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THIS DYE is the only article that has stood the test of experience, and will, without injuring the Hair or soiling the Skin, in a few hours change Light, Red, or Grey Hair, to a rich Auburn or jet Black, or any shade between, with a fine glossy appearance, WITHOUT DESTROYING THE ROOTS. It will also be found invaluable to Cavalry officers and Gentlemen of the Turf in removing "white stockings." Sold by the sole Agents, W. DAY and CO., at their Italiau Warehouse, 95, GRACECHURCH STREET; Hannay and Co., 63, Oxford-street ; in bottles at $5 s ., 10 s$, , and 15s. each, with a fac-simile of the signature of Agid Hassan, also that of W. Day and Co. All others are counterfeit.
"By any other name, would smell as sweet!"
Shakspbarl

BRETT'S IMPROVED BRANDY is so admirably adapted to all the purposes of the finest Cognac, that not one person in a hundred can dis. tinguish it from that costly Spirit even in hot water. Samples may be had in sealed bottles, 2 s . and 3 s . 6 d , each, bottle inclusive; and a single gallon or upwards, a 18s. per imperial gallon, will be forwarded, carriage free, to any market town in England, if previously settled for in London.

HENRY BRETT and Co., Old Furnival's Inn, Hol. born-bars.
RINGWORM EFFECTUALLY CURED, A certain and most speedy Cure for this insidious and dis. tressing Disease may now be had.

BEATSON'S RINGWORM LOTION will thoroughly and safely eradicate every species of the malady, and Scalled Head, in the short space of Fourteen days, however malignant or long standing. This invaluable Lotion is now extensively used and recommended by medical men throughout the kingdom, and employed with unvarying success in most of the principal schools. It contains nothing of an injurious, burning, or offensive quality, and the cure is effected simply by applying it to the parts for a few minutes morning and evening. Ample directions for the treatment of the Disease and the use of the Lotion, together with many highly respectable Testimonials, are given with each bottle.

Sold by all the principal Chemists and Medicine Venders in the ${ }^{\circ}$ kingdom, and by the Proprietor, S. L. Beatson, Practical Chemist, 18, Thornton-street, Horselydown, price 2 s .9 d . Pints, 11 s .

## TOOTHACHE PREVENTED.

DICKINS' CELEBRATED BRITISH TOOTH POWDER, a most effectual preventive for this painful and distressing malady. Nothing more is necessary than to use it every morning as an ordinary Tooth Powder. It renders the Teeth beautifully white without injuring the enamel, checks the progress of decay, imparts a rich hue and healthy firmness to the gums, and prevents their bleeding on the application of pressure. Prepared (only) and sold by R. DICKINS, Chemist, 80 , Holborn-bridge, London; sold also by Barclay and Sons, Farringdon-street, and most respectable Medicine Venders in the country, in boxes 1 s . and 2 s . each.

## (** In square cases, COVERED WITH

FANCY PAPER. PRICE 1s. Gd. EACH.


## EDE'S MARKING INK

Now stands unrivalled for writing on LINEN, it is scrupulously manufactured from a delicate preparation of Silver, and warranted never to wash out, or become pale.
WHOLESALE LONDON DEPOT, for the Trade and Public,
79, Bishopsgate Strbet within.

# CORPORATION OF THE LONDON ASSURANCE, 

## ESTABLISIED BY ROYAL CHARTER, A.D. 1720,

## FOR FIRE, LIFE, AND MARINE ASSURANCES.

OFFICES, 19, BIRCHIN LANE, CORNHILL, AND 10, REGENT STREET.

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Persons effecting Life Assurances with this Corporation have the choice of two Plans-
The one entitling them to an Annual Abatement of Premium after Five Years' payment. The other at a lower fixed rate, without Abatement.
The leading features which distinguish the first of these plans from those of all other Life Assurance Offices are-That the business is carried on by the Corporation without any charge for management being deducted from tho profits, and that the $\Lambda$ ssured are exempt from all liability of partnership.

## ANNUAL PREMIUMS

REQUIRED FOR THE ASSURANCE, OF $£(100$, FOR THE WHOLE PERIOD OF ANY SINGLE LIfE UNDER THE PLAN ENTITLING THE ASSURED TO AN ABATEMENT OF PREMIUM.

| Age. | Premium. | Age. | Premium. | Age. | Premium. | Age. | Premium. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 16 | £ s. $d$. <br> 2 0  | 31 | $\begin{array}{ccc} £ & s . & d . \\ 2 & 13 & 1 \end{array}$ | 46 | $\begin{array}{llll}\text { £ } & \text { s. } & d . \\ 4 & 1 & 9\end{array}$ | 61 | $\begin{array}{llll}£ & s . & d \\ 7 & 10 & \\ 0\end{array}$ |
| 17 | $2 \begin{array}{lll}2 & 1 & 5\end{array}$ | 32 | $214 \quad 3$ | 47 | 450 | 62 | $\begin{array}{llll}7 & 17 & 1\end{array}$ |
| 18 | $2{ }^{2} 225$ | 33 | $215 \quad 6$ | 48 | 486 | 63 | $8 \quad 410$ |
| 19 | 235 | 34 | 21611 | 49 | $412 \quad 2$ | 64 | 8 13  |
| 20 | 243 | 35 | 2184 | 50 | 4161 | 65 | $9-11$ |
| 21 | 250 | 36 | 21911 | 51 | 500 | 66 | $\begin{array}{llll}9 & 11 & 3\end{array}$ |
| 22 | $\begin{array}{llll}2 & 5 & 8\end{array}$ | 37 | $\begin{array}{llll}3 & 1 & 7\end{array}$ | 52 | 546 | 67 | 10009 |
| 23 | 266 | 38 | $\begin{array}{llll}3 & 3 & 3\end{array}$ | 53 | $\begin{array}{llll}5 & 8 & 9\end{array}$ | 68 | $\begin{array}{llll}10 & 10 & 9\end{array}$ |
| 24 | 26610 | 39 | $\begin{array}{llll}3 & 5 & 1\end{array}$ | 54 | 51313 | 69 | $\begin{array}{lll}11 & 1 & 4\end{array}$ |
| 25 | $\begin{array}{llll}2 & 76\end{array}$ | 40 | 370 | 55 | $517 \quad 9$ | 70 | 11126 |
| 26 | $2 \quad 8 \quad 2$ | 41 | $\begin{array}{llll}3 & 9 & 0\end{array}$ | 56 |  |  |  |
| 27 | 2900 | 42 | 3.11. 2 | 57 | $\begin{array}{llll}6 & 7 & 4\end{array}$ |  |  |
| 28 | $2 \begin{array}{llll}2 & 9 & 11\end{array}$ | 43 | 313 | 58 | $612 \quad 5$ |  |  |
| 29 | 21011 | 44 | 3161 | 59 | 61710 |  |  |
| 30 | 21111 | 45 | 3189 | 60 | $\begin{array}{llll}7 & 3 & 8\end{array}$ |  |  |

The Abatement of Premium for the year 1838, on Policies of Five Years' Standing, under the first of the above Plans, was £51. 12s. 3 d . per cent.
The future Annual Abatement must vary according to the success of this Branch of the Corporation's Business.

IN THE FIRE DEPARTMENT,
ASSURANCES ARE EFFECTED AT THE LOWEST RATES.
Attendance daily, from Ten till Four, at both Offices, where Prospectuses and every information may be obtained.

## THE VERNAL SEASON.

Spring, now hastening to present us with wreaths of opening flowers, has ever been considered typical of the Graces attendant on Beauty ; but its return not unfrequently impairs the delicacy so elegantly ac. knowledged. Cutaneous Affections, and the Coarseness, which is a first indication of derangement in the functions of the Skin, prevailing in a greater degree at this period of the year; the facility and safety attending the use of

## GOWLAND'S LOTION,

As a remedy for these inconveniences, is a subject of the most gratifying nature, more especially as its Specific effects are confirmed by nearly a CENTURY of successful experience: the sustaining properties of the Lotion become also evident when it is adopted for the current purposes of the TOILET, in the attainment of a pure and elastic state of the Skin with uninterrupted Freshiness of the Complexion. The "Theory of Beauty," which accompanies each genuine package, will, particularly at the present season, be read with interest and advantage. GOWLAND'S LOTION is prepared only by the Proprietor, ROBERT SHAW, 33, QUEEN STREET, CHEAPSIDE, LONDON, whose Name and Address are Engraved on the Government Stamp, a notice of which is respectfully solicited from Purchasers, as an effectual barrier to the danger of Substitutions and Imposture. Prices $2 s .9 \mathrm{~d} ., 5 \mathrm{~s} .6 \mathrm{~d}$., Quarts $8 s .6 d$. ; and in Cases, from $1 l .1 \mathrm{~s}$. to $5 l .5 s .6 d$.

## SHAW'S MINDORA OII.

The qualities exclusively found in this admired Restorative are, the BRILLIANT PURITY which ensures CLEANLINESS, and at the same time preserves unchanged the original shade of the Hair ; and a sweetness of flavour always pleasing, because perfectly unobtrusive. The use of MINDORA OIL rapidly invigorates WEAK HAIR, giving the tendency to Curl so much desired, with a Finished Embellishment to the various styles of decorative arrangement adapted by either Sex. The Public is respectfully invited to notice, that the desirable peculiarities of this Oil are assumed for some of the COLOURED Compounds urged upon attention, but of which a COMPARISON divests them, and places every Purchaser in a position to decide upon the merits of Contemporary claims, whether relating to superiority in elegance or utility. Prepared for the Toilet by the Proprietor, ROBERT SHAW, 33, QUEEN STREET, CHEAPSIDE LONDON, in Bottles bearing his Signature on the label and wrapper at $3 s ., 5 s .6 d$., and in Stoppered Bottles at $10 \mathrm{~s}, 6 \mathrm{~d}$. A Practical Treatise on the Hair accompanies each Package. Sold as above, and by Sangar, Hannay, Oxford-street; Rigge, Atkinsons, Bond-street; Pett, Regent-street; Low, Prout, Strand ; Rigge, Cheapside, London, and by most respectable Perfumers and Medicine Venders in the Country

## LABERN'S BOTANIC CREAM,

By appointment, patronised by her Most Gracious Majesty, composed of yegetable jngredients, and celebrated for strengthening and promoting the growth of Hair, and completely frecing it from Scurf.Sold by the Proprietor, H. Labern, Perfumer to her Majesty, 49, Judd Street, Brunswick Square, in pots, $1 \mathrm{~s} .6 \mathrm{~d} ., 2 \mathrm{~s} .6 \mathrm{~d} ., 3 \mathrm{~s} .6 \mathrm{~d}$., and 5 s. ; in bottles, $3 s .6 \mathrm{~d}$., and 5 s. ; and in toilet jars, 10 s . 6 d . each, and by all Perfumers and Medicine Venders. Beware of counterfeits. Ask for "Labern's Botanic Cream."
TO THE NOBILITY, OLERGY, MEMBERS OF PARLIAMENT, MEROHANTS, BANKERS, SOLICITORS, STEWARDS OF ESTATES,

## and others, who desire to preskree comies of their lettres, \&e. <br> THE IMPROVED MANIFOLD WRITER, <br> With Patent Regulating Spring Style, and Tablet with Elastic Band.

By means of this Apparatus, a writer is enabled to produce a Letter with one or more copies, at one operation. The improvement in the Style (or Pen) is respectfully submitted to the notice of the Public ; its peculiar construction allows of equal freedom in writing to that of a quill, and the regulating slide adapts it to every hand. The Elastic Band attached to the Tablet, is intended to prevent the papers shifting their position during the operation of writing, the advantage of which will be obvious. The Ink Papers are prepared of three colours, viz. Black, Blue, and Red, - a variation of colour may be found useful for distinction, or where cross-writing is required. The books are fitted up with black only; if blue of red is required, it is necessary to order accordingly.

The Improved Manifold Writers are fitted up at the following prices;-they are also made to order for Office Books, with Index, and any required quantity of paper.

No. 1. Made up in a superior manner, with Patent regulating Spring Style, and elastic band to the Tablet Large 4 to. Post.

