## NICHOLAS NICKLEBY. No. i.

## by boz.

The Money lender at School.-Not confining himseffo theory, or pernitting bis faculties to rust even at that early age in were abstract apeculations, this promising lad (Ralph Nickleby) comenenced usurer on a limited scale at school, putting out at good interest, a small capital of slate-pencil and marbles, and gradually extonding 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 absteact calculations of figures, or references to ready-reckoners; his simple rule of interest being all comprised in the one golden sentence, "two-pence for every half-penny," 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 smail, and more especially of moneybrokers and bill-discounters. Indeed, to do these gentemen justice, many of them are to this day in the frequent habit o adopting it with eminent success.
In like manner, did young Ralph Nickleby avoid all those minute and intricate calculations of odd days, which noborly who has ever worked sums in simple-interest can fail to have fourd most embarrassing, by establishing the one general rule that ull sums of principal and interest should be paid on pocket money 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 fac is interesting, as illustrating the secret connexion and sympathy which always exists 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 princip? in all their transactions.

Golden Square,-Although a few members of the graver of professions live about Golden Square, it is not exactly in anybody's way to er from any where. It is one of the squares that have been; a quarter of the town that has gone dowa 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 dark-complesioned men, who wear large rings, and heavy watch-guards and busly whiskers, and who congregate under the Operacolonnade, and about the box-office in the season, betwcea four and five in iu Golden Square, or within a street of $i$. Two or three violing and a wind instrument from the Opera band reside within its precincts. Its boarding-houses are musical, and the notes of planos and barps float in the evening time, round the head of the mournful statue, the guardian genius of a little wildcrness of shrubs in the centre of the square. Cn a summer's night, windows are thrown open, and groups of swarthy mustachioed men are seen by the passer-by lounging at the casements, aud 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 glee-singers quaver involuntarily as they raise their voices within its boundaries.
London Gardens.--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 chim nies, 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 theumatic sparrow to cliirrup 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 anreclaimed land, with the withered vegetation of the original brick-field. No man thinlss of walking in this desolate place, or of turning it to any account. A few hampers, half a dozen broken botiles, and such-like rubbish, may be thrown there when the tenant first moves in, bat nothing more; and there they remain till he goes away again, the danp straw taking just as long to moulder as it thinks proper, and mingling with the scanty box, and stunted evertrowns, and broken flowerpots, that are scattered mournfully about-a prey to "blacks" and dirt.
Mr. Ralpa Nickleby and his Clere.-In obedience to a summons the clerk got off the high stool (to which he had eommunicated a high polish, by countless gettings off and en.) He was a tall man of middle-age, with two googgle eyes, whereof He was a tall man of midalle-age, with two gogsle eyes, whereof
one was a fisture, a rubicund nose, a cadaverous face, and a sait 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 apon such a short allowance of buttons that it was quite marrellous how be contrived to keep them on.
"Was that half-past twelve, Noggs ?" suid Mr. Nickleby, in sharp and grating voice.
" Not more than five-and-twenty minutes by the--" Noggs was going to add pubilic-honse clock, but recollecting himself, he 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 any body 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 os every occasion, and the communication of a ixed and rigid look to his unaffected eye, so as to make it uniform with the other, and to render it impossible for any body to determina where or at what he was looking, were two among the numerous peculiarities of Mr. Noggs, which struck an inexperienced observer at first sight.
"The Three M.M.P...." I haveseen two of them safely out of bed ; and the third who was at Croekford's all night, has ust 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 he meeting. He is a litule excited by last night, but never mind that ; he always speaks the stronger for it."
A Dissemtient. -Only one man in the crowd cried " No !" and he was promptly taken into custody, and straightway borne off.
Excitement.---The men shouted, the ladies wept into their pocket-handkerchiefs till they were raist, and waved them tif hey were dry.
Company Directors.-The petition in favour of the bill was agreed upon, and the meeting adjourned with acclamations, and Mr. Nickleby and the other directors went to the office to lunch, as they didevery day at half-pust one o'clock; and to remunerate themselves for which trouble, (as the Company was yet in its infaucy, ) they only charged three guineas each man for very such attendance.
The Miniature Board.-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 portriuts 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 whol ongth of a large-keaded lutle boy, sitting on a stool with his legs foreshortened to the size of salt-spoons. Besides these works o art, there were a great many heads of old ladies and gentleman smirking at each other ont of blue and brown skies, and an elesantly written card of terms with an embossed border.
