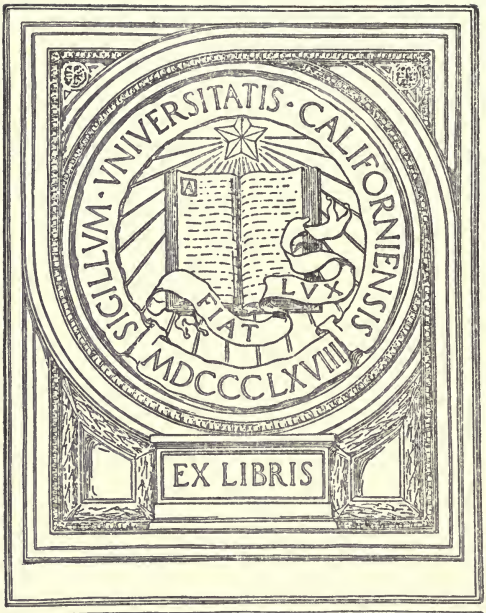
TAMAWACA FOLKS



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Tamawaca Folks

A
Summer Comedy

By JOHN ESTES COOKE

for (Baum, Lyman Frank)

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Tamawaca Folks

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EXPLANATIVE.

The author begs to state that whatever is contained in this modest volume has been written in a spirit of the broadest goodfellowship, and with malice toward none. He has met odd and entertaining people in all quarters of the world and has brought them together in "Tamawaca Folks" merely that he might weave them into his little romance, and with no thought of being in any way personal. Therefore, since these are many and variant types and can have no individuality for that reason, the writer begs his reader not to attempt to fit any of the fictitious characters to living persons, lest your neighbor try to fit one of my masquerade costumes to you—which would be an impertinence I am sure you would not like. The temptation, I admit, is natural, because the people portrayed are all human and even their composites have

prototypes in nearly every locality. But desist, I entreat you.

Tamawaca exists, and is as beautiful as I have described it. I chose it as the scene of my story because I once passed an entire summer there and was fascinated by its incomparable charm. The middle West has no spot that can compete with it in loveliness.

TAMAWACA FOLKS

CHAPTER I.

THE LAWYER.

When Jarrod finally sold out the Crosbys he had a chance to breathe freely for the first time in years. The Crosbys had been big ranch owners and herders, mine owners, timber and mill owners, bankers, brokers, bucket-shop manipulators and confirmed bull-dozers and confidence-men. They played the game for big stakes always and won by sheer nerve and audacity.

Jarrod was their lawyer and they kept him in hot water every minute. They had a habit of rounding up other folks' cattle, cutting other people's timber, jumping claims, tapping mines and misbehaving generally. And Jarrod had to straighten out these misdeeds and find a way to keep his clients from behind the bars.

Old man Crosby, who had been shot in the hip in a raid, ran the Bank of Oklahoma, and ran it so crookedly that Jarrod was often in despair. No one would believe a Crosby under oath, while Jarrod was acknowledged by even his enemies to be square as a die and fair as the scales of justice. So his position was extremely difficult. He saved the Crosbys from their misdeeds for years, by dint of hard work and constant diplomacy, and at last, when a thousand penalties confronted them and could not be staved off much longer, the lawyer managed to sell for them their entire holdings and induced them to retire from business in general and lawlessness in particular.

When it was all over Jarrod went home to Kansas City, nodded to his wife, looked curiously and with some interest at his children, and then sat down in an easy chair and sighed. It was all new and strange to him—this

being "at home"—and he was n't sure at first whether he liked it or not.

Mrs. Jarrod liked it, though, and made much of him, so that gradually his uneasiness wore off and he settled down meekly to the practice of law in general. Four or five hours a day he spent in his office, listening to the unimportant grievances of common folks and striving to keep his nerves from jumping.

He had n't thought to feather his nest, yet the Crosbys had good-naturedly tossed a lump of money at him and he had accepted it. But a nervous man must keep busy, even when those same nerves operate to keep him cold and quiet as an alternative to dancing and yelling like a madman. So Jarrod "held on to himself" and tried to enjoy his devoted family and the petty details which were all that remained of a business too long neglected to serve those wild Crosbys.

The reaction had set in following his recent months of hard work, and before many days he felt himself both physically and mentally exhausted and knew that unless he deliberately created a diversion his run-down constitution would be likely to involuntarily create one that he would n't like.

As fate would have it, on a balmy spring day he met an old friend—a Dr. Brush—who was a prominent and highly respected clergyman. Said the doctor:

"You need a change, Jarrod. Why don't you go to some quiet, pleasant summer resort, and loaf until fall?"

"Where can I find such a place?" asked Jarrod.

"Why, any of the Lake Michigan resorts are desirable — Tamawaca, Bay View, Charlevoix or Petoskey. I've been to Tamawaca a couple of summers myself, and like it immensely. It is n't so fashionable as Charle-

voix and Petoskey, but it is the most beautiful place I have ever seen, bar none."

"What's there?" enquired Jarrod, listlessly.

"Lake Michigan, to begin with; and Tamawaca Pool, which is really a lovely inland lake. You'll find there good fishing and bathing, a noble forest running down to the water's edge, pretty cottages nestled among the trees, lots of ozone, and quiet till you can't rest."

"Eh?"

"I mean quiet so you *can* rest."

"It sounds promising," said Jarrod. "Guess I'll go. My wife remarked yesterday we ought to escape the summer's heat on the children's account. This idea will please her—and it pleases me. I used to fish when I was a boy. And hunt. How's the hotel, Brush?"

"Bad as possible. Take a cottage. That's the only way to enjoy life."

"How can I get a cottage?"

"Oh, ask Wilder, when you get to Tamawaca. There are always cottages to rent. But stay! you might take Grant's place. He's a St. Louis man, and I understand his cottage is for rent. I'll write and ask him, if you like."

"Do, old fellow. And thank you very much."

He went home and told Mrs. Jarrod, who was delighted with the plan.

"Where did you say it was?" she asked.

"On Lake Michigan, somewhere. I forget the name of the place."

"How do you get there?"

"I did n't enquire."

"And whose cottage are you going to rent?"

"Why,—it belongs to a man in St. Louis. Dr. Brush knows him."

Mrs. Jarrod asked no more questions, but she straightway put on her bonnet and called upon Mrs. Brush.

In an hour she knew all that was necessary about Tamawaca.

The clergyman got a reply, in course of time, from Grant of St. Louis. His cottage was in Wilder's hands to rent. Jarrod must see Wilder about it as soon as he got to Tamawaca. It was all furnished and ready to move into.

"Who is Wilder?" Jarrod asked his friend.

"Wilder! Oh, I forgot you don't know Tamawaca," said Dr. Brush. "Therefore you don't know Wilder. Wilder is Tamawaca."

"I see," returned Jarrod, nodding.

"Oh, no you don't. You *think* you see, I've no doubt. But there is only one Wilder upon earth, and perhaps that is fortunate. You've been in with those pirate Crosbys for years. Well, Wilder is the Crosby—in other words the pirate—of Tamawaca. See now?"

"He runs things, eh?"

"Yes; for Wilder. A charming fellow, by the way. Looks like a cherub, and acts like——"

"You interest me," said Jarrod, brightening. "I'm glad I'm going to Tamawaca.

A few days later the Jarrods—bag and baggage, parents and children—travelled up to Chicago and landed in the morning at the Auditorium Annex. A little fat man stood before the counter in front of Jarrod and winked saucily at the clerk. His face was moon-shaped and rosy, guiltless of whisker, and bore an expression at once gentle and whimsical.

"Gimme the best room you have," he called out, while scribbling his name on the register.

"Ah, a twenty-dollar suite?" asked the clerk, cheerfully.

"Hear me out!" retorted the little man. "Gimme the best room you have for four dollars a day."

"Oh," said the clerk, his jaw drop-

ping. "Here, front! show the gentleman up to 1906. Any baggage, sir?"

"Just my wife," sighed the little man, with another wink, and a stout lady of ample proportions grabbed his arm and whisked him away. She did n't seem at all offended, but laughed pleasantly and said: "Now, George, behave yourself!"

Jarrod looked at the register. The little fat man had written: "Geo. B. Still, Quincy, Ill."

The Jarrods shopped during the day, and bought themselves and the children cool things for summer. In the evening they went down to the river and boarded the big steel steamer that was to carry them to their destination.

CHAPTER II.

JIM.

A whistle blew; the little tug strained at its cable, and snorting and puffing in the supreme struggle it drew the great steamer "Plymouth" away from its dock to begin its journey down the river to the open lake and thence, discarding its tug, across mighty Michigan to Iroquois Bay, Tamawaca, and the quaint city of Kochton.

The passengers thronged both the ample decks to catch the cooling breeze that came as soon as they were in motion, for the day had been especially warm for June. The older folks drew long lines of chairs to the rails, while the young people walked up and down, chattering and gay. To nearly all the voyage meant the beginning of a holiday, and hearts were

light and faces eager and expectant.

Jarrod had no sooner located his family in a comfortable corner than he was attracted by a young man who sauntered by.

"Why, Jim, is it you?" he exclaimed, jumping up to hold out a hand in greeting.

The other paused, as if astonished, but then said in a cordial tone:

"You here, Mr. Jarrod?"

He was a tall, athletic looking fellow, with a fine face, a straightforward look in his eyes and a clean-cut air about him that was pleasant to behold. Jarrod had recognized him as the only son of a man he had known in St. Louis—a man very prominent and wealthy, he remembered.

"What are you doing here, Jim?" he enquired.

"Why, I live in Chicago now, you know," was the reply.

"You do?"

"Did n't you know, sir? I left

home over a year ago. I'm hoeing my own row now, Mr. Jarrod."

"What's wrong, Jim?"

"Father and I could n't agree. He wanted me to take to the patent medicine business, because he has made a fortune in it."

"Very natural," nodding.

"The poor father suffers a good deal from rheumatism, you know; so as soon as I left college he proposed to turn over to me the manufacture and sale of his great rheumatism cure."

"Ah."

"And I balked, Mr. Jarrod. I said the proprietor of a rheumatism cure had no business to suffer from rheumatism, or else no business to sell the swindling remedy."

"To be sure. I know your father, Jim, so I can imagine what happened, directly you made that statement. Did he give you anything when you —er—parted?"

"Not a sou. I'm earning my own living."

"Good. But how?"

"They don't take a boy just out of college for the president of a bank or the director of a railway. I'm just a clerk in Marshall Field's."

Jarrod looked him over, critically. The cheap new summer suit—perhaps it had cost fifteen dollars—could not disguise his manly bearing. On another man it might have proclaimed its cheapness; on Jim no one noticed its texture.

"How much do you earn?" asked the lawyer, quietly.

"Twelve dollars a week. But it's an interesting experience, Mr. Jarrod. You've no idea how well a fellow can live on twelve dollars a week—unless you've tried it."

Jarrod smiled.

"Where are you bound for?" he asked.

"A little place called Tamawaca,

there to spend my two weeks' vacation. Just think of it! After fourteen months I've saved enough for an outing. It is n't a princely sum, to be sure—nothing like what I spent in a day at college—but by economy I can make it do me in that out-of-the-way place, where the hotel board is unusually cheap."

"I'm told it is as bad as it is cheap," said Jarrod.

"That stands to reason, sir. I'm not expecting much but rest and sunshine and fresh air—and perhaps a nice girl to dance with in the evening."

"I see."

"And, by the way, Mr. Jarrod," this with some hesitation, "please don't tell anyone who I am, if you're asked. I call myself James Ingram—Ingram was my mother's name, you know—and I'd rather people would n't know who my father is, or why I'm living in this modest way. They

would either blame me or pity me, and I won't endure either from strangers, for it's none of their business."

"I'll remember, Jim. Will you let me present you to Mrs. Jarrod?"

"Not tonight, please. This meeting has a little upset me. Wait till I get settled a bit. You're going to Tamawaca.

"Yes. We shall spend the summer there, if we like it."

"Then, sir, I'll be sure to see you again. Good night, Mr. Jarrod."

The young man walked on, and the lawyer looked after him approvingly.

"He'll do," he muttered. "He has n't crushed down the pride yet, and I hope he never will. But he's got a backbone, and that's worth everything!"

In drawing a chair to the rail he found that seated beside him was the little fat man he had noticed at the Annex. This jovial individual was smoking a big cigar and leaning back

contentedly with his feet against the bulwark. Jarrod thought the expression upon the round face invited companionship.

"Going to Tamawaca?" he asked.

"Yep," said Geo. B. Still.

"Been there before?" continued Jarrod, leaning back in turn.

"Yep. Own a cottage there."

"Oh," said the other; "then I'm glad to meet you."

"Because I own a cottage?"

"No; because you can tell me something about the place."

"Sure thing!" responded Geo. B. "Climate's fine. When I first went there I had a bad case of indigestion. Doc said I was as good as dead. Told me to eat toasted straw for breakfast and have my wife get her black ready. Look at me now! Would a crape manufacturer smile at my picture? Pshaw!"

"You seem very well," remarked

Jarrod. "Was it the breakfast food, or the climate?"

"Climate, I guess. My taste don't run to breakfast foods. I'd make a poor horse. So I shovelled in plenty of welsh rabbits and lobster newburgs and corn fritters and such remedies, an' washed 'em down with good beer and a few bottles of sherry. Why, sir, the treatment worked like magic! Digestion perfect—pulse reg'lar—spirits gay and unconfined—happiness rampant. That Tamawaca climate's a peach."

"Do you think I can rent a cottage there?"

"Sure. Ask Wilder. He'll fix you."

"Is there a grocery handy, where one can purchase supplies?"

"Yep. Wilder runs it."

"And a meat market?"

"Wilder's."

"Can I rent a good boat, for fishing?"

"Wilder has 'em."

"Good. Dear me! I forgot to get a bathing suit in Chicago."

"Never mind. Wilder's Bazaar has 'em. Two dollars for the dollar kind."

"What time does the boat get to Tamawaca.

"Four o'clock in the morning. But you stay on board and ride to Kochton, and get your sleep out. Then, in the morning you take a trolley back to Tam. The steamer puts your baggage off at Iroquois Bay, just across the channel."

"What becomes of it?"

"Wilder ferries it over for twenty-five cents a piece. It's too far to jump."

"But is n't that a heavy charge?"

"Not for Wilder. It's a good deal, of course, but Wilder's deals are always good—for Wilder. You're lucky he don't take the baggage."

"Oh. Is he that kind?"

"Exactly. What you get, you get of Wilder. What Wilder has n't got, you don't get. When you allow for expenses you want to figure on so many dollars for living, and so much to Wilder for letting you live."

"But that's an outrage."

Geo. B. laughed.

"It always strikes a stranger that way—till he gets used to it," he said. "I've been to a good many summer resorts, in my day, and always there's somebody on hand to relieve the innocent resorter of his wad. If there was n't, you'd feel you'd missed something. It's like going to law—don't matter much which lawyer you go to, you're bound to be robbed."

