for the money. But does he go as he then promised and take up the note? No; but he swears now that he thought it was charged to him on the 7th. If he thought so then, why did he not tell Bliss so, and not as they both now swear, that he said he would take it up on getting the I O U? And why did he not tell me it was charged to him when I spoke to him about the matter on the 15th or 16th? The thing is clear enough. Page obtained the I O U so that he would be safe if he should be obliged to retire the note, and as he did not consider me as safe as Bliss, he got his security, cared or took no more interest in the matter, and never intended to use his own money unless the Bank should force him to, and having prepared himself for such a contingency, retires from active participation in the affair, notwithstanding his promise to Bliss. It is quite impossible to put any more charitable construction on his subsequent acts.

Mr. Bliss having informed me that he had "fixed it," and Page that he "*did not get the money from Bliss*," I was disarmed, and concluded that as Page had added that he "supposed it would be all right," or words to that effect, I let the matter rest, when some eight or ten days subsequently Mr. Hay notified me again that the note had not been paid. I then went to Mr. Bliss and told him the story, and as any person may know, he was terribly indignant, and annoyed at Page for not doing as he promised, and I then learned for the first time that Page had Mr. B.'s I O U, and had promised to take up the note. Bliss said he had no money just then, but for us to come down in the morning and he would see what he could do.

In the morning, after breakfast, I received a letter from Ottawa which annoyed me, and which required a long and immediate answer. Before sitting down to write the reply, and being anxious to get that note matter off my mind, I started, at about 20 minutes to 10 o'clock to get the money from Mr. Bliss. On my way down I saw Page, and told him where I was going, and what for. He replied, "As I have Mr. B.'s I O U, you had better pay the money to me instead of the Bank, and I will take up the note." I said, "All right." I said I was in a hurry to get back home, would he be about when I got back. He said he would be on the street somewhere near by. I went to Bliss, got the \$40-one \$20 note and four of smaller denominations—carrying them in my hand. Bliss said, "Page has my I O U." "Yes," I said, "Page is up on the street waiting, and I am going to pay the money to him; that will be proof of payment of I O U." This satisfied Bliss. I ran up, but could not see Page for some little time. Saw him after a while with some other man, walked along by him in a hurry, paid him the money, but never stopped. I looked back, and the other man said something I did not clearly catch. Page looked at the money, nodded as if to say, "All right," and I passed on home and sat down to my writing. This was on the 26th June.

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