No. 2. Half-bound, with Japanned Tablet and Steel Style ..
No. 3. $\quad$ Ditto, with Tin Tablet and Steel Style
No
No $\begin{array}{rrrrrr}\text {. } & 1 & 1 & 0 & 1 & 10 \\ 0\end{array}$

No. 4, Ditto, with elastic band to the Tablet and Patent regulating Spring Style,-with these exceptions, it is the same as No. 2 $\begin{array}{lllll}017 & 0 & 1 & 3 & 0\end{array}$
No. 5. Ditto, with Patent regulating Spring Style, with this exception, it is the same as No. 3
$012 \quad 0$
0176
In giving an Order for either of the abave, it will be sufficient to state the number required, thus :-
The Improved Manifold Writer, No. $1,21 \mathrm{~s}$. Phelps and Son. Or, The Improved Manifold Writer, No. 1, $30 s$. Phelps and Son.
LONDON : SOLD BY J. PHELPS AND SON, 44, PATERNOSTER ROW; AND MAY BE HAD, BY ORDER, OF ALL STATIONERS AND BOOKSELLERS.
＂Mr．ROBERT BEST EDE，inventor of the Odoriferous Compound， Hedyosmia，\＆c．has taken the necessary oath，and been appointed by a special warrant from the Lord Chamberlain＇s office，Chemist and Perfumer in ordinary to Her Majesty．＂－Morning Chronicle，Sept．21st， 1837.

## ODORIFEROUS COMPOUND；


ESPECIALLY PATRONISED by the ROYAL FAMILY and NOBILITY； Invented and Manufactured solely by


Above 100，000 PACKETS HAVE ALREADY BEEN SOLD．
The Proprietor defies competition，and the many attempts to imitate this Perfume，the fragrance and per－ manency of which is both improved and rendered more powerful，have only been the means of still further establishing its character and increasing its sale ；the genuine bags will in future be identified by

## NEW AND MORE ATTRACTIVE BOXES，LABELS，\＆WRAPPERS． <br> This most agreeable Perfume for scenting Clothes，Drawers，\＆c．and gn effectual preventive against moth，

 is sold in neat Boxes of half dozen and one dozen each，or by the single haz at 1s，Gd．－Also Four Orna－ mental bags with silk Tassels，in a neat Toilet Box，10s．or by the single bag， 2 s .6 d ．
## 笖。B。通迅99

## HEDYOSMIA；or PERSIAN ESSENCE

combining all the fragzant properties of the Odoriferous Gompound．


This Essence is considered by families of the first distinetion as the purest and most elegant article for the Assembly，or the Boudoir，and is justly calculated as the finest Esprit for the Hand or the DRANING－RoOM ；the refreshing and agreeable pdour of this delightful Extract is retained for a con－
siderable period after use，and is quite devoid of the siderable period after use，and is quite devoid of the lajnt and insipid smell so predominant in other scents． Sold in Bottles at 2s，6d，each，and in handsome cut Toilet Bottles and Cases 7s．6d．

The Royal Testimonial forzarded to the Proprictor by command of Her present Majesty，and the Duchess of Kent is afixed to each Bottle，as a guaxantec of ifs being genuine．

## R．B．EDE＇S HIGHLY－CONGENTRATED

## AROMATIC SPIRITS OF VINEGAR， <br> The advantages derived from this article are；1st，in purity and strength the Proprietor challenges comparison

 with any similar preparation；2nd，the retail price is reduced to the Public，and a larger discount allowed； 3rd，being sold in fancy half－dozen Boxes，it fo a yaluable addition to the Counter of Glass Case，hence a dozen Bottles are as easily disposed of，as a single one when the Vinegar is not exposed for sale． Price $2 s$, Gid，per Bottle，duly included．
## EDE＇S INDELIBLE

## CHEMICAL MARKING INK FOR LINEN，

The very extensive and increasing sale of this Marking Ink，enables the Proprietor to offer it to the Trade and Public generally，in neat Square Cases without any additional clarge．Price 1s．Gd．
Robert Best Ede prepares the NEW VErbena perfume，in Packets at 1s．each，which he delivers to the Trade with full allowance in half－dozen labelled Boxes．

## FAMILY ENDOWMENT SOCIETY.

Enpowerè by special $\mathfrak{M}$ at of 羽arlíament. No. 12, CHATHAM PLACE, BLACKFRIARS.

CAPITAL, £500,000.
TRUSTEES.
Pascoe St. Leger Grenfell, Esq. Henry Porcher, Esq. Martin Tucker Smith, Esq. DIRECTORS.
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## ENDOWMENT BRANCH.

 NOVEL MODE OF ENDOWMENT PECULIAR TO THIS SOCIETY.The peculiar object of this Society is to secure a given sum to each Child of a Marriage at a given age (or to the Parent or Guardian on its behalf).

The advantage it offers over all other systems of Endowment is, that it provides for the future as well as the existing Children, and that the premium is the same, whatever may eventually be the number of the after-born Children.

An explanatory Pamphlet and Prospectus may be had, gratis, at the Office, and of all the Society's Agents throughout the United Kingdom.

## LIFE ASSURANCE BRANCH.

Includes Assurances for the whole term of Life, for short terms, for joint lives, for survivorships, and also on an ascending or descending scale.

Two sets of Tables have been constructed, admitting the parties to participate in the profits (four-fifths) or not, at their option.

## ANNUAL PREMIUM FOR ASSURING £100

FOR THE WHOLE TERM OF LIFE.

| Age. | WITH PROFITS. | WITHOUT PROFITS. |
| :---: | :---: | :---: |
| 21 | $\begin{array}{ccc} f . & s . & d . \\ 1 & 18 & 8 \end{array}$ | $\begin{array}{lll}\text { f. } & 8 . & d \\ \text { 1 } & 15 & 1\end{array}$ |
| 25 | $2 \begin{array}{llll} \\ 2 & 3 & 1\end{array}$ | $\begin{array}{lll}1 & 19 & 1\end{array}$ |
| 30 | $2 \begin{array}{lll}2 & 7\end{array}$ | $\begin{array}{llll}2 & 4 & 7\end{array}$ |
| 35 | 2162 | 2111 |
| 40 | $\begin{array}{llll}3 & 5 & 9\end{array}$ | 3003 |
| 50 | 4106 | $4 \quad 4 \quad 9$ |
| 60 | $6 \quad 711$ | $\begin{array}{llll}6 & 2 & 5\end{array}$ |

## ANNUITY BRANCH.

Includes the granting of Immediate Annuities on Single or Joint Lives; the securing of Annuities to Wives after the decease of their Husbands, and all other Deferred, Reversionary, or Contingent Annuities.

IMMEDIATE ANNUITIES
Granted for every $£ 100$ paid the Society.

| Age. | Yearly. | Half-Yearly. |
| :---: | :---: | :---: |
| 25 | $\begin{array}{rccc}\text { f. } & s . & d . \\ 5 & 13 & 4\end{array}$ | $\text { £. s. } \quad d$ $51110$ |
| 30 | 5188 | $\begin{array}{llll}5 & 1610\end{array}$ |
| 35 | 6.48 | $\begin{array}{llll}6 & 2 & 8\end{array}$ |
| 40 | $\begin{array}{ll}612 & 7\end{array}$ | 6106 |
| 45 | $\begin{array}{llll}7 & 1 & 9\end{array}$ | 6194 |
| 50 | 7154 | 7126 |
| 55 | $817 \quad 0$ | $813 \quad 2$ |
| 60 | 1070 | $10 \quad 1 \quad 10$ |
| 65 | $12 \quad 0 \quad 9$ | 11138 |
| 70 | 14180 | $14 \quad 74$ |
| 75 | $\begin{array}{llll}19 & 1 & 8\end{array}$ | $18 \quad 4 \quad 4$ |
| 80 | 23180 | $2211 \quad 2$ |

This Society also purchases Reversionary Property, advances Money on Mortgage or other Securities, and transacts generally all business appertaining to a Life Assurance Company.

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LIFE AND ADVENTURES

\section*{CHAPTER I.}

INTRODUCES ALL THE REST.
There once lived in a sequestered part of the county of Devonshire, one Mr. Godfrey Nickleby, a worthy gentleman, who taking it into his head rather late in life that he must get married, and not being young enough or rich enough to aspire to the hand of a lady of fortune, had wedded an old flame out of mere attachment, who in her turn had taken him for the same reason : thus two people who cannot afford to play cards for money, sometimes sit down to a quiet game for love.

Some ill-conditioned persons, who sneer at the life-matrimonial, may perhaps suggest in this place that the good couple would be better likened to two principals in a sparring match, who, when fortune is low and backers scarce, will chivalrously set to, for the mere pleasure of the buffetting; and in one respect indeed this comparison would hold good, for as the adventurous pair of the Fives' Court will afterwards send round a hat, and trust to the bounty of the lookers-on for the means of regaling themselves, so Mr. Godfrey Nickleby and his partner, the honey-moon being over, looked wistfully out into the world, relying in no inconsiderable degree upon chance for the improvement of their means. Mr. Nickleby's income, at the period of his marriage, fluctuated between sixty and eighty pounds per annum.

There are people enough in the world, heaven knows! and even in London (where Mr. Nickleby dwelt in those days) but few complaints prevail of the population being scanty. It is extraordinary how long a man may look among the crowd without discovering the face of a friend, but it is no less true. Mr. Nickleby looked and looked till his eyes became sore as his heart, but no friend appeared; and when, growing tired of the search, he turned his eyes homeward, he saw very little there to relieve his weary vision. A painter, who has gazed too long upon some glaring colour, refreshes his dazzled sight by looking
upon a darker and more sombre tint; but everything that met Mr. Nickleby's gaze wore so black and gloomy a hue, that he would have been beyond description refreshed by the very reverse of the contrast.

At length, after five years, when Mrs. Nickleby had presented her husband with a couple of sons, and that embarrassed gentleman, impressed with the necessity of making some provision for his family, was seriously revolving in his mind a little commercial speculation of insuring his life next quarter-day, and then falling from the top of the Monument by accident, there came one morning, by the general post, a black-bordered letter to inform him how his uncle, Mr. Ralph Nickleby, was dead, and had left him the bulk of his little property, amounting in all to five thousand pounds sterling.
* As the deceased had taken no further notice of his nephew in his life-time, than sending to his eldest boy (who had been christened after him, on desperate speculation) a silver spoon in a morocco case, which as he had not too much to eat with it, seemed a kind of satire upon his having been born without that useful article of plate in his mouth, Mr. Godfrey Nickleby could at first scarcely believe the tidings thus conveyed to him. On further examination, however, they turned out to
: be strictly correct. The amiable old gentleman, it seemed, had intended to leave the whole to the Royal Humane Society, and had indeed executed a will to that effect; but the Institution having been unfortunate enough, a few months before, to save the life of a poor relation to whom he paid a weekly allowance of three shillings and sixpence, he had in a fit of very natural exasperation, revoked the bequest in a codicil, and left it all to Mr. Godfrey Nickleby; with a special mention of his indignation, not only against the society for saving the poor relation's life, but against the poor relation also, for allowing himself to be saved.

With a portion of this property Mr. Godfrey Nickleby purchased a small farm near Dawlish, in Devonshire, whither he retired with his wife and two children, to live upon the best interest he could get for the rest of his money, and the little produce he could raise from his land. The two prospered so well together that, when he died, some fifteen years after this period, and some five after his wife, he was enabled to leave to his eldest son, Ralph, three thousand pounds in cash, and to his youngest son, Nicholas, one thousand and the farm; if indeed that can be called a farm, which, exclusive of house and paddock, is about the size of Russell Square, measuring from the streetdoors of the houses.

These two brothers had been brought up together in a school at Exeter, and being accustomed to go home once a week, had often heard, from their mother's lips, long accounts of their father's sufferings in his days of poverty, and of their deceased uncle's importance in his days of affluence, which recitals produced a very different impression on the two: for while the younger, who was of a timid and retiring disposition, gleaned from thence nothing but forewarnings to shun the great world and attach himself to the quiet routine of a country life; Ralph, the elder, deduced from the often-repeated tale
the two great morals that riches are the only true source of happiness and power, and that it is lawful and just to compass their acquisition by all means short of felony. "And," reasoned Ralph with himself, "if no good came of my uncle's money when he was alive, a great deal of good came of it after he was dead, inasmuch as my father has got it now, and is saving it up for me, which is a highly virtuous purpose; and, going back to the old gentleman, good did come of it to him too, for he had the pleasure of thinking of it all his life long, and of being envied and courted by all his family besides." And Ralph always wound up these mental soliloquies by arriving at the conclusion, that there was nothing like money.