Jarrod smiled.

"Therefore, if you want Tamawaca, sir, you've just got to take Wilder with it," resumed the little man; "and perhaps you could n't be half so happy there if Wilder was gone."

"Does he own the place?"

"Of course. He and old man Easton. Wilder has one-third and old man Easton two-thirds of the whole place; but then, Easton also has Wilder, just the same as all the rest of us have him."

"What sort of a man is Easton?"

"Fine old religious duffer, who loves to pray for your spiritual wellfare while he feels for your pocketbook. Public opinion's divided between the two partners. Some say Wilder's a highwayman and Easton's a robber, while others claim Easton's the highwayman and Wilder's the robber. You can take your choice."

"What a bad state of affairs!" ejaculated Jarrod, with twinkling eyes. "I'm sorry the boat has started."

"Never mind. It is n't as bad as Atlantic City, by a long shot. Why, last year a friend of mine went to Atlantic City with a letter of credit and an automobile, and in three months he was working at the hotel for money

enough to get home and the hotel man was riding in his automobile. Tamawaca isn't as bad as that, so sit up and look pleasant. Tamawaca's the gem of the world—a heaven for loafers, lovers, bridge-players and students of nature — including human. You'll like it there. But as for Wilder and Easton—say! any combination lock on your inside pocket?"

"No."

"Then use a safety pin, and keep your coat buttoned."

Jarrod smiled again. His spirits rose. He scented battle as a cat scents cream. Here was a delightful condition of affairs existing in a tucked-away resort where he was going to spend the summer, and the chances were he would be amply amused. Any capricious manifestation of human nature was sure to charm him, no matter what phase it exhibited, and the man who had for years fought and conquered the terrible Crosbys was

not likely to shrink from a pair so frankly enterprising as Easton and Wilder seemed to be. And, if he must put in three long months at Tamawaca, Jarrod simply *had* to be amused.

He slept well on the boat that night —the first sound sleep he had enjoyed for months.

CHAPTER III.

WILDER.

When Jarrod arrived at Tamawaca in the course of the next forenoon he found all prophecies most amply fulfilled. Fronting the beautiful bay was a group of frame buildings bearing various signs of one general trend: "Wilder's Grocery;" "Wilder's Ice Cream and Soda Fountain;" "Wilder's Model Market;" "Wilder's Boat Livery;" "Wilder's Post Office" (leased to Uncle Sam;) "Wilder's Bakery;" "Wilder's Fresh-Buttered Pop-Corn;" "Wilder's Bazaar;" "Wilder's Real Estate Office," etc., etc.

As the lawyer helped his family off the car a man dashed out of the grocery, ran up to him and seized both his hands in a welcoming grip. He was a stocky built, middle sized man, with round features chubby and

merry, a small mouth, good teeth and soft brown eyes that ought to have been set in a woman's face.

"My dear, *dear* boy, I'm delighted to see you—indeed I am! Welcome to Tamawaca," said the man, in a cordial, cheery tone. "And these are the dear children! My, my—how they *have* grown! And Mrs. Jenkins, too, I declare! Nora, my dear," turning to a pleasant faced woman who had followed him out, "here are our dear friends the Jenkinses, that Mr. Merrington wrote us about. Allow me to present Mrs. Wilder, my dear Mrs. Jenkins, and I'm sure she's as glad to see you as I am myself."

"Pardon me," said the lawyer, a little stiffly; "my name is Jarrod."

"Of course—of course!" cried Wilder, unabashed. "Nora, my dear, help me to welcome our good friends the Jarrods, that Dr. Brush has written us about. How nice to see you at last in lovely Tamawaca! And the

children will have the time of their lives; and Mrs. Jarrod will be delighted with our swell society—nothing sweller in all Michigan, I assure you!"

"It's awfully nice to see you here," added Mrs. Wilder, as smiling and cheerful as her mate. "Won't you come into the bazaar and sit down for awhile? Perhaps Mr. Jarrod has some business to talk over with my husband."

"Yes," said Jarrod, as his wife and children trooped after the pleasant little lady into the roomy and well-stocked bazaar; "I want to enquire about Grant's cottage. He says you have the rental of it."

Wilder's face fell, and his merry expression gave way to one of absolute despair.

"Dear me!" he exclaimed, as if deeply distressed; "how very unfortunate. Grant's cottage was rented

only last evening. How sad that I did not know you wanted it!"

"But there are others, of course," suggested Jarrod, after a moment's thought.

"Let—me—see," mused Wilder, reflectively. "There's the Stakes place—but that's rented; and Kimball's is gone, too; and Smith's, and Johnson's, and McGraw's—all rented and occupied. My dear boy, I'm afraid you're up against it. There is n't a cottage left in Tamawaca to rent! But never mind; you shall stay with me—you and the wife and the dear little ones. I live over the grocery, you know—really swell apartments. You shall stay there as my guests, and you'll be very welcome, I assure you."

"Oh, I can't do that, Wilder," said Jarrod, much annoyed. They had strolled, by this time, to the porch of the grocery and bazaar—a long building facing the bay on one side and the

hotel on the other. It had wide porches set with tables for the convenience of consumers of ice-cream sodas. Inside, the building was divided into the meat market, the grocery and the bazaar, all opening on to the same porch.

Jarrod sat down at one of the tables, feeling homeless and despondent. He had eaten a dreadful breakfast in Kochton, an hour before, and it had n't agreed with him. Through the open door of the bazaar he beheld Mrs. Wilder talking earnestly with his wife. She had given his little girl a large and expensive doll to hold and his little boy a full-rigged toy sailboat to play with.

"Ah!" cried Wilder, slapping the table with emphasis; "I have it! You are saved, dear boy—and not only saved but highly favored by fortune. How lucky I happend to think of it!"

"What is it?" asked Jarrod, with reviving interest.

"Why, I've got Lake View for sale, the prettiest and finest cottage in the whole Park. You shall have it, dear boy—you shall have it for a song."

"But I don't want to buy a cottage," protested Jarrod. "I've not even seen Tamawaca yet, and I don't know as I'll like it."

"Not like it! Not like Tamawaca!" Wilder's voice was sad and reproachful. "My dear boy, *everybody* likes Tamawaca. You can't help liking it. Come, I'll show you the charms of our little heaven upon earth, and at the same time you shall examine lovely 'Lake View.' "

During this conversation a little group of people had been gathering a few paces behind Wilder, all with anxious faces but a diffidence about interrupting him. Wilder noted this group and excused himself from Jarrod for a moment.

"Yes, Mrs. Jones," he said, in his earnest, winning tones, "give me your

baggage checks and I'll have the trunks up to your cottage in a jiffy. Certainly, Miss Vanderslop, I'll be glad to telephone for you—no trouble at all! Here, William," to his clerk in the grocery, "cash this check for Mr. Chambers. What's that, Mrs. Harringford? the bread sour? Too bad, dear girl, too bad! But accidents will sometimes happen. William, give Mrs. Harringford her money back; the bread's sour. What is it, Mr. Harden? Gasoline stove won't work? I'll have a man up to fix it in half an hour; don't worry, dear boy; half an hour at the latest. *Good* morning, Mrs. Still! here are the keys to your cottage. I've had the women clean it and put it in order and it's all ready for you to walk into and sit down. No trouble at all—no thanks—glad to be of use to you. What is it, my little man? a note from mamma? Ah, yes; tell her it will give me great delight to reserve a berth for her on tomor-

row night's boat. And now, Mr. Jarrod, I'm at your service."

"You seem to be a busy man," said Jarrod, with a smile.

"Usually I am," replied Wilder, mopping his forehead; "but there's not much doing this morning; it's too early in the season; I'm resting up for the busy days coming. Let us walk over to the Lake front, and I'll astonish you with the beauty of our fairyland."

So Jarrod, leaving his family to be entertained by Mrs. Wilder, who seemed an eminently fitting spouse for her cheery husband, followed this modern Poo-Bah along a broad cement walk that led past the hotel and through a shady grove. There were cottages on every side, clustered all too thickly to be very enticing, but neatly built and pleasant enough for a summer's outing. A few paces more brought them to a magnificent view of the great inland sea, and soon they

emerged upon a broad beach lapped by the rolling waves of grand old Michigan.

Jarrod's eyes sparkled. It *was* beautiful at this point, he was forced to admit, and the cool breath of the breeze that swept over the waters sent an exhilarating vigor to the bottom of his lungs and brought a sudden glow to his cheek.

Along the lake front was another row of pretty cottages, running north and south for a distance of half a mile or more. At frequent intervals an avenue led from the beach back into the splendid forest, where, Wilder explained, were many more cottages hidden among the trees.

"Some people prefer to live in the forest," said he, "while others like to be nearer the water. The cottage you have just bought is near the big lake, and finely located."

"I did n't know I had purchased it, as yet," remarked Jarrod, drily.

"I forgot," said Wilder, laughing. "There are a good many things for me to think of, you know, and sometimes I get 'em mixed."

"I see."

"Here," continued the guide, as they went south along the wide beach walk, "is the residence of the Father of Tamawaca, my dear partner Mr. Easton. A fine man, sir, but erring in judgment now and then." He stumbled on a loose, worn out plank, and came to a halt. "This walk, dear boy, ought to be repaired. I've talked to Easton about it more than once, but he says he's too poor to squander money on public improvements. It's his idea that the cottagers should repair the walks."

"Is n't this in front of his own residence?" asked Jarrod.

"Y-e-e-e-s; seems to be. But Easton says, and with justice, that all the people living above here are obliged to use this walk to get down town—

where the store and post-office are located—and so they ought to see that it's kept in proper condition."

"Who owns the street?" enquired Jarrod.

"Why, we own it, of course—Easton and I. You see, this whole place was once a farm and some men bought it and laid out and platted Tamawaca Park. They incorporated under the laws of Michigan as a summer resort company, and so they kept the control of all the streets and public grounds in their own hands. It's a private settlement, you understand, and when a man buys one of our lots he acquires the right to walk over our streets as much as he likes—as long as he behaves himself."

"And if he does n't?"

"If he does n't we can order him off."

"Was the original plat recorded?" asked Jarrod.

"Yes; of course."

"With the streets and public grounds laid out in detail?"

"Certainly."

"Then," said the lawyer, "the first man that bought a lot here acquired a title to all your public streets and grounds, and you lost the control of them forever."

"Nonsense!" cried Wilder.

"I've read law a bit," said Jarrod, "and I know."

"Michigan law is different, dear boy," announced Wilder, composedly. "Still we mean to do what's right, and to treat every cottage owner fair and square—as long as he does what we tell him to."

Jarrod's face was beaming. He had not been so highly amused for months—not since the Crosbys had sold out. He had n't seen Lake View Cottage as yet, but already he had decided to buy it. A condition that would have induced an ordinary man to turn tail and avoid Tamawaca was an irresisti-

ble charm to this legal pugilist. But his cue was now to be silent and let Wilder talk.

"Here, dear boy," that seraphic individual was explaining, "is where Noggs lives, the wealthy merchant prince of Grand Rapids. And here's the cottage of our distinguished author. Don't have to work, you know. Just writes books and people buy 'em. Snap, ain't it?"

"Looks that way," said Jarrod. "What's that cottage standing in the middle of yonder avenue?"

"Oh, that belongs to old man Easton."

"Why is it there?"

"Why, lake front lots are scarce, you know; but cottages on the lake front rent for good money. So Easton built one in the street, and rents it at a high figure. Clever scheme, ain't it?"

"Did n't the cottage owners object?"

"It was built in the winter, when no one was here. When the resorters came in the spring and saw it, they wailed an' tore their hair. But it was too late, then. While they swore, Easton prayed for 'em; he's religious. The old saint's got lots o' cottages on public grounds, but no one can make him tear 'em down because we control the public grounds ourselves. Whatever's public here belongs to me an' Easton. Understand?"

"Perfectly."

"Here's where the big stock-yards man from Chicago lives. Pretty place, eh? And here's the cottage of George B. Still, the magnate of Quincy."

"I've met him."

"Fine fellow, and so's his wife. One of the largest grocery bills, sir, at the Park! Ah, here we come to the cottage of the famous philanthropist from Chicago Commons—Professor Graylor. Used to be a rich man, but spent everything he had to convert

the heathen dagos of the Windy City. Now all he's got left is this cottage and a clear conscience—poor man!"

"Why do you say 'poor man'?"

"Because, dear boy, a clear conscience ain't an available asset. I've got one myself, and I know," said Wilder, plaintively. "But here we are at Maple Walk—one of the most picturesque avenues in town. Please climb these few steps; it is on this walk your charming cottage stands."

"Mine?"

"To be sure. No man of judgment, dear boy, would refuse to buy it, and I can see you 're a good bit wiser than the average resorter. I'm *so* glad you came!"

"Thank you."

"You 're just the sort of man we need, Mr. Jarrod—the sort we're always lookin' for."

"To walk on your streets and repair your sidewalks?"

"Exactly."

"And patronize your mercantile establishments?"

Wilder laughed heartily.

"Why not?" he asked, laying a familiar and caressing hand on the other's shoulder. "You've got to live; an' poor Wilder's got to live."

"Poor Wilder can't help living, it seems to me," returned Jarrod, reflectively. "All these people are forced to trade with you, because there's no one else to patronize. You've established a monopoly here."

"It ain't that," said Wilder, becoming serious. "I don't want to monopolize anything, I'm sure. All I want is for people to come here and have a good time, and I can't trust anyone but myself to give 'em the right service and the right goods at the right prices. That's why I run everything myself—and lose money year after year a-doin' it."

"How can you lose money?"

"Why, on the folks that don't come

here. If Tamawaca was double the size, I'd make double the money, would n't I? But it's a small place, you see, and no man's so energetic that he can get more than there is. So I work every season just to accommodate the people. When you've been here a little while you'll find that out. I'll cash your checks, lend you money, run your errands, settle your quarrels with your wife, reconcile your hired girl to sleeping in the basement and play blind-man's-buff with your children. That's Wilder—everybody's friend but his own, and too honest for his own good."

"Indeed, Mr. Wilder," said Jarrod, "I can see already that you are a remarkable man. What could Tamawaca do without you?"

"That's it! Why, dear boy, it would bust higher than Guilderoy's kite! That's why I take such good care of my health. But here we are

at Lake View. Behold your future home!"

Jarrod liked the place. It was high enough to command an outlook upon the lake and to catch every breeze, yet not too high for an ordinary climb.

"What's the price?" he asked.

"Just step inside and see the rooms. It's magnificently furnished."

"What do you ask for the place?"

"There's a fine pump in the back yard and a sideboard in the dining room."

"How much?"

"It was painted only this spring and everything's in apple-pie order. Just step inside."

Jarrod sat down on the steps.

