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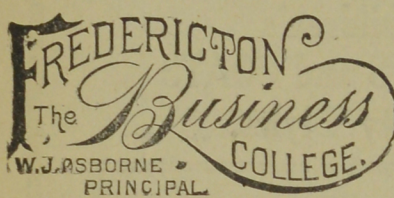
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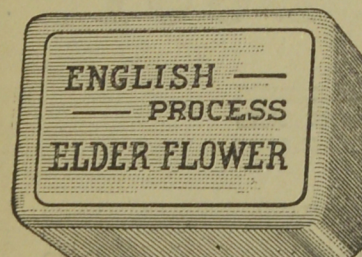
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## The Riverman

By STEWART  
EDWARD WHITE

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[CONTINUED.]

As Orde walked home that evening  
after a hot day his mind was full of  
speculation as to the immediate future.  
He had a local reputation for wealth,  
and no one knew better than himself  
how important it is for a man in debt  
to keep up appearances. Nevertheless  
decided retrenchment would be neces-  
sary.



## Chapter 29

NEWMARK marched precisely  
down the street to Heinzman's  
office. He found the little Ger-  
man in. Newmark demanded  
a private interview and without pre-  
liminary plunged into the business that  
had brought him.

"Heinzman," said he abruptly, "my  
partner wants to raise \$75,000 for his  
personal use. I have agreed to get him  
that money from the firm."

"Proceed," said Heinzman shrewdly.  
"As security in case he cannot pay  
the notes the firm will have to give he  
has signed an agreement to turn over  
to me his undivided one-half interest  
in our enterprise."

"Well? You want to borrow dot  
money of me?" asked Heinzman. "I could  
not raise it."

"I know that perfectly well," replied  
Newmark coolly. "You are going to  
have difficulty meeting your July notes  
as it is."

Heinzman hardly seemed to breathe,  
but red blazed in his eye.

"I intend," went on Newmark, "to  
furnish this money myself. It must,  
however, seem to be loaned by another.  
I want you to lend this money on  
mortgage."

"What for?" asked Heinzman.

"For a one-tenth of Orde's share in  
case he does not meet those notes."

"But he will meet the notes," object-  
ed Heinzman. "You are a prosperous  
concern. I know some things of your  
business also."

"He thinks he will," rejoined New-  
mark grimly. "I will merely point  
out to you that his entire income is  
from the firm and that from this in-  
come he must save twenty odd thou-  
sand a year."

"If the firm has hard luck"—said  
Heinzman.

"Exactly," finished Newmark.  
"Vy you come to me?" demanded  
Heinzman at length.

"Well, I'm offering you a chance to  
get even with Orde. I don't imagine  
you love him."

"Vat's de matter mit my gettin' even  
with you, too?" cried Heinzman.  
"Ain't you beat me out at Lansing?"

Newmark smiled coldly under his  
clipped mustache.

"I'm offering you the chance of mak-  
ing anywhere from thirty to fifty thou-  
sand dollars."

"Perhaps. And suppose this little  
scheme don't work out."

"And," pursued Newmark calmly,  
"I'll carry you over in your present  
obligations." He suddenly hit the arm  
of his chair with his clenched fist.

"Heinzman, if you don't make those  
July payments what's to become of  
you? Where's your timber and your  
mills and your new house and that  
pretty daughter of yours?"

Heinzman winced visibly.

"I will get an extension of time," said  
he feebly.

"Will you?" countermarked New-  
mark.

"Vell, maybe," laughed Heinzman  
uneasily. "It looks to me like a win-  
der."

"All right, then," said Newmark  
briskly. "I'll make out a mortgage at  
10 per cent for you, and you'll lend the  
money on it. At the proper time, if  
things happen that way, you will fore-  
close. That's all you have to do with  
it. Then when the timberland comes  
to you under foreclosure you will re-  
ceive an undivided nine-tenths inter-  
est—for proper consideration, of course,  
and without recording the deed."

Heinzman laughed with assumed  
lightness.

"Suppose I fool you," said he. "I  
guess I jostle it for myself."

Newmark looked at him coldly.

