Gene Lees Ad Libitum

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SONG LAKE SUMMER

Continued

Her son Charles had gone homesteading in the west. He had just married. He was convinced that he would do well on the new land if only he could raise a thousand dollars to get started. He importuned his mother to raise it for him on her land, the one piece of property her husband had left her, promising that he would take care of the interest and, in a short time, of the principal as well. He paid the first year's interest out of the remainder of the thousand. The second year, he was just getting in his first crops, and his mother paid the interest on the loan. The next year, just as Charlie was about to pay the interest, he lost a horse and had to replace it immediately. The fourth year, the grasshoppers destroyed his crop.

"How come Swinney's held off's long as he has?" David asked.

"Whenever I have had the money, I have paid him something on account," Mrs. Randall said. "Perhaps ten dollars every six months or so."

"An' no receipt for it, I warrant," David said.

"No."

"How much do you owe the old critter?"

"A hundred and eighty dollars interest."

David sat down again. "I know Swinney well enough to give a guess what his game is goin' t'be." He opened a drawer, took out a printed form, and put it on the roll-top desk. "Mis' Randall," he said, "I want you to take a temporary loan from me, an' sign a second mortgage. This loan is for ninety days."

"But David," she said, "it is highly unlikely that I'll have the money to repay you in ninety days."

"Then we'll cipher it out then. A second trust deed takes precedent over a first mortgage, an' when you sign this, Zeke Swinney can't foreclose."

"I'll do anything you say, David," Mrs. Randall said. "I am going to lose the property anyway if I don't accept your loan."

"John," David said, "you get Mis' Randall two hunderd in cash. Mis' Randall, you sign this."

John got the money and counted it out to Mrs. Randall.

"Now, Mis' Randall," David said, "you go an settle with old Step-an'-fetch-it, but don't you say a word where you got the money. Don't let on nothin'. Stretch that conscience o' yourn, if necessary. An' be partic'lar, if he asks you if Dave Hannum give you the money, you jest say, 'No, he didn't.' That won't be a lie, because I ain't givin' it to you."

"I will do exactly as you say," Mrs. Randall said. "I have little choice. And come to that, if I am going to lose the land, I would prefer to lose it to you than to Zeke Swinney."

"You ain't lost it yet," David said, and rose to escort her to the door.

Chapter Twelve

Some time in that first week of September the light changes. The angle of incline alters almost overnight, and the sun's glow slants in clear and blue, hard and cold, though the weather may still be warm. John had become accustomed in these recent years to the autumns of Paris, which are softer and do not present the extravagant spectacle offered by the American northeast, that brilliant ocean of color that begins somewhere far up in Ontario and Quebec where there is no one to observe it and extends with nature's unconcern for borders down through New England and Michigan and Ohio through Maryland, the Carolinas and the Virginias, Kentucky and Tennessee, and at last fades out somewhere this side of Florida, somewhere this side of the Gulf. In Paris the plane trees turn a warm yellow and the chestnut trees turn brown before they drop their leaves on the boulevards and cobblestoned quais around the Île de la Cité and the Île St. Louis where John so loved to go on long ruminative end-of-summer strolls. But the city knows nothing of the startling crimson of the sumac, the gold of a solitary hillside maple so bright that when the leaves fall in still weather and lie on the ground around it, it looks even on a gray day as if the tree is standing in a pool of its own radiance, a light that seems to come not from the sun but from the tree itself. Nor does Paris have the persevering green pines and firs and balsams. Little wonder that the Druidical peoples in the vanished forests of Europe had considered the undying pine and the curious parasitic mistletoe on the oaks as divine, and that when Christianity came to denounce their wickedness

and proclaim its own righteousness, they hid their symbols of life eternal in the legend of Christmas and continued to worship their mistletoe with a kiss. In America, John mused, the contrast between the ephemeral and the eternal is made even more poignant: the great conifers remain green while everything around them dies, or seems to, in the colors of flame. And that exquisite melancholy that clutches at the heart when leaves go streaming down a sudden wind is not just for the summer that is gone but for all the summers that will be gone, more and more of them, faster and faster as the world swings 'round its yellow sun. In Europe the year does not die in this intense blaze of color. The French autumn is rather sedate; ours is brilliant, exaggerated, overdone, overstated and wild. The French may have better wines, better cuisine, and better composers than we do, he mused, but they do not have better autumns.