"I'll give you a thousand dollars for it," he said.

"My dear boy, the lot alone's worth fifteen hundred."

"Is the cottage on the lot?"

"Why do you ask?"

"It don't look it."

"Never mind that. I'll sell you the lot and the cottage. If the house is n't on the lot it's somewhere in the neighborhood, and no one's going to ask any questions."

"Why not?"

"Because they dare n't. They're all in the same boat. There has n't been a surveyor allowed in Tamawaca for ages. When a man wants to build, he buys a lot of me an' Easton an' then hunts for the lot. If he thinks he's found it, he's lucky. If there don't appear to be a lot where he thinks it ought to be, he just builds his cottage and takes the chances."

"All right," said Jarrod. "I'll take my chances. How much for Lake View?"

"Well, dear boy, I've taken a liking to you, and so I'm willing to sacrifice. I'll pay good money to get you here as a resident. But it's a dreadful shame to think how property's advanced here lately. I've tried to keep

it down, but I can't. Here's a case, though, where I can forget high prices and be generous. You can have Lake View for four thousand dollars."

"What!"

"And I'll trust to luck to keep Nora and me out o' the poor-house."

Jarrod reflected.

"I'll give you two thousand," he said.

"Then it's yours. Do you want to go in and look around, or shall we walk back and get your wife and children, so they can begin to enjoy their new home?"

"We'll go back," said Jarrod, wondering to what extent he had been bled. "I'll have plenty of chances to see the inside of my cottage later."

"True. And while we're down at the store we'll make out the list for groceries and meats and gasoline and such things, and I'll send 'em up in fifteen minutes."

Mrs. Jarrod was glad to see her hus-

band again, although in his absence Mrs. Wilder had thoroughly posted her in regard to everyone of note at Tamawaca. She was rather astonished at the rapidity with which they had acquired citizenship, but went to William at once to order her groceries and supplies, while Jarrod drew his check to pay for Lake View and then settled with Mrs. Wilder for the doll and the sail-boat—one of which had been broken while the other his dear child refused to part with without a scene.

Two hours later they had taken possession of their cottage, unpacked their trunks and settled themselves for the summer. The children had taken off their shoes and stockings and run down to the lake to paddle around at the water's edge, where it was perfectly safe; Mrs. Jarrod was instructing a maid that Wilder had promptly secured and sent to her, while Jarrod himself—collarless and in his shirt-

sleeves—had drawn an easy chair out upon the porch and set himself down to think.

On a tree facing him was a sign that read: "Ask Wilder." These signs he had noticed everywhere at Tamawaca, and as he stared at this one he smiled grimly.

"There's no need asking Wilder," he murmured. "Let him alone for a time and he'll tell you everything—even more than he imagines he does. But I'm glad I came. Wilder's a genius, and his nerve is a challenge to all the world!"

CHAPTER IV.

JUST GIRLS.

She was rather pretty, judged by the ordinary standards. The other girls called her "the heiress," because she so frankly confided to them the information that her uncle—an enormously wealthy man—had no one to inherit his millions but herself, and so had made his will in her favor. Meantime, while he continued to live, this estimable old gentleman gave his niece "just anything I want, girls! He just *begs* me to spend all the money I can, and is sorry I don't spend more."

Such opulence was not observable in the appearance of the young lady, nor did it lead her to reckless extravagances. She bought about as many ice-cream sodas as the other girls who were shy of rich uncles, and dressed equally as well as the majority of the young women at Tamawaca, but no

better. She had no jewel cabinet, or automobile, or pug dog or embroidered underwear; so her chums and comrades, who only knew her at this summer resort, were wicked enough to rally her upon her vast wealth and slyly insinuate "they were from Missouri" by dubbing her "the heiress."

Clara accepted the title with much content. She felt she was entitled to the distinction and held her chin a bit higher when she passed common folks on the street.

This afternoon, however, she was not on dress parade. Dressed in her bathing uniform she reclined upon the sands in company with several companions likewise attired and listened eagerly to the comments of two young ladies who had made an important discovery.

"He came this morning, girls," said Betty Lowden, impressively, "and he's just the cutest thing that ever came off from the boat. Such eyes, my

dears!—and such lovely fluffy hair—"

"And the air of a real gentleman, girls," broke in Mary Newton; "you could n't mistake him anywhere; and before we passed him he looked at me twice!"

"No dear, once at the weather signal and once at you," corrected Betty. "I noticed especially, for afterward he stared at me a whole minute."

"Why, you mean, disagreeable—"

"Seems to me," remarked little Susie, quietly, "that it's a bit of good luck to have any sort of a young man drop down upon us so early in the season. I'm told they're scarce enough at any time in Tamawaca, so I did n't expect to meet a real Charles Augustus for a whole month yet."

"His name is James—James Ingram. Mary and I ran to look at the hotel register, and he's the only man that arrived today."

"And you have n't met him yet,

either," suggested Mary, with an exasperating air of proprietorship.

"No?" said Susie, demurely, as she dipped her hands into the sands and let the shining grains run through her fingers. "But," glancing dreamily over the heads of the others, "I expect to meet him—within the next half hour."

"Oh, Susie!"

"How absurd!"

"I'll bet you the sundaes for the crowd, Betty, that I'll be able to introduce him to all of you in half an hour from this second."

"And you've never met him before?" suspiciously.

"Never."

"You must be crazy," said the heiress, scornfully.

"Don't turn around quickly—take your time, Mary. But just let me know if that's James," continued the girl, in a soft voice.

They gave a jump, then, and every

one of them stared ruthlessly. They saw a tall young man come down the walk at a swinging stride, glance hungrily at the sparkling waves, and then enter "Wilder's Bathing Establishment," which stood near by, at the water's edge.

"It *must* be him!" gasped the heiress.

"It *is* him!" cried Betty, triumphantly. "Is n't he splendid?"

"Say, girls," observed Gladys McGowan, "let's take Susie's bet. It'll be worth a round of sundaes to meet our Jim right away, without losing precious time."

"Half an hour, Susie?"

"Half an hour at the most, girls."

"Then it's a go! How will you manage it?"

Susie still played with the sands, while the others watched her nervously. She was a tiny thing, and not especially beautiful, but the girls liked her because she was "good fun" and

exhibited a rare cleverness at times. All they knew of her history was that Susie was visiting at the Carleton cottage.

"You'll help me, girls?" enquired the adventurous one.

"Of course. But what's your plan, dear?"

"Wait."

Presently a bather emerged from Wilder's Establishment, walked down to the shore near them, gave a glance of brief interest at the group of girls reclining upon the sands, and straightway plunged into the lake and swam out with bold, vigorous strokes.

Every feminine eye followed him.

"Jim can swim, all right," observed Gladys, admiringly.

Susie nodded.

"I thought he could," she said. "Now, girls, in we go!"

"What! Into the water?"

"Certainly."

"And get wet?"

"It'll take a week to dry our hair again!"

Susie ignored the protests.

"Oh, we'll just putter around a bit. It won't hurt us," she said.

They arose reluctantly and one or two dipped a stockinged toe into the cool water and cringed. But Susie waded in without a quiver, and realizing the importance of the occasion they grew bold and slowly followed her. The heiress waited until the very last, and hesitated even then. But there was "Jim" in the water, and it would n't do to let the other girls get an advantage over her.

So presently they had all trailed along the gently shelving bottom until the water had reached their waists, and in the case of little Susie, who was in the lead, it came quite up to her chin.

The young man had cleaved his way a good distance out; but now he was returning more slowly, leaping

and turning like a dolphin at play and then floating luxuriously upon his back for awhile. As he drew nearer to the girls Susie whispered:

"Now scream—and scream loud, mind you!"

In amazement they watched her swim out a few strokes—for the girl could actually swim—and then saw her throw up her hands and heard her cry out.

Wildly they shrieked a chorus. It was the real thing in the way of a scream, and owed part of its vigor to the fact that Susie's action seemed horribly natural.

Instantly the young man rolled off his back and elevated his head, treading water. He saw a girl struggling madly and heard the shrill outcry of her companions. A moment more he was dashing to the rescue.

Did Susie see him coming through one corner of her eye? She disappeared entirely, and was under water

an alarming time. When she finally bobbed up a strong arm was folded around her waist.

"Don't struggle! Keep quiet and leave it to me," said Jim, calmly; and the sound of his voice seemed to have a soothing effect upon the drowning girl. She rested in his circling arm quite comfortably, and before another minute he found a footing and then waded ashore with *both* arms around her, while Susie's envious friends scampered out beside him and insisted upon helping to restore her.

Very gently the big fellow laid her on the sand and knelt anxiously beside her. But she had been rescued at exactly the right moment, so now she opened her eyes, smiled sweetly, and heaved a sigh.

"Oh, thank you! Thank you, sir, for saving me!" she said. The voice was pretty husky for a girl that had to be held, but Jim was young and did not notice that.

"Don't mention it," he replied, delighted to find she was likely to live. "You'd better get home as soon as possible, and have a good rub-down and a glass of tonic. May I assist you?"

"If you please. I know it's foolish and—and silly; but I'm so frightened and weak yet."

"Naturally," replied the sympathetic hero; and then the heiress, who could stand no more foolishness, jerked Susie to her feet before she had a chance to smile into the boy's grave eyes again. That was wasted energy, of course, for Susie just now absolutely controlled the situation. Her delicate form swayed so visibly that the boy seized her arm at once, and Clara thoughtfully usurped the other arm and began to lavish such tender devotion upon her that Gladys laughed outright—a cold, harsh laugh that sent a shiver down the heiress' back and made her vow to "get even" at the first opportunity.

Mischievous Susie was dying for a good laugh herself at the complete success of her stratagem; but she mastered the impulse and, letting Jim support her as much as he would, tottered slowly along the beach in the direction of home. The girls surrounded her, flooding her with eager questions of how it had happened and how she felt, and generous praises of her brave and noble rescuer. For none except the heiress could withhold her admiration for Susie's cleverness or was the least bit jealous.

On the way they were all introduced, in the most natural manner, to the man of the hour, and then the heroine enquired in a languid tone that could not disguise her meaning: "What time is it, Clara dear?"

"Oh, less than half an hour since you attempted suicide," returned the heiress, composedly. "Brace up, Susie dear, for I'm going to buy you a sundae tonight."

Of course the young man did n't understand this speech. He left the girl "whose life he had saved" at the Carleton porch, and begged permission to call in the evening and enquire after her—a permission instantly granted.

Then, with Betty and Mary and Gladys and the heiress all chattering in a breath as they surrounded him, Jim returned to the bathing establishment, where they separated. The heiress was a pretty girl, and the boy smiled as he bade her good-bye.

As he dressed himself he could not help congratulating himself upon his good luck in meeting this "bunch of nice girls" on the very day of his arrival. It augured a pleasant vacation.

As for the "bunch," Gladys said on the way home:

"Is n't Susie a deep one, though?"

"She thinks she is," answered the heiress, with a toss of her shapely

head. "Do you remember, dear, how the cat's paw once pulled the chestnuts out of the fire for some one else?"

"Oh, yes;" answered Gladys, sniffing. "It was for a monkey, was n't it?"

Those sweet, sweet girls!

CHAPTER V.

GETTING ACQUAINTED.

Mrs. Still, who lived but a few doors from the Jarrods, called upon Mrs. Jarrod the next afternoon, and after welcoming her cordially to Tamawaca and congratulating her upon acquiring pretty Lake View, invited her and Mr. Jarrod to attend a card party at the yacht club that evening.

Jarrod did n't play "five hundred," but when the good-natured Stills called for them soon after dinner he complacently accompanied his wife to the club, which was located half way around the bay and was reached by one of Wilder's ferry-boats after a five minutes' ride from the Tamawaca dock. It was a pretty building, gay with electric lights. On the ground floor was a reception room filled with sailing trophies, and a big room reached through swinging doors which

was devoted to the needs of thirsty men. The upper floor was one large room set with card tables, and here Mrs. Still introduced Mrs. Jarrod to a numerous concourse of merry folks who were all impatient to get at the cards and gamble fiercely for two hours or so to win a set of prizes that represented an outlay of about seventy-five cents in the aggregate. When the "prizes" were won they were usually either dropped quietly into the lake on the way home or reserved to be gambled for at some other social gathering. I knew one lady who won the same prize seven times in the same season, and likewise gave it away seven times. The only reason that she kept it then was that her guests flatly refused to accept it as a trophy, it having become sadly shop-worn.

Jarrod was ushered by Geo. B. into the thirst room and introduced to a solemn group of three or four men who wore yachting caps and shirts,

and had brass buttons sewn on their blue serge coats.

"Howdy," said Berwin, a man with a bald head and serious eyes. "Hear you've bought a cottage, Jarrod. Want to join our Club?"

"I'd like to," the lawyer replied, hesitating; "but I've—"

"Ten dollars, please. That's the price for season membership."

Jarrod paid it.

"But I've got no sail-boat," said he.

"That's all right," observed Stakes, a little fellow with a peppery and pugnacious countenance. "None of the crowd upstairs owns a sail-boat, but they're all club members, just the same. We four—Homperton, Berwin, Diller and myself—own boats, and we're the yacht club in reality. We built this shop on credit, and run it ourselves, but we let the folks upstairs support it by paying ten dollars a year. It pleases 'em to be members of a yacht club, you know, and helps

us out financially. Much obliged for your donation."

"Do I have a vote?" asked Jarrod, much amused by this frank explanation.

"Of course; but according to our constitution only men with sail-boats can be officers of the club. So you must vote for us."

"Once," remarked Diller, a fine looking chap who was intently interested in a squat bottle and a siphon, "I had money and ambition and no sail-boat. Who was I, anyhow? A landsman! A nobody! Didn't belong to a yacht club, or anything else."

"Except Mrs. Diller," interjected Geo. B., with a sly wink at Jarrod.

"Then I bought a sail-boat—"

"And a dingy," added Geo. B.

"And paid up the debts of the club and was made Commodore. Commodore Diller! Who was I then? Why, ev'rybody said: 'Morn'n', Com-mo-dore!' 'Have a smoke, Com-mo-dore!'

'One more with me, Com-mo-dore!' Ah; that's bein' somebody, that is. Commodore Diller! Com-mo-dore Dil-ler."

"Some men acquire greatness," said Jarrod, sympathetically.

"Fact is," remarked the solemn Berwin, "that Diller's a fine sailor. Got a good boat, too. Every race we have, Diller's there."

"Where?" asked Diller, looking up with a puzzled expression.

"Oh, somewhere," said Berwin. "Only yesterday I said to Wilder—"

"Con-found Wilder!" yelled little Stakes, growing red with sudden rage and pounding the table fiercely. "Why should that monster's name be mentioned in the sanctity of the sanctum of this respectable Yacht Club? Wilder's a robber, a thief, a con-man, a—a rascal, and a—a—a—"

"That's all right," interrupted Homperton. "He's an upstairs member, and we've got his ten dollars."

