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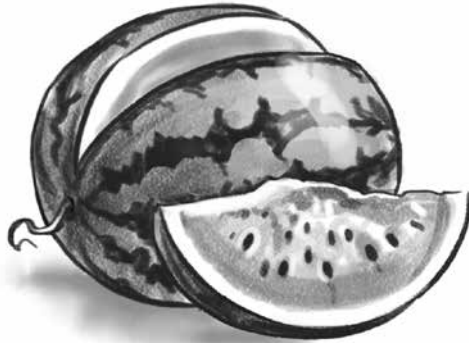
Chapter
Book

A Fine Day for Watermelon



By J. M. Simpson • Illustrated by Helen Stebakov

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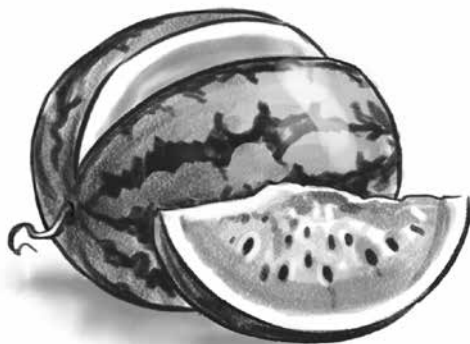
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1

Swimming in the Snake Hole

It was never my idea to go swimming in the snake hole. It was Ben's idea. Yet somehow I found myself bearing the blame for it. Mama's voice went up another notch. "Marilee Riser, I expected you to know better! The idea! Running through that back pasture in your nice dress. Chasing a pack of boys!"

"But Mama," I began.

"Don't you backtalk," she said. "I'm going

to have a word to say to you boys too!” And her glare fixed my three cousins to their seats.

Ben was the oldest. He knew more than any other nine-and-a-half-year-old in town. He knew how to talk grownups out of being mad. His skill often saved us four cousins from getting into trouble.

“Aunt Sue,” he began, “You know how hot it felt at the church picnic? Well, there is only one way to cool down, and that is—”

“Don’t say to go swimming!” said Mama.

“No ma’am!” said Ben. “I was going to say that we should all have had some more of your peach pie. I never tasted such a good pie! But I didn’t want the twins to go swimming by themselves—”

The twins dug elbows into Ben’s sides. Eight-year-old Daryl glared at Ben. Dave shot a nervous glance at my mom to see how angry she was.



“Hush you!” said my mother. But she sounded less stern.

“So I had to go along with them,” continued Ben. He switched topics swiftly as he stood up. “Did you know that Pastor Smith said your fried chicken was the best he ever et?” continued Ben.

“Ate,” corrected Mama. And now a little smile was turning up the corners of her mouth.

“That’s right, ate,” echoed Ben. “The best!”

Once Mama started smiling we knew the worst was over.

“Can Marilee come over to our house to see the new chicks?” asked Ben.

“I s’pose so,” said Mama, shaking her head at my dress again. “She can’t get dirtier than she is already.”

Daryl and Dave slid off the bench. I slid toward the door.

Once past the lilac bush that separated our yard from Cousin Ben's yard, I started enjoying myself again. It was a fine hot July day. The sky was blue as Mama's Sunday dress. A sweet scent came from the fields.

I skipped beside Ben. I wanted to ask him a question that had been bothering me.

"What's a 'maw-gage'?" I asked him. I was careful to say the new word just like I'd heard the banker, Mr. Deeds, say it to Mama.

Ben looked wise.

"That's when you have to pay money to the bank," he explained.

"Why?"

He shrugged. "Something to do with having a house or a farm. Why do you want to know?"

"Mama was talking about it with your mama. She said Papa Dowd can't pay it."

"He'll figure something out. He's Papa

Dowd. He's probably the smartest man in the whole town."

"But not the richest."

"Aww, what do you want to be rich for?"

"If we were rich like Mr. Deeds, we could have a car."

Ben sighed. "I do hanker for a fine car."

"Snake!" called out Daryl.

We all stopped.



The big snake slithered lazily across the dirt path and into the brush on the creek side. We were used to seeing them. If you didn't make them mad and stayed out of their way, they wouldn't harm you. I thought it was the same with Mama.

Ahead of us the roof of my grandfather's barn poked up through the trees. We all loved my grandpa, Papa Dowd. Ben and his family lived together in the old house with Papa Dowd. My mom and dad and I lived up the hill. But all of the land we lived on belonged to Papa Dowd. Papa Dowd owned sixty acres of farmland. He grew the best watermelons in Calcote. He had the whitest shock of hair in Louisiana. And the kindest heart in all the world.

I saw him opening the gate that separated the cows from the barn. He was about to begin afternoon milking.

I skipped ahead and slipped my hand in his.

“How’s my Little Miss?” he asked.

“Fine,” I answered. “I came with Ben and the twins to see the chicks.”

“What happened to your dress?”

I looked down at the muddy smears and torn ribbons.

“Swimming.”



Papa Dowd suddenly frowned. "I told you children not to swim near the snake hole," he said.

This scolding was much worse than Mama's. When Papa Dowd frowned, it felt like the world was ending.

"But it's the only place deep enough to dive in," pleaded Ben.

Papa Dowd shook his head at us sternly. "Between poisonous snakes and quicksand, that part of the crick isn't safe," he said. "I want you to stay out of it. Otherwise, I'll have to forbid you swimming altogether. Do you understand me, children?"

We all nodded.

Suddenly he smiled again. It was like the sun coming out after a thunderstorm.

"Good. 'Nuff said. Once a Riser gives his word, he keeps it."

He released my hand and waved us inside.

“I can use help with the milking once you’ve looked at the chicks.”

I noticed a large sign propped against the door of the horse stall.

It read, “For Sale”.

The horse inside that stall put out his head and snorted at me.

“Papa Dowd!” I said. “You’re not going to sell Jethro, are you?”

Papa Dowd looked at me. I didn’t understand his look. It was sad and far away.

“Don’t you worry about it,” was all he said.

“But Papa Dowd, you can’t sell Jethro!” I urged.

“I have to, Little Miss,” he said.

Ben elbowed me. I elbowed him back.

Ben raised one eyebrow and gave me The Look. This was our signal to stop talking.

Ben pulled over a milking stool and started milking Bessie. I fed her wisps of hay while



Ben milked.

I could tell Ben was thinking of another way to ask Papa Dowd about Jethro. Ben's hands kept moving, but he was staring at the "For Sale" sign.

"Papa, why did you become a farmer?" he asked.

Papa Dowd looked surprised. "I've always lived on a farm, Ben. A lot like you and Marilee. It's just what we Risers do."

"I guess it costs a lot to run a farm."

