diff'rence, however, because I am quite—he-uh, he-uh—in your hands—he-uh!—within limits—he-uh-uh!—within limits,' he says. That kind o' riled me," remarked David. "I see in a minute what was passin' in his mind. 'Wa'al,' I says, 'Mr. Verjoos, I guess the fact o' the matter is 't I'm about as much in the

mud as you be in the mire-your daughter's got my hoss,' I says. 'Now you ain't dealin' with a hoss jockey,' I says, 'though I don't deny that I buy an' sell hosses, an' once in a while make money at it. You're dealin' with David Harum, Banker, an' I consider 't I'm dealin' with a lady, or the father of one on her account,' I

"'He-uh, he-uh! I meant no offense, sir,' he

"'None bein' meant, none will be took,' I says, 'Now,' I says, 'I was offered one-seventyfive fer that hoss day before yestidy, an' wouldn't take it. I can't sell him fer that,' I says.

"" He-uh, uh! cert'nly not,' he says.

"' Wait a minit,' I says. 'I can't sell him fer that because I said I wouldn't; but if you feel like drawin' your check fer one-seventy-six,' I says, 'we'll call it a deal.'" The speaker paused with a chuckle.

"Well?" said John.

"Wa'al," said David, "he, he, he, he! That clean took the wind out of him, an' he got redder 'n a beet. 'He-uh-uh-huh! really,' he says, 'I couldn't think of offerin' you less than two hunderd.'

"' All right,' I says, 'I'll send up fer the hoss. One-seventy-six is my price, no more an' no

less,' an' I got up out o' my chair."

"And what did he say then?" asked John. "Wa'al," replied Mr. Harum, "he settled his neck down into his collar an' necktie an' cleared his throat a few times, an' says, 'You put me in ruther an embarrassin' position, Mr. Harum. My daughter has set her heart on the hoss, an' -he-uh-uh-uh!'-with a kind of a smile like a

wrinkle in a boot, 'I can't very well tell her that I wouldn't buy him because you wouldn't accept a higher offer than your own price. I—I think I must accede to your proposition, an'-he-uh-uh -accept the favor,' he says, draggin' the words

out by the roots.

"'No favor at all,' I says, 'not a bit on't, not a bit on't. It was the cleanest an' slickist deal I ever had,' I says, 'an' I've had a good many. That girl o' your'n,' I says, 'if you don't mind my sayin' it, comes as near bein' a full team an' a cross dog under the wagin as you c'n git; an' you c'n tell her if you think fit,' I says, 'that if she ever wants anythin' more out o' my barn I'll throw off twenty-four dollars ev'ry time, if she'll only do her own buyin'.'

"Wa'al," said Mr. Harum, "I didn't know but what he'd gag a little at that, but he didn't seem to, an' when he went off after givin' me his check, he put out his hand an' shook hands, a

thing he never done before."

"That was really very amusing," was John's

"'T wa'n't a bad day's work either," observed Mr. Harum. "I've sold the crowd a good many hosses since then, an' I've laughed a thousan' times over that pertic'ler trade. Me 'n Miss Claricy," he added, "has alwus ben good friends sence that time-an' she 'n Polly are reg'lar neetups. She never sees me in the street but what it's 'How dee do, Mr. H-a-rum?' An' I'll say, 'Ain't that ole hoss wore out yet?' or, 'When you comin' 'round to run off with another hoss?' I'll sav."

At this point David got out of his chair, yawned, and walked over to the window.

"Did you ever in all your born days," he said, "see such dum'd weather? Jest look out there -no sleighin', no wheelin', an' a barn full wantin' exercise. Wa'al, I guess I'll be moseyin' along." And out he went.

CHAPTER XXX.

IF John Lenox had kept a diary for the first year of his life in Homeville most of its pages would have been blank.

The daily routine of the office (he had no assistant but the callow Hopkins) was more exacting than laborious, but it kept him confined seven hours in the twenty-four. Still, there was time in the lengthened days as the year advanced for walking, rowing, and riding or driving about the picturesque country which surrounds Homeville. He and Mr. Harum often drove together after the bank closed, or after "tea," and it was a pleasure in itself to observe David's dexterous handling of his horses, and his content and satisfaction in the enjoyment of his favorite pastime. In pursuit of business he "jogged 'round," as he said, behind the faithful Jinny, but when on pleasure bent, a pair of satin-coated trotters drew him in the latest and "slickest" model of top-buggies.

"Of course," he said, "I'd ruther ride all alone than not to ride at all, but the's twice as much fun in't when you've got somebody along. I ain't much of a talker, unless I happen to git started" (at which assertion John repressed a smile), "but once in a while I like to have somebody to say somethin' to. You like to come

along, don't ye?"