"Well, that's something," admitted Stakes, calming down somewhat. "It's a pleasure to rob a robber, once in awhile."

"Sh—h!" said Geo. B., mischievously. "You forget that both Mr. Jarrod and I are present, and have also been separated from our membership fees."

"You don't mind," said Stakes. "You're good fellows, for folks that don't own sail-boats, and your wives will get ten dollars worth of struggle up stairs before the season's over. Eh?"

"I think so," said Jarrod.

Later in the evening the ferry-boat called for the card players, but broke her engines just as she reached the dock. That was unfortunate, for she had broken her engines only four times that day and this was her last trip. Wilder was with her, and he promptly hustled all the people aboard, collecting the fares as they

crossed the gang-plank, and then, after some delay, he informed his passengers in a despairing voice that the blamed thing would n't go. Something was wrong with the engines, but if they would be patient he would tie up to the dock and overhaul the machinery and get things in shape again. Of course they all trooped off to the dock again. One or two ventured to suggest a return of their fares; but Wilder had gone somewhere for a lantern and taken the pocketful of nickels with him. Before he returned his people had formed a merry procession to the shore back of the club house, where they struck the trolley-car tracks and tramped the half mile to Tamawaca singing and joking and thoroughly enjoying themselves. They were acquainted with Wilder's ferry-boat, and never allowed it to make them unhappy.

Mrs. Jarrod was pleased and triumphant. She had won the third prize—

a nineteen cent handkerchief embroidered with the initial "S."—and it was indeed fortunate that she did not overhear the remark of Mrs. Sauters that it was the same one she had dropped at the last yacht club party.

Next morning Jarrod went down to the post office and met several of his fellow cottagers. They were, as a class, highly respectable, well-to-do and good natured business men, who sought in this delightful nook rest and recreation after months of weary toil in their offices, factories, mills or mines. They talked freely of the adverse conditions existing in Tamawaca, of their abject dependence upon the whims of Wilder and Easton, of the usurpation by these men of the cottagers' rights and privileges, and ended always by expressing an opinion that the law, if appealed to, would not support the owners of Tamawaca in their autocratic actions.

"Wilder's all right," said one.

"He's a good fellow, personally, and mighty accommodating. But he owns only a one-third interest, so what can he do against a man like Easton, who owns two-thirds and refuses to spend a nickel to keep his own property in repair?"

"Easton is n't so bad," remarked another; "but he's an old man, and weak, and Wilder makes him do anything he likes."

"Why don't the cottagers organize?" asked Jarrod.

"They are organized. The annual meeting is to be held next Saturday night," was the reply. "But they never do anything at those meetings except bewail their condition of slavery and mildly denounce Wilder and Easton."

"What we lack," said a grizzled old fellow with piercing black eyes glinting underneath shaggy brows, "is a leader; an organizer. The whole system of imposition here is a fester

that is gradually coming to a head. What we shall require presently is a clever surgeon with a sharp lancet."

As the speaker walked away Jarrod looked thoughtfully after him.

"Who is that man?" he enquired.

"Why, that's Colonel Kerry. Years ago he used to be one of the owners of Tamawaca; but they say he quarrelled with the methods of his partners and sold out to them. That was before either Wilder or Easton bought in; but the Colonel has never mixed in public affairs since."

"I wonder he does n't use the lancet himself," said Jarrod.

"Oh, he's capable enough, I assure you; but the Colonel is n't hunting trouble. He sticks to his cottage up on the hillside and minds his own business. But he's a shrewd observer, and no one knows the inside history of all the encroachments upon the rights of our residents during the last

dozen or so years better than old man Kerry."

Jarrod strolled along the walks for an hour or two, noting carefully the conditions of neglect everywhere apparent. Nature had done wonders for Tamawaca; man had done little but mar nature, if we except the many handsome or cosy cottages that peeped enticingly from their leafy bowers or stood on the hills overlooking the two lakes.

Tamawaca occupies the point between the channel and Tamawaca Pool to the north, and Lake Michigan on the west, where a sloping height is thickly covered with a noble forest that creeps past the dwellings down to the water's edge. In the hills are romantic ravines, flower-strewn vales and vine-covered cliffs. To a lover of nature nothing could be more exquisitely beautiful.

Jarrod tripped and stumbled along the walks. The boards were rotted

and falling apart. In places the sand had drifted over and covered the highway completely. An air of neglect brooded everywhere in the public places, and where a bit of land had originally been left for a small park the ground was strewn with empty tin cans, bones, papers and other debris.

It grieved him to note this condition of affairs. A little well directed energy and a little well expended money would make Tamawaca blossom like a rose; but both these essentials seemed lacking. The cottagers would do nothing because they were told the streets and public places were not theirs, and the owners would do nothing because they figured they could get as much out of the cottagers without additional investment. The people who built at Tamawaca, and lived there during the summer months, were perhaps regarded as legitimate prey by those who directed their fates during that time. Wilder

and Easton supplied them with everything. They owned the electric light plant and the water works. Indeed, they owned and controlled everything that the cottagers were obliged to have, and netted a fine income each year.

All this was a challenge to Jarrod. The fires of his mental energy must be fed, even when he was "resting," and without the slightest personal antagonism to Wilder and Easton, but simply because he saw there was a battle to be fought for the cottagers, whose ranks he had joined, his logical mind began to figure out ways and means to force the fighting.

A day or two later the lawyer took the electric car to Kochton and read a little Michigan law in the office of a friendly attorney. The result apprised him that he was uncovering nothing more than a huge game of "bluff," which had been played so long and with such amazing assurance

that it had completely cowed its victims.

Jarrod came home smiling.

"There's nothing like a summer resort for quieting one's nerves," he told his wife.

CHAPTER VI.

FOUND OUT.

When Jim called to enquire after Susie on the evening of his adventure he found her dressed in a fluffy white costume and sitting demurely upon the porch awaiting him.

Mr. Carleton came out to thank the boy for rescuing his little guest, and after one shrewd glance into the frank and manly face he retired and left the young folks together, satisfied that Susie had made no undesirable acquaintance.

They had plenty to talk about, although this was practically their first meeting. But Susie had faithfully promised her girl friends to bring Jim over to the hotel for the dancing that evening, so she was obliged, although reluctantly, to curtail their pleasant chat and invite him to escort her to the dance.

Jim was tremendously fond of dancing, so he accepted with alacrity. When they arrived at the ball-room of the hotel, where cottagers and guests alike were welcomed by the proprietor, they found Gladys and Mary, Betty and the heiress all eagerly awaiting them. On the floor were many couples of girls joyously dancing together, for boys of any sort were scarce indeed, and their absence could not induce the girls to forego the pleasures of the waltz and two-step. Jim promptly began to participate by dancing with Susie, as politeness required, although she was too short in stature for the big fellow and dancing was not one of her best accomplishments. He did not allow her to guess they were an awkward couple, however, and thanked her as gratefully as if he had not barely escaped being tripped a dozen times.

Next he led out the heiress, who in addition to being pretty and graceful

was an especially skillful dancer. My! how Jim did enjoy that two-step. He danced with Betty next, and with the heiress again; then with Gladys and once more with the heiress. Mary's turn came afterward, and he really ought to have asked Susie once more; but by the time he had taken the heiress out for one final whirl the dancing was over and it was too late.

Clara was glowing and triumphant. She had fairly monopolized the most desirable young man in Tamawaca the whole evening, and it thrilled her with delight to notice how Mary and Gladys frowned at her and shrugged their shapely shoulders, and how saucily Betty stuck up her nose when she found she could not look indifferent. But Susie only smiled cordially at her rival and told Clara she danced as prettily as any girl she had ever met.

Then Jim took them all across to Wilder's for an ice-cream soda—the

only entertainment by which it was possible to repay the girls for his delightful evening; and if he shivered a bit when he paid the bill no one could ever have suspected it from his manner.

"A few more of these treats," he thought, "will curtail my vacation considerably. I must be careful, or I'll ruin my present opportunity to have a good time."

You may be sure the heiress urged him to call the next day, and equally sure that he accepted the invitation. Instantly he found himself popular with all the girls, for every unattached female at Tamawaca wanted to know the handsome youth. Presently he received so many invitations to go boating and bathing and auto-riding, and for luncheons, picnics, cards and dancing parties, that almost every waking moment of his day was fully occupied.

Throughout this social revelry the

heiress clung to her conquest like grim death. However much her girl friends might accuse her of "artful selfishness and selfish artfulness" she was clever enough to charm the young man by her uniform good temper and her frank delight in his society. Jim's heart was not mush, but he was human enough to enjoy a mild flirtation. He did not neglect other girls of his acquaintance entirely, but was most often seen in the society of the heiress; so gradually the others came to acknowledge her priority and expected only a modest share of his attention.

To Susie Jim remained always friendly and considerate, and sometimes during that giddy first week of his vacation he would steal away to the Carleton porch to sit down for a peaceful hour with the little girl whose life he had saved. During these interviews Susie would praise Clara's beauty and accomplishments until Jim looked at her curiously and his

face grew troubled. He would admit that the heiress was "good fun," but refrained from more enthusiastic comment.

But there was only a week of this hero-worship. Then the sky fell, and Jim passed out of the lime-light into comparative oblivion.

Katie Glaston came over from Chicago one day, and as she knew Gladys and Mary she was joyfully welcomed to the select circle of "the bunch." And of course one of her first experiences was to run against Jim and Clara on the board walk. They were bound for a boat ride and the girls halted them long enough to graciously introduce the "hero" to Katie.

She acknowledged the introduction with marked coldness.

"Glaston?" said Jim, reminiscently; "any relation to D. B. Glaston?"

"He is my father, sir," said the young lady, and turned her back to speak with Betty.

Jim raised his eyebrows slightly, smiled with quiet amusement, and then walked on beside Clara, who had noticed the snub and was angry and indignant.

"What impudence!" she exclaimed, when they had passed out of earshot. "And from Katie Glaston, too! Why, Jim, her father is nothing more than a manager in a department store."

"I know," said Jim, nodding. "He's my chief. I'm in his department at Marshall Field's."

Clara shivered and stopped short. Then she walked on more slowly, with a red face and eyes staring straight ahead.

"Don't joke, Mr. Ingram," she remonstrated.

"Oh, I'm not joking," rejoined the young fellow, with a light laugh. "Did n't you know? I thought I had told you that I am a mere clerk in a department store."

"I—I'm afraid one of my terrible

headaches is coming on," she murmured, with embarrassment. "It is so hot this afternoon. Would you mind taking me home, Mr. Ingram?"

"Perhaps it would be better," he said, quickly. "The sun will be fierce on the water, and a rest may save you from the headache."

They turned at once and retraced their steps. At the corner of Mishahaken Avenue they again passed Katie and her group of friends. The heiress marched stiffly by, but could not forbear one glance toward the group and caught Betty's scornful smile as a consequence. Poor Clara's humiliation was so great that she nearly sobbed outright. A clerk! A mere clerk in Marshall Field's. And she had been devoting herself to the fellow for a whole week!

Jim was not blind, and needed no explanation. Silently he escorted the girl to her cottage, the amused twinkle in his eye growing stronger every mo-

ment as he noted her indignation and resentment increasing. At her porch she dismissed him with a mumbled word and ran in to indulge in a good cry as a safety valve to her vexation. And the discarded youth lightly retraced his steps to the hotel, whistling reflectively as he went—which was ample proof that he did not realize how serious was the wicked imposition he had practised.

Of course Katie had informed the other girls most fully of the fact that young Ingram was "a cheap clerk in her father's department," and although Gladys merrily declared it would be an added inducement for her to trade at the store, the other shrewd damsels were quick to see that such an acquaintance was quite undesirable.

"We really have no protection from such adventurers at a summer resort," observed Betty. "I understand now why he picked out 'the heiress.' Her supposed fortune interested him."

"Supposed, Betty?"

"Well, she does n't display any moving pictures of it."

"We were too eager to get acquainted with a stranger, just because men were scarce," Mary remarked, a little bitterly. "This ought to teach us a lesson, girls."

"Hush! Here he comes."

They fell silent, every pretty back turned to the walk, and Jim swung by without encountering a look or a word.

The young man had not been a clerk for more than a year without having been forced to realize e'er now that his position debarred him from a certain class of social recognition. It must be admitted that he had purposely concealed his occupation while on this vacation, in order to enjoy a bit of feminine society, of which he was as wholesomely fond as every boy ought to be. And, being an optimistic young fellow, he now

congratulated himself upon the good times he had managed to secure, instead of regretting the fact that he had finally been "found out."

For two days following his "discovery" he swam and walked and had a fine time in his own company, saving himself from unnecessary snubs by assisting his former girl friends to avoid him. Then, one afternoon as he passed the Carleton cottage, Susie Smith ran out and seized him, urging him so cordially and unaffectedly to come in for afternoon tea that he could not well refuse.

Mr. and Mrs. Carleton greeted their guest with so much genuine kindness that the lonely young fellow felt his welcome to be sincere, so he passed the next two hours very delightfully indeed. Really, he had not enjoyed those last two days. His nature craved a certain amount of social intercourse with nice people, and

he could not be entirely happy without it.

But it would be wrong to deceive Susie and the kindly Carletons. When he left, after accepting an invitation to an informal bridge party arranged for that evening, Mr. Carleton walked down to the post-office with him, and Jim promptly relieved himself of his secret on the way.

But the old gentleman cut short his explanation.

"I know, Ingram," he said. "Susie heard the story from some of her girl friends, and it has pleased us to know you are able to enjoy a brief relaxation from your tedious and confining work. But did you not once tell me that you are a Cornell man?"

"Yes, sir."

"Could n't you find a better opening than a clerkship?"

"Not at first, Mr. Carleton. I was n't prepared for a profession, you see, and I have discovered that people

are suspicious of the ability of boys fresh from college."

"How much longer does your vacation last?"

"Until next Monday. Three days more, sir."

"And then you go back to work?"

"Rested and refreshed, sir."

"Let us sit down a moment." They had come to a bench, and after they were seated Jim suddenly resolved to tell the kindly old gentleman all his story. He respected Mr. Carleton very highly, not because he had achieved enormous financial success but because that success had not destroyed his generous consideration for others less fortunate. So he related his history briefly but fully, and when he had finished the elder man said:

"I think you have been inconsiderate in dealing with your father, my boy. I remember to have met him on several occasions, and he impressed

me as being an excellent business man and a genial, good-natured fellow, as well. But think how much unhappiness your defection must have caused him."

For once Jim was crestfallen, and seeing that his words had made an impression upon the young man Mr. Carleton forebore further reproof and rose to resume his walk. He spoke pleasantly of other matters, however, and when they parted at the post-office Jim felt that the old gentleman was still his friend.