Papa Dowd cleared his throat. "A fair bit," he said. "And that's why I've got a mortgage with the bank. Mr. Deeds loaned me some money to run the farm and I have to pay him back according to our agreement. But that's not your concern, son. We'll manage, even if we have to sell Jethro. We'll sell a lot of watermelons in town on the Fourth of July. Speaking of the Fourth, did you kids know

there are town games this year? Sack races, seed spitting contests.”

Ben whistled.

“And I hear they’re giving money prizes,” said Papa Dowd.

My ears pricked up. I wasn’t the only one interested. The twins stopped jumping in the hay to listen.

“Ten whole cents,” Papa Dowd continued.

Ben grinned at me.

“Ten whole cents!” he said. “Think of all the comics I can buy with that. Or maybe I’ll go to the movies.”

“You might not win,” I told him.

“Oh, why is that?”

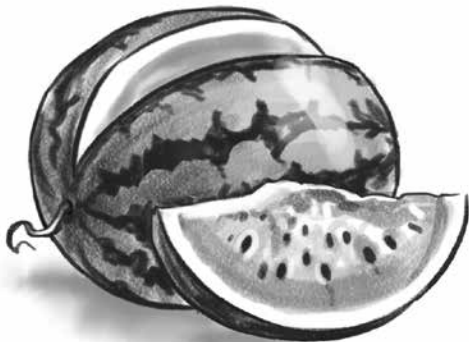
“Cause I aim to win.”

“Hah! Girls aren’t as fast as boys.”

“They are so.” I put my hands on my hips like my mama did. “You wait and see, Ben Cline.”

Papa Dowd jumped in. “I’m proud to have four fine grandchildren. But Little Miss, best if you head home now. If you aren’t home on time for supper, your mother won’t let you take part in any games on Tuesday.”

I nodded and skipped out of the barn. Back on our side of the lot I had a great idea. I knew I could win the seed spitting contest. I could spit better than any boy, including my cousins. That dime would be mine. And I wouldn’t spend my winnings on comics or candy. I knew exactly what I would do with my money. The thought kept me smiling the rest of the day.



2

A Fine Day for Watermelon

Early on the morning of July Fourth, Mama had me up doing my hair.

“Why does my hair have to be fancy?” I groaned.

“It is not fancy. It is clean,” said Mama. “No daughter of mine will go to the Fourth of July Parade looking dirty. At least there is no mortgage on soap and water. Yet.”

When Mama spoke in that tone, it meant

she was upset about something.

Daddy finished his coffee and looked at Mama. "It will be okay, Sue," he said. "We have until the first of August to pay the mortgage. The watermelon crop looks fine this year. And Jethro will fetch a good price, too."

"But what about the Wilkins? They couldn't pay on time and Deeds foreclosed on them. Not a day of grace. Stop wiggling, Marilee!" said Mama. She held my head still. Her fingers flew as she tied a red bow to the end of my braid.

"Deeds understands that we're going to pay when we can," said Daddy.

Mama sniffed. "I'm not sure that man understands anything outside of his bank. Wasn't it Deeds who sent his son away when the boy didn't want to go into banking?"

"There's always two sides to a story," said

Daddy. “I heard the Deeds boy was wild. A rule-breaker who didn’t want to buckle down to any kind of work.”

“Well, it is the banker that we have to worry about,” said Mama. She gave me a gentle push. “You’re finished,” she told me.

“Try to stay clean today.”

When we reached the town square an hour later, ladies swept up around Mama. I



heard one of them say, “Susan Riser, you don’t look a bit worried! I heard you have a hobo camping on your land.”

“That’s right,” said Mama calmly. “I expect he’s a harmless soul down on his luck. I left him half a pie the other night.”

“You’ve been feeding him?”

“Why not? We can at least share what we have with a body in need.”

“As if you didn’t have more serious things to worry about!” said the lady. “If I were you, I’d have little time to spare for hobos when you may lose the very land under your feet. Where would you and your family go?”

My mother hushed her. Both looked in my direction. I pretended I hadn’t heard. But I had. What did she mean by losing the land? How could anyone lose something as big as the watermelon fields?

The ice man’s voice stopped my runaway

thoughts. The ice man cupped his hands around his mouth. He boomed, "It's a fine day for watermelon! Spitting contest about to begin. That's right, folks. The watermelon seed spitting contest. Come this way!"

I marched up to the starting line. I was right behind Ben and some big fifth grade boys. Like them, I held out my hand for a wedge of watermelon.

"Marilee Riser!" said the ice man. "What are you doing? This is a spitting contest."

"I know. I'm joining it."

"I don't think..."

"Ben and the twins are doing it."

"They are boys."

"Aw, please, Mr. Brinson."

Ben, Dave, and Daryl all smirked. The sight made me even more determined to join.

"Don't you think girls are just as smart as

boys?" I asked Mr. Brinson.

"Well, yes, but—"

"And don't you think girls want dimes just as much as boys?"

"Well, yes, but—"

"I need to win," I told him. "I have a Very Important Reason. But it's a secret. I can only tell you if I whisper."

Mr. Brinson leaned down.

Dave and Daryl leaned closer. I put my hands around my mouth so that only Mr. Brinson could hear.

He straightened back up and rubbed his bald head. "You do beat all, Marilee Riser! I give up! Here, take your slice." And he handed me a dripping wedge.

I smiled at him. My place in line was next to Ben. The boys were scowling at me. I was the only girl in a line of ten boys.

"Now, gentlemen," began Mr. Brinson.



“And lady,” he added, with a wink at me, “here is how it works. When my whistle blows, you start eating your slice. You want to keep the seeds. The goal is to spit as many seeds as you can into your bowl. There are bowls for each player. They are on the ground across from you. This rope,” he tapped the rope in front of us, “is the spitting line. No one may get closer to the bowls than this line. When my whistle blows a second time, the contest is over. The winner is the one with the most seeds in a bowl.”

I tucked in my chin. I was ready.

Dave jogged my elbow. “You won’t beat us,” he whispered.

“Watch me!” I hissed back.

The whistle blew. I took a huge mouthful of the sweet red fruit. Right away I got two seeds in my mouth. I swallowed the fruit. The seeds stayed in my cheek.

Ben spat a seed into his bowl.

I kept eating. The trick was to get the right amount of seeds in your cheek. Then you could spit them all at once.

Dave and Daryl both missed their bowls.

Ben hit the bowl with two seeds at once. He grinned at me. “Winning!” he called.

I was too busy chewing to answer.

Now I had seven seeds in my cheek.

I lined them up in my mouth and tilted my head back.

I was ready. I spit. Thrup! Thrup! Thrup! Three black seeds soared through the air and fell into the bowl.

