

Perhaps had Mr Gretton taken the trouble, he might, by changing his estimates, have turned the current of Ross's feelings. Difficult as it is for a man who works with his hands to comprehend the toil and weariness of intellectual labour, Ross might have been made to understand the money value of Mr. Gretton's education, the cost in pounds and shillings of those preparatory studies, which had made ten minutes of Mr. Gretton's worth months of his labour. He might possibly have understood what we believe the political economists call the accumulated capital upon which the lawyer was now receiving the income. And if he could have had a little farther insight into the anxious hours Mr. Gretton had endured during his slow approaches to his present assured condition, while he had a sickly wife, looking to him not only for bread, but for luxuries which habit had made necessities; and still farther, could he have seen in Gretton's pale brow, and sunken cheek, the curse of intense sedentary occupation, the too sure prophecy of the short career that awaits our professional men, he would have returned to his hammer and nails with a tranquillized and unenvious spirit. But thus it is. It is, for the most part, man's ignorance that makes his breast the abode of discontent, distrust in Providence, envy, and covetousness. It is not of the depths of his ignorance that come his repinings, and railings, and calls for Agrarian law.

Mr. Gretton smiled at what seemed to him merely a rhapsody, and saying, "Perhaps, my friend, you would think the play fairer if you knew more about it," he drew a paper from a file, adding; "as the year is drawing to a close I suppose you have come to see how your debt stands. Have you any prospect of paying off the mortgage?"

"Less than ever. My wife has been sick, and there's been a doctor's cursed bill to pay, and Jemmy must be dressed up for school, and that costs money again; but for all, Jemmy shall be a lawyer if I die for't."

Mr. Gretton did not notice the ineffable grin with which this was said.

"But you have a good business," he replied; "a carpenter is sure of employment in our city, and you are an industrious man, Ross."

"God knows I am that; but it comes in at the spile and goes out at the bung. Come, Squire, you may look it over; I know pretty well how it stands; I calculate the interest that runs up each day when I go to bed at night; it amounts now to 200*l.* 5*s.* 7½*d.*

Mr. Gretton smiled. "A trifle more, Ross."

"It can't be!—it can't! I've gone over hundreds of times; I've chalked it out when I've been at my work; I've writ it down over and over; I've calculated it again and again the night when there was nothing to take of my mind. It is 200*l.* 5*s.* 7½*d.*, and no more, not a fraction."

"At simple interest you are right; you forgot to calculate the compound interest."

"Compound interest!—what's that?—what that?"

Mr. Gretton explained. Ross swore that as he never agreed for it, he would never pay it. Mr. Gretton, who was conscious of having been forbearing, and of having waited at some pecuniary sacrifice, was provoked, and threatened to foreclose the mortgage at once, and have done with it.

Ross was calmed, not satisfied. "I have worked hard twenty years," he said; "I thought to have a house over Jemmy's head that he'd never be ashamed of. I built it with my own hands; every nail I've driv myself, and now all to go to pay that compound interest; it's too bad."

It was evident, that to Ross's apprehensions the whole debt was merged in this unlooked for addition to it. Mr. Gretton pitied the man's ignorance and disappointment, and said soothingly, "You will get through with it, Ross. Pay what you can, and I'll wait for the rest. Saturday is New Year, a holiday for you and me. I will come up to Cherry-street and look at your premises, and bring the mortgage with me, and you may then make a payment; that will save you the trouble of coming to Wall-street again."

Ross merely nodded his head acquiescingly, and left the office without speaking a word. A moment after, Mr. Gretton's son, a boy of nine years, came in, his coat muddied, and his forehead bleeding. "Stanley, my boy, what is the matter?" said his father.

"Oh, nothing, sir; I am not hurt to signify. I met a horrid looking man coming down the office steps, and he ran against me and knocked me down. I know he did not see me, but he might just have said he was sorry for it."

Ross was unconscious of the offence against the boy; he was brooding over the compound interest, which seemed to him so deadly an injury. Like a good portion of the ignorant world, he could entertain but one idea at a time; that filled his field of vision; the "compound interest" seemed to him more than the original debt; and his gloomy meditations ended with a mental oath that, come what would, he would