And John thought then of Verlaine's autumn violins. But the sound he heard in reality was a curious honking in the sky late one evening, and when a day or two later he heard it again in daylight and looked up and saw a vast number of great birds, in V-formation and spread halfway across the sky, he thought of medieval hunting horns played by beginners and more than a little out of tempo and out of tune; and since in New York he had never seen such a thing, he asked Dick Larrabee what these birds were. Dick said, "Canada geese. Headin' south. An' I wish't I was going with 'em. You ain't put in a winter here yet, John." Crows were gathering in fields, great raucous choruses of them, croaking out, it seemed, some parting malediction on a fickle climate. Robins and other birds that he could not name weighted the trees, gathering in preparation for their great journey. "Damn cowards is what they are," Dick laughed. "I got a lot o' respect for the sparrows. They stay."

As the month of September began, John looked forward to the great carnival of color, which he had not seen in four years and which he had missed more than he knew. For the present, only the first few trees had turned, and the light had changed.

From his earliest days here — was it only months ago? — John had noticed David's popularity with the small boys of the town. Sometimes as he strolled up Main Street in his tall silk hat, swinging his gold-headed cane, he would have a little cluster of them in tow, laughing and making jokes with him. Sometimes he would take over a street-car to take them on a ride to Cortland where, John learned, he bought them ice cream.

One day a girl of about seven came into the bank and gravely asked John for Mr. Hannum. John took her to David's office and knocked on its door. David called, "Come in." John opened the door for her. She stood in the doorway, and a tear passed down her face.

"Well Lena Seward!" David said. "What's troublin' your dear little heart?"

"Well," she said, a catch in her voice, "you always take the boys to Cortland and you never take the girls. You take the boys to the circus, an' you never take us. My brother Clarence says he's been every year with you, but you never ast me to go! An' the circus is comin' next week, and I ain't gonna get to go."

David by now had come around his desk, and bent his portly figure toward her, his hands on his knees. "Now Lena, you got me dead to rights. I guess I never thought about it. You tell the girls that next week they're all comin' too. Jes' t' make it up t' yeh, you come along with me, and we'll go for a ride in my buggy."

"I have to ask my mother first. She might punish me."

"Walll, we'll jes' ride by an' tell her first. John, you take care o' things for an hour. The young lady an' me are goin' for a ride."

And David left, with the child holding his hand. John watched through the window as David lifted the smiling girl into the seat of his buggy, climbed up beside her, took up the reins and his whip with a red ribbon on it, and drove off.

After closing up the bank that afternoon, John went over to Phil Zimmer's barbershop for a haircut. Dick Larrabee was there, telling stories with his cronies. John told him about the incident.

"Been goin' on for years," Dick said. "Dave rounds up all the boys an' takes them to Cortland. Never knew a man with such a love o' the circus. I ain't got nothin' against the circus, mind you, but Dave is fixed on it. Dunno what it is."

The circus came and went, and a chill crept into the air. John played tennis frequently with Paula and her friends on the court behind the Van Denberg home or the one owned by the Tenakers. Paula's friends were cordial to him, but he was conscious of a distinction. He had to work every day and could not play in the mornings or afternoons as they could. This made them uneasy, John observed. They seemed to live in and with the assumption that anyone who did not have money owed his lot in life to some inherent inferiority. And he began to search his memory to see if he had once made this unvoiced and even unmeditated assumption himself. They knew how to treat obvious underlings such as servants, and even underlings many years their senior. But they did not know how to treat John. By all the outward signs, he was of their class. But he worked. In a bank. As a mere cashier. And how could one treat him as an equal when he did not have the freedom to do as he pleased, and could not afford the amusements that they could?

Paula's well-muscled cousin, John Tenaker, made much of his abilities as a yachtsman, which seemed to carry the implication that John did not belong in their circle. He was there on sufferance, because Paula wanted him there.

Once, at Paula's insistence, he played piano for them, as they were drinking lemonade after tennis at the Van Denberg home. They complimented him for his talent. But he had too little respect for them to enjoy the praise. They were all younger than he was, and very frivolous.