Thrup! Thrup!

Two more.

Dave elbowed Daryl. They both stopped eating to stare at me.

Thrup, thrup!

All my seeds hit the bowl.



The fifth grade boys were spitting wildly.
I dug out five more seeds and popped
them in my mouth.

Just as I spit all five in a perfect arc, a
hand clamped down on my shoulder. Mama
whirled me around even as the whistle
shrilled in my ears.

Her face was red.

“Marilee Laura Riser!”

When she used all three of my names, she
was really mad.

I cringed.

Ben and the twins gave me that I-told-you-so look.

“What do you think you are doing?” she demanded.

“Spitting,” I said.

She shook me slightly. “You are NEVER to spit! It is dirty, and—”

“Mrs. Riser,” said the ice man.

She held up a finger at him, but did not stop scolding me.

“Disgusting and—”

“Mrs. Riser,” he said again.

This time Mama turned her furious blue eyes on him.

“What?” she demanded.

“Your daughter had a good reason for wanting to win.”

“Nothing can excuse this,” snapped Mama. She shook me again. “Marilee, go straight to

the wagon. You will stay there for the whole day.”

“But Mrs. Riser,” said Mr. Brinson. “She wanted to win the dime to give to her grandpa. She said that it would help with the mortgage so that he wouldn’t have to sell his horse.”

The fire left Mama’s eyes. Instead they looked teary. She blinked quickly like she might cry.

I felt confused.

Mama never cried. Never ever. I must have upset her worse than I knew.

“Marilee,” she said softly, “I changed my mind. You may go play.”

“Here,” said Mr. Brinson. “Take your winnings, young lady.”

He pressed a shiny dime into my hand and winked.

I had won. I had won!

The grown-ups started talking to each other. Mr. Brinson said something about the banker having a good heart underneath it all.

I turned to see how the boys were taking defeat.

Ben's mouth was hanging open a little bit. He looked as surprised as I felt.

I decided to be kind.

"Here, Ben," I said, holding out the dime to him. "You can take it to Papa Dowd. Tell him that he won't have to sell Jethro now."

Ben just stood there.

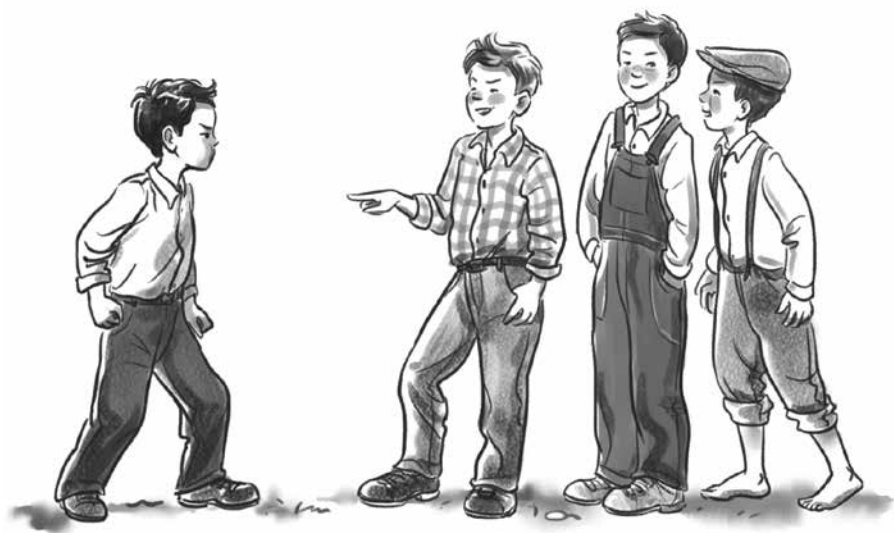
The fifth graders jeered.

"What an idiot," said one of them. "Ben, your baby cousin thinks she can buy a horse with a dime."

Ben spun around to face the fifth graders.

"You leave my cousin alone!" he said.

"Aww!" they teased Ben. "We're sooo scared of you. A nine-year-old who plays



with girls.”

“I don’t play with girls!” yelled Ben.

His hands balled into fists.

Dave and Daryl copied what Ben did.

All four of us glared at the fifth graders.

A roar of firecrackers went off across the square. The fifth graders decided that was more interesting than fighting. They drifted away.

Dave and Daryl looked at Ben and me.

“Well,” I prompted, “take it to Papa Dowd.”
I tried to press the dime into Ben’s hand.

He didn’t move.

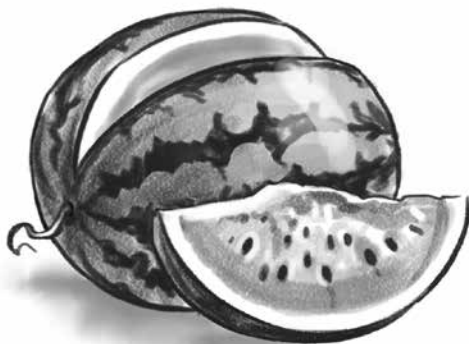
“Take it,” I urged.

“It won’t help,” he said flatly.

“Why not?”

“Grandpa Dowd sold Jethro an hour ago.”

And with those words, my happiness
trickled away like the watermelon juice off
my chin.



3

Foreclosure

After the Fourth of July, we were all kind of low. Ben didn't want to play with me because the town boys had teased him. I was missing Jethro. I think Papa Dowd was too. Mama was worried about paying the mortgage. When she worried, she worked. She made us work too. One morning Mama asked me to hang some clothes on the line.

I looked toward the edge of the woods. A

thin line of smoke rose up from a campfire. It seemed that our hobo was still there.

As I hung a dress, I heard the purr of a car engine. A fancy car turned into our driveway. It was the banker, Mr. Deeds.

Mama came flying out of the house, wiping her hands on her apron.

The banker lifted his hat to Mama. He looked hot in his shiny leather seat.

“I stopped by, Susan, to give you a friendly reminder that your loan is due in a week.”

“I know when the money is due, Mr. Deeds,” said Mama stiffly. She didn’t ask him inside for coffee like she did with most visitors.

“Is everything going well?” asked the banker. He looked over at the fields, where we could see Papa Dowd, my daddy, and Uncle Dave working in the sun.

“We’re hoping for a good cotton crop



after we sell the watermelons,” said Mama. She took a step closer to the car. Her voice lowered.

“Is there any way we could have a little more time to pay, Elias? Just until the cotton comes in?”

