

One day in Christmas week, when all the shops were full of pretty things, Jack and his mamma found themselves in the gay street, with crowds of people hurrying to and fro, all carrying parcels of every imaginable shape.

The air was crisp and tingling, the sleigh-bells made a merry din, and everybody looked cheerful and smiling, as if they knew that Christmas was only five days off.

Almost everybody, for as Jack stopped to look in at a shop window, he saw some one who did not look cheerful. It was a poor woman, very thin and miserably clad, and holding a little boy by the hand.

The boy was *little*, because he wore petticoats (oh, such poor, ragged petticoats!) but he was taller than Jack. He was looking longing at the toys in the window.

"O mother!" he cried, see that little horse! Oh, I wish I had a little horse!"

"My dear," said the poor woman, sighing, "if I can give you an apple to eat with your bread on Christmas Day, you must be thankful, for I can do no more. Poor people can't have pretty things like these."

"Come, Jack!" said Mrs. Russell, drawing him on hastily. "What are you stopping for, child?"

"Mamma," asked Jack, trudging along stoutly, but looking grave and perplexed, "why can't poor people have nice things?"

"Why? Oh," said Mrs. Russell, who had not noticed the poor woman and her boy, "because they have no money to buy them. Pretty things cost money, you know."

Jack thought this over a little in his own way; then, "But, mamma," he said, "why don't they buy some money at the money-shop?"

Mrs. Russell only laughed at this, and patted Jack's head and called him a "little goose" and then they went into a large shop, and bought a beautiful wax doll for Sissy.

But Jack's mind was still at work, and while they were waiting for the flax-haired beauty to be wrapped in white

tissue paper and put in a box, he pursued his inquiries.

"Where do you get your money, mamma, dear?"

"Why, your dear papa gives me my money, Jacky, boy. Didn't you see him give me all those nice crisp bills this morning?"

"And where does dear papa get his money?"

"O child, how you do ask questions! He gets it at the bank."

"Then is the bank the money-shop, mamma?"

Mrs. Russell laughed absent-mindedly, for, in truth, her thoughts were on other things, and she was only half listening to the child, which was a pity. "Yes, dear," she said. It is the only money-shop I know of. Now you must not ask me any more questions, Jack. You distract me."

But Jack had no more questions to ask.

The next day, as the cashier at the National Bank was busily adding up an endless column of figures, he was startled by hearing a voice which apparently came from nowhere,

No face appeared at the little window in the gilded grating, and yet a sweet, silvery voice was certainly saying, with great distinctness, if you please, I should like to buy some money."

He looked through the window and saw a small boy carrying a bundle almost as big as himself.

"What can I do for you, my little man?" asked the cashier, kindly.

"I should like to buy some money, please," repeated Jack, very politely.

"Oh, indeed!" said the cashier, with a twinkle in his eyes. And how much money would you like sir?"

"About a fousand dollars, I fink," said Jack, promptly. (It does sometimes happen that big boys cannot pronounce "th" distinctly, but they are none the less big for that.)

"A thousand dollars!" repeated the cashier. "That's a good deal of money, young gentleman?"

"I know it," said Jack. "I wants a