rocking chairs heaved himself to his feet and came forward. He was of the build known as stocky, and was clad in a well-cut blue serge. His large head was grown closely with a cap of very black and rather coarse curls. His forehead was low and broad, his eyebrows black and beetling, his eyes humorous, his moustache black, his cheeks red and slightly veined with purple. gether a dashing, handsome, black and red, slightly coarse man, with undoubtedly a fund of high spirits and obvious wit. his eyes and forehead showed ability.

"Good morning, Mr. Mills," he cried in a loud hearty voice.

"How are you? Fine morning, isn't it?"

"Of course," replied the banker, a little vaguely.

The other man chuckled.

"'Of course'," he repeated. "I suppose you mean to say all your mornings are fine, eh?"

"At this time of year; yes. How are you feeling?"

"As if the doctor who ordered me out here was a damn liar. Never felt better in my life. If you hadn't said you would be along I would have taken a walk over to the mountains and back to get an appetite for lunch. Not that I need one; I'm as hungry

"Would you, really," said Mills, quizzically. "Before lunch! You are certainly no invalid, Mr. Boyd. Quite an athlete, I

"Why that's no walk," exclaimed Boyd, defensively.

"It's six miles to those mountains."

Boyd checked an exclamation and examined the other closely.

"Looks as though he meant it," he commented, as though to himself. "Can't figure his ulterior motive. Why, you poor chump!" he cried. "What do you take me for? If I can't walk there and back in an hour, I'll eat a hat!"

"The air is very clear," said Mills quietly. "I should admire to see you try. However, get your hat and your boy and we'll be getting on."

"Well, if that's six miles it must be about a mile and a half to the hatrack, so don't expect me back soon," was Boyd's parting rejoinder as he started for the office door.

In a few moments he returned, accompanied by a slender lad