“I’m sorry, Sue, but I can’t do that. Dates are dates. Foreclosure is nothing personal. You have to understand. Times are hard and—”

“I understand all about times being hard!” snapped Mama. Her cheeks were red. She stepped back. “We live from one crop to the next on this farm. My daughter hasn’t had a new pair of shoes in months. Yet you sit there in your shiny new car and tell me—”

“The fact that I own a car has nothing to do with—”

“The fact is that you are an old killjoy,” Mama snapped. “You can’t bear the sight of

other folks having something you don't. It is a wonder that you still have a bank when all you do is pester folks. It's no wonder your son ran away from home."

Mr. Deeds swelled up like our barnyard turkey.

"I came over to give you a friendly reminder. Instead you insult me," he said. "Good-day, Mrs. Riser."

He backed up his car. The tires spat gravel as he zoomed off.

Mama was shaking.

"Finish the clothes, Marilee," she snapped.

I knew better than to argue. When I had finished, I snuck away to find Ben. I had to tell him what had happened.

Ben was mucking out the stalls in the barn. He didn't seem bothered by the news that we might all have to move.

"Aren't you worried about it?" I whispered

to him.

“Nope,” he said.

“How come?”

“‘Cause I think it would be exciting to move. Maybe we’ll move to a big city, like Chicago or New York.”

That seemed like a horrible idea. I loved our small town of Calcote where I knew everybody and everybody knew me.

“But who will you play with?”

“With the twins.”

“But who will I play with?” I asked.

“Us, of course,” said Ben. “You don’t think we’d move away and leave you behind, muttonhead?”

I felt better when he said that.

That night our two families ate together. The grownups stayed around the table after the meal. The boys went to listen to the radio. But I hovered. I didn’t want to miss anything



that the grownups might say about moving.

“Sue, you shouldn’t have talked about Deeds’ son,” said Papa Dowd. “The banker has felt real bad ever since Timothy left. They had a big fight the night before the boy ran away. Deeds told his son to get out and never come back. He didn’t really mean it. But Timothy thought he did. Deeds has a boatload of regret over it.”

“When did Timothy run away?” asked Aunt Adie.

“About ten years ago. The lad will be a grown man now.”

“And he’s never been found?” asked Aunt Adie.

“Not as far as anyone knows.”

“Well, I hope he found a good place for himself somewhere,” said Mama.

“We’ll need to do the same soon,” said Uncle Dave seriously. “It doesn’t look like

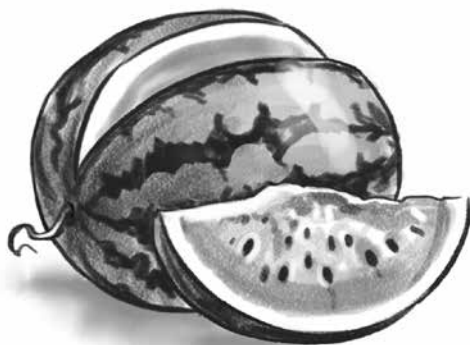
we'll be able to pay the mortgage on time, Papa. If the bank takes the farm, we could all move down to Baton Rouge. Stay with my cousin. Look for work."

"We still have thirty days," said Papa Dowd.
"A lot can happen in thirty days."

My parents shook their heads.

At that point Mama spotted me.

"Marilee, stop dawdling in the doorway," she said. "Wash those dishes like I asked you."



4

The Big Rain Storm

The thirty days went by awful fast.

Soon there were only twenty. A letter came from the bank. It said that the farm would become bank property at the end of the month. We had to move out by then. Mama and Aunt Adie started packing.

Papa Dowd was not ready to move. He spent long days in the cotton fields. Every bit of help was needed, so Papa Dowd asked



the hobo to work too. He gave the man free meals in payment for the work. It hadn't rained yet. Every day we thought it might. The air was thick with it. Ten days before we had to move, the storm broke. I was at Ben's house when it hit. There was a sudden flash of lightning. Thunder chased it. The house shook as the wind hurled a fistful of rain at the windows.

Papa Dowd came to the kitchen door. Ben followed him, carrying rope.

“We can’t pick cotton in the rain,” Papa Dowd said to Aunt Adie. “With this storm, I need some help to move the cattle. Can I borrow Marilee?”

My aunt said yes.

I ran out into the rain to join them. The water came down in buckets.

Papa Dowd led the way towards the lowest pasture. When we got close enough, we could hear the bellowing of cows. The herd was bunched up by the gate, away from the creek.

Already the water had swelled out of its banks. It was rushing through the brush on both sides of the creek. I saw a water snake spinning in the water.

Papa Dowd sent Ben to open the fence into the higher pasture. My task was to block

the gap so that the cows would not bolt. It worked. Then Papa Dowd urged the mules to move. Mules are stubborn.



The creek was really flooding now. Some bushes and a young tree whirled by in the reddish brown water.

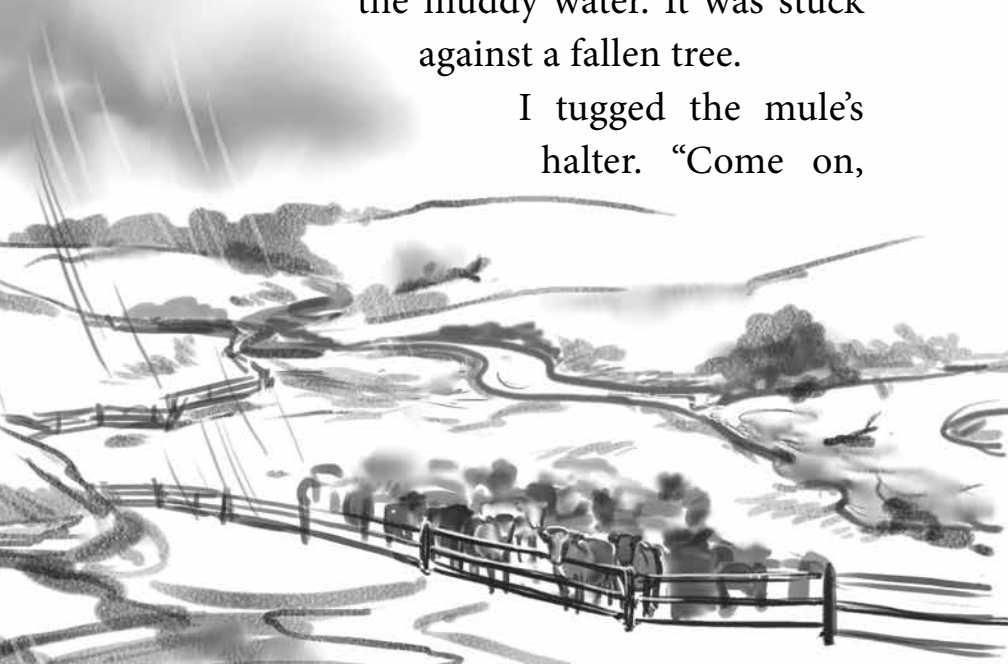
I went on the other side of the mule named Lucky and tried to help Papa Dowd. I scratched the mule's wet ear. I pulled on its halter. It took one step forward.