The Money lender's Sympathy.--"I can understand a man's dying of a broken neck, or suffering from a broken arm, or a brokon head, or a broken leg, or a broken nose; bat a broken heart-nonsense, it's the cant of the day. If a man can' pay his debts, he dies of a broken heart, and his widow a martyr.
Irife Description of Luck -"It's
the feliuws to the other, "to be here doingor case," said one a bad hand of the job last night; and troth I'd rather be with the Whiteboys, or light boys, or any boys that would show as fun; or at the Cove of Cork, or anywhere. Do you know, Davy, it', Whaself thinks there's no luck with the O'Sullivans, at all, at all. What a quare thing luck is !"
"So it is," observed the other, who was lazily hammering some rusty nails on a piece of something that served as an nvil ; " luck's mighty quare intirely, and a thing there's no turning either for good or bad ; take my word for it, Ulick's luck turned."
"So it is ; for sure the little thing last night was as nately planned as any thing I iver heerd tell of. When Murphy Donohue ran off withAlly Greveling, he did it, and her mother and two sisters in he screetches, it wasn't (to all appearance) half as certain a "is ; only I wonder it never came into Ulick's head before-"."
"'Twasn't his luck,"
"'Twasn't his luck."
"Did you ever think," said Davy, lowering his voice, "t th
new her gather much to a house that didn't grow uncomfortable
nitself afther a time." "" wwas thei he.
"Mayle so seir luck turned maybe."
was till she got see what a purty slip of a girl Gracey counert was till she got so thick with Mabel; and now the sun
sines on the path she shires on the path she walks."
" She's grown bither-hearted, as most girls do whin they meel" a misfortune ; but 'twas her lack."
"No doubt ; but, take my word for it, the grass is all the greener and the butter the more plenty where her shadow piter comes. I don't over much like knowing women-sonemor they're net like women; see Shawn Gow, how he's dons oil out of the counthry; and they say it was she sould the pas ${ }^{\text {an }}$ him."
"Well, 'twas his luck and that's all about it.", Light ant Shallows of Irish Life.
Benefits of Walking.—"Were I a genteman" said 0 ". Abernethy, " 1 would never get into my cartiage."
"Dr. Unwin in his book on Mental Diseased ayys
week I conversed with a veteran in literature and years, whas jiffer powers of mind no one can question, however they may dided from him in speculative points. The gentleman has preserved 10 作 health of his body and the soundness of his mind through a by ${ }^{3}$ course of multifiarious and often depressing circumstance日, ${ }^{18}$ teady perseverance in the practice of walking every day. ${ }^{2}$ ar has survived, for a very. long period, almost all the literary chis ers that were his contemporaries at the period in which the writings excited so much public attention; almost all of them dropped into the grave one after the other, while he has coular on in an uninterrupted course, where men of far less reg a bits, and, have failed, of much less equanimity of but the preservation of his equanimity has, I verily believe, ensured by the unvaried practice to which I have referfed, ${ }^{\text {a }}$, $p^{\text {br }}$ which to others would prove equally a vailable, if steadily severingly pursued."
The Ruling Passion.-Bonaparte died in his military griby his Field Marshal's uniform and his boots, which he hat ed to be put on a short time previous to his dissolution.
Augustus Cesar chose to die in a standing position,
careful in arranging his person and dress for the occasion.
Seward, Earl of Northumberland, when at the point of deand quitted his bed and put on bis armour, saying-" that not a man to die like a beast.'
A more remarkable instance is that of Maria Theresa, rita, who, a short time before she breathed her last, having into a slight slumber, one of the ladiea in attendance ${ }^{\text {r }}$ that her Majesty seemed to be asleep.
could sleep if I would indulge in repose, but I am sensi near reproach of death, and I will not allow myself to b prised by him in my sleep. I wish to meet my dia awake.
Such are the efforts of poor expiring mortality-still oarth-still labouring for the breath of posterity, and
Microscopic View of the Fis.- The eye of tbe $c$
bouse-fly is fixed so as to enable its prominent organs of view accurately the objects around in every direction; nished with 8000 hexagonal faces, all calculated to fect images to the optic nerve-all slightly convexas so many cornea- 8000 included within a space no larg the head of a pin!-all hexagonnl-all of the best posaib stagger a waste of space! This is so wonderful rault microscopical if not vouched for by being the rel, and equally eminent.
Anecdote of a Fox.-An English paper tells a droll of a fox that was some years ago kept at an inn in Shrewide and employed in a wheel to turn the juck. After a whi nard, getting weary of an employment so unauited to his and habits, gave his keeper the slip, and once more seg nutive fields, where he had not remained many days b was pursued by the hounds; but running into the to over a half-door which opened into his old wheel, former occupation, and thua saved bis life!
Fossil Forist,-At more than 100 feet below the species of forest has been found at St. Valery; in it the bones of oxen, and antlers of deer. It is in such go ${ }^{\circ}$ vation, that the walnuts are on the branches of the treed ance permitced buten at ar a legular termo than tix montha, and no
scription, except at the of six months tront the ance permitted but at a regular period of six in
scription, except at the option of the pubbiaher.
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