Not confining himself to theory, or permitting his faculties to rust even at that early age in mere abstract speculations, this promising lad commenced usurer on a limited scale at school, putting out at good interest a small capital of slate-pencil and marbles, and gradually extending his operations until they aspired to the copper coinage of this realm, in which he speculated to considerable advantage. Nor did he trouble his borrowers with abstract calculations of figures, or references to ready-reckoners; his simple rule of interest being all comprised in the one golden sentence, "two-pence for every half-penny," which greatly simplified the accounts, and which, as a familiar precept, more easily acquired and retained in the memory than any known rule of arithmetic, cannot be too strongly recommended to the notice of capitalists, both large and small, and more especially of money-brokers and bill-discounters. Indeed, to do these gentlemen justice, many of them are to this day in the frequent habit of adopting it with eminent success.

In like manner, did young Ralph Nickleby avoid all those minute and intricate calculations of odd days, which nobody who has ever worked sums in simple-interest can fail to have found most embarrassing, by establishing the one general rule that all sums of principal and interest should be paid on pocket-money day, that is to say, on Saturday; and that whether a loan were contracted on the Monday or on the Friday, the amount of interest should be in both cases the same. Indeed he argued, and with great show of reason, that it ought to be rather more for one day than for five, inasmuch as the borrower might in the former case be very fairly presumed to be in great extremity, otherwise he would not borrow at all with such odds against him. This fact is interesting, as illustrating the secret connection and sympathy which always exists between great minds. Though master Ralph Nickleby was not at that time aware of it, the class of gentlemen before alluded to, proceed on just the same principle in all their transactions.

From what we have said of this young gentleman, and the natural admiration the reader will immediately conceive of his character, it may perhaps be inferred that he is to be the hero of the work which we shall presently begin. To set this point at rest for once and for ever, we hasten to undeceive them, and stride to its commencement.

On the death of his father, Ralph Nickleby, who had been some time
before placed in a mercantile house in London, applied himself passionately to his old pursuit of money-getting, in which he speedily became so buried and absorbed, that he quite forgot his brother for many years; and if at times a recollection of his old play-fellow broke upon him through the haze in which he lived-for gold conjures up a mist about a man more destructive of all his old senses and lulling to his feelings than the fumes of charcoal-it brought along with it a companion thought, that if they were intimate he would want to borrow money of him : and Mr. Ralph Nickleby shrugged his shoulders, and said things were better as they were.

As for Nicholas, he lived a single man on the patrimonial estate until he grew tired of living alone, and then he took to wife the daughter of a neighbouring gentleman with a dower of one thousand pounds. This good lady bore him two children, a son and a daughter, and when the son was about nineteen, and the daughter fourteen, as near as we can guess-impartial records of young ladies' ages being, before the passing of the new act, nowhere preserved in the registries of this country-Mr. Nickleby looked about him for the means of repairing his capital, now sadly reduced by this increase in his family and the expenses of their education.
"Speculate with it," said Mrs. Nickleby.
"Spec-u-late, my dear ?" said Mr. Nickleby, as though in doubt.
" Why not?" asked Mrs. Nickleby.
" Because, my dear, if we should lose it," rejoined Mr. Nickleby, who was a slow and time-taking speaker, "if we should lose it, we shall no longer be able to live, my dear."
"Fiddle," said Mrs. Nickleby.
"I am not altogether sure of that, my dear," said Mr. Nickleby.
"There's Nicholas," pursued the lady, "quite a young man-it's time he was in the way of doing something for himself; and Kate too, poor girl, without a penny in the world. Think of your brother; would he be what he is, if he hadn't speculated ?"
"That's true," replied Mr. Nickleby. "Very good, my dear. Yes. I will speculate, my dear."

Speculation is a round game; the players see little or nothing of their cards at first starting ; gains may be great-and so may losses. The run of luck went against Mr. Nickleby; a mania prevailed, a bubble burst, four stock-brokers took villa residences at Florence, four hundred nobodies were ruined, and among them Mr. Nickleby.
"The very house I live in," sighed the poor gentleman, " may be taken from me to-morrow. Not an article of my old furniture, but will be sold to strangers!"

The last reflection hurt him so much, that he took at once to his bed, apparently resolved to keep that, at all events.
" Cheer up, Sir!" said the apothecary.
"You mustn't let yourself be cast down, Sir," said the nurse.
"Such things happen every day," remarked the lawyer.
"And it is very sinful to rebel against them," whispered the clergy . man.
" And what no man with a family ought to do," added the neighbours. Mr. Nickleby shook his head, and motioning them all out of the room, embraced his wife and children, and having pressed them by turns to his languidly beating heart, sunk exhausted on his pillow. They were concerned to find that his reason went astray after this, for he babbled for a long time about the generosity and goodness of his brother, and the merry old times when they were at school together. This fit of wandering past, he solemnly commended them to One who never deserted the widow or her fatherless children, and smiling gently on them, turned upon his face, and observed, that he thought he could fall asleep.

\section*{CHAPTER II.}

OF MR. RALPH NICKLEBY, AND HIS ESTABLISHMENT, AND HIS UNDERTAKINGS. AND OF A GREAT JOINT STOCK COMPANY OF VAST NATIONAL IMPORTANCE.

Mr. Ralph Nickleby was not, strictly speaking, what you would call a merchant : neither was he a banker, nor an attorney, nor a special pleader, nor a notary. He was certainly not a tradesman, and still less could he lay any claim to the title of a professional gentleman; for it would have been impossible to mention any recognised profession to which he belonged. Nevertheless, as he lived in a spacious house in Golden Square, which, in addition to a brass plate upon the streetdoor, had another brass plate two sizes and a half smaller upon the left hand door-post, surmounting a brass model of an infant's fist grasping a fragment of a skewer, and displaying the word "Office," it was clear that Mr. Ralph Nickleby did, or pretended to do, business of some kind ; and the fact, if it required any further circumstantial evidence, was abundantly demonstrated by the diurnal attendance, between the hours of half-past nine and five, of a sallow-faced man in rusty brown, who sat upon an uncommonly hard stool in a species of butler's pantry at the end of the passage, and always had a pen behind his ear when he answered the bell.

Although a few members of the graver professions live about Golden Square, it is not exactly in anybody's way to or from anywhere. It is one of the squares that have been; a quarter of the town that has gone down in the world, and taken to letting lodgings. Many of its first and second floors are let furnished to single gentlemen, and it takes boarders besides. It is a great resort of foreigners. The darkcomplexioned men who wear large rings, and heavy watch-guards and bushy whiskers, and who congregate under the Opera colonnade, and about the box-office in the season, between four and five in the afternoon, when Mr. Seguin gives away the orders,-all live in Golden Square, or within a street of it. Two or three violins and a wind instrument from the Opera band reside within its precincts. Its
boarding-houses are musical, and the notes of pianos and harps float in the evening time round the head of the mournful statue, the guardian genius of a little wilderness of shrubs, in the centre of the square. On a summer's night, windows are thrown open, and groups of swarthy mustachio'd men are seen by the passer-by lounging at the casements, and smoking fearfully. Sounds of gruff voices practising vocal music invade the evening's silence, and the fumes of choice tobacco scent the air. There, snuff and cigars, and German pipes and flutes, and violins, and violoncellos, divide the supremacy between them. It is the region of song and smoke. Street bands are on their mettle in Golden Square, and itinerant glee-singers quaver involuntarily as they raise their voices within its boundaries.

This would not seem a spot very well adapted to the transaction of business; but Mr. Ralph Nickleby had lived there notwithstanding for many years, and uttered no complaint on that score. He knew nobody round about and nobody knew him, although he enjoyed the reputation of being immensely rich. The tradesmen held that he was a sort of lawyer, and the other neighbours opined that he was a kind of general agent; both of which guesses were as correct and definite as guesses about other people's affairs usually are, or need to be.

Mr. Ralph Nickleby sat in his private office one morning, ready dressed to walk abroad. He wore a bottle-green spencer over a blue coat; a white waistcoat, grey mixture pantaloons, and Wellington boots drawn over them : the corner of a small-plaited shirt frill struggled out, as if insisting to show itself, from between his chin and the top button of his spencer, and the garment was not made low enough to conceal a long gold watch-chain, composed of a series of plain rings, which had its beginning at the handle of a gold repeater in Mr. Nickleby's pocket, and its termination in two little keys, one belonging to the watch itself, and the other to some patent padlock. He wore a sprinkling of powder upon his head, as if to make himself look benevolent; but if that were his purpose, he would perhaps have done better to powder his countenance also, for there was something in its very wrinkles, and in his cold restless eye, which seemed to tell of cunning that would announce itself in spite of him. However this might be, there he was; and as he was all alone, neither the powder nor the wrinkles, nor the eyes, had the smallest effect, good or bad, upon anybody just then, and are consequently no business of ours just now.

Mr. Nickleby closed an account-book which lay on his desk, and throwing himself back in his chair, gazed with an air of abstraction through the dirty window. Some London houses have a melancholy little plot of ground behind them, usually fenced in by four high whitewashed walls and frowned upon by stacks of chimneys, in which there withers on from year to year a crippled tree, that makes a show of putting forth a few leaves late in autumn; when other trees shed theirs, and drooping in the effort, lingers on all crackled and smokedried till the following season, when it repeats the same process, and perhaps if the weather be particularly genial, even tempts some
rheumatic sparrow to chirrup in its branches. People sometimes call these dark yards " gardens;" it is not supposed that they were ever planted, but rather that they are pieces of unreclaimed land, with the withered vegetation of the original brick-field. No man thinks of walking in this desolate place, or of turning it to any account. A few hampers, half-a-dozen broken bottles, and such-like rubbish, may be thrown there when the tenant first moves in, but nothing more ; and there they remain till he goes away again, the damp straw taking just as long to moulder as it thinks proper, and mingling with the scanty box, and stunted everbrowns, and broken flower-pots, that are scattered mournfully about-a prey to "blacks" and dirt.

It was into a place of this kind that Mr. Ralph Nickleby gazed as he sat with his hands in his pockets looking out at window. He had fixed his eyes upon a distorted fir-tree, planted by some former tenant in a tub that had once been green, and left there years before, to rot away piecemeal. There was nothing very inviting in the object, but Mr. Nickleby was wrapt in a brown study, and sat contemplating it with far greater attention than, in a more conscious mood, he would have deigned to bestow upon the rarest exotic. At length his eyes wandered to a little dirty window on the left, through which the face of the clerk was dimly visible, and that worthy chancing to look up, he beckoned him to attend.

In obedience to this summons the clerk got off the high stool (to which he had communicated a high polish, by countless gettings off and on), and presented himself in Mr. Nickleby's room. He was a tall man of middle-age with two goggle eyes whereof one was a fixture, a rubicund nose, a cadaverous face, and a suit of clothes (if the term be allowable when they suited him not at all) much the worse for wear, very much too small, and placed upon such a short allowance of buttons that it was quite marvellous how he contrived to keep them on.
"Was that half-past twelve, Noggs ?" said Mr. Nickleby, in a sharp and grating voice.
"Not more than five-and-twenty minutes by the-" Noggs was going to add public-house clock, but recollecting himself, he substituted "regular time."
"My watch has stopped," said Mr. Nickleby ; "I don't know from what cause."
"Not wound up" said Noggs.
" Yes, it is," said Mr. Nickleby.
"Over-wound then" rejoined Noggs.
"That can't very well be," observed Mr. Nickleby.
" Must be," said Noggs.
"Well!" said Mr. Nickleby, putting the repeater back in his pocket; " perhaps it is."

Noggs gave a peculiar grunt as was his custom at the end of all disputes with his master, to imply that he (Noggs) triumphed, and (as he rarely spoke to anybody unless somebody spoke to him) fell into a grim silence, and rubbed his hands slowly over each other, cracking the joints of his fingers, and squeezing them into all possible distortions.