"That's good," called Papa Dowd. "Do that again."

I tried it again, but Lucky didn't budge. I stared past the mule toward the creek.

Some animal bobbed along in the muddy water. It was stuck against a fallen tree.

I tugged the mule's halter. "Come on,



you stubborn old thing,” I said to the mule. Lucky didn’t move.

I looked at the creek again. The creature stuck on the log was not moving. I blinked. It did not look like an animal after all. It looked like a person’s head with wet black hair. I stared.

Then I realized that my eyes were working all right. It really was a person. It was the hobo who had been camping on our land for the last few weeks. I saw a hand reach up and try to grab the slippery old log.

“Papa Dowd, look!” I screamed. “A man’s in the creek!”

He followed my pointing finger.

“Ben, bring the rope!” he yelled.

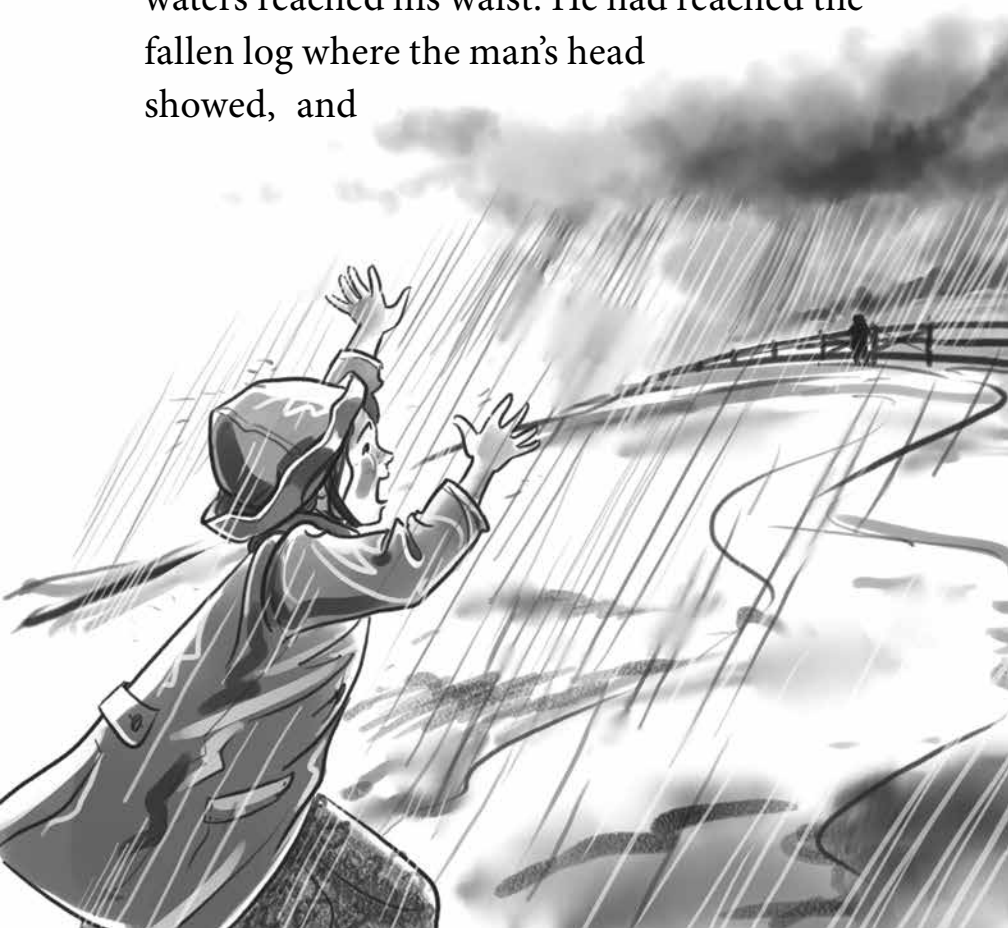
Ben was still up by the second gate and couldn’t hear us.

“Little Miss, run and get your cousin. Hurry!” said Papa Dowd. “Have Ben tie the

rope around the mule's neck and bring the other end to me."

All the way up the hill I screamed for Ben to hurry. The mean old wind grabbed my words and threw them away. I had to get within spitting distance before Ben understood.

Papa Dowd was in the creek now. The flood waters reached his waist. He had reached the fallen log where the man's head showed, and



seemed to be trying to get the man's arm around his shoulders.

Ben gave me a loop of rope to throw around Lucky's neck. Then he ran the other end to Papa Dowd.

I pushed the loop around Lucky's neck. Quickly I prayed that the knots would hold.

Papa Dowd suddenly went down. His head disappeared under the muddy water. I held my breath. Papa Dowd shot up again. He reached for the rope that Ben held out. He grabbed it and wound it around his arm.

Then he waved at Ben to back up.

I understood what he wanted. I yanked at that mule's halter.

"Come on, Lucky!" I begged.

The mule took two steps forward.

Ben joined me. Together, we dragged the mule another step forward. The rope stretched tight, pulling Papa Dowd and the stranger a



little closer to the bank. It reminded me of a story Mama told me. In the story, it took a farmer and a whole bunch of critters to pull a giant turnip out of the ground. Only here, Papa Dowd was the turnip. I pulled Ben. Ben pulled the mule. The mule pulled Papa Dowd and the man out of the creek.

Papa Dowd was almost at the top of the bank now. One arm was holding on to the rope, and the other was around the man.

There was another crack of thunder. It startled me and the mule. Lucky bolted for the top pasture.

But it was okay. Lucky's last big pull had yanked Papa Dowd and the hobo up to safety.

Ben and I ran to them.

Papa Dowd sat up and spat mud out of his mouth.

"Land sakes! What a flood!" he gasped. He turned to look at the man he had hauled out

of the creek. “Are you okay?”

The man’s eyes were closed. His body lay where it had fallen.

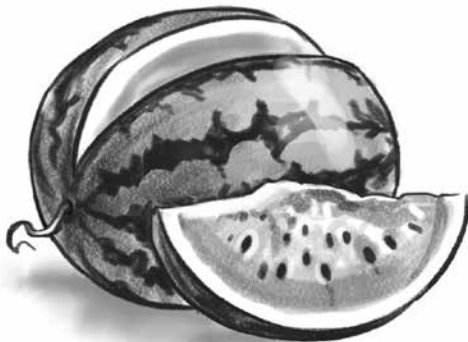
I stepped closer to Ben.