He attended the card party that evening and had a good time. Tamawaca society is made up of many little cliques, as indeed is society everywhere, certain people being attracted to one another through congeniality or former association. So it happened that the Carleton clique was one somewhat exclusive and removed from those to which Jim had formerly been introduced, and he met with no

humiliating slights. Susie treated him exactly as she had before Katie Glaston's unfortunate arrival, and made him grateful by neither overdoing her cordiality nor referring to his humble condition in life. It was a friendly atmosphere, and put him entirely at his ease.

The three final days of Jim's vacation were as merry and satisfactory as the first week had been, and Susie's charming personality grew upon him steadily, so that he had no reason to regret the companionship of Clara or her particular group of friends.

The heiress, for her part, was amazed that Susie did not promptly cut "the clerk's" acquaintance. "But," she remarked to Mary and Betty, "the poor thing may not be much herself, and is glad to associate with anything masculine. Some folks, you know, dear, have no occasion to be particular."

Jim had intended to leave on Sun-

day's boat for Chicago, that he might be at work on Monday morning. But Saturday afternoon he received an astonishing telegram from his chief, Mr. D. B. Glaston. It read: "Your services will be no longer required."

CHAPTER VII.

THE MEETING.

It did not take Jarrod long to decide that there were no grounds for Wilder's claim that the streets and parks at Tamawaca were in his control. On the contrary they belonged entirely to the cottage and lot owners, neither Easton nor Wilder having any more legal rights thereto than the most insignificant cottager.

They had usurped rights, however, of the most extraordinary character. In the public parks, originally reserved in the recorded plats, the partners had selected the best building locations and erected cottages upon them, which were rented at good figures. They had also sold many "lots" that were nothing less than public property to innocent or ignorant purchasers, who had in some instances built expensive houses upon them, re-

lying confidently for protection upon the guarantee deeds Easton or Wilder had given them.

This wholesale disregard of people's rights had been going on for years—long before the present owners had bought Tamawaca. From his observations Jarrod concluded that the former owners, of whom there had been several sets or combinations, had all come to a realization that their vandalism had rendered their positions unsafe, for which reason they had presently shifted the burden to the shoulders of their successors, who now were Easton and Wilder. Perhaps these two men, because their predecessors had with impunity occupied public lands, had become more careless or more grasping than any of the others, for their usurpations were on a larger scale. Easton, for example, had impudently placed a cottage directly in a public street, disregarding all rights and protests.

One day, during his rambles, Jarrod came upon a fine cottage perched high on the hill overlooking the bay. On the porch was seated an old gentleman whom the lawyer recognized as Colonel Kerry.

"Come up and sit down," called the colonel, hospitably.

So Jarrod sat down to rest.

"I'm glad to learn you're a new resident," said Kerry. "You have bought Lake View, I understand."

"Yes," acknowledged Jarrod. "There was nothing to rent, so I had to buy a cottage or go elsewhere."

The colonel smiled.

"Plenty of places to rent," he observed.

"Wilder said not."

"He may have said so. See that cottage across the way? It's a very nice place; belongs to Grant of St. Louis; has been for rent all this spring."

"Oh. Wilder said it was rented. I tried to get it, you know."

Again the colonel smiled, and his smile was the sardonic kind that is sometimes exasperating.

"Wilder wanted to sell Lake View," he exclaimed; "but he's been holding the place for seventeen hundred and fifty, which is more than it's worth. Perhaps you whittled the price down to where it belonged."

Jarrod did not reply. He felt rather uncomfortable under the colonel's shrewd glance.

"Tamawaca's a beautiful place," said he, glancing over the wonderful scene spread out before him—a scene with few rivals in America. Framed by the foliage of the near-by trees, Tamawaca Pool lay a hundred feet below him, its silver bosom dotted here and there with sailing craft, launches, or pudgy ferry-boats speeding on their way, while the opposite shore was lined with pretty cottages nestled in shady groves.

"Glad you like it, sir," said the

colonel, following his gaze. "I'm fond of the place myself."

"But your public affairs are in a terrible condition, Colonel Kerry."

"I agree with you."

"Why don't the people rise up, and demand their rights?" enquired Jarrod, curiously.

"Simply because they 're here for rest and enjoyment, and not to get mixed up in law-suits and contentions."

"But their vested rights are being disregarded."

"To be sure. That is no secret, sir. But our cottage owners are mostly business men who come here each year for two or three months of rest and relaxation, and conditions which they would fight bitterly at home they here tamely submit to, rather than risk involving their vacations in turmoil and trouble. That's human nature, Mr. Jarrod."

"Perhaps so," said Jarrod, doubt-

fully. To him a fight was recreation, but others might feel differently about it.

"And it's the salvation of Easton and Wilder," continued the colonel. "As long as people can enjoy the sweet, fresh air, the grateful bathing, the fishing and boating and other recreations, they won't bother about their rights. I feel that way myself. No man knows better than I how our people have been despoiled, for I've been here many years and at one time owned an interest in the place myself. But others know the truth as well as I do, and if my neighbors prefer to submit, surely I am not called upon to fight their battles for them."

"Why did you sell out your interest?" asked Jarrod.

The colonel held a scrap of paper in his hands. He carefully twisted it between his fingers into a neat spiral before he replied.

"There are two ways to make

money," said he, finally. "I favored one way and my partners the other. So I quit the business."

Jarrod sat silent for a time. Then he asked:

"Does your Cottagers' Association amount to anything?"

"No."

"Then why does it exist?"

"To save Wilder and Easton from the danger of a more serious organization. They encourage it. Once a year the cottagers meet and talk things over, and rail at their oppressors and become very indignant. Then they go home with the idea they've performed their full duty. Those meetings are good fun, Mr. Jarrod. Wilder always attends them and welcomes every cottager as cordially as if he were giving a party. Then he sits in a front seat and laughs heartily at the rabid attacks upon himself and his partner. The next annual meeting is tomorrow night. I advise you to go."

"I intend to," said Jarrod. "By the way, how do Wilder and Easton agree with each other?"

"Not at all. They constantly quarrel over one thing or another. Wilder resents the fact that old man Easton is pocketing two-thirds of the profits, while Easton resents Wilder's habit of laying every unpopular act to his partner, who is therefore bitterly hated while Wilder is considered by many a good fellow. Each would be glad to get rid of the other, if that were possible, but neither wants to be got rid of."

"I see."

"Outside of their business peculiarities," continued the colonel, "both these men possess many good qualities. I don't want to give you a wrong impression of them. Wilder is really kind and accommodating. It is his nature to want to please people and to stand well in popular opinion. Easton honestly believes that he is a

Christian gentleman, and he is said to be a good father and husband. But in their dealings with the cottagers these partners have contracted a sort of moral color-blindness; they can't distinguish their own rights from those of others."

"I believe I understand you. Good morning, Colonel."

"Good morning, Mr. Jarrod."

Saturday evening Jarrod attended the meeting. It was held in a big, shedlike structure in the woods called the "Auditorium," where divine services were held on Sundays. All Tamawaca was there, for the men took their wives to enjoy the "fun." It was the only occasion during the whole year when the cottagers got together, and here they were accustomed to frankly air their grievances and then go home and forget them.

On the platform sat a dignified, pleasant faced old gentleman who nodded courteously to each arrival.

At the secretary's desk was a little man intently perusing a newspaper.

When all had assembled the chairman arose and rapped gently upon the rostrum.

"The meeting will please come to order," he said, and a sudden hush fell upon the place.

"I believe the first thing in order is for the secretary to read the minutes of the last meeting."

The secretary glanced over his paper.

"I've mislaid 'em somewhere," he said; "but they don't amount to anything, anyhow."

The chairman looked reproachful when the meeting joyously applauded this announcement.

"Ahem!" he said. "Are there any remarks?"

A tall, thin man rose from the benches and cleared his throat. Instantly every eye was upon him. Someone beside Jarrod laughed, and

the lawyer turned around to find Geoge B. Still seated there.

"La—dies and gen—tle—men!" began the orator. "We are gathered together this evening to—ah—to meet one another. The—er—reason we are so—ah—so gathered together in one meeting is to—er—consider why we should be—er—should be brought in contact one with another for the public welfare of Tamawaca this gathering!"

As he paused impressively Geo. B. murmured: "Gather up the sands from the s—e—a sho—o—r—e!"

"I take it," continued the speaker, raising his voice aggressively, "that we are met here with a purpose; I may say—er—an object in here gathering together. It is my earnest wish, ladies and gentlemen, that this—er—purpose may be fulfilled!"

He sat down amid a round of applause, mainly bestowed because he sat down. But he held himself erect

and did n't lean against the back of the bench for a good five minutes.

"I call for the reports of the committees," announced the chairman.

A man arose and said:

"The committee on water begs to report that it has had the water analyzed by a competent chemist and found the said water perfectly pure."

Here a gentleman with a ruddy face jumped up and asked:

"Is the committee referring to the bathing water?"

"I refer to the drinking water," said the committee.

"Ah," ejaculated the red-faced man, a total lack of interest in his tone.

Little Stakes jumped up.

"I want to know why the electric lights go out every night at ten o'clock," he shouted, excitedly. "I want to know why we pay—"

"Look here—you're out of order!" cried the chairman,

"So are the lights!" yelled Stakes; but he sat down.

"I call for the report of the committee on lights," continued the chairman, in deference to the protest.

There was an intense silence.

"The committee on lights will please report," said the chairman, looking closely at Geo. B. Still.

The little fat man slowly arose.

"Am I the committee on lights?" he enquired.

"You are, sir."

"Are you sure?"

"Perfectly sure, Mr. Still. I remember Mr. Bennett nominated you and there were several seconds."

"Oh. The minutes being lost, I supposed the seconds were lost, too."

"You were mistaken, Mr. Still."

"Well, the committee on lights, Mr. Chairman and ladies and gentlemen, finds that we are such good livers we have n't the gall to make a re-

port." And Mr. Still subsided slowly into his seat.

"Just like a lady's gown," said a wag, jocosely: "en traile."

"I'd like to know," roared a man on the back row of benches, "if the street lights burn till twelve o'clock."

"Can't say," replied Geo. B. "I don't sit up to watch 'em."

"I move the report of the committee on lights and livers be accepted," said the wag.

The chairman gravely put the motion and it carried.

"How about the treasurer's report?" asked some one. "Did the secretary mislay that, too?"

The secretary glared at the speaker. Then he laid aside his newspaper, took an old envelope from his pocket, and read a memorandum evidently penciled upon the back of it.

"Total receipts," said he, "one dollar and eighty-nine cents. Total expenditures, two cents. Total cash bal-

ance on hand, one dollar and eighty-seven cents. Respectfully submitted."

"What shall we do with the report?" asked the chairman.

"I want to know where that two cents went to," cried Mr. Calker, the energetic gentleman on the back bench. "I demand an itemized report!"

The secretary and treasurer swore under his breath—or almost under his breath, while the audience laughed.

"The two cents in question," he shouted, angrily, "was expended for one postage stamp issued by the United States of America, on which there was no rebate; and the stamp was thereafter attached to a letter to Mr. Calker asking him to pay up his back dues to this Association—which letter was absolutely disregarded."

"Then that expenditure was a misappropriation of public funds," said Mr. Calker, in a satisfied tone.

"Move the treasurer's apology be accepted," said a voice.

"Move we adjourn," said another voice.

"Wait—wait!" cried the chairman. "We must elect our officers for the coming year."

"Move the same officers be continued," said the last speaker.

"Second the emotion," said the tall man.

It was carried, unanimously but without emotion.

Then Jarrod arose to his feet, to the evident surprise of the assemblage.

"Mr. President and ladies and gentlemen," he began, in his rich, resonant voice.

The president bowed.

"Mr. —er—er"

"Jarrod."

"Mr. Jarrod has the floor."

"I am a newcomer here," said Jarrod, "and have recently bought the cottage known as 'Lake View.' With

that property I acquired an equity in all the parks and highways of Tamawaca; but I find that some one has usurped portions of those parks and highways and erected cottages and other buildings upon them. Those buildings must be removed, and the public lands be restored to the public. I move you that your president be instructed to appoint a committee of five cottage owners, who will be authorized to take any necessary legal steps to enforce the removal of all buildings now upon public grounds, and the restoration of all public lands illegally sold and deeded to individuals."

Had a bomb been exploded in their midst the cottagers could not have been more astonished. They gaped at Jarrod in open-mouthed amazement, and were silent as bridge players struggling for the odd.

"Second the emotion," suddenly yelled Geo. B.

The chairman wiped his brow and looked worried. He repeated the motion and asked for remarks. No one responded. Then he put the motion to vote, and the people shouted "Aye!" with an enthusiasm the old Auditorium had never heard before. For dimly they realized that at last a leader had come among them, and proposed to do the thing they should have done themselves years before.

"I appoint on this committee," said the chairman, "Mr. Jarrod; Colonel Kerry; Judge Toodles; Mr. Wright and Mr. Teekey."

"Move we adjourn!" cried a voice.

This time the motion carried, and the meeting adjourned.

CHAPTER VIII.

SOMETHING DOING.

Wilder could n't sleep that night.

"Something queer happened at the meeting," he told Nora. "I can't understand exactly what it means, just yet; but I'll find out before I need another shave."

So on Sunday afternoon he walked up to Lake View and interviewed Mr. Jarrod as follows:

"Tell me, dear boy, what's the joke? It was awfully funny, and I laughed as much as anybody. But what's your idea? Just to guy the people?"

"My idea," said Jarrod, calmly, "is to sue you and Easton in the courts and make you vacate wherever you've taken possession of public property."

"What! Sue me!"

"Exactly; you and Easton."

Wilder's merry face grew thoughtful.

"Do you mean it?" he asked, a bit uneasily.

"Certainly."

Wilder thought again. Then he laughed.

"Why, it would ruin old Easton," he remarked, cheerfully; "ruin him entirely. But he deserves it. I'd like to see his face when he has to give up! It's what he's always been afraid of—that people would some day wake up and make it hot for him."

"How about yourself?" asked Jarrod.

"Oh, it would ruin me, too, if you carried out the plan," admitted Wilder. "But you won't carry it out."

"Why not?"

"Because you can do better."

"In what way?"

"See here, Mr. Jarrod," drawing his chair closer; "I take it we're friends, and can talk this over confidentially.

What Tamawaca needs ain't to get back the few lots we've built on, but to improve what there is left. We need new walks and driveways and a lot of public improvements. We need to clear up the rubbish and make things look decent. We need a new hotel, and a lot of other things to please the people and make 'em happier and more comfortable."

"That's true," said Jarrod. "But why, as one of the owners of Macatawa, have n't you attended to these things?"

"Me? How could I? I've only got a third interest, and the man don't live that can wring a nickel out of Easton for public improvements. I've quarrelled with him and fought with him for years to try to get something done; but he just won't. Says he has n't got the money; and perhaps that's true, for we lose money here every year."