The incessant performance of this routine on every occasion, and the communication of a fixed and rigid look to his unaffected eye, so as to make it uniform with the other, and to render it impossible for anybody to determine where or at what he was looking, were two among the numerous peculiarities of Mr. Noggs, which struck an inexperienced observer at first sight.
"I am going to the London Tavern this morning," said Mr. Nickleby.
" Public meeting?" inquired Noggs.
Mr. Nickleby nodded. "I expect a letter from the solicitor respecting that mortgage of Ruddle's. If it comes at all, it will be here by the two o'clock delivery. I shall leave the city about that time and walk to Charing-Cross on the left-hand side of the way; if there are any letters, come and meet me, and bring them with you."

Noggs nodded; and as he nodded, there came a ring at the office bell : the master looked up from his papers, and the clerk calmly remained in a stationary position.
"The bell," said Noggs, as though in explanation; " at home ?"
"Yes."
"To anybody?"
" Yes."
" To the tax-gatherer ?"
"No! Let him call again."
Noggs gave vent to his usual grunt, as much as to say "I thought so!" and, the ring being repeated, went to the door, whence he presently returned ushering in, by the name of Mr. Bonney, a pale gentleman in a violent hurry, who, with his hair standing up in great disorder all over his head, and a very narrow white cravat tied loosely round his throat, looked as if he had been knocked up in the night and had not dressed himself since.
"My dear Nickleby," said the gentleman, taking off a white hat which was so full of papers that it would scarcely stick upon his head, "there's not a moment to lose; I have a cab at the door. Sir Matthew Pupker takes the chair, and three members of Parliament are positively coming. I have seen two of them safely out of bed; and the third, who was at Crockford's all night, has just gone home to put a clean shirt on, and take a bottle or two of soda-water, and will certainly be with us in time to address the meeting. He is a little excited by last night, but never mind that; he always speaks the stronger for it."
"It seems to promise pretty well," said Mr. Ralph Nickleby, whose deliberate manner was strongly opposed to the vivacity of the other man of business.
"Pretty well!" echoed Mr. Bonney ; "It's the finest idea that was. ever started. 'United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company. Capital, five millions, in five hundred thousand shares of ten pounds each.' Why the very name will get the shares up to a premium in ten days."
" And when they are at a premium," said Mr. Ralph Nickleby, smiling.
"When they are, you know what to do with them as well as any man alive, and how to back quietly out at the right time," said Mr. Bonney, slapping the capitalist familiarly on the shoulder. "By the bye, what a very remarkable man that clerk of yours is."
"Yes, poor devil!" replied Ralph, drawing on his gloves. "Though Newman Noggs kept his horses and hounds once."
"Aye, aye?" said the other carelessly.
"Yes," continued Ralph, "and not many years ago either; but he squandered his money, invested it anyhow, borrowed at interest, and in short made first a thorough fool of himself, and then a beggar. He took to drinking, and had a touch of paralysis, and then came here to borrow a pound, as in his better days I had-had-"
"Had done business with him," said Mr. Bonney with a meaning look.
"Just so," replied Ralph ; "I couldn't lend it, you know."
" Oh, of course not."
"But as I wanted a clerk just then, to open the door and so forth, I took him out of charity, and he has remained with me ever since. He is a little mad, I think," said Mr. Nickleby, calling up a charitable look, "but he is useful enough, poor creature-useful enough."

The kind-hearted gentleman omitted to add that Newman Noggs, being utterly destitute, served him for rather less than the usual wages of a boy of thirteen; and likewise failed to mention in his hasty chronicle, that his eccentric taciturnity rendered him an especially valuable person in a place where much business was done, of which it was desirable no mention should be made out of doors. The other gentleman was plainly impatient to be gone, however, and as they hurried into the hackney cabriolet immediately afterwards, perhaps Mr. Nickleby forgot to mention circumstances so unimportant.

There was a great bustle in Bishopsgate Street Within, as they drew up, and (it being a windy day) half a dozen men were tacking across the road under a press of paper, bearing gigantic announcements that a Public Meeting would be holden at one o'clock precisely, to take into consideration the propriety of petitioning Parliament in favour of the United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company, capital five millions, in five hundred thousand shares of ten pounds each; which sums were duly set forth in fat black figures of considerable size. Mr. Bonney elbowed his way briskly up stairs, receiving in his progress many low bows from the waiters who stood on the landings to show the way, and, followed by Mr. Nickleby, dived into a suite of apartments behind the great public room, in the second of which was a business-looking table, and several business-looking people.
"Hear!" cried a gentleman with a double chin, as Mr. Bonney presented himself. "Chair, gentlemen, chair."

The new comers were received with universal approbation, and Mr. Bonney bustled up to the top of the table, took off his hat, ran his fingers through his hair, and knocked a hackney-coachmen's knock on the table with a little hammer: whereat several gentlemen cried
"Hear!" and nodded slightly to each other, as much as to say what spirited conduct that was. Just at this moment a waiter, feverish with agitation, tore into the room, and throwing the door open with a crash, shouted "Sir Matthew Pupker."

The committee stood up and clapped their hands for joy; and while they were clapping them, in came Sir Matthew Pupker, attended by two live members of Parliament, one Irish and one Scotch, all smiling and bowing, and looking so pleasant that it seemed a perfect marvel how any man could have the heart to vote against them. Sir Matthew Pupker especially, who had a little round head with a flaxen wig on the top of it, fell into such a paroxysm of bows, that the wig threatened to be jerked off every instant. When these symptoms had in some degree subsided, the gentlemen who were on speaking terms with Sir Matthew Pupker, or the two other members, crowded round them in three little groups, near one or other of which the gentlemen who were not on speaking terms with Sir Matthew Pupker or the two other members, stood lingering, and smiling, and rubbing their hands, in the desperate hope of something turning up which might bring them into notice. All this time Sir Matthew Pupker and the two other members were relating to their separate circles what the intentions of government were about taking up the bill, with a full account of what the government had said in a whisper the last time they dined with it, and how the government had been observed to wink when it said so ; from which premises they were at no loss to draw the conclusion, that if the government had one object more at heart than another, that one object was the welfare and advantage of the United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company.

Meanwhile, and pending the arrangement of the proceedings, and a fair division of the speechifying, the public in the large room were eyeing, by turns, the empty platform, and the ladies in the Music Gallery. In these amusements the greater portion of them had been occupied for a couple of hours before, and as the most agreeable diversions pall upon the taste on a too protracted enjoyment of them, the sterner spirits' now began to hammer the floor with their boot-heels, and to express their dissatisfaction by various hoots and cries. These vocal exertions, emanating from the people who had been there longest, naturally proceeded from those who were nearest to the platform and furthest from the policemen in attendance, who having no great mind to fight their way through the crowd, but entertaining nevertheless a praiseworthy desire to do something to quell the disturbance, immediately began to drag forth by the coat tails and collars all the quiet people near the door; at the same time dealing out various smart and tingling blows with their truncheons, after the manner of that ingenious actor, Mr. Punch, whose brilliant example, both in the fashion of his weapons and their use, this branch of the executive occasionally follows.

Several very exciting skirmishes were in progress, when a loud shout attracted the attention even of the belligerents, and then there poured
on to the platform, from a door at the side, a long line of gentlemen with their hats off, all looking behind them, and uttering vociferous cheers; the cause whereof was sufficiently explained when Sir Matthew Pupker and the two other real members of Parliament came to the front, amidst deafening shouts, and testified to each other in dumb motions that they had never seen such a glorious sight as that in the whole course of their public career.

At length, and at last, the assembly left off shouting, but Sir Matthew Pupker being voted into the chair, they underwent a relapse which lasted five minutes. This over, Sir Matthew Pupker went on to say what must be his feelings on that great occasion, and what must be that occasion in the eyes of the world, and what must be the intelligence of his fellow-countrymen before him, and what must be the wealth and respectability of his honourable friends behind him ; and lastly, what must be the importance to the wealth, the happiness, the comfort, the liberty, the very existence of a free and great people, of such an Institution as the United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company.

Mr. Bonney then presented himself to move the first resolution, and having run his right hand through his hair, and planted his left in an easy manner in his ribs, he consigned his hat to the care of the gentleman with the double chin (who acted as a species of bottle-holder to the orators generally), and said he would read to them the first resolu-tion-"That this meeting views with alarm and apprehension, the existing state of the Muffin Trade in this Metropolis and its neighbourhood; that it considers the Muffin Boys, as at present constituted, wholly undeserving the confidence of the public, and that it deems the whole Muffin system alike prejudicial to the health and morals of the people, and subversive of the best interests of a great commercial and mercantile community." The honourable gentleman made a speech which drew tears from the eyes of the ladies, and awakened the liveliest emotions in every individual present. He had visited the houses of the poor in the various districts of London, and had found them destitute of the slightest vestige of a muffin, which there appeared too much reason to believe some of these indigent persons did not taste from year's end to year's end. He had found that among muffin sellers there existed drunkenness, debauchery, and profligacy, which he attributed to the debasing nature of their employment as at present exercised; he had found the same vices among the poorer class of people who ought to be muffin consumers, and this he attributed to the despair engendered by their being placed beyond the reach of that nutritious article, which drove them to seek a false stimulant in intoxicating liquors. He would undertake to prove before a committee of the House of Commons, that there existed a combination to keep up the price of muffins, and to give the bellman a monopoly; he would prove it by bellmen at the bar of that House ; and he would also prove, that these men corresponded with each other by secret words and signs, as, "Snooks," "Walker," "Ferguson," "Is Murphy right?" and many others. It was this melancholy state of things that the Company
proposed to correct; firstly, by prohibiting under heavy penalties all private muffin trading of every description; and secondly, by themselves supplying the public generally, and the poor at their own homes, with muffins of first quality at reduced prices. It was with this object that a bill had been introduced into Parliament by their patriotic chairman Sir Mathew Pupker ; it was this bill that they had met to support; it was the supporters of this bill who would confer undying brightness and splendour upon England, under the name of the United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company ; he would add, with a capital of Five Millions, in five hundred thousand shares of ten pounds each.

Mr. Ralph Nickleby seconded the resolution, and another gentleman having moved that it be amended by the insertion of the words " and crumpet" after the word "muffin," whenever it occurred, it was carried triumphantly; only one man in the crowd cried "No!" and he was promptly taken into custody, and straightway borne off.

The second resolution, which recognised the expediency of immediately abolishing "all muffin (or crumpet) sellers, all traders in muffins (or crumpets) of whatsoever description, whether male or female, boys or men, ringing hand-bells or otherwise," was moved by a grievous gentleman of semi-clerical appearance, who went at once into such deep pathetics, that he knocked the first speaker clean out of the course in no time. You might have heard a pin fall-a pin! a feather-as he described the cruelties inflicted on muffin boys by their masters, which he very wisely urged were in themselves a sufficient reason for the establishment of that inestimable company. It seemed that the unhappy youths were nightly turned out into the wet streets at the most inclement periods of the year, to wander about in darkness and rain-or it might be hail or snow-for hours together, without shelter, food, or warmth ; and let the public never forget upon the latter point, that while the muffins were provided with warm clothing and blankets, the boys were wholly unprovided for, and left to their own miserable resources. (Shame!) The honourable gentleman related one case of a muffin boy, who having been exposed to this inhuman and barbarous system for no less than five years, at length fell a victim to a cold in the head, beneath which he gradually sunk until he fell into a perspiration and recovered; this he could vouch for, on his own authority, but he had heard (and he had no reason to doubt the fact) of a still more heart-rending and appalling circumstance. He had heard of the case of an orphan muffin boy, who, having been run over by a hackney carriage, had been removed to the hospital, had undergone the amputation of his leg below the knee, and was now actually pursuing his occupation on crutches. Fountain of justice, were these things to last !

This was the department of the subject that took the meeting, and this was the style of speaking to enlist their sympathies. The men shouted, the ladies wept into their pocket-handkerchiefs till they were moist, and waved them till they were dry ; the excitement was tremendous, and Mr. Nickleby whispered his friend that the shares were thenceforth at a premium of five-and twenty per cent.

The resolution was of course carried with loud acclamations, every man holding up both hands in favour of it, as he would in his enthusiasm have held up both legs also, if he could have conveniently accomplished it. This done, the draft of the proposed petition was read at length ; and the petition said, as all petitions do say, that the petitioners were very humble, and the petitioned very honorable, and the object very virtuous, therefore (said the petition) the bill ought to be passed into a law at once, to the everlasting honor and glory of that most honorable and glorious Commons of England in Parliament assembled.