He walked out onto the veranda, followed by Paula. "Is something the matter, John?" she asked.

"No," he said. "Does your father have any whisky in the house?"

"I'm sure he has. How will you take it?"

"With Seltzer water, if there is any. And if not, then just raw, as Mr. Hannum puts it."

She left to get him the drink, and he lit a cigarette. In truth, he was beginning to take pride in working for his living, and he had become quite fascinated by banking. He was always thinking about his job, even when he was in the company of others. And as for company, he would rather be with the boys at the Eagle and Phil Zimmer's barbershop than Paula's countless cousins. At least they made him laugh.

And he could not help comparing her cousins and friends with Mrs. Randall and found them terribly wanting. He was beginning to realize that courage was perhaps the quality he admired most in the world.

Paula returned with his drink. "There is something wrong, John. I can tell."

"Paula," he said, "I don't like to say this, but your friends bore me."

"They bore me," she said. "Why do you think I was so thrilled to meet you?"

"Well," he said, laughing, "I thought my own irresistible charm might have had something to do with it."

"It did, I assure you," she said. "I only introduced you to them because I thought you wanted to make some friends."

"I have as many friends as I want," he said. "Providing, that is, that you are my friend."

"Oh yes, John, yes I am," she said with fervor. She had glanced around to see that no one was watching and then kissed him intensely.

"Well," he said, catching his breath. "I should rather do that than play tennis."

"Yes," she said, "and you're better at it." And they both laughed.

"Let's go down by the lake," he said, and set the glass of whisky, hardly touched, on the veranda rail. She slipped her hand into his and they walked down the wide sloping lawn.

"When do you leave?" he said.

"Three weeks."

"Then I don't want to share you with anyone else." They walked on in a silence full of feeling.

"By the way," John said at last, "you still haven't told me how you knew I played piano."

"Coax me," she said.

He seized her by the shoulders and, grinning, began shaking her. "Coax you? I'll break your neck!" he said. Her hair was flying loose about her shaking head, and she was laughing. She broke out of his grip and ran, but she slipped on the grass and fell. John was on top of her in a moment. He began tickling her. She became helpless with laughter. "All right, all right," she said. He stopped tickling her. When she had caught her breath, she said, "It was John Tenaker."

"And how did he know?" He managed to keep his tone casual.

"Well everybody in Homer knows you were on the Princeton boxing team, and when John went down there to enroll, he met someone who knew you."

"Who?"

"I don't know," she said. "He couldn't remember. He's not very bright, you know."

"What else was he told?"

"That you played piano and . . . " She grinned. "And that you were a tiger of a boxer. I'd love to see you box some time."

"I don't box any more."

"Why?"

"Boxing and piano playing are not compatible sports. I was afraid of hurting my hands. Besides, I don't really like it. The idea of two men trying to injure each other is a little sickening."

He held Paula by her wrists, her arms pinned to the grass over her head. He kissed her, releasing her wrists. She put her arms around him. The kiss lasted a long time, and when he released her he looked down into her eyes and said, "I think I am falling in love, Paula."

"So am I," she said, and pulled him down to kiss her again.

The population of Homer was thinning as the last of the summer people returned to the cities. Theodore Van Denberg, whom John had met at that first party, and had not seen since, and whose face he could not remember, was back in New York attending to his brokerage business. Cathy had been enrolled at Wellesley, and was gone. John Tenaker was off to Princeton. Mrs. Van Denberg remained behind with Paula and the servants to shut up the house and prepare for

her grand tour of Europe.

Homer's pace grew slower, and in the mornings John could see the children going off to school in twos and threes and then, in the afternoon, released into freedom, returning home in larger and exuberant groups.

This was the first autumn of John's life that he had not himself been going off to classes or lessons of one kind or another, and the change gave him a peculiar feeling. It seemed to him that his childhood had been unusually protracted and now at last it was gone, and he had joined the world of working men. There was a satisfaction in having in his own hands the responsibility for his own existence. He had always had ability, many abilities indeed, but now he had something more solid, more tangible, something you could trust: competence. Now, if he had to go somewhere else and be asked if he had any business experience, he could answer "Yes" with the confidence that Mr. Hannum would give him a good reference. If the general should find him a better job, he was prepared for it. He had learned so much in a short time. And because of this experience, his whole view of life was changing.

