

traders, and of the proprietors of the neighboring lands, the Commercial Bank of Scotland had agreed to make it the scene of one of its agencies, and arranged with a sagacious and successful merchant and shipowner of the place to act as its agent. It had fixed, too, on a young man as its accountant, at the suggestion of a neighboring proprietor; and I heard of the projected bank simply as a piece of news of interest to the town and its neighborhood, but, of course, without special bearing on any concern of mine. Receiving, however, one winter morning, an invitation to breakfast with the future agent,—Mr. Ross,—I was not a little surprised, after we had taken a quiet cup of tea together, and beaten over half-a-dozen several subjects, to be offered by him the accountantship of the branch bank. After a pause of a full half-minute, I said that the walk was one in which I had no experience whatever,—that even the little knowledge of figures which I had acquired at school had been suffered to fade and get dim in my mind, from want of practice,—and that I feared I would make but a very indifferent accountant. I shall undertake for you, said Mr. Ross, and do my best to assist you. All you have to do at present is just to signify your acceptance of the offer made. I referred to the young man who, I understood, had been already nominated accountant. Mr. Ross stated that, being wholly a stranger to him, and as the office was one of great trust, he had, as the responsible party, sought the security of a guarantee, which the gentleman who had recommended the young man declined to give; and so his recommendation had fallen to the ground. “But *I* can give you no guarantee,” I said. “From you,” rejoined Mr. Ross, “none shall ever be asked.” And such was one of the more special *Providences* of my life; for why should I give it a humbler name?

In a few days after, I had taken leave of my young friend in good hope, and was tossing in an old and somewhat crazy coasting vessel, on my way to the patent bank at Edinburgh, to receive there the instructions necessary to the branch accountant. I had wrought as an operative mason, including