"Oh, you do, eh?"

"Of course. Everything the com-

pany owns is run at a loss—electric light plant, water works, ferries, hotel, boat liveries — everything! By hard work Nora and I manage to make a bare living from our little mercantile enterprises and the cottages we own and rent—just a bare living. But the company property is a dead one. If things were kept up better we might sell some more lots, and get more people here, and so make a little money; but Easton don't see it that way."

"How does he see it?"

"Why, he just wants to putter 'round and lose money. I've tried to buy him up, so as to make something of the place myself; but he won't sell. That is, he would n't sell before this. But I imagine he would now."

"Because if we sue him he will lose it all?"

"You've hit the nail on the head! Listen, dear boy: you take your committee to Easton tomorrow and threaten to sue him if he won't sell

out for—say, er—thirty thousand dollars. That's all the property's worth. He'll sell, or my name ain't Wilder. Get an option to purchase within thirty days."

"And then?"

Wilder turned half around and gave a solemn wink.

"Then if the cottagers can't raise the money, I'll raise it for 'em!"

"Good!" exclaimed Jarrod. "I think they'll raise it."

"And I think they won't," returned Wilder, smiling sweetly. "They're a bunch of oysters. Whenever I try to raise a few hundreds by subscription to build a new walk, they throw me down."

"Because it is your property," suggested Jarrod. "You and Easton owe a duty to the cottagers to keep the walks in repair at your own expense."

"Well, it'll all be different if we can get the old man to sell out."

"Will you assist us?" asked the lawyer.

"Sure thing. I'll agree to take ten thousand for my third, although it cost me a good deal more years ago. That'll leave twenty thousand for Easton's share, and it's all he deserves. But never mind the details. You just get that option for thirty thousand, and the game's won."

"I'll try," promised Jarrod.

Nora saw that her better half wore a broad smile when he returned to her.

"What's the result, presh?" she asked—the endearing term being a contraction of "precious."

"The result has n't happened yet," he answered, evasively; "but when it does my dream will come true, little wife, and I'll own Tamawaca."

"That's nice," she replied. Then, as he turned toward the door: "Are you going out again?"

"Why, I promised Nancy Todd that I'd stay with her father while she

went to Kochton on an errand," he said, resuming his usual cheery manner. "Old Todd's all crippled up with rheumatism and helpless as an infant in arms. Nancy has n't any one to leave him with, so I told her I'd look after the old man myself."

"I'm glad you did, presh," said the little woman, earnestly. "It'll do Nancy a world of good to get away from him for a time. She's all used up with the nursing and worry. And while you're over at Todd's I'll drop in and see poor Mrs. Jones, who is sick in bed and needs cheering up. We'll both be back by supper-time, I guess."

That was the way with the Wilders. Sharks in business and the tenderest and sweetest of all humanity when anyone needed a helping hand.

I once heard an irascible old cottager exclaim: "Damn the Wilders' scheming heads!" And then, after a pause: "But God bless their kindly

hearts!" It was the epitome of their characters, expressed in a nutshell. How we all swore at them—yet how we loved them!

CHAPTER IX.

DEVELOPING THE NEGATIVE.

Jarrod got his Committee of Five together and looked them over. As might be expected they were a queerly assorted lot and promised to be difficult to manage.

The promise was fulfilled during the several meetings of the committee that were quietly held on back porches. Colonel Kerry was the one tower of strength; but a man used to managing thousands of miners and keeping them in order was not likely to be easily managed himself. Kerry was odd as Dick's hat band and had little to say at the meetings. He read Jarrod's purpose clearly, and endorsed it; but the old fellow could n't stand the arguments and wandering suggestions of his fellow members on the committee. While he listened he tore a fragment

from an old letter or newspaper and rolled it with infinite care and skill into the inevitable spiral, shaping the thing between his fingers as carefully as if it were something precious. But if anything occurred to annoy him he promptly destroyed the spiral, put on his hat, and walked home without a word. Then Jarrod had to go after him and urge and explain until Kerry consented to come back to the meeting.

The members of the committee were all prominent men. If Kerry could have cursed them freely everything would have been harmonious—as far as he was concerned. As he could n't swear his only recourse was to quit and go home.

The author fellow, Mr. Wright, was another hard proposition. He was stubborn, loud-mouthed and pigheaded, and wanted to carry everything with a high hand, the way they do in novels. He had about as much

diplomacy as a cannon-ball, and his fellow members had to sit on him twice a minute to keep him from spoiling everything. Judge Toodles knew a heap of law but was sure to get tangled in its intricacies, and when he tried to unravel himself was nearly as lucid and logical as a straw in a cocktail. Teekey was an unknown quantity. He owned a fine cottage built on public property, and although he had originally been an "innocent purchaser" his doubtful title so worried him that he was accustomed to obtain from Wilder and Easton a new deed about once a year, and each deed he filed gave him a little more public land. He was reputed a wealthy and eminently respectable gentleman, and the chances of his fighting on the side of the cottagers and jeopardizing his own property to assert the principles of right and justice were considered good—but not gilt-edged.

With this ill-assorted material Jar-

rod labored until he molded it into shape. For it must be admitted that in the end the members of the committee stood shoulder to shoulder and did their full duty by the cottagers who had appointed them. By these five Tamawaca was redeemed and its incubi unseated.

Meantime Jarrod had reluctantly indulged in several interviews with old Easton. This man was a most peculiar character. He loved to sing hymns and made an excellent exhortation at any religious gathering. Indeed, one milk-fed preacher who lived on the hill was openly jealous of his evangelistic abilities. But the miserly instinct was predominant in Easton's nature and, as Wilder expressed it, he could "squeeze a cent till it hollered." It was this characteristic that subverted all the good in his nature and made him universally detested. Wilder, his partner, pursued his system of graft with the grace and cheeriness

of a modern Dick Turpin. Wilder was open-handed and charitable, generous on occasion, always hospitable, and more crafty than roguish. Easton was deliberate and calculating in his extortions and, like the ostrich who hides his head in the sand to escape observation, fondly imagined that no one suspected his persistent brigandage. He derived a fat income from the necessities of the cottagers but pleaded poverty as an excuse for not doing his duty by them. His methods were sly and stealthy and he looked grieved and hurt if any exasperated cottager frankly called him a damned scoundrel.

Jarrod forced himself to cultivate Easton's society in order to study the man, for the elder partner's mild blue eyes and innocent expression puzzled him at first. Easton, for his part, considered Jarrod an impertinent meddler, but resolved to use him as an in-

strument to carry out a pet scheme he had for dispossessing Wilder.

"With Wilder's interest out of the way," he would observe, "everything would be well at lovely Tamawaca. If I were the sole proprietor here the cottagers would soon find out how dearly I love them. Wilder obstructs all my generous plans to improve conditions, and I'd like to buy him out."

"Why don't you?" enquired Jarrod.

"He won't sell to me," was the reply. "But perhaps we can fool him."

"How?"

"I'll explain—in confidence. You buy out his interest. Tell him you'll make it very uncomfortable for him if he refuses to sell. See? I'll furnish the money, and afterward you can turn the whole thing over to me."

"Would that be fair and honorable?" asked Jarrod, gravely.

"Would I propose it, otherwise?" returned Easton, as if surprised at the

question. "Mr. Jarrod, my feet are in the straight and narrow way, and I will not diverge from the path of rectitude. But if in that path appears a snake, I am surely justified in scotching it. You buy out Wilder, as I said, and then I'll buy you out. Nothing dishonest in that—eh?"

"I'll think it over," said the lawyer. "I may decide to buy you both out."

"Of course. As a blind. But only as a blind, you understand."

"I don't understand everything just now, Mr. Easton. I must give the matter some careful thought."

During several similar conversations, however, Jarrod came to know his man intimately, and as his knowledge grew his respect for the "Father of Tamawaca" decreased. Neither Easton nor Wilder believed the cottagers would ever assert their rights, and therefore each was scheming desperately to oust his partner and get the control in his own hands.

Finally Jarrod decided the time had arrived to act. He got together his committee of five, explained to them his plans, and received the assurance of their loyal support. Then, a meeting being arranged, they called in a body upon Easton at his office and frankly stated that the partners must sell out to the cottagers all their interests at Tamawaca or prepare to stand a law suit for the recovery of the public lands illegally sold and occupied by them.

Perhaps Easton imagined that Jarrod had taken his cue and was acting upon it. He tried to restrain a smile of triumph in order to listen gravely to the proposition.

Wilder sat in a corner and hugged himself gleefully. The old man was "up against it" at last, and Wilder was responsible for forcing him to "face the music"—at least that was Wilder's belief.

Jarrod, in behalf of the cottagers,

began the interview by calmly stating their case. They had been robbed of certain public lands that belong to them in legal equity, and the partners had not only sold these lands to themselves, individually, and built cottages and public buildings upon them, but had conveyed many of these lands to others, giving them warranty deeds in lieu of clear titles. If the matter was brought to the attention of the courts Easton and Wilder would be obliged to make these warrants good; in which case, so extensive had been the fraudulent sales, such an order from the court would involve the partners in financial ruin.

However, it was not the desire of the cottagers to ruin their oppressors. They much preferred to buy out their holdings at Tamawaca, and be rid of them forever. Therefore they offered thirty thousand dollars for the property, assuming in addition to the pur-

chase price some six or eight thousands of standing indebtenness.

Jarrod might be carying out "the blind," but something in his manner as he made this clear and uncontrovertible statement disturbed Easton's equanimity and rendered him suspicious that the lawyer had not properly swallowed the bait that had been dangled before him. But in this juncture he could think of no way to escape. Whichever way he looked he encountered the cold eyes of the determined and resentful committee of five, and to delay his answer until he could sound Jarrod was impossible. Moreover, Wilder, who acted his part admirably, seemed to Easton to have tumbled blindly into his trap. The junior partner declared that he was willing to dispose of his one-third interest for ten thousand dollars, and the fear that he might retract this offer led Easton to close with the proposition made him by the cottagers.

At the worst he could wiggle out of it in some way, he believed; so the one thing to do was to nail Wilder on the spot.

The final result of this serio-comic interview was that Wilder and Easton both signed an option in favor of Jarrod as trustee for the cottagers, agreeing to sell the entire real and personal property in which they were jointly interested for thirty thousand dollars, at any time within thirty days following that date.

When the option was signed and in his pocket Jarrod felt that his purpose was accomplished. His committee had redeemed this beautiful summer resort from all speculative evils, ensuring its future control to the cottagers themselves, whose best interests would now be conserved.

It was indeed a great triumph, and the Committee of Five solemnly shook hands with one another and went

home to tell their wives and neighbors of their success.

Wilder, in the seclusion of his own home, danced a jig of jubilation.

"They've got the option," he said to Nora, "but they've got no money. I'll furnish the money to take up the option—and the deed is done!"

"Will they give you the option?" asked Nora.

"Why not? Somebody's got to make the bluff good, and I'm the only one that can afford to. What do these folks want of a summer resort? They could n't run it properly for five minutes. And Easton's the man they hate, because he's always stood in the way of public improvements. Wilder's their friend—eh?—and they'll all be glad when he's the whole thing."

Easton was a bit less sanguine. "The situation," he told his better half, "is not as clear as I wish it was. But I've never yet failed to get my

way with the cottagers, and a little diplomacy ought to enable me to win this time. My only fear is that Jarrod may not be honest."

CHAPTER X.

JIM GETS A RAISE.

Jim opened the fatal telegram in the post-office, and his face must have been a study; for Jarrod, who was observing it from a distance, became interested and at once approached his young friend.

"No bad news, I hope, Jim?"

The boy laughed and held out the telegram.

"Just a kick in the dark, Mr. Jarrod, and it only hurts because it was so unexpected. I've been a model clerk, you know, and now that I've just spent my surplus capital on a vacation, I'm granted another and longer one, without pay. Well," with an involuntary sigh, "there are other clerkships, of course, and I'll probably get one. But you've no idea, sir, how much labor it takes to find a job at

twelve a week—especially in the summer season."

"Jim," said Jarrod, thoughtfully, "this is a bit of good luck, if judged from my own selfish viewpoint. I need some one very badly, to help me clear up a lot of accumulated work. Would you mind being my clerk for a few weeks?"

Jim's face was beaming.

"Do you really mean it, Mr. Jarrod? Can I be of use to you?"

"Indeed you can, my boy. You'll have to stay at Tamawaca, but as a worker instead of a drone. Can you run a typewriter?"

"Yes; I used one at college for a couple of years, and got to be fairly expert. But I know nothing of shorthand."

"That is n't necessary. I shall require your services every forenoon, but you may have the afternoons to yourself. I'll give you twenty dollars

a week and pay your board at the hotel."

"Is n't that too much, Mr. Jarrod?"

"Not for the work you must do. Any intelligent man would cost me that much, and I will need you but a couple of months—until I go home."

"Very good, sir. I'll do my best to please you."

"Then you're my secretary. Come around to my cottage at nine o'clock Monday morning."

"Thank you, Mr. Jarrod."

That evening Jim told Susie he would not have to bid her good-bye, as they had expected, for he had been discharged as a dry-goods clerk and employed as a private secretary, which was a distinct advance in his fortunes.

Susie listened gravely, but was evidently much pleased.

"The girls told me yesterday," she said, "that Katie had written her father and asked him to discharge you, because you had been impudent

enough to become acquainted with the exclusive young ladies of Tamawaca under false pretenses."

"But I did n't, Susie! I met them through your accident, and they never asked me how I earned a living."

"I know; but they forget that. They say you imposed upon them by assuming that you are a gentleman."

Jim laughed merrily.

"Where do you draw the line, Susie, between a gentleman and—and—what's the other thing?—an undesirable acquaintance?"

"Perhaps so. I don't draw the line, myself, so you must ask the girls to explain. Perhaps, now that you've become the private secretary of a famous lawyer, you will be cultivated instead of being snubbed. But I'm not sure of that."

Jim started work Monday morning and found his task no sinecure. Jarrod had a lot of correspondence to answer and a good many papers to be

copied. Also there was an inventory to be made of the property covered by the option given by Easton and Wilder, and their books to be gone over. But Jim was both industrious and intelligent, and seemed to "fit the job" very well indeed.

Katie Glaston's triumph was brief. She had actually boosted Jim several pegs on the road to fortune, and when the girl discovered this she was so provoked that she left Tamawaca and went to visit friends at Spring Lake.

The other girls began to be properly ashamed of themselves, although the heiress refused to alter her opinion that "a poor young man had no business at a summer resort."