Toward the middle of the month, a night of hard frost accelerated the turning of the trees, and they were soon at the peak of their glory. Then the air turned warm again, and the hills were like a great garden through which John walked and rode with Paula, talking of books and music and plays and operas (John was not partial to opera, Paula loved it) and restaurants: he gave her the names of some of his favorites in Paris and of several headwaiters to whom he asked to be remembered. He told her about a little café in Montmartre and asked her to think about him over a glass of hot wine on a winter afternoon, as she looked out the window at Sacré Coeur.

"Let's not ride today," she said one Saturday morning on the lawn at Song Lake. "Let's take the boat and have a picnic across the lake." She had the cook prepare sandwiches and hard-boiled eggs and lemonade, and shortly before noon they left the Van Denberg dock in Paula's little cat-rigged boat. John had charge of the tiller. The wind picked up farther out on the lake, and the boat was running on a wind a point or two off her port stern. Paula settled beside him on the stern seat and watched with an adoring look. "You're laughing at me," she said.

"No, I'm laughing at us."

"Are we so funny?"

"We're happy. I'm happy. And that's funny."

"John, sometimes you are a mystery to me. It is as if there is a part of you I cannot reach. Do you harbor some dark secret?" And then, "Aha! That *is* it. You are a famous jewel thief, hiding in Homer until you can sell the purloined stones. No? You are the love child of the king of Sweden. No? Then you had a scandalous love affair with a famous actress in Paris, and you have come to Homer to nurse a broken heart. Was there a famous actress in Paris, John?"

"No," he said, laughing, and then to tease her: "But there was a very pretty piano student."

"Did you make love to her?"

"Yes."

"Tell me about it!" she said, all eagerness.

"No."

"Are you going to make love to me?" she asked, and laughed.

"Yes."

"Today?" she said. And the laughter trailed off and ended.

John was silent for a moment. He was going to say, "Some day," and then found himself saying, "Yes. Today."

She took his hand and held it very tightly.

A wedge of geese passed overhead, honking. The little boat glided with a crackling sound through the clear water, whose green profundity was pierced with shafts of light, shifting and shimmering as they moved along. The sails rippled in the wind.

"Over there," she said, pointing. "I found this beach when I was twelve. The woods around it are so thick, the only way you can get to it is by boat."

The woods enclosed a sand shelf perhaps fifty yards long. John pulled off his shoes, rolled up his trousers, jumped from the bow, and laughed when he soaked his pants to the thighs. He pulled the boat forward until it was safely grounded on the sand, and Paula, with skirts pulled high, jumped ashore.

Paula spread a plaid woolen blanket, dappled with sunlight and shadows from the trees, and set out the lunch. They tried to keep up a show of bright laughter, but it was forced. When they had eaten and the soiled plates were put back in a wicker hamper, she said, "Let's go for a swim."

"All right," he said gravely.

"Turn your back until I am in the water, and then I shall do the same for you."

He turned away from her and stared into the trees. There were willows everywhere, and their graceful strands of leaves moved softly in a slight wind, and he heard the rustle of her falling clothes, then heard her splashing into the water. "Your turn," she said. "I'm looking the other way."

He undressed and waded into the water. "I'm in," he said to the back of her head, which was all of her that protruded from the clear water. She turned toward him and he could see her breasts below the surface, and his blood pounded in his veins. He felt almost dizzy.

"My," she said, "aren't you the Adonis. A little thin, perhaps, but very nice."

"And you are a wanton woman."

"Do you really think I am? Oh, I hope so!" She splashed water at him and her breasts showed briefly above the surface. He plunged into the water and swam below it farther along on the beach. She followed him, swimming with a strength and skill that surprised him. When she reached him she stood up and put her arms around him and kissed him, pressing her wet and slippery body against his. He kissed the palms of her hands, tasting the water of the lake. "Oh John," she said, "long ago I dreamed that someone like you would come and make love to me on this beach. I have never brought anyone else here. Make love to me now!"

"But Paula, what if . . . ?"

"Then you would have to marry me, wouldn't you?"

"Yes. And I would love it. But . . . "

"Don't worry," she said. "The time is right."

