

THREE LETTERS OF CREDIT.

I was a clerk in the letter of credit department in those days now long years ago.

It was my special duty to receive travellers of distinction and otherwise, to examine their letters of credit, to enquire how much they wanted to draw, to make out their drafts upon London or Paris as the case might be, to endorse the amount so drawn, and finally to introduce them to the cash department, all of which and more also I performed in consideration of the modest emolument of £180 a year payable monthly.

I had some strange experiences during my tenure of this lofty position, for the ways of travellers, especially Americans, are curious not to say worthy of note.

I remember one case particularly because it happened on the very day whereon I first made the acquaintance of a fascinating stranger, of whom more anon.

About eleven o'clock one morning an old gentleman came into my office. I knew he was an American directly he spoke. Some Americans proclaim their nationality with extraordinary promptitude. His ap-