

visitor of a fortnight ago came into the bank more than once, accompanied by certain heavy-looking, thicknecked men, to whom he pointed out our Napoleonic-looking and silent coadjutor. Saloon-keepers, expensively dressed, and with much show of jewelry, took to waiting in front of the steps to see Spotley come out. The big policeman that stood at the corner had evidently "heard something," and touched his hat to Spotley with an added respect. Finally, a paragraph in an evening paper said that it was not generally known that a respected official of long standing at one of the local banks was a past master of the noble art of self-defence. It went on to describe the said official in such a way as to leave no doubt in the mind of the initiated reader that the person indicated was no other than Spotley. And still Spotley was as silent, cautious, and self-contained as ever. He attended to his work with the steadiness of a calculating machine.

At about this time the wife of my uncle, the President of our bank, gave an at-home, and I was among the guests. It was one of the affairs that may be described as a somewhat crowded parade, a buzz of conversation, a song or two, and a finale of dancing. My uncle had a penchant for entertainments of this somewhat old-fashioned and composite character. They were a sort of compromise between his new wife's views and his own, and he held that they pleased a variety of tastes. It was when the fashionable tenor of the day had exhibited his expanse of shirt front, and the diamond ring on his finger, in the most approved fashion, while he sent the tones of his voice soaring skyward, and had brought his vocal gymnastics to a close amid a good deal of admiration, that I discovered that the handsomest woman in my immediate neighborhood was the Miss Haughton whose appearance one day at the bank had had such a remarkable effect on Spot-

ley. I confess I was glad when, a few minutes afterwards, a happy chance led to my being introduced to her by my aunt. I felt an utterly unreasonable and indefensible curiosity to know the link between Spotley and herself. The sight of her had made Spotley look grey and old; would the mention of his name have the like effect upon her? This did not seem possible. She was, perhaps, twenty-eight years old, and exceedingly attractive, having arrived at that stage in a woman's life when an over self-consciousness is lost in a reasonable amount of satisfaction with her own charms, combined with a desire to have a share of what is going in the shape of wit, the pleasures of society, and good company: when tact has taken the place of timidity, and affableness and resource the place of reserve. When a man is introduced to a woman, a large amount of freedom of conversation is instantly realized, if the relations of the two are entirely free from the possibility of their ever being betrothed lovers. Now, Adele Haughton was at least seven years older than I, so that the idea of my ever being a possible suitor was absurd. I looked at her with the frank simplicity of a boy, while she naturally fell into the attitude of an elder sister. We began to throw the ball of small talk with all the freedom in the world. As I looked at her I could not help matching her with Spotley. I reckoned that she was one inch shorter than he was, and came to the conclusion that they would make a very suitable and handsome pair. He had dignity, she had brightness and gaiety; he was dark, she was blonde; he was cautious, she was impulsive. Meanwhile I was cudgelling my brains as to how to lead the conversation in the direction of the individual to whom I was thus mentally assigning a partner for life. At last I said—

"That fellow sings uncommonly well."

"Signor Zampanella? Yes, doesn't