Even if the time had not been right, he was incapable of denying her anything. All the loneliness he had ever known seemed to melt in the act of making love to her.

Afterwards he lay on his back, one arm beneath his head, staring up at the small white clouds in the blue.

"Why so sad?" she said.

"Because this is a moment I will never forget, and it's already fading. Because the summer is gone. Because you will soon be gone — for almost a year."

"It does seem a long time," she agreed. "But I'll write to you."

"That's hardly a substitute. Frankly, I almost wish you were with child. Then you couldn't go."

"Don't say that," she said. "It's wicked. I have looked forward to this trip for so long."

"You do love me, don't you?"

"Yes, John, I do."

"There is another thing that troubles me. I have no money."

"You will have," she said. "Of that I am confident. Mr. Hannum thinks so, and he is a clever old gentleman."

"What did he tell you?"

"'Wallll,'" she quoted, trying to sound like David but not doing it nearly as well as her sister, "'I think that boy's goin' t' take first money.'"

John laughed. "Him and his horses. But seriously, Paula, the problem cannot be minimized. I want to ask you to marry me, but I feel that I can't — yet."

"Then don't ask me yet. Wait. Until next summer, when I come home." Remembering David's "dicker" with 'Lizer Howe, he said, "And supposing I ask you next summer, what do you suppose you'll say?"

"I suppose I shall say, 'Yes.' Don't worry, John, I have a little money of my own. We will make out. Kiss me. We have only four more days."

On Paula's last night, John played for her and her mother, mostly Chopin, amid furniture already covered with white sheets. Her mother's interest in the music was polite, but it appeared to make her sleepy and, to John's relief, she retired early. Hardly had she gone when Paula stood over John at the piano bench, took his upturned face between her hands and kissed him. He made love to her on the long sheet-covered sofa in a room that seemed haunted with the ghosts of summer.

The next day he accepted David's offer to keep watch on the bank while he drove Paula and Mrs. Van Denberg to the train. After they had gone, he returned to his work, listless and absent minded. If David noticed, he said nothing.

Chapter Thirteen

The air turned sharp for a few days and the frosts lingered well after dawn, a silvery-gray patina that lay on veranda steps and grass and the wooden sidewalks of the town. But then it turned warm again, bringing the miracle of Indian summer. In the long still days, blue smoke rose in thin untroubled plumes from farm houses. Everyone said that not in years had there been an autumn like this; they said the colors were so bright because the spring had been so wet.

Then the winds came up and began the stripping of the trees. Finally a cold rain drove in hard from the northwest. The branches of all the elms creaked and groaned through the night as if they would break, and a few of them did. In the morning, the glory was gone, reduced to wet piles of brown leaves on the muddy streets, which soon turned to a swamp, rutted by the carriages. When the first hard freeze came, the streets were set in these patterns, the tortured surfaces as hard as concrete. The snow came in early December, big wet flakes that filled the ruts. A dry snow followed it and then a carriage could negotiate the streets without its driver fearing injuries to his spine. Some of the townspeople put their carriages up for the winter, and the first cutters appeared, drawn by horses draped with warm blankets and leaving trails of white vapor behind them.

It was warm in the bank's parlor. Peleg Hopkins kept the big Franklin stove hot, sometimes so hot that its pipe began to glow a dull red. And it was warm in John's room at the Hannum house, where he had a smaller Franklin stove of his own. He would read all evening, then damp the stove for the night, and think about Paula before dropping off in the

drowsy heat. In the morning he would find that his respiration had made frost ferns on the windowpanes, which looked like a series of pictures of a strange white tropical jungle.

Paula wrote to him from Paris, saying she had visited his café in Montmartre, and drunk hot sugared red wine with a stick of cinnamon in the glass, as he had asked, sitting on a green wicker chair and looking out at the passing carriages as she thought about him. She said she knew now why he loved Paris, and she missed him desperately.

December fifteenth arrived. Mr. Hannum did not come to the bank that day, and at dinner John somehow forgot to mention Mrs. Randall's note was now due. He forgot again the next day. On the seventeenth, David said, "I guess you jes' forgot to mention that Mis' Randall's note is overdue."

"Yes sir, I did. Do you wish to see her about it?"

