

hitched his horse and buggy. The man was rather short and slight, with a large round head, a very ruddy complexion, an old-fashioned white moustache and goatee, and rather bulging blue eyes. He was dressed carefully, though informally. His Panama hat, loose light tweeds and dark tie were eminently conservative and respectable. But in his small, cloth-topped exquisitely fitted patent leather boots one thought to catch his secret pride, his one harmless little vanity. Indeed, even as he finished his conversation with the clerk, he mechanically produced a large silk handkerchief and with it flecked imaginary dust from one foot, then the other. His name was Oliver Mills, and he was the president of the bank he was now quitting in the middle of a busy morning.

"Well, Simpson," he concluded. "You tell him that. And if he isn't satisfied, he will have to come and see me to-morrow. I wouldn't miss showing at the Colonel's jamboree for a dozen of him. In fact, to-day ought by rights to be a bank holiday, so everyone could go."

He gathered up the reins and clucked to his horse. The animal set himself in motion with a great deal of histrionic up and down and not much straightahead. It was rather a shiny and fancy horse, however, with a light tan harness and a wonderful netted fly cover that caparisoned him like a war horse of old even to his ears, and with dangling tassels that danced like jumping-jacks to his every motion. Mr. Mills, however, was apparently in no haste. He held the reins loosely in his lap, over which he had drawn a thin linen robe, and did not reach for the silver-banded whip in the socket. Up the length of Main Street he drove, bowing right and left to his numerous acquaintance, and casting an appreciative and appraising eye on signs of improvement. These would not have astonished a modern hustler, but they satisfied Mr. Mills that his town was moving on and prosperous. He liked the friendly greetings, he was glad to see a wooden sidewalk going down, he enjoyed the feel of the sun pouring on his back.

At the Fremont he turned in and drove up alongside the very wide, shady veranda, whose floor was only just above the level of the ground. A man seated in one of the capacious wooden