

waters in the days when James IV. worshipped in the spectre aisle, formed a delightful place of retreat, little frequented by the inhabitants of the town, but only all the more my own in consequence; and in which I used to feel the fatigue of the day's figuring and calculation drop away into the cool breezy air, like cobwebs from an unfolded banner, as I climbed among the ruins, or sauntered along the glassy shores of the loch. My stay at Linlithgow was somewhat prolonged, by the removal, first, of the accountant of the branch, and then of its agent, who was called south to undertake the management of a newly-erected English bank; but I lost nothing by the delay. An admirable man of business, one of the officials of the parent bank in Edinburgh (now its agent in Kircaldy, and recently provost of the place), was sent temporarily to conduct the business of the agency; and I saw, under him, how a comparative stranger arrived at his conclusions respecting the standing and solvency of the various customers with whom, in behalf of the parent institute, he was called on to deal. And, finally, my brief term of apprenticeship expired,—about two months in all,—I returned to Cromarty; and, as the opening of the agency there waited only my arrival, straightway commenced my new course as an accountant. My minister, when he first saw me seated at the desk, pronounced me “at length fairly caught;” and I must confess I did feel as if my latter days were destined to differ from my earlier ones, well nigh as much as those of Peter of old, who, when he was “young, girded himself, and walked whither he would, but who, when old, was girded by others, and carried whither he would not.”

Two long years had to pass from this time ere my young friend and I could be united,—for such were the terms on which we had to secure the consent of her mother; but, with our union in the vista, we could meet more freely than before; and the time passed not unpleasantly away. For the first six months of my new employment, I found myself unable to make my old use of the leisure hours which, I found, I could still command. There was nothing very in-