"Well," David drawled, "it strikes me as that would be a mite premature. I reckon the feller I'd like t' see is Zeke Swinney. S'pose you write him a note — he's got an office over the feed store — sayin' that I'd 'preciate the pleasure of his company t'talk about a matter o' mutual business interest, yours truly, et cetery. Peleg can deliver it to him direct." And David began to chuckle. "Yes sir," he said, "I reckon I ought to relieve Zeke of some of his anxieties about worldly business."

Zeke Swinney did not turn up at the bank until the morning of the twentieth. David directed John to draw the blinds and close the bank for a half hour. Swinney was a small man with wide-set eyes that never seemed to rest on anyone or anything. He had a sharp, aquiline nose and a narrow, projecting chin. He was neatly dressed, and more fashionably so than one was accustomed to in Homer, at least in the non-summer months. As he and David exchanged pleasantries, they reminded John of two prizefighters circling, each waiting for the other to make a mistake. And, John noticed, David did not offer Swinney the hospitality of his private office. They stood in the bank, David leaning rather casually on the counter and wearing a smile that John found almost chilling.

"Well," David said at last, "now that we've eased up our minds on the subject of each other's health an' such like, let's get down t' brass tacks. You hold a mortgage on the Widow Randall's place, don't you?"

"Well," Swinney said, as if not knowing what to make of this first feint, "yes."

"Does she keep up the interest all right? I don't want t'be pokin' my nose into your business, an' don't tell me nothin' you don't want to."

Swinney had no way of knowing how much David already knew; and the information was easily obtained in any case. John slipped onto his teller's stool and remained motionless, listening. Swinney said at last, "Well, she didn't pay nothin' for a good while. But last time she forked over the whole amount. But I hain't no notion," he said with a touch of contempt, "that she'll come to time agin."

David took out a cigar, bit off its end, and — which John had never seen him do — spat it on the floor. He lit it, taking his time. "An' s'posin' she don't? You'll take the prop'ty, won't you?"

"Don't see no other way," Swinney said, "unless you overbid me."

"No," David said, "I ain't buyin' no real estate jes' now. But the thing I ast you t'come in for, leavin' out the pleasure o' havin' a talk with you, was to say that I'd take that mortgage off'n your hands."

Swinney reacted as if David had landed a punch. He drew in his neck, reminding John of a turtle. "No," he said at last, "I ain't sufferin' for the money, an' I guess I'll keep the mortgage. It's putty near due again, but I'll let it run for a spell. I guess the security's good for it."

"Yes, I guess it is," David said. "An' I reckon you'll let it run long enough for the widow to pay the taxes on it once more, anyhow. I guess the security's good enough to take that risk. But how 'bout my security?"

"What d'you mean?" Swinney demanded, with apprehension now.

"I mean that I've got a second mortgage on that prop'ty, an' I begin to tremble for my security." John knew then why David had had him file the second mortgage a week late. Undoubtedly when Mrs. Randall had paid him, Swinney had already begun foreclosure proceedings and could have refused the payment, taking the property. But not finding the second mortgage, he had accepted the widow's pathetic hundred and eighty dollars. David could be a dirty fighter when he wanted to.

"Now you've jes' told me," David continued, "that you're goin' t' foreclose. An' I calculate t' protect myself, an' I don't calculate 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 jes' sign that mortgage over to me, an' the sooner the quicker." David slammed his hand on the counter.

"I'll see you in hell first!" Swinney shouted, his face almost purple.

"Well," David said, "mebbe you won't, mebbe you will. It's always a pleasure to meet you, wherever it be. But in that case this mortgage business'll be a question for our executors. For *you* don't never foreclose that mortgage, an' don't you forget it."

"Oh, I see what you're up to," Swinney said. "You'd like to get holt o' that prop'ty yourself. I see."

David's cigar had gone out. He raised his right leg, struck a match on the seat of his pants, and relit it. "Look a-here, Zeke Swinney, I've got an interest in that prop'ty, an' I aim to p'tect it. You're goin' to sign that mortgage over to me, or I'll foreclose an' surrogate you. Unless o' course you allow to bid on the prop'ty, in which case we'll see whose weasel-skin's the longest. But I guess it won't come to that. You can take your choice. Whether I want to get holt o' that prop'ty myself ain't neither here nor there. Mebbe I do an' mebbe I don't. But anyways, you don't get 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 widow in a defense for usury. Put that in your pipe an' smoke it."