Then the gentleman who had been at Crockford's all night, and who looked something the worse about the eyes in consequence, came forward to tell his fellow-countrymen what a speech he meant to make in favour of that petition whenever it should be presented, and how desperately he meant to taunt the parliament if they rejected the bill; and to inform them also that he regretted his honorable friends had not inserted a clause rendering the purchase of muffins and crumpets compulsory upon all classes of the community, which he-opposing all half measures, and preferring to go the extreme animal-pledged himself to propose and divide upon in committee. After announcing this determination, the honorable gentleman grew jocular ; and as patent boots, lemon-coloured kid gloves, and a fur coat collar, assist jokes materially, there was immense laughter and much cheering, and moreover such a brilliant display of ladies' pocket-handkerchiefs, as threw the grievous gentleman quite into the shade.

And when the petition had been read and was about to be adopted, there came forward the Irish member (who was a young gentleman of ardent temperament), with such a speech as only an Irish member can make, breathing the true soul and spirit of poetry, and poured forth with such fervour, that it made one warm to look at him ; in the course whereof he told them how he would demand the extension of that great boon to his native country; how he would claim for her equal rights in the muffin laws as in all other laws; and how he yet hoped to see the day when crumpets should be toasted in her lowly cabins, and muffin bells should ring in her rich green valleys. And after him came the Scotch member, with various pleasant allusions to the probable amount of profits, which increased the good humour that the poetry had awakened; and all the speeches put together did exactly what, they were intended to do, and established in the hearers' minds that there was no speculation so promising, or at the same time so praiseworthy, as the United Metropolitan Improved Hot Muffin and Crumpet Baking and Punctual Delivery Company.
* So, the petition in favour of the bill was agreed upon, and the meeting adjourned with acclamations, and Mr. Nickleby and the other directors went to the office to lunch, as they did every day at half-past one o'clock ; and to remunerate themselves for which trouble, (as the company was yet in its infancy,) they only charged three guineas each man for every such attendance.

\section*{CHAPTER III.}

MR. RALPH NICKLEBY RECEIVES SAD TIDINGS OF HIS BROTHER, BUT BEARS UP NOBLY AGAINST THE INTELLIGENCE COMMUNICATED TO HIM. THE READER IS INFORMED HOW HE LIKED NICHOLAS, WHO IS HEREIN INTRODUCED, AND HOW KINDLY HE PROPOSED TO MAKE HIS FORTUNE AT ONCE.

Having rendered his zealous assistance towards despatching the lunch, with all that promptitude and energy which are among the most important qualities that men of business can possess, Mr. Ralph Nickleby took a cordial farewell of his fellow speculators, and bent his steps westward in unwonted good humour. As he passed Saint Paul's he stepped aside into a doorway to set his watch, and with his hand on the key and his eye on the cathedral dial, was intent upon so doing, when a man suddenly stopped before him. It was Newman Noggs.
"Ah! Newman," said Mr. Nickleby, looking up as he pursued his occupation. "The letter about the mortgage has come, has it? I thought it would."
" Wrong," replied Newman.
"What ! and nobody called respecting it?" inquired Mr. Nickleby, pausing. Noggs shook his head.
"What has come, then?" inquired Mr. Nickleby.
"I have," said Newman.
"What else?" demanded the master, sternly.
"This," said Newman, drawing a sealed letter slowly from his pocket. "Post-mark, Strand, black wax, black border, woman's hand, C. N. in the corner."
"Black wax," said Mr. Nickleby, glancing at the letter. "I know something of that hand, too. Newman, I shouldn't be surprised if my brother were dead."
"I don't think you would," said Newman, quietly.
"Why not, sir?" demanded Mr. Nickleby.
"You never are surprised," replied Newman, " that's all."
Mr. Nickleby snatched the letter from his assistant, and fixing a cold look upon him, opened, read it, put it in his pocket, and having now hit the time to a second, began winding up his watch.
"It is as I expected, Newman," said Mr. Nickleby, while he was thus engaged. "He is dead. Dear me. Well, that's a sudden thing. I shouldn't have thought it, really." With these touching expressions of sorrow, Mr. Nickleby replaced his watch in his fob, and fitting on his gloves to a nicety, turned upon his way, and walked slowly westward with his hands behind him.
"Children alive?" inquired Noggs, stepping up to him.
"Why, that's the very thing," replied Mr. Nickleby, as though his thoughts were about them at that moment. "They are both alive."
" Both !" repeated Newman Noggs, in a low voice.
"And the widow, too," added Mr. Nickleby," and all three in London, confound them ; all three here, Newman."

Newman fell a little behind his master, and his face was curiously twisted as by a spasm, but whether of paralysis, or grief, or inward laughter, nobody but himself could possibly explain. The expression of a man's face is commonly a help to his thoughts, or glossary on his speech; but the countenance of Newman Noggs, in his ordinary moods, was a problem which no stretch of ingenuity could solve.
"Go home!" said Mr. Nickleby after they had walked a few paces, looking round at the clerk as if he were his dog. The words were scarcely uttered when Newman darted across the road, slunk among the crowd, and disappeared in an instant.
" Reasonable, certainly!" muttered Mr. Nickleby to himself, as he walked on, " very reasonable! My brother never did anything for me, and I never expected it ; the breath is no sooner out of his body than I am to be looked to, as the support of a great hearty woman and a grown boy and girl. What are they to me? I never saw them."

Full of these and many other reflections of a similar kind, Mr. Nickleby made the best of his way to the Strand, and referring to his letter as if to ascertain the number of the house he wanted, stopped at a private door about half-way down that crowded thoroughfare.

A miniature painter lived there, for there was a large gilt frame screwed upon the street-door, in which were displayed, upon a black velvet ground, two portraits of naval dress coats with faces looking out of them and telescopes attached; one of a young gentleman in a very vermilion uniform, flourishing a sabre; and one of a literary character with a high forehead, a pen and ink, six books, and a curtain. There was moreover a touching representation of a young lady reading a manuscript in an unfathomable forest, and a charming whole length of a large-headed little boy, sitting on a stool with his legs fore-shortened to the size of salt-spoons. Besides these works of art, there were a great many heads of old ladies and gentlemen smirking at each other out of blue and brown skies, and an elegantly-written card of terms with an embossed border.

Mr. Nickleby glanced at these frivolities with great contempt, and gave a double knock, which having been thrice repeated was answered by a servant girl with an uncommonly dirty face.
"Is Mrs. Nickleby at home, girl ?" demanded Ralph, sharply.
"Her name ain't Nickleby," said the girl, "La Creevy, you mean."
Mr. Nickleby looked very indignant at the handmaid on being thus corrected, and demanded with much asperity what she meant; which she was about to state, when a female voice, proceeding from a perpendicular staircase at the end of the passage, inquired who was wanted.
"Mrs. Nickleby" said Ralph.
"It's the second floor, Hannah," said the same voice; "what a stupid thing you are! Is the second floor at home?"
"Somebody went out just now, but I think it was the attic which had been a cleaning of himself," replied the girl.
"You had better see," said the invisible female. "Show the gentleman where the bell is, and tell him he mustn't knock double knocks for the second floor; I can't allow a knock except when the bell's broke, and then it must be two single ones."
"Here," said Ralph, walking in without more parley, " I beg your pardon; is that Mrs. La what's-her-name?"
"Creevy-La Creevy," replied the voice, as a yellow head-dress bobbed over the bannisters.
"I'll speak to you a moment, ma'am, with your leave," said Ralph.
The voice replied that the gentleman was to walk up; but he had walked up before it spoke, and stepping into the first floor, was received by the wearer of the yellow head-dress, who had a gown to correspond, and was of much the same colour herself. Miss La Creevy was a mincing young lady of fifty, and Miss La Creevy's apartment was the gilt frame down stairs on a larger scale and something dirtier.
"Hem!" said Miss La Creevy, coughing delicately behind her black silk mitten. "A miniature, I presume. A very strongly-marked countenance for the purpose, Sir. Have you ever sat before?"
"You mistake my purpose, I see, Ma’am," replied Mr. Nickleby, in his usual blunt fashion. "I have no money to throw away on miniatures, ma'am, and nobody to give one to (thank God) if I had. Seeing you on the stairs, I wanted to ask a question of you, about some lodgers here."

Miss La Creevy coughed once more-this cough was to conceal her disappointment-and said, " Oh , indeed!"
"I infer from what you said to your servant, that the floor above belongs to you, ma'am?" said Mr. Nickleby.

Yes it did, Miss La Creevy replied. The upper part of the house belonged to her, and as she had no necessity for the second-floor rooms just then, she was in the habit of letting them. Indeed, there was a lady from the country and her two children in them, at that present speaking.
"A widow, ma'am ?" said Ralph.
"Yes, she is a widow," replied the lady.
"A poor widow, ma'am ?" said Ralph, with a powerful emphasis on that little adjective which conveys so much.
"Well, I am afraid she is poor," rejoined Miss La Creevy.
"I happen to know that she is, ma'am," said Ralph. "Now what business has a poor widow in such a house as this, ma'am?"
"Very true," replied Miss La Creevy, not at all displeased with this implied compliment to the apartments. "Exceedingly true."
"I know her circumstances intimately, ma'am," said Ralph; "in fact, I am a relation of the family; and I should recommend you not to keep them here, ma'am."
" I should hope, if there was any incompatibility to meet the pecuniary obligations," said Miss La Creevy with another cough, "that the lady's family would_"
" No they wouldn't, ma'am," interrupted Ralph, hastily. " Don't think it."
" If I am to understand that;" said Miss La Creevy, "the case wears a very different appearance."
" You may understand it then, ma'am," said Ralph, " and make your arrangements accordingly. I am the family, ma'am-at least, I believe I am the only relation they have, and I think it right that you should know \(I\) can't support them in their extravagances. How long have they taken these lodgings for ?"
"Only from week to week," replied Miss La Creevy. "Mrs. Nickleby paid the first week in advance."
"Then you had better get them out at the end of it," said Ralph. "They can't do better than go back to the country, ma'am; they are in everybody's way here."
"Certainly," said Miss La Creevy, rubbing her hands; "if Mrs. Nickleby took the apartments without the means of paying for them, it was very unbecoming a lady."
" Of course it was, ma'am," said Ralph.
"And naturally," continued Miss La Creevy, "I who am at present -hem-an unprotected female, cannot afford to lose by the apartments."
" Of course you can't, ma'am," replied Ralph.
"Though at the same time," added Miss La Creevy who was plainly wavering between her good-nature and her interest, "I have nothing whatever to say against the lady, who is extremely pleasant and affable, though, poor thing, she seems terribly low in her spirits; nor against the young, people either, for nicer, or better-behaved young people cannot be."
" Very well, ma'am," said Ralph, turning to the door, for these encomiums on poverty irritated him; "I have done my duty, and perhaps more than I ought : of course nobody will thank me for saying what I have."
" I am sure \(I\) am very much obliged to you at least, Sir," said Miss La Creevy in a gracious manner. "Would you do me the favour to look at a few specimens of my portrait painting ?"
" You're very good, ma'am," said Mr. Nickleby, making off with great speed; "but as I have a visit to pay up stairs, and my time is precious, I really can't."
"At any other time when you are passing, I shall be most happy," said Miss La Creevy. "Perhaps you will have the kindness to take a card of terms with you? Thank you-good morning."
"Good morning, ma'am," said Ralph, shutting the door abruptly after him to prevent any further conversation. "Now for my sister-in-law. Bah!"

Climbing up another perpendicular flight, composed with great mechanical ingenuity of nothing but corner stairs, Mr. Ralph Nickleby stopped to take breath on the landing, when he was overtaken by the handmaid, whom the politeness of Miss La Creevy had despatched to announce him, and who had apparently been making a variety of
unsuccessful attempts since their last interview, to wipe her dirty face clean upon an apron much dirtier.
"What name ?" said the girl.
" Nickleby," replied Ralph.
"Oh! Mrs. Nickleby," said the girl, throwing open the door, " here's Mr. Nickleby."

