

again impede its attainment. By degrees you became rigidly economical. As you got richer, the world said you became meaner; but I say you got wiser. Contributions to art, science, literature, and all such nonsense were gradually discontinued, and you sagely held that the daily perusal of the money article, the prices current, and the shipping list, was sufficient for any sensible man. In your office you worked early and late; you were keenly sensitive as to how and where money was to be made, and you thus became invaluable to your employer, so that he felt himself obliged to take you into partnership. After that, you worked still harder. You made money still faster. You were congratulated on the Exchange and in the street for your business sagacity. Men began to take off their hats to you; for, my friend Krell, Piety may quote Scripture on the worthlessness of wealth, and the Pulpit may preach that money is the root of all evil, yet they all worship the Golden Calf. Why, Krell, it was only last Sunday that Deacon Pinchem, while eloquently expounding the text on the impossibility of rich men entering the Kingdom of Heaven, caught the eye of old Stephenson Gull, the stock broker, and didn't he begin at once to calculate mentally his profits on Gas stock, and to ask himself whether he should buy some Telegraph on a margin! There are exceptions, as there are business men, weak enough to treat money as of secondary importance, instead of being, as it is you know, the primary object of life. For instance, there is McLennan, a quondam school-mate of yours—you both commenced business about the same time. But he belongs to this exceptional class. He actually married for love, early in life, and before he was worth ten thousand. Neither he nor his wife ever refused themselves any so-called comfort—and as he increased his earnings so he increased his expenditure. Now there are few

of these societies dubbed charitable, to which they do not fancy they are bound to contribute, and because a frowzy Lazarus now and then blarneys then with a blessing, and a Magdalene figuratively bathes their feet with her tears, I do believe they feel themselves compensated for the money they have thrown away on such worthless objects! It is perfectly shocking, isn't it, Krell?"

"Perfectly shocking!" echoed Krell.

"And what is the consequence of such thriftlessness?" continued the stranger. "Why, this man, with all his opportunities, isn't yet worth a million, as you are! Think of that, Krell, and take warning by the example,—not that I think, to your credit, *you* need any such warning.

"Even you married at last, Krell;—but you married wisely. You got, you know, old Connell's only daughter. She was said to have been neither too amiable nor good looking, and, as the French say, of a certain age; but what sensible man regards ugliness if it be gilded with gold dust, or a bad temper when balanced with bonds and bank stock? She inherited all her mother's wealth, and you reckoned truly upon her getting her father's also. This was your second grand *coup*, your judicious *affaire du cœur*. You perceive," said the stranger, grinning again, "I have some little knowledge of French, Mr. Krell."

"Yes," faintly answered Krell, who now assumed an appearance of entire resignation.

"We," continued the stranger, "now reach the period of old Connell's death. From that time you became the sole manager of the business. Having now attained to large possessions by your own efforts, you naturally saw, more than ever, the folly of giving any of your money away, and accordingly you withdrew your subscriptions from the few charities which you had hitherto deemed politic to aid annually with five dollars. Your life and ex-