"What do you mean?" Swinney said, his hands forming into fists.

"I mean this: that the fust six months the widow couldn't pay, she give you ten dollars to hold off, an' the next time she give you fifteen, an' that you've bled her for shaves to the tune of sixty-odd dollars in three years, an' *then* got your interest in full."

"She can't *prove* it!" Swinney said, waving his fist.

"If Mis' Randall was to swear how an' where she paid you the money, givin' chapter an' verse, an' showin' her mem'randums even," David said, "and I was to swear that when I twitted you with gettin' it you didn't deny it but only said that she couldn't prove it, an' my young man here was to testify as a corroboratin' witness, how long do you think it'd take a Cortland County jury to find agin you?"

The change in Swinney's manner was immediate and amazing. John could only conclude that he feared a jury examination because of business dealings other than this one. "Well," he said, "you hain't no cause t'talk t'me like that. If you're so set on gettin' that prop'ty, mebbe we can work somethin' out. Mebbe I can sign the mortgage over t'you at that."

"Good," David said. "If you're goin' to be reasonable, so'm I." He reached into his pocket. "Here's my draft for a thousand dollars. There's your princ'pal, paid in full, an' you can't go 'round saying Dave Hannum ever cheated you."

Swinney hesitated, then took the check. "If you'll come 'long over t'my office," he said, "I'll sign the mortgage over t'you."

"No," David said. "I got a busy day. The office boy'll go with you. Peleg!" Peleg came out of David's office where he had been doing heaven only knew what, stationed there perhaps by David as a possible second corroborative witness. Certainly he must have heard everything.

When Peleg and Swinney had departed, David burst into laughter. "Open the bank up again, John," he said.

"I think you touched his heart," John said. He was, however, more puzzled than ever. Now David had complete control of Mrs. Randall's land. Why did he want it?

"My experience," David said, "is that most men's hearts is located ruther closter to their britches pockets than they are to their breast pockets."

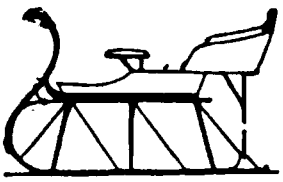
"Why did you give him the thousand dollars? You already had him on the ropes."

"In a hoss trade, it sometimes pays t'let the other feller make a dollar. An' that was a hoss trade. Well, now you can take a message to Mis' Randall. She always comes t'church on Christmas, an' there ain't no use draggin' her into town twice. Jes' tell her that I'd like t'see her at the bank after church."

"On Christmas day?"

"We'll open up for her. You be careful what you say to her. She's had enough worries an' fears in her life. You tell her I ain't goin' t'foreclose her, but I be anxious t'settle some business with her. An' don't you tell her nothin' 'bout this business with Zeke Swinney."

Peleg Hopkins grumbled when he was requested to build the bank's fires on Christmas day. "If there weren't Bible agin workin' on Christmas," he said, "they'd ort t'be." When John arrived, the air in the bank was warm and pleasant, and he dismissed Peleg for the day. The weather had turned severe during the night. A snowstorm, driven by a northwest gale, filled the streets. In the center of the town some half-hearted efforts had been made to open walks, but they were soon visible only as slight and tortuous depression in the snow.



As John went behind the counter his eye at once caught a small parcel lying on his desk. Tied with a string and wrapped in white note paper, it was addressed to Mr. John Lenox, Esq., Present. Inside he found a tiny stocking, knit of white wool, to which was pinned a piece of paper bearing 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 Hannum*. For a moment John's face burned, and there was an ache in his throat and a smarting of his eyelids as he held the little stocking and its contents.

The door opened and a blast of wind and snow whirled

into the bank parlor around the tall figure of Mrs. Randall. The wind was so strong that John vaulted over the cash counter to push the door shut again. Mrs. Randall was white with snow from the front of her old worsted hood to the bottom of her skirt.

"I did not think you would come on a day like this," John said. "But Mr. Hannum said you never miss church at Christmas."

"My husband and I never missed it," she said in explanation. "But it surely is a blustering day, Mr. Lenox."