A lady in deep mourning rose as Mr. Ralph Nickleby entered, but appeared incapable of advancing to meet him, and leant upon the arm of a slight but very beautiful girl of about seventeen, who had been sitting by her. A youth, who appeared a year or two older, stepped forward and saluted Ralph as his uncle.
"Oh," growled Ralph, with an ill-favoured frown, "you are Nicholas, I suppose?"
" That is my name, Sir," replied the youth.
"Put my hat down," said Ralph, imperiously. "Well, ma'am, how do you do? You must bear up against sorrow, ma'am ; I always do."
"Mine was no common loss!" said Mrs. Nickleby, applying her handkerchief to her eyes.
"It was no unconmon loss, ma'am," returned Ralph, as he coolly unbuttoned his spencer. "Husbands die every day, ma'am, and wives too."
"And brothers also, Sir," said Nicholas, with a glance of indignation.
"Yes, Sir, and puppies, and pug-dogs likewise," replied his uncle, taking a chair. "You didn't mention in your letter what my brother's complaint was, ma’am."
"The doctors could attribute it to no particular disease," said Mrs. Nickleby, shedding tears. "We have too much reason to fear that he died of a broken heart."
"Pooh!" said Ralph, " there's no such thing. I can understand a man's dying of a broken neek, or suffering from a broken arm, or a broken head, or a broken leg, or a broken nose ; but a broken heartnonsense, it's the cant of the day. If a man can't pay his debts, he dies of a broken heart, and his widow's a martyr.'
" Some people, I believe, have no hearts to break," observed Nicholas, quietly.
"How old is this boy, for God's sake?" inquired Ralph, wheeling back his chair, and surveying his nephew from head to foot with intense scorn.
" Nicholas is very nearly nineteen," replied the widow.
" Nineteen, eh!" said Ralph, "and what do you mean to do for your bread, Sir?"
"Not to live upon my mother," replied Nicholas, his heart swelling as he spoke.
"You'd have little enough to live upon, if you did," retorted the uncle, eyeing him contemptuously.
"Whatever it be," said Nicholas, flushed with anger, "I shall neit look to you to make it more."
" Nicholas, my dear, recollect yourself," remonstrated Mrs. Niekleby.
"Dear Nicholas, pray," urged the young lady.
"Hold your tongue, Sir," said Ralph. "Upon my word! Fine beginnings, Mrs. Nickleby-fine beginnings."

Mrs. Nickleby made no other reply than entreating Nicholas by a gesture to keep silent, and the uncle and nephew looked at each other for some seconds without speaking. The face of the old man was stern, hard-featured and forbidding; that of the young one, open, handsome, and ingenuous. The old man's eye was keen with the twinklings of avarice and cumning; the young man's, bright with the light of intelligence and spirit. His figure was somewhat slight, but manly and well-formed; and apart from all the grace of youth and comeliness, there was an emanation from the warm young heart in his look and bearing which kept the old man down.

However striking such a contrast as this, may be to lookers-on, none ever feel it with half the keenness or acuteness of perfection with which it strikes to the very soul of him whose inferiority it marks. It galled Ralph to the heart's core, and he hated Nicholas from that hour.

The mutual inspection was at length brought to a close by Ralph withdrawing his eyes with a great show of disdain, and calling Nicholas "a boy." This word is much used as a term of reproach by elderly gentlemen towards their juniors, probably with the view of deluding society into the belief that if they could be young again, they wouldn't on any account.
"Well, ma'am," said Ralph, impatiently, "the creditors have administered, you tell me, and there's nothing left for you ?"
"Nothing," replied Mrs. Nickleby.
"And you spent what little money you had, in coming all the way to London, to see what I could do for you?" pursued Ralph.
"I hoped," faltered Mrs. Nickleby, "that you might have an opportunity of doing something for your brother's children. It was his dying wish that I should appeal to you in their behalf."
" I don't know how it is," muttered Ralph, walking up and down the room, " but whenever a man dies without any property of his own, he always seems to think he has a right to dispose of other people's. What is your daughter fit for, ma'am ?"
" Kate has been well educated," sobbed Mrs. Nickleby. "Tell your uncle, my dear, how far you went in French and extras."

The poor girl was about to murmur forth something, when her uncle istopped her very unceremoniously.
"We must try and get you apprenticed at some boarding-school," said Ralph. "You have not been brought up too delicately for that, I hope?"
" No, indeed, uncle," replied the weeping girl. "I will try to do anything that will gain me a home and bread."
"Well, well," said Ralph, a little softened, either by his niece's beauty or her distress (stretch a point, and say the latter). "You must try it, and if the life is too hard, perhaps dress-making or tambour-work will come lighter. Have you ever done anything, Sir?" (turning to his nephew.)
" No," replied Nicholas, bluntly.
"No, I thought not!" said Ralph. "This is the way my brother brought up his children, ma'am."
"Nicholas has not long completed such education as his poor father could give him," rejoined Mrs. Nickleby, "and he was thinking of-"
"Of making something of him some day," said Ralph. "The old story; always thinking, and never doing. If my brother had been a man of activity and prudence, he might have left you a rich woman, ma'am: and if he had turned his son into the world, as my father turned me, when I wasn't as old as that boy by a year and a half, he would have been in a situation to help you, instead of being a burden upon you, and increasing your distress. My brother was a thoughtless, inconsiderate man, Mrs. Nickleby, and nobody, I am sure, can have better reason to feel that, than you."

This appeal set the widow upon thinking that perhaps she might have made a more successful venture with her one thousand pounds, and then she began to reflect what a comfortable sum it would have been just then ; which dismal thoughts made her tears flow faster, and in the excess of these griefs she (being a well-meaning woman enough, but rather weak withal) fell first to deploring her hard fate, and then to remarking, with many sobs, that to be sure she had been a slave to poor Nicholas, and had often told him she might have married better (as indeed she had, very often), and that she never knew in his life-time how the money went, but that if he had confided in her they might all have been better off that day; with other bitter recollections common to most married ladies either during their coverture, or afterwards, or at both periods. Mrs. Nickleby concluded by lamenting that the dear departed had never deigned to profit by her advice, save on one occasion : which was a strictly veracious statement, inasmuch as he had only acted upon it once, and had ruined himself in consequence.

Mr. Ralph Nickleby heard all this with a half, smile; and when the widow had finished, quietly took up the subject where it had been left before the above outbreak.
"Are you willing to work, Sir?" he inquired, frowning on his nephew.
"Of course I am," replied Nicholas haughtily.
"Then see here, Sir," said his uncle. "This caught my eye this morning, and you may thank your stars for it."

With this exordium, Mr. Ralph Nickleby took a newspaper from his pocket, and after unfolding it, and looking for a short time among the advertisements, read as follows.
"Education.-At Mr. Wackford Squeers's Academy, Dotheboys Hall, at the delightful village of Dotheboys, near Greta Bridge in Yorkshire. Youth are boarded, clothed, booked, furnished with pocket-money, provided with all necessaries, instructed in all languages, living and dead, mathematics, orthography, geometry, astronomy, trigonometry, the use of the globes, algebra, single stick (if required), writing, arithmetic, fortification, and every other branch of classical literature. Terms, twenty guineas per annum. No extras, no vaca-
tions, and diet unparalleled. Mr. Squeers is in town, and attends daily, from one till four, at the Saracen's Head, Snow Hill. N.B. An able assistant wanted. Annual salary £5. A Master of Arts would be preferred."
"There," said Ralph, folding the paper again. "Let him get that situation, and his fortune is made."
"But he is not a Master of Arts," said Mrs. Nickleby.
"That," replied Ralph, "that, I think, can be got over."
"But the salary is so small, and it is such a long way off, uncle!" faltered Kate.
"Hush, Kate my dear," interposed Mrs. Nickleby ; " your uncle must know best."
"I say," repeated Ralph, tartly, " let him get that situation, and his fortune is made. If he don't like that, let him get one for himself. Without friends, money, recommendation, or knowledge of business of any kind, let him find honest employment in London which will keep him in shoe leather, and I'll give him a thousand pounds. At least," said Mr. Ralph Nickleby, checking himself, "I would if I had it."
"Poor fellow!" said the young lady. "Oh! uncle, must we be separated so soon!"
"Don't teaze your uncle with questions when he is thinking only for our good, my love," said Mrs. Nickleby. "Nicholas, my dear, I wish you would say something."
"Yes, mother, yes," said Nicholas, who had hitherto remained silent and absorbed in thought. "If I am fortunate enough to be appointed to this post, Sir, for which I am so imperfectly qualified, what will become of those I leave behind ?"
"Your mother and sister, Sir," replied Ralph, " will be provided for in that case (not otherwise), by me, and placed in some sphere of life in which they will be able to be independent. That will be my immediate care; they will not remain as they are, one week after your departure, I will undertake."
"Then," said Nicholas, starting gaily up, and wringing his uncle's hand, " I am ready to do anything you wish me. Let us try our fortune with Mr. Squeers at once ; he can but refuse."
"He won't do that," said Ralph. "He will be glad to have you on my recommendation. Make yourself of use to him, and you'll rise to be a partner in the establishment in no time. Bless me, only think ! if he were to die, why your fortune's made at once."
"To be sure, I see it all," said poor Nicholas, delighted with a thousand visionary ideas, that his good spirits and his inexperience were cónjuring up before him. "Or suppose some young nobleman who is being educated at the Hall, were to take a fancy to me, and get his father to appoint me his travelling tutor when he left, and when we come back from the continent, procured me some handsome appointment. Eh! uncle?"
"Ah, to be sure!" sneered Ralph.
"And who knows, but when he came to see me when I was settled
(as he would of course), he might fall in love with Kate, who would, be keeping my house, and-and-marry her, eh! uncle? Who knows?"
" Who, indeed!" snarled Ralph.
"How happy we should be!" cried Nicholas with enthusiasm. "The pain of parting is nothing to the joy of meeting again. Kate will be a beautiful woman, and I so proud to hear them say so, and mother so happy to be with us once again, and all these sad times forgotten, and -" The picture was too bright a one to bear, and Nicholas, fairly overpowered by it, smiled faintly, and burst into tears.

This simple family, born and bred in retirement, and wholly unacquainted with what is called the world-a conventional phrase which, being interpreted, signifieth all the rascals in it-mingled their tears: together at the thought of their first separation ; and, this first gush of feeling over, were proceeding to dilate with all the buoyancy of untried hope on the bright prospects before them, when Mr. Ralph Nickleby suggested, that if they lost time, some more fortunate candidate might deprive Nicholas of the stepping-stone to fortune which. the advertisement pointed out, and so undermine all their air-built castles. This timely reminder effectually stopped the conversation, and Nicholas having carefully copied the address of Mr. Squeers, the uncle and nephew issued forth together in quest of that accomplished gentleman; Nicholas firmly persuading himself that he had done his relative great injustice in disliking him at first sight, and Mrs. Nickleby being at some pains to inform her daughter that she was sure he was a much more kindly disposed person than he seemed, which Miss Nickleby dutifully remarked he might very easily be.

To tell the truth, the good lady's opinion had been not a little influenced by her brother-in-law's appeal to her better understanding and his implied compliment to her high deserts ; and although she had dearly loved her husband and still doted on her children, he had struck so successfully on one of those little jarring chords in the human heart (Ralph was well acquainted with its worst weaknesses, though he knew nothing of its best), that she had already begun seriously to consider herself the amiable and suffering victim of her late husband's imprudence.

\section*{CHAPTER IV.}

NICHOLAS AND HIS UNCLE (TO SECURE THE FORTUNE WITHOUT LOSS OF TIME) WAIT UPON MR. WACKFORD SQUEERS, THE YORKSHIRE SCHOOLMASTER.

Snow Hul! What kind of place can the quiet town's-people who see the words emblazoned in all the legibility of gilt letters and dark shading on the north-country coaches, take Snow Hill to be? All people have some undefined and shadowy notion of a place whose name is frequently before their eyes or often in their ears, and what a vast
number of random ideas there must be perpetually floating about, regarding this same Snow Hill. The name is such a good one. Snow Hill-Snow Hill too, coupled with a Saracen's. Head: picturing to us by a double association of ideas, something stern and rugged. A bleak desolate tract of country, open to piercing blasts and fierce wintry storms-a dark, cold, and gloomy heath, lonely by day, and scarcely to be thought of by honest folks at night-a place which solitary wayfarers shun, and where desperate robbers congregate ;-this, or something like this, we imagine must be the prevalent notion of Snow Hill in those remote and rustic parts, through which the Saracen's Head, like some grim apparition, rushes each day and night with mysterious and ghost-like punctuality, holding its swift and headlong course in all weathers, and seeming to bid defiance to the very elements themselves.

