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 embarassed 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 lifetime, 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 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, which was as small a landed estate as one would desire to see.

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 oftenrepeated 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 slatepencil 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 readyreckoners; his simple rule of interest being all comprised in the one

golden sentence, 'twopence for every halfpenny,' 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 billdiscounters. 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 worked sums in simpleinterest can fail to have found most embarrassing, by establishing the one general rule that all sums of principal and interest should be paid on pocketmoney 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 exist 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 moneygetting, 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 playfellow 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. So, 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 manit'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 greatand so may losses. The run of luck went against Mr Nickleby. A mania prevailed, a bubble burst, four stockbrokers 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 tomorrow. 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 clergyman.

'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.

CHAPTER II

Of Mr Ralph Nickleby, and his establishments, and his undertakings, and of a great jointstock 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 doorpost, surrounding 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 sallowfaced 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 they give 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 boardinghouses 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 moustached 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 gleesingers 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 smallplaited shirt-frill struggled out, as if insisting to show itself, from between his chin and the top button of his spencer; and the latter 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 smoke-dried, 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 suchlike rubbish, may be thrown there, when the tenant first moves in, but nothing more; and there they remain until 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 flowerpots, 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 of the 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; 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 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, 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 lefthand 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. 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-thebye, 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.' 'Ay, ay?' 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 --'

'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 upstairs, 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 hackneycoachman'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

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 dispatching 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 fellowspeculators, and bent his steps westward in unwonted good humour. As he passed St 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 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 halfway 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 largeheaded little boy, sitting on a stool with his legs foreshortened 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 headdress bobbed over the banisters.

'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 headdress, 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 downstairs 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 stronglymarked 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.'

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, which was as small a landed estate as one would desire to see.

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 oftenrepeated 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 slatepencil 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 readyreckoners; his simple rule of interest being all comprised in the one golden sentence, 'twopence for every halfpenny,' 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 billdiscounters. 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 worked sums in simpleinterest can fail to have found most embarrassing, by establishing the one general rule that all sums of principal and interest should be paid on pocketmoney 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 exist 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 moneygetting, 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 playfellow 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. So, 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.

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, which was as small a landed estate as one would desire to see.

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 oftenrepeated 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

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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

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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 bootheels, 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.

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'Yes it is,' said Mr Nickleby.