“Is he dead?” I whispered.

Ben shook his head.

Papa Dowd checked to make sure the stranger was still breathing and then turned to us.

“I think that brush with the tree knocked this fellow out,” he said to us. “Run and get some help, children.”



5

One Good Turn Deserves Another

Ben and I babbled out the story to the grownups. I'm not sure we made sense. But our dads did hear that Papa Dowd needed help. They rushed out. The stranger was put to bed in the spare room. Aunt Adie said he would need tending for a few days.

I came over on the second day to see how he was doing. Since it was Sunday, our families were going to eat dinner together.

Mama had loaded me down with a basket of fried chicken for the meal.

Aunt Adie said the man was well enough to join us for Sunday dinner. She asked me to take his dry clothes in to him.

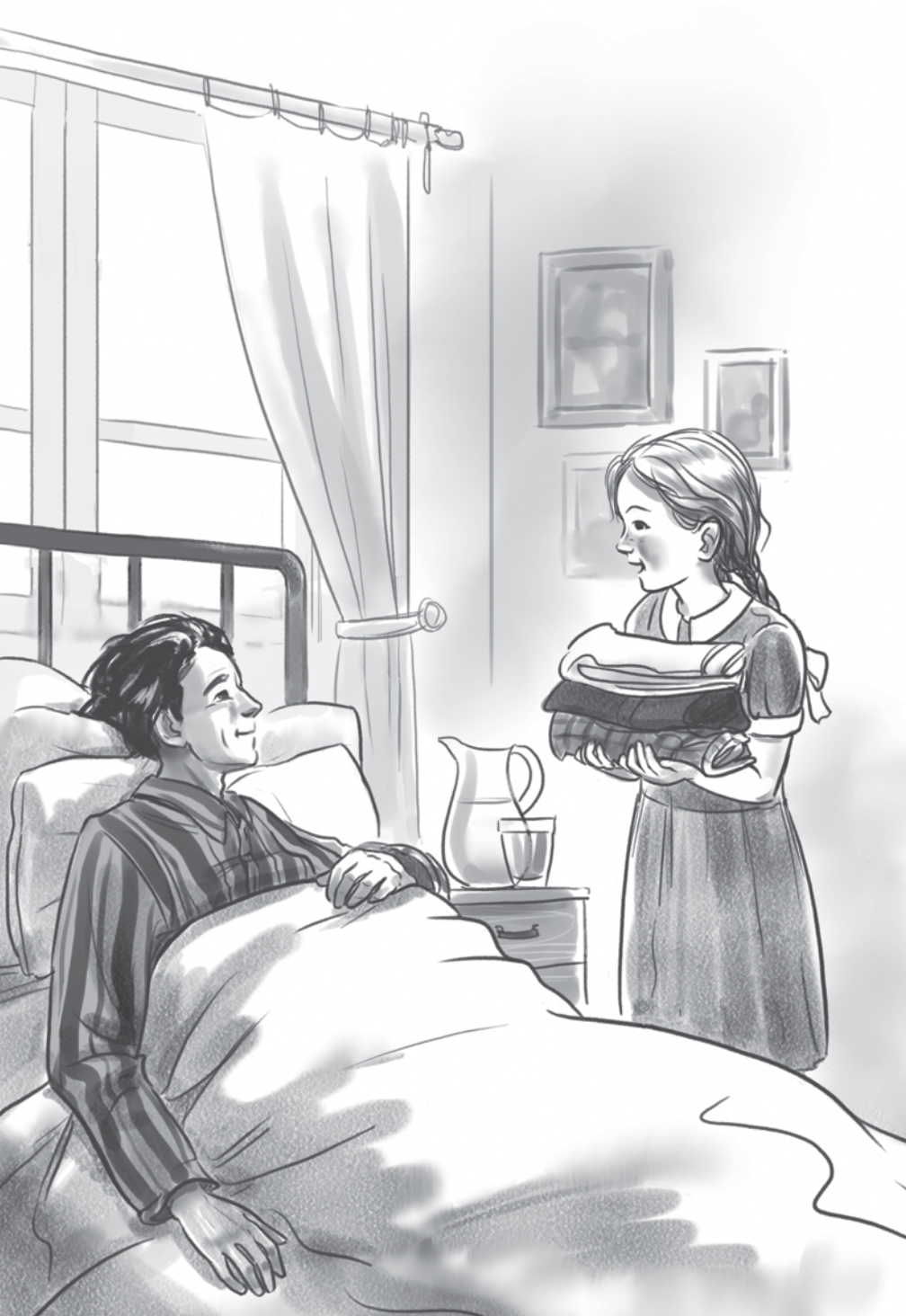
The man smiled at me when I walked into the room. Now that the stranger was dressed in some of Uncle Dave's pajamas, he looked younger. He had smooth dark hair and brown eyes. Since he had shaved off his straggly black whiskers, he looked nicer.

"That is some creek you've got," he said. "I was trying to move my tent in the rain and slipped in."

"Papa Dowd never lets us play near the snake hole. It's really deep," I said.

"You have a good grandfather," he said. "Good parents."

I nodded. I set down his clothes on the end of his bed.



“Do you have a family?” I asked him.

He shook his head a little sadly. “Not anymore.”

“You can be part of ours,” I offered. “You’re eating with us this afternoon.”

Just then, Aunt Adie called me down to set the table.

“I guess I better go,” I said.

“Can you bring me my jacket?” he asked me. “If I’m going to get out of this bed, I want to look nice for dinner.”

I nodded. Aunt Adie had hung his clothes to dry in the sitting room. That’s where I found his jacket. As I picked it up, a small square photo fluttered out of a pocket.

I picked it up.

It was a photo of three people, a man, a woman, and a little boy. I squinted at it. Then I blinked and stared.

I knew one of the people in that photo.

The man in the picture was Mr. Deeds.

Now why would our hobo have a picture of Mr. Deeds?

As I realized what it meant, I gasped. I had to find Ben. He was the only one who would know what to make of my discovery. I slipped the picture back into the pocket. Then I took the jacket to our visitor. He didn't notice my pounding heart.

Then I bolted to the barn to find Ben. I found him alone in the barn feeding the cows. He whistled when he heard my story.

"You think our hobo is Mr. Deeds' son who ran away?" he asked.

I nodded.

"Then why did he come back?" he asked. "And why has he been living with us the last month?"

I shrugged. "Maybe he's scared of Mr. Deeds. I think Mr. Deeds is scary."

Ben chewed his lip. He asked the question that I had been thinking. “Do you think we should tell anybody?”

I considered.

“Yes,” I decided. “I think we should tell Papa Dowd.”

