

were doubtless confident that in the way of bargain and trade they could unhoard for themselves the cash he had brought.

Smith had measured his man more justly. He saw him to be so far from either knave or fool that, in his single self, he was a match for a host of Yankees, up to every thing down to every thing in their speculative devices. Smith's practice showed his faith. From first to last he left every thing in the hands of him whom he held to be as shrewd as honest, as honest as firm, and whose face, or rather chin, proclaimed him to be as firm as an English mastiff.

The Caledonian stripling, whose nationality was betrayed in every word of his tongue, was as reticent and taciturn as if he wished to hide his origin. His spruce but not costly attire, and particularly a very long-tailed dress-coat, and pantaloons of Scotch plaid, were a theme of sportive remark. He lodged in his office, swept it himself, and was his own factotum. He went little into society and was seldom seen abroad.

Whoever had business with the new-comer found him at his post, and what is more, with insight into the standing and understanding of every man, as well as the value of all property, no less than if he had been to the manner born. One secret of this strange omniscience was the fact that he boarded at the house of Smith's friend Wells, whose knowledge ran over the whole region and back to its settlement, and whose judgment equaled his knowledge. Mr. Mitchell had "Bradstreet's Reports" before Bradstreet was born.

Forewarned, forearmed. Many a sharper, who called, thinking to fleece the green Sandy, went away saying, with Falstaff, when Master Dumbleton would not take his bond, "A rascally yea-forsooth knave, to bear a man in hand and then to stand upon security. I had as lief they would put rat's bane in my mouth as offer to stop it with security." But, no matter what the importunity,

"Distinction with a broad and powerful fan,
Puffing at all winnowed the chaff away."

The Smith insurance company, to save appearances, issued a few policies against accidents by fire and flood, but its