Gladys and Betty began nodding to Jim as he passed by, and although he returned the salutations with graceful politeness he never stopped or attempted to resume the old friendly relations. He had grown wonderfully fond of plain little

Susie, who had remained his faithful adherent, and her society seemed just now fully sufficient to satisfy all his needs. He even took her to some of the dances, and found her a much more satisfactory partner than on that first evening when he met her and tested her accomplishments as a Terpsichore. She was still a bit awkward, but the little speeches they whispered to each other made them forget they were dancing until the music stopped and reminded them of the fact. The heiress had a new beau —a bulky blond named Neddie Roper—who was reputed a social lion and a railway magnate, although it afterward transpired he worked in the Pullman shops. Therefore Clara positively ignored "that Smith girl and her dry-goods clerk," who ought to have felt properly humiliated, but did n't.

Wilder came to Jarrod in a day or so and said:

"Well, dear boy, I've got the cold cash in hand to take up that option; so if you'll turn it over to me I'll settle the matter in a jiffy."

"In what way?" asked Jarrod.

"Why, I'll pay Easton his twenty thousand and let him go. And then I'll begin an era of public improvements, and try to induce the cottagers to fix things up a bit."

"I can't let you have the option," replied Jarrod. "It was given to me as trustee for the cottagers, and belongs to them."

"Have they got thirty thousand dollars to take it up?"

"No; not yet."

"And they never will have it," declared Wilder. "Your cottagers are a lot of corn-cobs, and you could n't squeeze any juice out of them with a cider-press."

"I'm not sure of that," returned Jarrod, smiling. "Anyhow, the option is theirs to accept or reject, and

I've called a meeting for Saturday night to find out what they wish to do."

That worried Wilder a little until he reflected that the cottagers' meetings were all "hot air and soap-bubbles." They could n't raise thirty thousand dollars for Tamawaca in thirty years, and sooner or later the option would be turned over to him as a matter of course.

Meantime old man Easton had been quietly observant of the situation, and after the meeting of the cottagers was announced his suspicions that Jarrod was "not honest" took definite form and threw him into a condition bordering upon nervous prostration. He made a bee-line for the lawyer's cottage, and found Jarrod sunning himself on the front porch.

"Good morning, Mr. Jarrod," he began, cordially.

Jarrod nodded, but did not ask his

visitor to be seated. He had just been going through the books of the partners and had discovered things that to his mind rendered social intercourse with a man like Easton impossible.

"I've called around to get that option," remarked the old man, seating himself upon the porch railing.

"What option?"

"The one I gave you so as to fool Wilder. You know what I mean," with an attempt at a jocose laugh which ended in an hysterical gurgle.

"Do you refer to the option you granted to me, as trustee for the cottagers of Tamawaca?" asked the lawyer, coldly.

"Why — why — that was only a bluff, you know. I gave you the option so as to buy out Wilder. You know that well enough."

Jarrod shook his head.

"The option belongs to the cot-

tagers," he said. "You can't have it, Mr. Easton."

"What! Can't have the option!" His voice expressed both astonishment and reproach.

"By no means."

"I—I'm—afraid I'm going to—to faint!" gasped Easton in a wailing voice, as he fanned himself with his hat.

"I would n't," remarked the lawyer.

"But I— Oh, this is terrible—terrible!" gasped the old man, piteously. "If I don't get that option, Mr. Jarrod, I shall be ruined—utterly ruined!"

His frail body swayed from side to side, and with eyes half shut he watched the effect of his misery upon the stern faced man seated before him.

"Quite likely," said Jarrod, yawning.

"Ruined—ruined! At my age to

face the poor-house! Oh, my poor family—oh,—oh,—oh!"

He leaned backward, threw up his arms and fell over the rail of the porch to lie motionless on the soft sand beneath.

Jarrod laughed. After a minute or so of silence he said calmly:

"There's a red spider crawling up your left pant-leg."

Easton sat up and with a nervous motion shook the bottoms of his trousers. Then he glanced at his persecutor, who was just now gazing reflectively over the smooth waters of the lake, which showed between the foliage of the trees.

"Sir," said the old man, in a voice trembling with emotion, as he dusted the sand from his clothes and once more mounted the steps of the porch, "you are a cold-blooded brute!"

"I know," acknowledged Jarrod. "But I'm not as bad as I used to be. Ask my wife. She'll tell you I have

n't knocked her down and stamped on her in over a month."

Easton sighed. He must change his tactics, evidently.

"I take it," he remarked, in a mournful voice, "that this is a business matter."

"You should have taken it that way before," said Jarrod.

Easton brightened.

"Of course," he rejoined. "How careless of me! But now, I trust, we understand each other. How much, Mr. Jarrod?"

"Eh?"

Easton glanced furtively around to assure himself there were no listeners.

"How much will you take to deliver to me that paper—the option I gave you the other day?"

"Sir!"

"That's all right. Get as indignant as you like, Mr. Jarrod. I admire you for it. But just state your figure and

I'll write you a check." He took out a check-book, and began to unscrew his fountain-pen. "Every man has his price, of course; but I know you won't rob me, Mr. Jarrod. You'll be reasonable, because I'm an old man and can't afford to—"

A door slammed and he looked up startled. The porch was empty save for his own astonished person, and after waiting five or ten minutes for the lawyer to return Easton slowly slid his check-book into his pocket and tottered home with feeble, uncertain steps.

After that interview Jarrod seemed different, even to his friends. His jaw was set and his eyes had a steely gleam in them that boded no good to any who might interfere with his purposes. Never before, even in those wild days when he strove to control the Crosbys, had he felt so humiliated and humbled in his own estimation, and his one desire was to have done

with this miserable business as soon as possible.

The cottagers' meeting was a surprise not only to Wilder, who took pains to be present and had pains because of it, but to the participants themselves. Jarrod's report of what had been accomplished set them wild with enthusiasm, and when they realized that their committee had faithfully served their interests and found a way to release them from the bondage of Easton and Wilder, they promptly awoke from their customary lethargy and voted to take up the option. Every person present agreed to subscribe for stock in a new company composed exclusively of cottagers, which would thereafter own and control Tamawaca and operate the public utilities without profit and for the benefit of the community as a whole.

"But," said Wilder to Jarrod, next day, "you can't issue stock until you

have the property, and you have no way to raise the thirty thousand to get the property. Why not turn the option over to me without any more fooling?"

"Wait," replied the lawyer, smiling. He did not resent Wilder's eagerness to get the option, because he was frank and straightforward in his methods. But his one word was so far from encouraging that Wilder looked at him and shuddered involuntarily. Never in his experience had he encountered a man like this, who did n't know when he was beaten and could n't be cajoled or bulldozed. From that moment his fears grew, until he was forced to realize that in carrying out his clever scheme to oust his partner he had also ousted himself from a peculiarly profitable business enterprise.

Wilder was right in his statement that it had always been impossible to induce the cottagers to put any money

into public improvements; yet that was because they realized they were asked to pay for things that Easton and Wilder should have done at their own expense. But conditions had now changed. Jarrod could have had a hundred thousand dollars as easily as the thirty required to take up the option. A dozen stood ready to advance the money, but the lawyer selected three of the most public spirited and liberal of the cottagers, and made them popular by letting them advance ten thousand each. The option was taken up, because neither Easton nor Wilder could find a way to legally withdraw from its terms, and the transfer was consummated, all the property being formally deeded to the newly incorporated Tamawaca Association.

Thus ended one of the most amusing financial intrigues on record. The amount involved was insignificant; Tamawaca itself is almost unknown

in the great world. Yet the three-cornered game was as carefully planned and played as any of the campaigns of Napoleon, and it was won because each of the partners conspired against the other and was finally content to be a loser by the deal as long as he could cause annoyance to his enemy. Never, in all probability, could the cottagers in any other way have been able to secure control of the beautiful resort where they had built their summer homes.

As for Jarrod, he hid to escape congratulations that were showered upon him from every side, and in the seclusion of his side porch breathed a sigh of relief.

CHAPTER XI.

ROUGH-HOUSING.

Jim speedily found himself upon friendly terms with all the "resorters" at Tamawaca. He worked for Jarrod mornings and in the afternoons and evenings enjoyed himself thoroughly. When "Ragatta Week" arrived—the week of the Yacht Club boat races, when the four yachtsmen competed for the prizes that were donated by the liberal merchants of Kochton and Grand Rapids, and divided the spoils amicably—during that week Jim helped to get up the annual "Venetian Evening," the one really famous attraction of the year.

On this occasion the entire bay was enclosed with lines of gorgeous Japanese lanterns placed in artistic designs along the shore. The Yacht Club, the hotels at Iroquois Bay and Tamacawa and all the buildings

facing the bay were elaborately decorated with bunting and lanterns, while the sail-boats anchored upon the mirror-like surface of the water displayed a like splendor. Bands played on the ferry-boats, bonfires on the neighboring heights glared and twinkled, many launches brilliant with colored lights moved slowly over the bay, while rockets and roman candles sent their spluttering displays into the dim sky overhead. All the world was there to see the sight and the popcorn and peanut men reaped a harvest.

It has been seriously asserted that Venice in its palmiest days has never been able to compete with Tamawaca on "Venetian Evening."

During the delightful August weather social functions at the resort reached their acme of enjoyment and followed one another as thickly as the fleeting hours would permit. In some circles these affairs were conducted with much solemn propriety; but

many folks who suffered under the imperious exactions of "good form" during the rest of the year revolted from its tyranny while on their summer vacations, and loved to be merry and informal. They were gathered from many cities of the South, East, North and West, and here thrown together in a motley throng whose antecedents and established social positions at home it would be both difficult and useless to determine. So certain congenial circles were formed with the prime object of "having a good time," and they undoubtedly succeeded in their aim.

Jim, who before he quarrelled with his father had been accustomed to mingle with the 400 of old St. Louis, was greatly amused at some of these entertainments, many of which he attended with demure little Susie.

Rivers, a jolly fellow who owned a lake front cottage—one of the titles to distinction at Tamawaca—organ-

ized a "surprise party" on George B. Still (another lake-fronter) one evening. A band of some twenty people assembled at the cottage of a neighbor, all carrying baskets laden with frosted bricks in place of cake, beer-bottles filled with clear spring water but still bearing Budweiser labels, mud-pies with nicely browned crusts, turnips fried to resemble saratoga chips and other preposterous donations of a similar character.

Then they stole silently to George's cottage, and when he opened the door in answer to their timid knock burst into a sudden flood of merriment that never subsided until after midnight.

The Stills were as pleased as could be, but no one paid much attention to them. Somebody thumped the piano while everybody else danced a two-step regardless of interfering toes or furniture.

Little Drybug, a dapper man who weighed about seventy-six pounds

but didn't look so heavy, cavorted with blushing Mrs. Still who weighed something less than three hundred—but not much—and nearly committed suicide in the attempt. Commodore Diller danced with Grandma Jones, a rosy-cheeked antiquity who blushed as charmingly as a girl of sixteen, and the general mix-up was about as laughable as could well be.

In the breathless pause that presently ensued as a matter of course, Mr. Idowno, a solemn faced gentleman who had attended the party with his smiling, chubby wife but could not dance a single caper, protested in an audible tone that it was time he must be going. "I have to work for a living, you know," explained this individual, who was director in several banks and controlled a number of business enterprises and could not get them off his mind.

But the company laughed him to scorn and decided to play "five hun-

dred" for a series of prizes that had not been provided in advance, and were therefore invisible.

So the self-invited guests rigged up card tables and chose partners and fought and quarreled for points until Mrs. Rivers rung a gong and invited all to supper.

Then they jumped up and trooped into an adjoining room, where the frosted bricks and mud pies had been spread for a banquet; and although George B. accepted his donations with good humor the guests began to wonder if the joke was not on themselves, after all, since their jolly exertions had created a demand in their interiors for real food.

"Well, I must be going," said the solemn Idowno. "I have to work for—"

"This way, please!" called Mrs. Still, cheerily, and threw open another door, disclosing an enticing array

of provender that caused a stampede in that direction.

"How on earth did you happen to have all this on hand?" Susie enquired of Mrs. Still, as she and Jim squeezed themselves into a corner. "Did n't Mrs. Rivers keep her surprise party a secret?"

"Of course, as secret as she can keep anything," answered the laughing hostess; "but I had an intuition there'd be a lot of hungry folks here tonight, so we've been busy all day getting ready for them."

After the supper, which consumed two hours in being consumed, Mr. Idowno once more claimed he must be going; but the guests rose up and loudly demanded the prizes they had won at cards. From the size of the hubbub it appeared that nearly every one present was entitled to a prize.

For once the Stills were nonplussed. They really had n't thought of "prizes" for their surprise party,

and hesitated what to say or do. But their guests settled the matter in their own way.

Mr. Iward took possession of a Japanese screen; Mrs. Rivers grabbed a mantel ornament; Mrs. Jarrod seized upon an antique candlestick she had long coveted and plump Mrs. Diller grabbed a picture off the wall. Mrs. Purspyre found a Bible and appropriated it because she had always had a curiosity to read it. Mr. Bowsir espied a paper-cutter of ivory, which he secured after a struggle with George B., who wanted it himself, while Katherine Pance swiped an embroidered cover from the center-table and Mr. Connover took the table itself.

And so, amid screams and laughter, the pretty room was despoiled of its treasures, for the Stills were greatly outnumbered by their guests and powerless to protect their property.

As the heavily laden company

trooped away down the walk, singing as blithely as the forty thieves might have done, Mr. Wright, the author-man, who had really won a prize but found the place stripped when he returned from the dining-room (where he had been to hunt for one last sandwich) gave a sigh and lifted the front door from its hinges, carrying it home with many protests that "it was just about as useful as any prize he had won that year."

And so ended the "surprise party," but little Minnie Still said confidentially to her chum next day:

"We had a rough-house at our cottage last night, and they behaved just dreadful! Why, if we young folks ever acted the way those old married people did, my mother would send me back to Quincy in double-quick time."

Such commentaries by children upon their elders are doubly sad when they happen to be true.

CHAPTER XII.

MRS. HERRINGFORD'S PARTY.

"Jim," said Colonel Kerry, meeting the young man at the post-office, "that cottage of Grant's, up near mine, has been rented at last. The parties took possession today."

"Who got it, Colonel?"

"One of the big millionaires of St. Louis, they say; and he's arrived with his wife and daughters and a whole gang of servants. Jarrod says he's a capital fellow, but did n't mention the size of the capital. Money won't buy health, Jim, and the poor Midas is an invalid and came here to try to brace up."

Jim was white and staring.

"You—you did n't hear the name, Colonel?"

"Why, yes; it's Everton."

The young man gave a low, solemn whistle and walked away with a

guilty and disturbed demeanor, while the colonel favored a group that had overheard his remarks with further particulars concerning the new arrival.

There was considerable excitement in quiet Tamawaca over the advent of the Evertons; for while the resort boasted several families of great wealth, none was so marvelously rich or of such conspicuous note as the well known patent medicine man who had won mountains of gold by the sale of his remedies. And when it was understood his own poor health had brought him to this place to seek relief the folks were really shocked, and George B. Still declared he would send the poor man a bottle of "Everton's Magic Healer" and ask him to read the printed testimonials. The affair was a nine days' gossip because the people had for the time exhausted the subject of Easton & Wilder and craved excitement.

