

perience now led you to believe, that none had any right to live who could not support themselves, and that misfortune was simply retributive justice, and deserved neither help nor pity. Wise Malthusian views! noble sentiments! worthy of an old Roman, are these of yours, Krell!

"The next step in your successful career was the death of Mrs. Krell. I know your neighbors said you had no love for her, and that you were rather pleased than otherwise at her departure, as it gave you absolute possession of her property; but they should have given you credit for your sincerity, for you certainly did not simulate any great sorrow, if you did not feel it;—and I hate hypocrisy! Having neither wife nor children, you now wisely sold your dwelling, and purchased a smaller and cheaper one. You curtailed your domestic expenses, reduced the number of your servants to one, resigned the church pew, and rented a single sitting. Pious Mr. Krell!" (Here the stranger actually winked.) "In a word, you acted with your usual wisdom, and were on the road to becoming richer faster than ever.

"But I must now approach the second, and to your credit, the last weak spot in your otherwise untarnished career. I mean that affair connected with your sister's husband. Your only sister, or near relative I believe? By the by, is she living yet?"

"I really am ashamed—eh, eh, I mean to say," stammered Mr. Krell, "that I believe my clerk, Mr. Dakins, knows. I feel rather cold; shall I put on a little more coal?" he enquired in a very meek tone.

"Quite unnecessary. Don't be extravagant; we shall be warm enough shortly," said the stranger, as he laughed immoderately.

"To return to that brother-in-law: you actually endorsed an accommodation note for him!! You know you did, and don't attempt to deny it. And you

lost fifteen thousand by it, and what excuse have you to offer?"

"The fact is, eh—eh—I had made much more than that through him, and I endorsed in the belief that if I could thus keep him from bankruptcy for a few weeks, I should be able to secure some sugar cargoes which I knew were coming to him. But I never endorsed again for anybody, I assure you."

"I know that, Krell. Still it is a pity you made this mistake. But I must do you the justice to say you gave the fellow no mercy when the collapse took place, and before you secured the sugar. I rather pitied you on that occasion; for you had not only to bear the loss of your money, but also the abuse of his friends because you tried to realize all you could from the estate, and for administering him a little deserved punishment in a debtor's prison. And when you released him, they had the ingratitude to say you did it upon a doctor's certificate that his mind and body were rapidly failing through his incarceration. Your conduct was characterized by consistency and entire impartiality; you nobly refused to allow his relationship to interfere with your uniform treatment of all your defaulting debtors. Therefore I forgive your endorsement," and the stranger gave Mr. Krell another chill by patting him on the shoulder.

"You quickly recovered the amount of that loss. That was indeed a smart stroke,—the foreclosure of Aikins' farm; the 'homestead,' as his family called it. The goose! He—old Aikins I mean—imagined when he gave that mortgage he would have no difficulty in paying the loan, and therefore he complied with all your conditions. You knew better, Krell. Ah! Ah! And what a jolly row his wife made when you ejected them! How she bawled and appealed to you for a little mercy, as she called it, for her poor helpless children! Unreasonable woman!—but all women are alike in that respect.