Ben shook his head. “If the hobo didn’t tell anybody, we shouldn’t tell, Marilee.”

“But he kept this picture of his family all this time,” I argued. “I think he misses having a family.”



“I don’t know. I think if we tell anybody, we should tell Mr. Deeds. It is his missing son, after all. He should know about it first.”

I didn’t think Mr. Deeds would like the news. I said so.

“Course he’ll be glad,” said Ben. “Papa Dowd says that parents are always glad to see their children.”

We talked some more. Finally Ben convinced me that Mr. Deeds should be told. We both knew that we couldn’t keep a secret like this long. It would have killed us. There was only one thing to do. We had to bring the banker to our house today.

It was Ben’s idea to use the

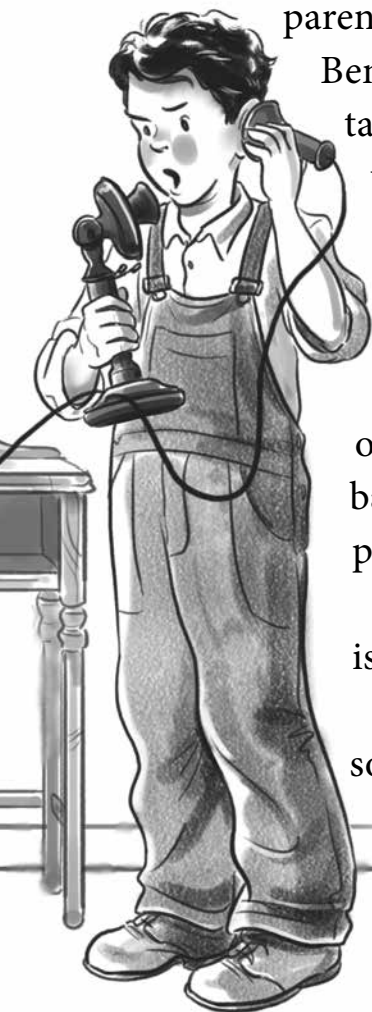


telephone at my house. No one was there. My parents had already walked down to Ben's house. I told Ben he had to talk. I was too nervous. When you picked up the phone, the operator asked who you wanted to call. Then she connected you. Ben asked for Mr. Deeds. After a minute of silence, we could hear the banker on the other end of the phone.

"Deeds here," he said. "Who is this?"

Ben tried to make his voice sound deep like Papa Dowd's.

"Mr. Deeds, you need to come over here today," he said. "There's something important I have to tell



you.”

“Who is this?” asked the banker again.

“Dowd Riser. Come fast. It’s urgent.”

The banker started to ask another question. But Ben quickly hung up the phone. We looked at each other, breathing quickly.

For better or for worse, we had done it. If he tried to call back, no one would be at my house to answer. We skedaddled back to Ben’s house just in time for dinner.

About the time the meal finished, we all heard the sound of the banker’s car outside. Mama and Aunt Adie stared.

“What can Deeds be doing here on a Sunday afternoon?” Mama asked.

I crossed my fingers in my lap and looked at Ben. He was a little pale.

Uncle Dave got up to open the door for the banker. The rest of us were glued to our chairs. I looked at the hobo. He was staring

at the door.

“Please come in,” Uncle Dave said. “What can we do for you, Deeds?”

“Perhaps you’d be good enough to explain,” began the banker. He stopped halfway through his sentence. He had seen our hobo.

Our hobo saw him.

The young man turned pale. He slowly got to his feet and leaned on the table.

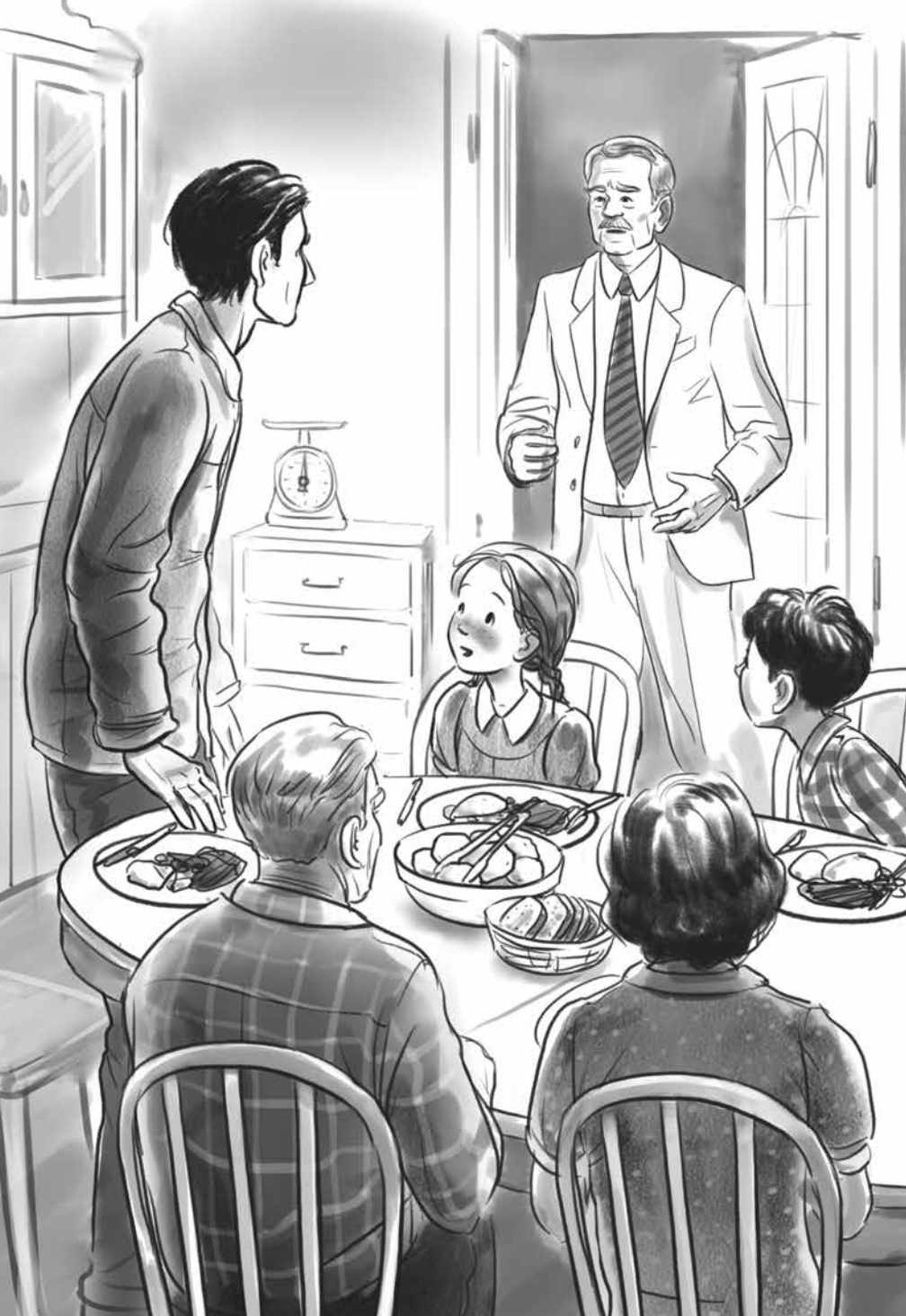
Mr. Deeds stopped in the doorway. The banker stared at the young man for a long moment.