"Let me get you a chair," he said, and dragged one from David's office. He established Mrs. Randall before the Franklin stove. "Mr. Hannum should have been here by now. Your shoes are wet. Please take them off and let me dry them."

"Well," she hesitated, and then, with effort, bent to untie her laces. John immediately knelt before her and pulled off the high shoes. They were old and worn; and they were presumably her best.

David entered in another swirl of snow. "Consarn it," he said, "I didn't allow t'be late. When I went out to the barn, my sorrel colt had got cast in the stall, an' I been fussin' with him ever since."

"Is the colt injured much?" she asked.

"He won't trot a twenty gate in some time, I reckon. He's wrenched his shoulder some, an' mebbe strained his inside. Don't seem to take no interest in his feed, an' that's a bad sign. Consarn a hoss, anyway." And then he put that concern aside. "A Merry Christmas to you, Mis' Randall," David said. "An' I 'pologize for bein' late. John, bring in two more chairs from my office. An' some glasses." When John returned, David had produced a bottle of whisky. "This is jes' the thing on a cold day," David said. Taking one of the three glasses from John, he poured some of the whisky into it. "Jes' a spoonful to git your blood a-goin'," he said to her, "an' Mr. Lenox an' me'll join you." To John's surprise, Mrs. Randall began sipping.

"That's good whisky, David," she said and, watching the bottle as David passed it to John, "Billy P. always liked that brand."

John poured whisky for himself and David. David took a glass and drew up a chair opposite Mrs. Randall by the fire.

"Feelin' all right now?" he said. "Whisky hain't made you liable to no disorderly conduct, has it?"

She actually laughed a little. "Yes, I am feeling better. The warm things are very comforting, and I daresay I haven't had liquor enough to make me want to throw things." And then: "I've brought all the pertinent papers to my property."

"Did John tell you this meetin' ain't about foreclosin'?"

"Yes, but I don't know what other business you could have with me. I thought he was just being kind, or you were. I guess I'm just weary. I can't think things through like I used to."

"D'you think I'd ast you here at Christmas an' foreclose as a holiday surprise? Well, in a way my business does have t'do with your prop'ty. I saw how things was goin', an' I see that, unless I played euchre, Zeke Swinney'd get that prop'ty, an' I didn't calculate he should. He put a spoke in my wheel once, an' I hain't forgot it. An' five days ago, I got your mortgage off'n him."

"Certainly I should prefer you to have the land than Swinney," she said. "The old skinflint."

"You ain't listenin' to me, Mis' Randall. I hain't no intention o' foreclosin' you. But I do want to clear up your mortgage with me, an' I want t'do it today."

"Then I don't understand. You know I have no money."

David chuckled. "Before we git down to the business o' signin' papers, I want to tell you a little story."

"I have no objections, and nowhere to go," she said. "Could I have a little more of that whiskey, Mr. Lenox?"

"How'd you feel if I was to light up a cigar?" David said. "I hain't much of a hand at a yarn, an' if I git stuck I can puff for a spell. Thank you." John sat forward on the edge of his chair, the whisky glass between his hands.

"Well, Mis' Randall," David said, "you used to know somethin' about my folks. I was born in Truxton an' raised in Preble. They was nine on us, an' I was the youngest o' the lot. My father farmed a piece of about fifty acres, an' had a small shop where he done, odd times, small jobs o' tinkerin' for the neighbors. He was a deacon in the church. My mother's name was Silent. The ol' timers tol' me she was Silent by name an' silent by nature, but I never knew her. She was his second an' I was the only child o' that marriage. She died when I was two. My father wore out two wives an' married his third, an' how I ever got raised's more'n I can tell you. My sister Polly was responsible more'n anyone, I guess, an' the only one o' the whole lot ever give me a decent word. Small farmin' ain't calculated to fetch out the best traits of human nature an' keep 'em out, an' it seems to me he was always lickin' me with a rawhide or a strap. Far's that's concerned, all his boys used to catch it putty reg'lar till they got too big. One on 'em up an' licked him one night, an' lit out the next day. I s'pose the old man's disposition was spoiled by what some feller said farmin' was, workin' all day an' doin' chores all night. Larrupin' the rest on us was about all the enjoyment he got."

To be continued