"I wouldn't," he advised. "You may  
remember the member from Lapeer  
county in that charter fight and the  
\$500 for his vote. Try it on and see  
how much evidence I can bring up.  
It's called bribery in this state and  
means penitentiary usually."

"You don't take a joke," complained  
Heinzman.

Newmark arose.

"It's understood, then?" he asked.  
"How so I know you play fair?"

asked the German.

"You don't. It's a case where we  
have to depend more or less on each  
other. But I don't see what you stand  
to lose, and anyway you'll get carried  
over those July payments," Newmark  
reminded him.

Heinzman was plainly uneasy.

"You reduce the firm's profits he

was going to suspect," he admonished.

"Who said anything about reducing  
the firm's profits?" said Newmark im-  
patiently. "If it does work out that  
way we'll win a big thing. If it does  
not we'll lose nothing."

He nodded to Heinzman and left the  
office. As he entered the office of his  
own firm his eye fell on Orde's bulky  
form. He paused involuntarily, and a  
slight shiver shook his frame—the  
dainty, instinctive repulsion of a cat  
for a large, robust dog. Controlling  
himself, he stepped forward.

"I've made the loan," he announced.  
"The banks wouldn't touch northern  
peninsula, so I had to go to private  
individuals."

"Don't care who deals it out," laugh-  
ed Orde.

"Thayer backed out, so finally I got  
the whole amount from Heinzman,"  
Newmark announced.

"I didn't know he was friendly  
enough to lend us money."

"Business is business," replied New-  
mark.

From the moment Orde completed  
the secret purchase of the California  
timberlands from Trace he became an  
unwitting participant in one of the  
strangest duels known to business his-  
tory. Newmark opposed to him all the  
subtleties, all the ruses and expedients  
to which his position lent itself. Orde,  
sublimely unconscious, deployed the  
magnificent resources of strength, en-  
ergy, organization and combative spirit  
that animated his pioneer's soul.

Newmark worked under this disad-  
vantage: He had carefully to avoid the  
slightest appearance of an attitude in-  
imical to the firm's very best prosper-  
ity. If the smallest incident should bring  
clearly before Orde that Newmark  
might have an interest in reducing  
profits he would know the logic of the  
latter's devious ways. For this reason  
Newmark did not dare make bad sales,  
awkward transactions. The profits of  
the first year were not quite up to the  
usual standard, but they sufficed.

Newmark's finesse cut in two the  
firm's income of the second year. Orde  
reused himself. With his old time en-  
ergy he hurried the woods work until  
an especially big cut gave promise of  
recouping the losses of the year be-  
fore. Newmark found himself strugg-  
ling against a force greater than he  
had imagined it to be.

The end of the fourth year found  
Newmark puzzled. Orde had paid regu-  
larly the interest on his notes. How  
much he had been able to save toward  
the redemption of the notes themselves  
his partner was unable to decide.

What Orde regarded as petty annoy-  
ances had made the problem of pay-  
ing for the California timber a matter  
of great difficulty. A pressure whose  
points of support he could not place  
was closing on him. Against this  
pressure he exerted himself. The mar-  
gin of safety was not as broad as he  
had reckoned. But in any case, if  
worse came to worst, he could always  
mortgage the California timber for  
enough to make up the difference, and  
more. Against this expedient, how-

ever, he opposed a sentimental ob-  
stinacy. It was Bobby's, and he ob-  
jected to incumbering it.

Affairs stood thus in the autumn be-  
fore the year the notes would come  
due. Navigation remained open into  
November. No severe storms had  
swept the lakes. The barge and her  
two tows had made one more trip  
than had been thought possible.

The weather continued so mild that  
Orde decided that they take on a load  
for Jones & Mabley of Chicago.

"Did intend to ship by rail," said  
he. "They're all uppers, so it would  
pay all right. But we can save all  
kinds of money by water, and they  
ought to skip over there in twelve to  
fifteen hours."

Orde departed for the woods to start  
the cutting as soon as the first belated  
snow should fall.

To Newmark, sitting at his desk  
after Orde's departure, reported Cap-  
tain Floyd of the steam barge North  
Star.

"All loaded by noon, sir," he said.  
Newmark looked up in surprise.

"Well, why do you tell me?" he in-  
quired.

"I want your orders."

"My orders? Where?"

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