I watched the two of them. It felt like a hundred fireflies were flitting around inside my stomach.

“Tim?” The banker said. His voice creaked like an old gate.

The young man nodded.

All the grownups were looking from the hobo to the banker in confusion. I realized



I was holding my breath. The tension was so thick in the room you could have cut it with a knife.

Then Mr. Deeds crossed the room in two big strides. He threw his arms around Tim.

“Son, son!” he cried. “You’re alive! You’re all right! You’re really all right?”

After that there was a LOT of jabbering. Ben and I had to tell our part in the story. Finally everyone sat down again for coffee. I perched on Papa Dowd’s knee. Mr. Deeds sat next to his son. The banker kept looking at his son like he was dreaming.

“I still can’t believe my own eyes,” said the banker. “Here you are after all these years.”

“You haven’t changed that much,” said his son. He studied the banker. “Except that now you have more gray in your hair. Have you been working too hard?”

“A little bit,” said the banker.

“I guess it’s a big job to run a bank,” chimed in Ben.

Everyone looked at him. He smiled. It was the kind of smile I had seen on his face before. He had a plan and he was working up to it.

“It can be,” said the banker. “You have to be good with numbers. And you have to use good judgment. Are you interested in banking, son?”

Ben sat up very straight. “I’d like to know more about it,” he said. “Where do you get money to loan people?”

Mr. Deeds settled back in the chair. There was nothing he liked so much as talking about his business. “The money comes from other people,” he explained. “First they put money into the bank. Then I loan it out to those who want to borrow some.”

“So who is loaning us money for Papa

Dowd's farm?" asked Ben.

Mr. Deeds blinked in surprise. "A lot of people," he said.

"So are those folks all needing their money back right now?" asked Ben. "Is that why we have to leave the farm?"

"Sort of," he said. He shifted in his chair. His ears were turning red. "Not paying money back is bad business."

The whole room fell quiet. The old grandfather clock behind Mama ticked extra loud.

The banker's gaze moved to his son sitting beside him. He looked at him for a long moment. Then he cleared his throat and spoke again. "But I may have been a little hasty with the foreclosure, Mr. Riser. Maybe we can set a new payment date for your loan. After your cotton crop comes in."

Papa Dowd beamed. "That would be right

neighborly of you, Deeds.”

The men shook hands.

Ben and I grinned at each other. I could swear that young Mr. Deeds winked at me.

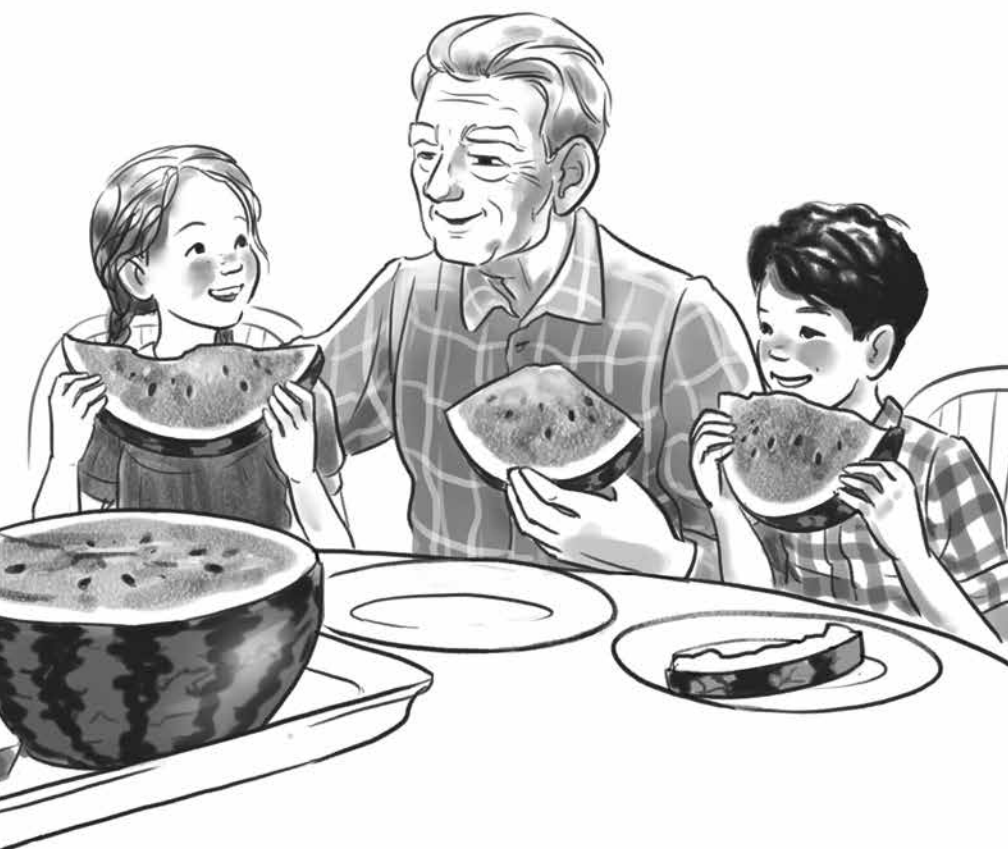
Papa Dowd sat up in his chair and stretched.

“I find that this joyful occasion is making me hungry,” he said.

“Oh, Papa!” cried Aunt Adie. “It’s four o’clock in the afternoon!”



“Yes, ma’am,” he said. He grinned and his blue eyes twinkled. “It sure is a fine day for a little bit of watermelon.”



J. M. Simpson is a children's author with a youthful spirit, a lifelong love of literature, and a fondness for tea. She resides in North Carolina, surrounded by old mountains and young children. Her work for the Institute of Reading Development fulfills a dream to help young readers fall in love with books.

Helen Stebakova has enjoyed drawing from an early age. She lives near Toronto with her family, including her seven-year-old daughter who gives her excellent advice about her artwork.