

seated at his desk, counting over the profits of the week.

"Good morning," replied the merchant blandly; "happy to see you; have a seat? Any news? how's trade?"

Without noticing these interrogations, Mr. Barton said:

"Young Strosser is desirous of establishing himself in a small retail business in Washington street, and called this morning to secure of me a loan of two thousand dollars for that purpose."

"Indeed!" exclaimed Mr. Hawley, evidently surprised at this announcement, "but you do not think of loaning that sum, do you?"

"I do not know," replied Mr. Barton—Mr. Strosser is a young man of business talents and strict integrity, and will be likely to succeed in whatever he undertakes."

"Perhaps so," replied Mr. Hawley, doubtfully, but I am heartily tired of helping to re-establish these young aspirants for commercial honors."

"Have you ever suffered any from such a course?" inquired Mr. Barton, at the same time casting a roguish glance at Mr. Hawley.

"No," replied the latter, "for I never felt inclined to make an investment of such a kind."

"Then here is a fine opportunity to do so. It may prove better than stock in the bank. As for myself, I have concluded that if you will advance him one thousand dollars, I will contribute an equal sum."

"Not a single farthing would I advance for such a purpose; and if you make an investment of that kind, I shall consider you very foolish indeed."

Mr. Barton observed a silence of several moments, and then arose to depart.

"If you do not feel disposed to share with me in this enterprise, I

shall advance the whole sum myself."

Saying which he left the store.

Chapter II.

Ten years have passed away since the occurrence of the conversation recorded in the preceding chapter, and Mr. Barton, pale and agitated is standing at the desk as when first introduced to the reader's attention. As page after page of his ponderous ledger was examined, his despair became deeper and deeper, until at last he exclaimed—

"I am ruined—utterly ruined!"

"How so?" inquired Hiram Strosser, who entered the counting room in season to hear Mr. Barton's remark.

"The last European steamer brought news of the failure of the house of Perch, Jackson & Co., London, who are indebted to me in the sum of nearly two hundred thousand dollars. News of the failure has become general, and my creditors, panic stricken, are pressing in my paper to be cashed. The banks refuse me credit, and I have not the means to meet my liabilities. If I could pass this crisis, perhaps I could rally again, but it is impossible, my creditors are importunate, and I cannot much longer keep above the tide," replied Mr. Barton.

"What is the extent of your liabilities?" inquired Strosser.

"Seventy-five thousand dollars," replied Mr. Barton.

"Would that sum be sufficient to relieve you?"

"It would."

"Then, sir, you shall have it," said Strosser, as he stepped up to the desk and drew a check for twenty thousand dollars. "Here, take this, and when you need more, do not hesitate to call on me. Remember that it was from you I re-