The reality is rather different, but by no means to be despised notwithstanding. There, at the very core of London, in the heart of its business and animation, in the midst of a whirl of noise and motion : stemming as it were the giant currents of life that flow ceaselessly on from different quarters, and meet beneath its walls, stands Newgate; and in that crowded street on which it frowns so darkly-within a few feet of the squalid tottering houses-upon the very spot on which the venders of soup and fish and damaged fruit are now plying their trades -scores of human beings, amidst a roar of sounds to which even the tumult of a great city is as nothing, four, six, or eight strong men at a time, have been hurried violently and swiftly from the world, when the scene has been rendered frightful with excess of human life; when curious eyes have glared from casement, and house-top, and wall and pillar, and when, in the mass of white and upturned faces, the dying wretch, in his all-comprehensive look of agony, has met not one-not one-that bore the impress of pity or compassion.

Near to the jail, and by consequence near to Smithfield also, and the Compter and the bustle and noise of the city ; and just on that particular part of Snow Hill where omnibus horses going eastwards seriously think of falling down on purpose, and where horses in hackney cabriolets going westwards not unfrequently fall by accident, is the coachyard of the Saracen's-Head Inn, its portal guarded by two Saracens' heads and shoulders, which it was once the pride and glory of the choice spirits of this metropolis to pull down at night, but which have for some time remained in undisturbed tranquillity ; possibly because this species of humour is now confined to Saint James's parish, where door knockers are preferred, as being more portable, and bell-wires esteemed as convenient tooth-picks. Whether this be the reason or not, there they are, frowning upon you from each side of the gateway, and the inn itself, garnished with another Saracen's Head, frowns upon you from the top of the yard; while from the door of the hind boot of all the red coaches that are standing therein, there glares a small Saracen's Head with a twin expression to the large Saracen's Heads below, so that the general appearance of the pile is of the Saracenic order.

When you walk up this yard, you will see the booking-office on your:
left, and the tower of Saint Sepulchre's church darting abruptly up into the sky on your right, and a gallery of bed-rooms on both sides. Just before you, you will observe a long window with the words " coffee-room" legibly painted above it ; and looking out of that window, you would have seen in addition, if you had gone at the right time, Mr. Wackford Squeers with his hands in his pockets.

Mr. Squeers's appearance was not prepossessing. He had but one eye, and the popular prejudice runs in favour of two. The eye he had was unquestionably useful, but decidedly not ornamental, being of a greenish grey, and in shape resembling the fanlight of a street door. The blank side of his face was much wrinkled and puckered up, which gave him a very sinister appearance, especially when he smiled, at which times his expression bordered closely on the villanous. His hair was very flat and shiny, save at the ends, where it was brushed stiffly up from a low protruding forehead, which assorted well with his harsh voice and coarse manner. He was about two or three and fifty, and a trifle below the middle size; he wore a white neckerchief with long ends, and a suit of scholastic black, but his coat sleeves being a great deal too long, and his trousers a great deal too short, he appeared ill at ease in his clothes, and as if he were in a perpetual state of astonishment at finding himself so respectable.

Mr. Squeers was standing in a box by one of the coffee-room fireplaces, fitted with one such table as is usually seen in coffee-rooms, and two of extraordinary shapes and dimensions made to suit the angles of the partition. In a corner of the seat was a very small deal trunk, tied round with a scanty piece of cord; and on the trunk was perched-his lace-up half-boots and corduroy trowsers dangling in the air-a diminutive boy, with his shoulders drawn up to his ears, and his hands planted on his knees, who glanced timidly at the schoolmaster from time to time with evident dread and apprehension.
"Half-past three," muttered Mr. Squeers, turning from the window, and looking sulkily at the coffee-room clock. "There will be nobody here to-day."

Much vexed by this reflection, Mr. Squeers looked at the little boy to see whether he was doing anything he could beat him for: as he happened not to be doing anything at all, he merely boxed his ears, and told him not to do it again.
"At Midsummer," muttered Mr. Squeers, resuming his complaint, "I took down ten boys; ten twentys-two hundred pound. I go back at eight o'clock to-morrow morning, and have got only three-three oughts an ought-three twos six-sixty pound. What's come of all the boys? what's parents got in their heads? what does it all mean?"

Here the little boy on the top of the trunk gave a violent sneeze.
"Halloa, Sir!" growled the schoolmaster, turning round. "What's that, Sir ?"
"Nothing, please Sir," replied the little boy.
"Nothing, Sir!" exclaimed Mr. Squeers.
"Please Sir, I sneezed," rejoined the boy, trembling till the little trunk shook under him.
"Oh! sneezed, did you ?" retorted Mr. Squeers. "Then what did you say 'nothing' for, Sir?"

In default of a better answer to this question, the little boy screwed a couple of knackles into each of his eyes and began to cry, wherefore Mr. Squeers knocked him off the trunk with a blow on one side of his face, and knocked him on again with a blow on the other.
"Wait till I get you down into Yorkshire, my young gentleman," said Mr. Squeers, " and then I'll give you the rest. Will you hold that noise, Sir?"
"Ye-ye-yes," sobbed the little boy, rubbing his face very hard with the Beggar's Petition in printed calico.
"Then do so at once, Sir," said Squeers. "Do you hear?"
As this admonition was accompanied with a threatening gesture, and uttered with a savage aspect, the little boy rubbed his face harder, as if to keep the tears back; and, beyond alternately sniffing and choking, gave no further vent to his emotions.
" Mr. Squeers," said the waiter, looking in at this juncture ; "here's a gentleman asking for you at the bar."
"Show the gentleman in, Richard," replied Mr. Squeers, in a soft voice. "Put your handkerchief in your pocket, you little scoundrel, or I'll murder you when the gentleman goes."

The schoolmaster had scarcely uttered these words in a fierce whisper, when the stranger entered. Affecting not to see him, Mr. Squeers feigned to be intent upon mending a pen, and offering benevolent advice to his youthful pupil.
"My dear child," said Mr. Squeers, " all people have their trials. This early trial of yours that is fit to make your little heart burst, and your very eyes come out of your head with crying, what is it? Nothing; less than nothing. You are leaving your friends, but you will have a father in me, my dear, and a mother in Mrs. Squeers. At the delightful village of Dotheboys, near Greta Bridge, in Yorkshire, where youth are boarded, clothed, booked, washed, furnished with pocket-money, provided with all necessaries-"
" It is the gentleman," observed the stranger, stopping the schoolmaster in the rehearsal of his advertisement. "Mr. Squeers, I believe, Sir ?"
"The same, Sir," said Mr. Squeers, with an assumption of extreme surprise.
"The gentleman," said the stranger, "that advertised in the Times newspaper?"
-" Morning Post, Chronicle, Herald, and Advertiser, regarding the Academy called Dotheboys Hall at the delightful village of Dotheboys, near Greta Bridge, in Yorkshire," added Mr. Squeers. "You come on business, Sir. I see by my young friends. How do you do, my little gentleman? and how do you do, Sir ?" With this salutation Mr. Squeers patted the heads of two hollow-eyed, small-boned little boys, whom the applicant had brought with him, and waited for further communications.
"I am in the oil and colour way. My name is Snawley, Sir," said the stranger.

Squeers inclined his head as much as to say, "And a remarkably pretty name, too."

The stranger continued. "I have been thinking, Mr. Squeers, of placing my two boys at your school."
"It is not for me to say so, Sir," replied Mr. Squeers, "but I don't think you could possibly do a better thing."
"Hem!" said the other. "Twenty pounds per annewum, I believe, Mr. Squeers?"
"Guineas," rejoined the schoolmaster, with a persuasive smile.
"Pounds for two, I think, Mr. Squeers," said Mr. Snawley solemnly.
"I don't think it could be done, Sir," replied Squeers, as if he had never considered the proposition before. "Let me see; four fives is twenty, double that, and deduct the-well, a pound either way shall not stand betwixt us. You must recommend me to your connection, Sir, and make it up that way."
"They are not great eaters," said Mr. Snawley.
"Oh! that doesn't matter at all," replied Squeers. "We don't consider the boys' appetites at our establishment." This was strictly true; they did not.
"Every wholesome luxury, Sir, that Yorkshire can afford," continued Squeers; "every beautiful moral that Mrs. Squeers can instil; every-in short, every comfort of a home that a boy could wish for, will be theirs, Mr. Snawley."
" I should wish their morals to be particularly attended to," said Mr. Snawley.
"I am glad of that, Sir," replied the schoolmaster, drawing himself up. "They have come to the right shop for morals, Sir."
"You are a moral man yourself," said Mr. Snawley.
"I rather believe I am, Sir," replied Squeers.
"I have the satisfaction to know you are, Sir," said Mr. Snawley. "I asked one of your references, and he said you were pious."
"Well, Sir, I hope I am a little in that way," replied Squeers.
"I hope I am also," rejoined the other. "Could I say a few words with you in the next box?"
"By all means," rejoined Squeers, with a grin. "My dears, will you speak to your new playfellow a minute or two ? That is one of my boys, Sir. Belling his name is,-a Taunton boy that, Sir."
"Is he, indeed ?" rejoined Mr. Snawley, looking at the poor little urchin as if he were some extraordinary natural curiosity.
"He goes down with me to-morrow, Sir," said Squeers. "That's his luggage that he is sitting upon now. Each boy is required to bring, Sir, two suits of clothes, six shirts, six pair of stockings, two nightcaps, two pocket-handkerchiefs, two pair of shoes, two hats, and a razor."
"A razor !" exclaimed Mr. Snawley, as they walked into the next box. "What for?"
"To shave with," replied Squeers, in a slow and measured tone.
There was not much in these three words, but there must have been
something in the manner in which they were said, to attract attention, for the schoolmaster and his companion looked steadily at each other for a few seconds, and then exchanged a very meaning smile. Snawley was a sleek flat-nosed man, clad in sombre garments, and long black gaiters, and bearing in his countenance an expression of much mortification and sanctity, so that his smiling without any obvious reason was the more remarkable.
" Up to what age do you keep boys at your school then?" he asked at length.
"Just as long as their friends make the quarterly payments to my agent in town, or until such time as they run away," replied Squeers. "Let us understand each other; I see we may safely do so. What are these boys ;-natural children?"
"No," rejoined Snawley, meeting the gaze of the schoolmaster's one eye. "They an't."
"I thought they might be," said Squeers, coolly. "We have a good many of them; that boy's one."
"Him in the next box?" said Snawley.
Squeers nodded in the affirmative, and his companion took another peep at the little boy on the trunk, and turning round again, looked as if he were quite disappointed to see him so much like other boys, and said he should hardly have thought it.
"He is," cried Squeers. "But about these boys of yours; you wanted to speak to me?"
"Yes," replied Snawley. "The fact is, I am not their father, Mr. Squeers. I'm only their father-in-law."
"Oh! Is that it ?" said the schoolmaster. "That explains it at once. I was wondering what the devil you were going to send them to Yorkshire for. Ha! ha! Oh, I understand now."
"You see I have married the mother," pursued Snawley; "it's expensive keeping boys at home, and as she has a little money in her own right, I am afraid (women are so very foolish, Mr. Squeers) that she might be led to squander it on them, which would be their ruin, you know."
" \(I\) see," returned Squeers, throwing himself back in his chair, and waving his hand.
"And this," resumed Snawley, "has made me anxious to put them to some school a good distance off, where there are no holidays-none of those ill-judged comings home twice a year that unsettle children's minds so-and where they may rough it a little-you comprehend?"
"The payments regular, and no questions asked," said Squeers, nodding his head.
"That's it, exactly," rejoined the other. "Morals strictly attended to, though."
" Strictly," said Squeers.
"Not too much writing home allowed, I suppose?" said the father-in-law, hesitating.
"None, except a circular at Christmas, to say that they never were so happy, and hope they may never be sent for," rejoined Squeers.
"Nothing could be better," said the father-in-law, rubbing his hands.
"Then, as we understand each other," said Squeers, " will you allow me to ask you whether you consider me a highly virtuous, exemplary, and well-conducted man in private life; and whether, as a person whose business it is to take charge of youth, you place the strongest confidence in my unimpeachable integrity, liberality, religious principles and ability ?"
"Certainly I do," replied the father-in-law, reciprocating the schoolmaster's grin.
" Perhaps you won't object to say that, if I make you a reference ?"
" Not the least in the world."
"That's your sort," said Squeers, taking up a pen ; " this is doing business, and that's what I like."

