to his misery than the people whom he had touched in the street. His childish memories scattered like mist, and the three great milestones of his past showed bare and white, as his success, his temptation and his fall. He remembered the careless ambition of his early youth, the brilliant promise of his college years, and the day on which he had entered as a younger member the great banking house of Amos, Bonner, and Amos. Between this day and the slow minutes when he had stood in his wife's sitting-room awaiting his arrest, he could find in his thoughts no gradation of years to mark the terrible swiftness of his descent. In that time which he could not divide Wall Street had reached out and sucked him in; the fever of speculation had consumed like disease the hereditary instincts, the sentiments of honour, which had barred its way. One minute he had stood a rich man on the floor of the Stock Exchange—and was it an instant or a century afterwards that he had gone out into the street and had known himself to be a beggar and a criminal? Other men had made millions with the use of money which they held in trust; but the star of the gambler had deserted him at the critical hour; and where other men had won and triumphed, he had gone down, he told himself, dishonoured by a stroke of luck. In his office that day a mirror over the mantel had showed him his face as he entered, and he had stopped to look at it almost with curiosity -as if it were the face of a stranger which repelled him because it bore some sinister likeness to his own.