

You must have realized a handsome profit on that transaction."

"Yes," said Krell, "I did pretty well in that affair."

"And not only in that case," said the stranger: "henceforward, everything you touched, Midas-like, turned into gold. And although some uncharitable people called you by hard names, and even children would be rude enough to run away, in seeming fear, at your approach, you were sustained by the becoming humility of your debtors, who were slow in their payments; by the entreaties to you of joint stock promoters to subscribe and become a director; and by the rapid rise of the Squeeze-em Bank stock as soon as you were elected the President."

Suddenly Mr. Krell arose, and in agitation exclaimed, "Are not those bells tolling a death?"

"Ah! Ah! Ah!" replied the stranger, "these are Christmas chimes! merry Christmas chimes!! Why, Krell, I fear you must be feeling unwell. You appear to be excited. Courage, Krell, be yourself, and show no weakness. Allow me to wish you a merry Christmas, and a happy New Year!" And here the stranger again shook Krell by the hand who appeared to wince slightly under the operation.

"I have not," said Krell, "been in the habit of regarding these seasons with any particular favor, as their observance entails a sad waste of time."

"I know that," said the other; "the custom is a superstitious relic of the dark ages. Day is given man to work only; we work to make money; *ergo* to make money every day in the year should be the sole end of man! This truth ought to be incorporated into every church catechism."

"Very true indeed," said Krell, "I have always striven to act according to that excellent precept."

"I know you have," said the stranger, "and on that account I am having this genial chat with you; and you will

be appropriately rewarded, Krell—you take my word for it. But we are digressing. Let us resume the thread of our discourse.

"A recent book-writer, I am told,—for, like yourself, I never waste time in reading any book except an account book—has asserted genius to be synonymous with industry, and that an undeviating life-long effort in the attainment of an object is the sign of true genius. This peculiarity, he says, creates Alexanders and Napoleons. If this be true, then, Krell, you are a hero! You have this element of genius, and although some win their trophies in the battle-field,—the broken lives (excuse this phrase, Krell,) made by you in your counting-house are equally deserving fame. In fine, your course, on the whole, is a wiser one. And yet they say you are unhappy and heartless. Let me disprove the assertion Krell. I will take out your heart and show it to you."

"Pray don't!" cried Krell, with a terrified countenance.

"Don't be afraid. The operation will be perfectly painless." The stranger then placed his hand on Mr. Krell's left side, and without any difficulty, and apparently without any sense of feeling on Krell's part, he removed a substance in shape and size resembling a heart, but apparently petrified. Touching the top with a finger, a lid suddenly opened, and from within he extracted bonds, mortgages, deeds of sale, promissory notes, bills of exchange, certificates of stock, in large numbers, and in bulk far beyond the seeming capacity of the article.

"Who says now," cried the stranger to Krell, "you had no heart? Here is a jolly one, though it be a little hard and dry; and full of riches, though it be lacking that sentimental and unprofitable stuff figuratively called the 'milk of human kindness.'"

"Spare me! do stop, for God's sake!"