



JUVENILE PROMPTITUDE.

Mother.—"Johnny," you should be more quick when I call you!

Johnny.—Yes, mother; I was trying to get away when I saw you coming, but I wasn't quick enough!

THE BANK STOCK FEVER.

"For goodness' sake," exclaimed young Brown, rushing excitedly into the apartments of his friend young Jones, "lend me a hundred dollars!"

Mr. Jones would have lent anything he possessed to his friend Brown; or, if he had not possessed it, yet could obtain it, would have lent him it with the most accommodating readiness imaginable. But the demand for what he neither possessed, nor could by any means obtain, mentally completely overthrew him, and as far physically, that he suddenly and uncontrollably fell with a flop into a chair which luckily stood close behind, whence, feebly holding up his hands, he stared at Mr. Brown with that remarkable expression our readers may have noticed in the eyes of a fish just jerked out of the water, which is not very sure how it came there, nor whence, but is very certain of complete uncomfatableness and a suffocating atmosphere.

"A hundred dollars," he gasped. "Why, surely you must be aware that, on my dry goods' salary, I can't have a hundred dollars. After paying my washerwoman, board-bill, tailor and shoemaker, if there is a balance of any dollars at all, it is a balance which is not in my hands, and which ought to be in theirs." "Might have known it," said Mr. Brown, "but I had such a speculation to recommend to you. Would have made my fortune—and your fortune. Such a chance—and no capital. It will never occur again. It puts me beside myself. I believe I am going out of my wits."

"Indeed," said Mr. Jones, the thought occurring to him that perhaps such a frame of mind was not exactly the one to the owner of which considerable sums might safely be entrusted. "But," said Mr. Jones to himself boldly, "He can't ruin me," *Viator cantabit ad latronem.* Mr. Jones was slightly—very slightly—classical.

But Mr. Brown was not at all so. "May I ask what the deuce you mean?" he demanded, getting very red in the face. "Can't be bit! indeed. Who thought you could, sir? Explain yourself. And perhaps, as you are not willing to lend, so very exact a gentleman will at least pay me the odd twenty-five you had of me in July."

"Bless me!" cried Mr. Jones, horrified by the double mistake and demand discharged at him simultaneously like a double-barrel, "you don't give me time to speak. I said *cantabit* not 'can't be bit.' It was something the old

Romans sang before—"Mr. Jones was staggered at having to explain what *latronem* meant.

"Before when?" fiercely demanded Mr. Brown.

Mr. Jones had been shoved off his equilibrium by the first blunder; the second set him straight again.

"Before the Christian era," he brazenly interpreted. "If I had it, or could get it, short of hooking it, you should have it. But you might as well ask me for the Victoria Park."

"Porgive me!" cried Brown imploringly, "I never doubted your friendship; but such a glorious opportunity. One hundred dollars, carefully invested in margin on shares of the Totality Bank, by a friend of mine, a broker, who assures me fortunes are made—

"My friend," said Jones, "at an important crisis in my life, a female voice remarked, 'Ask Papa.' I complied with the suggestion. Perhaps in your case, the answer may be more propitious than in mine. Suppose you ask yours."

Desperation mounted to the classical features of Brown, and sat enthroned thereon.

"I will," he said, and left the building.

Brown senior sat in his drawing room, Brown junior entered.

"Pa," said he, "you are fond of good speculations."

"Not of bad ones," said Brown senior. "I suppose you have one of the last ready primed for me."

"My dear father," pleaded Brown junior, "did you ever lose a cent by backing any speculation of mine?"

"Not I," answered Brown senior. "Perhaps, however, my never having backed any of them may naturally account for it."

"Well, but, my dear sir," answered his son, "if you have not, neither have you gained—and for the same reason I wish you to gain, and it will be a proud thing to reflect upon that you have gained—and largely—through my foresight. I can lay before you a plan to double your fortune."

"No doubt," said old Brown. "Proceed to do so."

