

is the same Tight Times. Everybody talks about him, everybody looks out for him, everybody hates him, and a great many hard words and no little profane epithets are bestowed upon him. Everybody would avoid him if they could, everybody would hiss him from 'Change, hoot him off the Pier, chase him from Quay street, hustle him out of Broadway, kick him out of the banks, throw him out of the stores, out of the hotels, but they can't.— Tight Times is a bore. A burr, he will stick. Hints are thrown away on him, abuse lavished in vain, kicks, cuffs, profanity are all thrown away on him. He is impervious to them all.

An impudent fellow is Tight Times. Ask for a discount, and he looks over your shoulder, winks to the cashier, and your note is thrown out. Present a bill to your debtor, Tight Times shrugs his shoulders, rolls up his eyes, and you must call again. A wife asks for a fashionable brocade, a daughter for a new bonnet; he puts in his caveat, and the brocade and bonnet are postponed.

A great depreciator of stocks is Tight Times. He steps in among the brokers, and down goes Central to par, to ninety-five, ninety, eighty-five. He plays the deuce with Michigan Central, with Michigan Southern, with Hudson River, with New York and Erie. He goes along the Railroads in process of construction, and the Irishmen throw down their shovels and walk away. He puts his mark upon railroad bonds, and they find no purchasers, are hissed out of market, become obsolete, absolutely dead.

A great exploder of bubbles is Tight Times. He looks into the affairs of gold companies, and they fly to pieces; into kiting banks, and they stop payment; into rickety insurance companies and they vanish away. He walks around corner lots, draws a line across lithographic cities, and they disappear. He leaves his footprint among mines, and the rich metal becomes dross. He breathes upon the cunningest schemes of speculation, and they burst like a o rpedo.

A hard master for the poor, a cruel enemy to the laboring masses is *tight times*. He takes the mechanic from his bench, the laborer from his work, the hod-carrier from his ladder. He runs up the prices of provisions, and he runs down the wages of labor. He runs up the prices of