Having entered Mr. Snawley's address, the schoolmaster had next to perform the still more agreeable office of entering the receipt of the first quarter's payment in advance, which he had scarcely completed, when another voice was heard inquiring for Mr. Squeers.
"Here he is," replied the schoolmaster ; " what is it ?"
" Only a matter of business, Sir," said Ralph Nickleby, presenting himself, closely followed by Nicholas. "There was an advertisement of yours in the papers this morning ?"
"There was, Sir. This way, if you please," said Squeers, who had by this time got back to the box by the fire-place. "W on't you be seated?"
"Why, I think I will," replied Ralph, suiting the action to the word, and placing his hat on the table before him. "This is my nephew, Sir, Mr. Nicholas Nickleby."
"How do you do, Sir?" said Squeers.
Nicholas bowed: said he was very well, and seemed very much astonished at the outward appearance of the proprietor of Dotheboys Hall, as indeed he was.
"Perhaps you recollect me?" said Ralph, looking narrowly at the schoolmaster.
" You paid me a small account at each of my half-yearly visits to town, for some years, I think, Sir," replied Squeers.
"I did," rejoined Ralph.
"For the parents of a boy named Dorker, who unfortunately-"
"-unfortunately died at Dotheboys Hall," said Ralph, finishing the sentence.
" I remember very well, Sir," rejoined Squeers. "Ah! Mrs. Squeers, Sir, was as partial to that lad as if he had been her own; the attention, Sir, that was bestowed upon that boy in his illness-dry toast and warm tea offered him every night and morning when he couldn't swallow anything-a candle in his bed-room on the very night he died-the best dictionary sent up for him to lay his head upon.I don't regret it though. It is a pleasant thing to reflect that one did one's duty by him."

Ralph smiled as if he meant anything but smiling, and looked round at the strangers present.
"These are only some pupils of mine," said Wackford Squeers, pointing to the little boy on the trunk and the two little boys on the floor, who had been staring at each other without uttering a word, and writhing their bodies into most remarkable contortions, according to the custom of little boys when they first become acquainted. "This gentleman, Sir, is a parent who is kind enough to compliment me upon the course of education adopted at Dotheboys Hall, which is situated, Sir, at the delightful village of Dotheboys, near Greta Bridge, in Yorkshire, where youth are boarded, clothed, booked, washed, furnished with pocket-money -"
"Yes, we know all about that, Sir," interrupted Ralph, testily. "It's in the advertisement."
"You are very right, Sir ; it is in the advertisement," replied Squeers.
"And in the matter of fact besides," interrupted Mr. Snawley. "I feel bound to assure you, Sir, and I am proud to have this opportunity of assuring you, that I consider Mr. Squeers a gentleman highly virtuous, exemplary, well-conducted, and-"
"I make no doubt of it, Sir," interrupted Ralph, checking the torrent of recommendation ; " no doubt of it at all. Suppose we come to business?"
" With all my heart, Sir," rejoined Squeers. "، Never postpone business,' is the very first lesson we instil into our commercial pupils. Master Belling, my dear, always remember that ; do you hear ?"
"Yes, Sir," repeated Master Belling.
"He recollects what it is, does he ?"' said Ralph.
"Tell the gentleman," said Squeers.
" "Never,'" repeated Master Belling.
" Very good," said Squeers; " go on."
"Never, "- repeated Master Belling again.
"Very good indeed," said Squeers. "Yes."
" P," suggested Nicholas, good-naturedly.
"Perform—business!" said Master Belling. " Never—performbusiness!"
"Very well, Sir," said Squeers, darting a withering look at the culprit. "You and I will perform a little business on our private account bye and bye."
"And just now," said Ralph, " we had better transact our own, perhaps."
"If you please," said Squeers.
"Well," resumed Ralph, "it's brief enough ; soon broached, and I hope easily concluded. You have advertised for an able assistant, Sir?"
"Precisely so," said Squeers.
"And you really want one?"
"Certainly," answered Squeers.
"Here he is," said Ralph. "My nephew Nicholas, hot from school, with everything he learnt there, fermenting in his head, and nothing fermenting in his pocket, is just the man you want."
"I am afraid," said Squeers, perplexed with such an application from a youth of Nicholas's figure, "I am afraid the young man won't suit me."
"Yes, he will," said Ralph; "I know better. Don't be cast down, Sir ; you will be teaching all the young noblemen in Dotheboys Hall in less than a week's time, unless this gentleman is more obstinate than I take him to be."
"I fear, Sir," said Nicholas, addressing Mr. Squeers, "that you object to my youth, and my not being a Master of Arts ?"
"The absence of a college degree is an objection," replied Squeers, looking as grave as he could, and considerably puzzled, no less by the contrast between the simplicity of the nephew and the worldly manner of the uncle, than by the incomprehensible allusion to the young noblemen under his tuition.
"Look here, Sir," said Ralph; "I'll put this matter in its true light in two seconds."
"If you'll have the goodness," rejoined Squeers.
"This is a boy, or a youth, or a lad, or a young man, or a hobbledehoy, or whatever you like to call him, of eighteen or nineteen, or thereabouts," said Ralph.
"That I see," observed the schoolmaster.
"So do I," said Mr. Snawley, thinking it as well to back his new friend occasionally.
"His father is dead, he is wholly ignorant of the world, has no resources whatever, and wants something to do," said Ralph. "I recommend him to this splendid establishment of yours, as an opening which will lead him to fortune, if he turns it to proper account. Do you see that?"
"Every body must see that," replied Squeers, half imitating the sneer with which the old gentleman was regarding his unconsciousrelative.
"I do, of course," said Nicholas eagerly.
"He does, of course, you observe," said Ralph, in the same dry, hard manner. "If any caprice of temper should induce him to cast aside this golden opportunity before he has brought it to perfection, I consider myself absolved from extending any assistance to his mother and sister. Look at him, and think of the use he may be to you in half a dozen ways. Now the question is, whether, for some time to come at all events, he won't serve your purpose better than twenty of the kind of people you would get under ordinary circumstances. Isn't that a question for consideration ?"
"Yes, it is," said Squeers, answering a nod of Ralph's head with a nod of his own.
"Good," rejoined Ralph. "Let me have two words with you."
The two words were had apart, and in a couple of minutes Mr. Wackford Squeers announced that Mr. Nicholas Nickleby was from that moment thoroughly nominated to, and installed in, the office of first assistant-master at Dotheboys Hall.
"Your uncle's recommendation has done it, Mr. Nickleby," said Wackford Squeers.

Nicholas, overjoyed at his success, shook his uncle's hand warmly, and could have worshipped Squeers upon the spot.
"He is an odd-looking man," thought Nicholas. "What of that? Porson was an odd-looking man, and so was Doctor Johnson; all these bookworms are."
"At eight o'clock to-morrow morning, Mr. Nickleby," said Squeers, "the coach starts. You must be here at a quarter before, as we take these boys with us."
"Certainly, Sir," said Nicholas.
"And your fare down, I have paid," growled Ralph. "So you'll have nothing to do but keep yourself warm."

Here was another instance of his uncle's generosity. Nicholas felt his unexpected kindness so much, that he could scarcely find words to thank him; indeed, he had not found half enough, when they took leave of the schoolmaster and emerged from the Saracen's Head gateway.
"I shall be here in the morning to see you fairly off," said Ralph. "No skulking !"
"Thank you, Sir," replied Nicholas; "I never shall forget this kindness."
"Take care you don't," replied his uncle. "You had better go home now, and pack up what you have got to pack. Do you think you could find your way to Golden Square first?"
"Certainly," said Nicholas, " I can easily inquire."
"Leave these papers with my clerk, then," said Ralph, producing a small parcel, "and tell him to wait till I come home."

Nicholas cheerfully undertook the errand, and bidding his worthy uncle an affectionate farewell, which that warm-hearted old gentleman acknowledged by a growl, hastened away to execute his commission.

He found Golden Square in due course ; and Mr. Noggs, who had stepped out for a minute or so to the public-house, was opening the door with a latch-key as he reached the steps.
"What's that?" inquired Noggs, pointing to the parcel.
" Papers from my uncle," replied Nicholas; "and you're to have the goodness to wait till he comes home, if you please."
" Uncle !" cried Noggs.
"Mr. Nickleby," said Nicholas in explanation.
" Come in," said Newman.
Without another word he led Nicholas into the passage, and thence into the official pantry at the end of it, where he thrust him into a chair, and mounting upon his high stool, sat with his arms hanging straight down by his sides, gazing fixedly upon him as from a tower of observation.
"There is no answer," said Nicholas, laying the parcel on a table beside him.

Newman said nothing, but folding his arms, and thrusting his head forward so as to obtain a nearer view of Nicholas's face, scanned his features closely.
"No answer," said Nicholas, speaking very loud, under the impression that Newman Noggs was deaf.

Newman placed his hands upon his knees, and without uttering a syllable, continued the same close scrutiny of his companion's face.

This was such a very singular proceeding on the part of an utter stranger, and his appearance was so extremely peculiar, that Nicholas, who had a sufficiently keen sense of the ridiculous, could not refrain from breaking into a smile as he inquired whether Mr. Noggs had any commands for him.

Noggs shook his head and sighed; upon which Nicholas rose, and remarking that he required no rest, bade him good morning.

It was a great exertion for Newman Noggs, and nobody knows to this day how he ever came to make it, the other party being wholly unknown to him, but he drew a long breath and actually said out loud, without once stopping, that if the young gentleman did not object to tell, he should like to know what his uncle was going to do for him.

Nicholas had not the least objection in the world, but on the contrary was rather pleased to have an opportunity of talking on the subject which occupied his thoughts; so he sat down again, and (his sanguine imagination warming as he spoke) entered into a fervent and glowing description of all the honours and advantages to be derived from his appointment at that seat of learning, Dotheboys Hall.
"But, what's the matter-are you ill?" said Nicholas, suddenly breaking off, as his companion, after throwing himself into a variety of uncouth attitudes, thrust his hands under the stool and cracked his finger-joints as if he were snapping all the bones in his hands.

Newman Noggs made no reply, but went on shrugging his shoulders and cracking his finger-joints, smiling horribly all the time, and looking stedfastly at nothing, out of the tops of his eyes, in a most ghastly manner.

At first Nicholas thought the mysterious man was in a fit, but on further consideration decided that he was in liquor, under which circumstances he deemed it prudent to make off at once. He looked back when he had got the street-door open. Newman Noggs was still indulging in the same extraordinary gestures, and the cracking of his fingers sounded louder than ever.


From an Original Sketch taken on the spot by G. Cuambeus, Esq.

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"A FAMILIAR TREATISE ON THE HUMAN EYE: by F. West, Fleet Street, London.-A Third Edition of a pamphlet on this subject has just appeared. The author does not indulge in the technicalities of science, but treats his subject in a clear, intelligible manner; it is well worth the attention of persons who value the preservation of their sight." -Kent and Essex Mercury, Oct. 6, 1829.
"A PAMILIAR TREATISE ON THE HUMAN EYE: by F. West.-This is a very useful little treatise, which conveys much valuable information for the preservation of the sight, illustrated with three correct diagrams of the structure of the eye. The contents of the pamphlet are calculated to remove the numerous popular errors, and to induce those who require opticial aid to apply to respectable and intelligent opticians, who manufacture their spectacles with professional skill and critical precision, for the aid and preservation of the sight, and not to purchase glasses from ignorant impostors, which are faulty in every respect, and censequently extremely injurious to the visual organ of those who use them. The author points out, with clearness and perspicuity, the time and the indications when persons should have immediate recourse to the use of spectacles, for the preservation of their sight, and for their ease and comfort; and those who do not avail themselves of this information and advice, founded on experience and correct principles, will have reason, we will venture to add, to lament and deplore their neglect."Morning Advertiser, Sept. \(25,1829\).
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