

WILTON HARVEY.

Compound Interest.

"He that lendeth to an ignorant man, getteth him an enemy without cause; he payeth him with curses and railings; and for honour, he will pay him disgrace."

JUST at the close of the year of our Lord 17—, a man with a shuffling, lumbering tread, ascended the well-worn steps, which are the common access to half a dozen lawyers' offices in Wall-street, and turning into one, well furnished with tables and busy clerks, he, after in vain casting his eye around for the principal, inquired for 'Lawyer Gretton.'

"Mr. Gretton is in the next room," replied the head clerk. "Tell me your business; I can probably do it for you."

"No—no—you an't the man that can do my business," replied the stranger.

"Tell me what it is, and I can best judge whether I can do it or not."

"Do you say," pursued the inquirer without being repulsed by the clerk's reply, or at all daunted by his supercilious manner; "do you say Lawyer Gretton is in there?" pointing with his elbow to the inner room. The clerk had resumed his pen, and the man was obliged to repeat his question, before it was answered with a careless "Yes." The man muttered, "that he could not wait; that time was money;" and threading his way through chairs, tables, and busy students; he opened the inner door; while one of the clerks said to his neighbour—

"Burton might have known that a man with such a bullet head and high broad shoulders as that fellow's, would have his way; nothing less than a cannon-ball would stop him."

"Mr. Gretton, I am wanting to speak to you," said the stranger, for the first time taking off his hat.

"I am busy," replied Mr. Gretton, casting a careless glance at the man; "you must call again—shut the door;" the stranger lingered; "you see I am already engaged, and there are two gentlemen waiting for me."

"I suppose I can wait, too; it is a broken day, and I shall have to break another if I go, and come again."

Apparently there was something in this remark that quickened Mr. Gretton's memory, for turning his eye towards the speaker, he said, "Ah, Ross, is it you?—very well, sit down, I will attend to you as soon as I have finished with these gentlemen."

Ross was a tall, strong built, labouring man, as his dress, his hard-bound hands, and stoop-

ing shoulders indicated. His brow was prematurely fretted into myriads of wrinkles; there was a remarkable blending of acuteness and ignorance in his face; the first indicated by the rat-like brilliancy of his deep set, piercing eye; and the ignorance most emphatically expressed by a sort of staring wonder (so to speak) in his open dropping mouth. His nose, short, flat, and broad at the nostrils, completed the far more brutish than human expression of his physiognomy.

A lawyer's office was a new scene to him, and he was intent on its revelations, and as it seemed, astounded by them, for when the clients who had preceded him were gone, he advanced eagerly to the desk, and putting his finger on a bank note which Mr. Gretton had received from one of them, he said, "Excuse me, Squire Gretton, but that is a hundred dollar note, an't it?"

"Yes, it is, Ross," replied Mr. Gretton, laying it aside in his note-book with an accustomed air.

"And won't you tell me what he meant by calling it a retainer?"

"He gives it to me, Ross, to retain me in his cause."

"That an't all!"

"Yes; that is, he makes sure of my not being employed by the opposing party, and of securing my best services."

"And that's all! You have not worked for it! have not stirred your foot—made a mark of your pen—turned over a leaf of a book—it's bounty money—when you come to do the job, you are to be paid over and above all this?"

"Certainly I am."

"Well—well—and that gentleman with the furred coat, that you talked to ten minutes—just ten by that clock there—for just the breath you spent in them ten minutes, did he pay you that hundred dollar note?"

"Yes, Ross; and now, if you please, as I take it for granted you have come for that purpose, we will look over our papers."

"There's a difference!" continued Ross, without heeding Mr. Gretton's last suggestion, "and why? can any one tell me that? Here you stand by your comfortable fire, and your very breath turns into money; and I, I to earn that hundred dollars must be up early and late; must shiver in cold days, and sweat in hot ones; must crack my bones with lifting heavy timbers; must drive nails week after week, and month after month; there's no fair play about it; it's condemned hard, and that's the end on't."