When Jim went to Susie with a hanging head and told her his father had come to the very place where he had himself taken refuge, the girl counselled with him seriously, and advised him not to run away but rather to meet his family frankly and if possible resume friendly relations with them.

"The only thing that Mr. Carleton urges against our engagement," she said, "is that you have not treated your parents fairly in this matter. And your poor father is ill, they say, and must be unhappy over the desertion of his only son. How do you feel about it, Jim?"

"Why, I have n't looked at the matter in that light before, Susie," he replied. "But I'll think it over and try to do what is right. What do we do this evening?"

"We're invited to Mrs. Herringford's party, and I'm curious to go and see what it will be like. The old

lady is the mother of Mrs. Drybug—you remember the Drybugs, don't you? Both the little dears weigh about as much as a healthy schoolboy, and they remind one of ants because they're so busy and you have to be careful not to step on them."

"I remember. If Mrs. Herringford is the mother of the Drybugs she ought to be able to do stunts."

"Well, let's go."

So they went, as curious as every one else who had been invited, and were glad they did not miss the show.

The oldest inhabitant could not remember when Mrs. Herringford had ever entertained before. At the Yacht Club card parties she was always in evidence, and the little lady played such an earnest, strenuous game that the men rather avoided being her partners. Once George B. Still, being caught, "bid" with such desperate recklessness that he set back poor Mrs. Herringford far enough to ruin her game,

and she went home broken-hearted. But usually she glared at her partner so fiercely that he played with unusual care and made the game a business and not a diversion. Every one liked her, when she was at some other card table.

Tonight the lady wished to repay all her social obligations in a bunch by giving a party at her cottage. Being rather nervous, she asked Mrs. McCoy and the Widow Marsh to assist her to receive. Mrs. McCoy was a sweet little woman who was everybody's friend and therefore could refuse Mrs. Herringford nothing that might please her, while the Widow Marsh was possessed of such grace and beauty that she charmed every male heart in spite of her modest ways and made the women with husbands nervous whenever she was around.

With two such drawing cards the Herringford party could scarcely fail

of success, yet as the guests slowly arrived the atmosphere of gloom that hung over the place was hard to dissipate. Mr. Idowno, one of the first comers, began to look at his watch and suggest that it was time to go, as "he had to work for a living;" but the Widow Marsh suspected his intention and made him forget his worries by sitting at his side and telling him how young he was growing.

The invited guests were so slow to arrive that some never came at all, but bye and bye there were enough to start the card playing, and then the hostess made them a clever speech.

"I have n't any prizes for the winners," she announced, "because I want a very harmonious gathering here tonight and prizes always result in disappointment, malice and envy. Besides, they're getting expensive. But I hope you'll all play in a friendly spirit for the honor of winning, and that you'll have a real good time."

Instead of applauding this speech, Mr. Idowno looked at his watch, but his wife pinched him and made him put it away and take a seat at one of the card tables.

It is impossible to repress Tamawaca folks when they are out for a good time—which is the only reason they are ever out. "These people," whispered Lucy Kerry to her neighbor, "would enjoy themselves at a funeral." "True," was the reply; "especially if they could pick the corpse."

To relieve any chill in the temperature they at once began to laugh and joke with one another, while Mrs. McCoy and the Widow Marsh fluttered around to see that all were properly paired and the cards were rightly sorted. The game began with as much energy as a lack of prizes would warrant, but no effort could make it a whirlwind of joy, so presently they gave up the cards and played blind-

man's bluff and puss-in-the-corner. Mrs. Herringford was worried to death lest some one should catch her and kiss her, but no man was so ungentlemanly.

Although these youthful frolics served to while away the front of the evening, there was no temptation to linger very late, so when Mr. Stakes suggested that they all "go home and have a good time" the party was on the verge of breaking up.

"Wait—wait!" cried Mrs. Herringford. "We're going to have refreshments."

Being cowed by wonder and made curious by the unexpected revelation, they waited.

The hostess disappeared into the kitchen.

"It hardly seems possible," murmured Mrs. Purspyre, "but truth is stranger than Mrs. Herringford. We shall see what we shall see. Her grocery bill was twenty-eight cents last

week, and she is said to have half a million in government four-per-cents. Perhaps she's going to open her heart, to prove she's alive and not a resuscitated Egyptian mummy, as Mr. Wright claims she is. Let's wait."

They waited, and waited so long that the Widow Marsh and Mrs. McCoy had hard work to prevent a stampede through the front door. But finally the hostess appeared, bearing two plates and radiant with the joy of generous hospitality.

"Run, Lucy and Grace and Ada and Mary," she called, "and help me bring in the plates. The refreshments are all ready!"

They ran and brought in the plates. Upon each one was placed with dainty care one soda cracker, one withered ginger-snap and one puffy cracknel. The guests took the "refreshments" in dismal silence and beban to gnaw.

"But there's no plate for you, my

dear," said Mrs. McCoy to the hostess, in a solicitous tone.

"Never mind," returned the little lady, cheerfully; "I ain't hungry, so I guess I can wait till breakfast."

Mrs. Purspyre choked on the puffy cracknel and was saved to the world by a glass of water. Mrs. Herringford thoughtfully brought water for them all.

"You'll find it nice and fresh," she said, with pardonable pride, as she poured the precious fluid with a lavish hand.

"Then it's different from this ginger-snap," remarked Mr. Wogie, nursing a jarred tooth.

"Ladies and gentlemen!" announced Mr. Sherlock, getting upon his feet and waving one arm. "Let us thank Mrs. Herringford for her kind entertainment, which will be a red letter event in our calendar of glorious memories. This dissipation is unusual with us all, but I hope in no case

will it prove fatal. Once in a while it is good for stagnant humanity to indulge in high life and cracknels—"

"Bravo!" shouted one of the Naylor girls, who had pocketed her refreshments to carry home as a souvenir.

"Therefore," concluded the orator, "let us leave the glamour and bewildering gaiety of these festivities and seek a more common-place seclusion. Let us thank Mrs. Herringford once again—and go home."

"Bravo!" yelled Idowno, jumping up, and instantly the meeting adjourned.

CHAPTER XIII.

RECONCILIATION.

"Mr. Jarrod," said Jim when he went to work next morning, "father's here."

"I've just been to call upon him," returned the lawyer, looking steadily at the young man; "but you have n't."

Jim flushed.

"Does he know I'm here?" he asked, hesitatingly.

"I told him. He did n't know it until then. Your mother and Nellie and May are all delighted and eager to see you."

"And father?"

"He did not express himself as glad or sorry. You've offended him deeply, Jim."

The boy thrust his hands into his pockets and looked thoughtful.

"I'd like to see mother," he said, musingly. "She's as tender and sweet

as any mother can be, Mr. Jarrod; but the poor dear is entirely under my father's thumb, and even his frown terrifies her."

"Hm," said the lawyer. "I thought that kind of wives became extinct years ago."

"Mother's the old-fashioned sort, sir. And the girls are all right, in their way—for sisters. But dad has a dreadful temper, and when he gets on his high horse all I can do is to jaw back."

"No two in a family should try to ride the high horse at the same time," observed Jarrod; "and you must remember that the head of the house controls the stables. He's sick, Jim, and his pain makes him crabbed. Why not try to bear with him, and be friendly?"

"That's what Susie says. Perhaps I really ought to go up to the cottage and call."

"There's no question about it. Go now."

Jim hesitated.

"I said I'd never darken his doors again, you know," he intimated, weakly.

"These are not his doors. It's Grant's cottage."

"So it is. Well, I'll go."

He pulled his hat down over his ears desperately, buttoned his coat in spite of the heat, and with tense muscles but trembling lips marched up the hill to the Grant cottage.

Before he could knock the door flew open and he was in his mother's arms. The poor lady was sobbing with joy, and led her errant son into the room where his father sat propped with cushions in an easy chair.

"Here's Jim!" she said, trembling with uncertainty and a well founded fear of the interview to follow.

Mr. Everton looked at his boy and nodded.

"Sit down, Jim," he said. The tone was not harsh, but lacked cordiality.

Jim sat down.

"How are you, sir?"

"Pretty bad. I don't seem to find any relief."

Once Jim had wickedly suggested that he take his own rheumatism cure; but the remark had led to all their trouble, so he twirled his hat and answered perfunctorily:

"I'm sorry, sir."

Such mildness of demeanor ought to have placated the father. But Everton was eyeing his son suspiciously.

"They tell me you're working. A lawyer's clerk."

"I'm Mr. Jarrod's private secretary, sir."

"Huh! Good job for a college man, is n't it? Nice investment I made when I sent you to Cornell."

Jim wondered what he would say if he knew he had until recently been a dry-goods clerk.

"Have n't you had about enough of this two-penny folly?" demanded his father, more harshly.

"Oh, I've discovered that I can earn my own living," said the boy, flushing.

"That is n't the point. I reared you with the expectation that you would be of some use to me when I grew old and feeble. That time has arrived. I need you to help look after the business. Look here: do you owe nothing to me?"

Jim examined the pattern on the rug.

"Just as much as I owe myself, sir. Surely not more."

"Then pay your obligation to me first, and you can do as you please afterward."

"All right. That's fair."

His mother, who sat beside him silently holding his hand, hugged him again, and even Mr. Everton seemed pleased by the frank answer.

"You jeered at the business once, and called it a—a fake!" resumed the elder man, somewhat bitterly; "but it's nothing of the sort. Every one of the Everton Remedies is prepared according to the formula of a skillful physician, and they've helped lots of suffering people. Is not my name highly respected? Answer me!"

"I think it is."

"Very well. You shall be my assistant and have an interest in the business. I'll allow you ten thousand a year."

"Good!" said Jim, brightening suddenly. "Then I can get married."

"Oh, Jim!" cried his mother.

"To whom, sir?" asked his father.

"Why, to Susie. Perhaps you have n't heard of her. She's a girl I met at Tamawaca."

"What's her other name?"

"Smith. Susie Smith," dwelling on it lovingly.

"Smith! Well, who is she?"

"The sweetest girl in all the world, sir."

"Bah! Who are her people? Where does she come from?"

"I don't know."

"Nonsense."

"I have n't asked about her family. Why should I, when she's all right herself? She's stopping with Mr. Carleton—W. E. Carleton, the railway contractor. He says he knows you."

"Well?"

"Susie lives in New York, I think, or some Eastern city. Her mother is dead but her father is still on deck—I'm positive of that, for she often speaks of him."

"What does he do?"

"Can't imagine, I'm sure."

"Jim, you're a fool—a doddering imbecile!"

"All right."

"Oh, Henry—please don't quar-

rel!" exclaimed Mrs. Everton, beginning to weep anew.

But the invalid was suffering twinges and would not be stayed.

"You'll have to give up that girl for good and all," he roared. "Susie Smith! Some cheap stenographer or a paid companion to Mrs. Carleton, I suppose. Some designing hussy who thinks you'll have money, and wants to get her clutches on it. Susie Smith! For heaven's sake, Jim, why can't you have a little sense?"

Jim got up, slowly and with a white face.

"Father, I don't know much about Susie except that I love her and mean to marry her. And I won't have you sneer at her, even if you are ill and bad tempered. You have no reason to say a word against her."

"Smith!"

"I know," a smile creeping over his face to soften its fierceness; "but I'll

change that name, pretty soon. Susie Everton is n't so bad, is it?"

"Give her up, Jim. Don't let her come between us."

"She's there, Dad, and you can't thrust her away."

"Give her up."

"I won't!"

Mrs. Everton was sobbing softly. The invalid turned on his cushions with a sigh. But his jaws were closed tight and his brow bent to a frown. Jim had quite regained his composure.

"I hope you'll soon get better, sir," he remarked. "I shall be in Tamawaca for some weeks yet, and if I can be of any help in any way, let me know. Good bye, mother."

As he turned to go the door burst open and Nellie and May dashed in and threw themselves upon their brother with glad cries and smothering kisses. They were bright, pretty girls, and Jim loved them and was proud of them.

"Is it all made up, Jim?" asked Nell, anxiously.

"Not quite, little sister," smiling at her.

"Oh, but it must be! It's all wrong, dear, for us to be separated this way. Tell him so, father!" turning appealingly to the invalid.

"He refused my overtures," said Mr. Everton, testily.

"Oh, no!" laughed Jim; "he refused my sweetheart."

The girls clapped their hands gleefully.

"We've heard all about it, in the town," said one. "Oh, Jim, you lucky boy!"

"And whom do you think it is, Dad?" asked the other eagerly, as she seated herself beside her father's chair.

"I don't know; and Jim don't know."

"But *we* know! She's an old friend of ours. We knew her at Wellesley,

and we've just called upon her and kissed her and hugged her for old times' sake. Father, it's Susie Smith!"

"Smith!" with a snort of contempt.

"The only, only child of the great Agamemnon Smith, the richest Standard Oil magnate after Rockefeller himself!"

Jim fell into a chair and stared at his father. His father stared at him.

"And that is n't all," said May, gushingly. "Susie's as lovely as she is rich—the sweetest, cutest, brightest and cunningest little thing that ever lived."

"To think that Susie Smith will be our sister!" cried Nell, clasping her hands ecstatically.

"And—and—Jim can change that name of Smith, you know," faltered poor Mrs. Everton, glancing at her husband nervously.

The invalid roused himself and looked up with a smile.

"So he can," he observed, drily. "Hang up your hat, Jim, and let's talk it over."

Jim hung up his hat.

CHAPTER XIV.

OF COURSE.

Things settled into easy grooves at Tamawaca.

Now that Wilder was no longer a public autocrat people accepted him in his new role as an humble member of the community, according him the consideration due any well behaved cottager. Easton kept out of the way for a time, and gradually folks forgot him and regained their accustomed cheerfulness. He had been a thorn in their sides, but the wound soon healed when the thorn was removed. Few of us care to remember unpleasant things, and communities are more generous than we are inclined to give them the credit for being.

The "New Tamawaca" began to arouse the interest of the cottagers, who threw themselves heart and soul into its regeneration. Things were

done for the first time in the history of the place, and done with a will and enthusiasm that accomplished wonders in a brief period. Miles of cement walks were laid through the woods, and a broad thoroughfare now extends the length of the lake front, where once it was dangerous to travel on foot. To the visitor it is the chief charm of the place. There are new public buildings, too, and the little parks that were formerly dumps for refuse are made sweet and enticing with shrubs and flowers.

Because of all this, and the era of prosperity that has dawned upon it, Tamawaca is growing steadily and many pretty cottages are springing up on the vacant lots. One of the most attractive of these is owned by Jim and Susie, who have ample reason to be fond of the delightful resort where they had the good fortune to first meet.

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