

your friend into the road that leads to happiness, I think you ought to do it."

I wrote to Archie, with as much tact as the subject called for, and the sequel proved that Olsen was not deceived in his rendition of the young lady's sentiments.

By this time I was a convert to his own conviction as to his powers.

One bitterly cold night, we were sitting together in my office in front of a well filled grate, enjoying the glow, and at the same time, comforting the inner man with tumblers of hot punch. I smoked; Olsen did not, but turned the oftener to the bowl.

About twelve, there was a knock at the door. I called out, "Come in!" and in walked a man of fine presence and in such apparel as betokened the gentleman. His features were unmistakable Hebraic; the confident manner increasing our certainty as to his Semitic blood. There was, however, not the least touch of insolence in his air; it was rather the confidingness of the man who is conscious that he has something good to offer you. y

"The hour is late, gentlemen," said he, "and I owe you an apology for trespassing upon you, but I come to talk to you of a loan for the new factory you have in view, and money wanted is never inopportune when it comes. Is not that a sound maxim?"

Money was indeed wanted. Olsen and I had put large