"I wish you," said the young gentleman, "to invest a thousand dollars on margin in shares of the Totality Bank. I have it on the soundest private information that you will make twenty thousand. Keep fifteen and give me five."

Old Brown assumed that peculiar look which we have noticed on the face of the thrifty housewife when the butcher proffers a rather overkept joint. "An excellent plan, and as you say, money is to be made. Now youngster, do you know how the banks make money?"

"By lending it, sir."

"Yes, at high interest. Do you think they can be lending much money at high interest to safe customers now, when any one can have as much as he wants at six per cent. on good security? Everybody wants bank stock. Clerks save, and perhaps do worse than save to invest in bank stock. Merchants take the money from their business to put it in bank stock. Young men who cannot or are too lazy to earn money think that though too dull-witted for ordinary business, they can make fortunes in the keenest of businesses against the deepest of operators. Women are deceived in buying bank stock. Loan company stock is buoyed up equally or more. No one seems to notice that in good times with money at low rates farmers or anybody else can hardly be borrowing much from loan companies, and therefore these companies can not make much money—*ergo*, their stock is not worth any such tremendous advance. But folks buy on, one buoying the other up, till a fall will come, and things come down to common sense figures, thereby ruining a great many poor people who will lose their margins—i. e. their all. Sooner

it stops the better; for the longer it lasts the more are taken in.

"Well, sir, I don't see—that is, the matter never occurred to me precisely in that light, sir."

"I thought not. Well, now; stocks are not worth what they are selling for. Keep out of them, I won't advance a penny. Be off. I'm busy."

Young Brown went off. He sees the broker again. The broker says, "Now I thought you knew more than to be led by old fogy ideas. Canada is advancing. The young men must come to the front. Act for yourself. Get the money advanced. The result is certain. Is there no one who likes you enough to assist you?"

"Any one who likes me," thought Brown, "There is one." He rushed to the residence of a young lady who liked him very well.

"My dearest Amelia," he said, "you have some money in your own right. Let me have the pleasure of increasing it for you. With five hundred dollars I can, by speculating in bank stocks, make ten thousand for you."

"What does your father say?" timidly inquired the fair Amelia.

"He will not help; his ideas are antiquated," replied Brown.

"Then, my dear Augustus," replied the young lady, "I would rather you waited till you had made some money. I will then have pleasure in seeing you risk it. (He won't then be so ready to do so, added she to herself.) But I do not like to see you risk that of others."

Repulsed at all points, Augustus wandered sadly away. Cogitating on the unhappy state of a young man abandoned by his friends, his father, and his sweetheart, somebody met him. "Ha, Brown, sorry you've been hit so hard."

"What do you mean?" asked Augustus. "Why, every one says you've gone heavy into Totality Bank Stock. It's fallen five per cent since morning, and will probably fall ten by to-morrow."

"Then you may tell your kind informants that I haven't a cent's worth of the stock, and am a little too sharp to put money into any thing of the sort," said Brown, magnificently.

But as he walked home, he thought, "If I had had my way, I'd have lost five thousand dollars this morning."

MORAL.—Before investing in bank stock, ask your friend, your father, and your intended.

BOOK NOTICES.

The Works of William Shakespeare.

This is a very voluminous production, including quite a number of plays partly founded on historical subjects, and partly of a more original character. The dialogues are for the most part spirited and vivacious, and from the numerous telling situations we should judge that many of them are well adapted for the stage. The author is evidently a man of considerable ability, and much of the language that he has put into the mouths of his leading *dramatis personae* displays no little insight into human nature. We regret, however, that Mr. Shakespeare should have pandered to so large an extent to the prevailing taste for the sensational and the extravagant. There is a good deal too much blood and thunder about his productions, especially "Hamlet," a piece in which the leading character is a tedious, prosy individual given to philosophizing, and which ends up in a perfect carnival of bloodshed; "Richard III.," where there are several murders in each act, and "Macbeth" "Othello," a drama founded on an Italian tradition representing a negro general as killing his white wife in a fit of jealousy, is repulsive to every right-minded