

January 2—Went out early. Met young Joshua. He wished me a "Happy New Year." Said he had kept the day fine and jolly, and did not get home till morning. Would I do him a favor? He felt seedy, and wanted some brandy and soda to set him up. He didn't like to go into an hotel by himself. It looked bad. So would go with him? Forgot all about my resolution in the matter of any man shouting for me, and joined Joshua in a B. and S. Joshua then called me into a back room, and said he wanted to say something to me privately. Did I happen to know a person named Gruner. I said I only knew one of that name. He was a bailiff. "Just so," said Joshua. "That's the man I mean. Well, he keeps hanging about my place, and I know he's got an execution in his pocket: and anything of that kind might, just at this time, place me in an awkward fix with my boss. Could I, only for three days, lend him £10. It would save him from complete ruin." I felt for Joshua. I said I had not got the money myself, but thought I could borrow it for him in the course of an hour or so. With some trouble I got the money, having to give a P.N. for it. Smith, who lent the money, said that, as he had not charged me anything for the accommodation, the least I could do was to shout, and I shouted. Then I saw that I had broken through three of my golden rules in somewhat less than twenty-five minutes. I had borrowed money, and lent money, and had shouted—the very things my soul had so long abhorred.

January 3—Melancholy and out of sorts. Was recommended to take bottled English beer, medicinally. This was told me by a gentleman who said he always tried the medicine when he felt as I did, and had never found it to fail.

January 4—Intend framing quite a new set of golden rules.

January 5—Went out to collect accounts. Called upon No. 1 and asked him for a cheque. Said he would give me one

or half-a-dozen out of his cheque book with pleasure. I told No. 1 it was a cheque on his bank I wanted, for the amount he owed me. "Ah," he said, "that's another thing altogether. The fact is, Mr Snyder, I have quite lost confidence in my manager, and have ceased to do business with him. He used at one time to be quite civil and attentive. Now he has lately taken to treat my cheques with contempt. Returns 'em with insolent remarks written on the back. This is not the age of duelling, or I should have called him out long ago, and winged him. You will oblige me by calling again at a later date for your account.

Went away and called on No. 2. He was leaning back in his chair, his legs resting on another. I told him his account had been long standing. He said he knew it. It was astonishing how little a counts multiplied and mounted up. He was not in funds just then. Was sorry to keep me waiting. Would I call again? I asked, when. Why he said, lighting a cigarette, call whenever it is convenient. He would say don't call on a wet day as I might catch cold. Nor would he recommend me to call on a hot one. It might induce sunstroke. Wouldn't I have a cigarette? No I wouldn't. What I wanted was the money he owed me, and I meant to have it without being chaffed. He said it was a wise resolution. Forgot golden rule No. 5, and lost my temper. I told him what I thought of him. He said the words I had used were actionable, and he should consult his legal adviser. I would oblige him by leaving the room, as his mind was occupied on other things than looking into petty accounts. Looked up No. 3 with the usual request. No. 3 wondered what I could possibly want with money. He had thoughts of calling on me that afternoon to see whether I could melt a P.N. which he held. After some civil talk he said if he was alive he would see me paid in ten days or a fortnight. But, I said, supposing you are not alive—what then? Well then, he said, it will be a case with you. The matter will rest with my executors, and you know what that means. The executors will collar everything for themselves, excepting what the lawyers get, in which case you will have nothing, excepting perhaps a lawsuit for trying to get that which you are entitled to. So, my dear fellow, pray that I shall not die. If I live you may get the money. If I do not it is pretty certain you will get nothing, however good my estate may turn out.

Called on No. 4. Said he had no doubt

my account was correct, but had not had time to examine it.

Called on No. 5, who said he thought he had a contra. I asked him to let me have it. He said yes, as soon as he had time given him to post up his books. I asked when that would be. He told me he did not know. He had taken in a clerk but he had put in his time at a regatta, and wanted to be paid for work he had not done.

Called on No. 6. He said it was no good bothering him. He would pay when he got the money to pay with. It was scarcely to be expected he could pay before.

Waited on No. 7. Said he had not time to examine my account.

Waited on No. 8. Said he thought there was an error somewhere which he would have to look into.

Waited on No. 9. Said he did not believe he owed me anything. I told him his clerk got the goods. He said his clerk had no authority from him, and he should not pay me. I said I would summons him. Told me I could summons away as hard as I liked.

Looked in on No. 10. Said he had only received the goods a month back. Thought I might give him time to get rid of them. Should in future go elsewhere for what he wanted. Told him he could go. Said there was no occasion for me to be cheeky.

Called on No. 11, who said he knew what I was coming for quite well. He thought we had better both go and have a drink. We went. He told me that money was awfully tight. What would I recommend him to do? Go through the Court or Compound? I asked what he could pay. He said he could pay nothing whatever. His furniture was settled on his wife, and there was a bill of sale over his effects. I said he could toss up. Heads the Insolvent Court; tails, Compound. He said it was a capital idea, and he would try it when he got home. He was going then to order a ham and a side of bacon, as his wife could not eat fresh meat this weather. He also stuck up a bottle of three-star brandy with the drinks we had. I don't mention names, but my friend is the finest fellow I ever came across.

January 6—In order to get in money, went about and told people (in the utmost confidence) that my bank manager had been worrying me to reduce my overdraft. My customers told me that was just what their manager was doing to them. Got in nothing, and felt glad that the next day was Sunday, wherein the wicked cease from troubling, and the weary are at rest. But it was ordained that it should not be so. One of my family brought in on Sunday evening an account in an envelope placed in front of her seat in the church, demanding 10s 6d for pew rent. Alas, I said, cannot the minister show the way to Heaven under half-a-guinea a quarter.

I forgot to mention that I yesterday learned that my friend Joshua, instead of paying Mr Gruner the whole of his demand, only paid him a part, having on the same day hired a pair of horses and a buggy, with which he took his wife and a party of friends into the country, where they had a jollification.

MY BARBER: THE ROYAL RADICAL RESTORATIVE—THE BARBER FALLS FOUL OF NATURE—HIS RUSE FOR DYEING HAIR—BLACK EYES.

"CAN such things be," I said, "and man, proud man, a little lower than angels, still permitted to hold a place in creation?" "They be, Mr Snyder, I do assure you, if be's the word that's fit and proper to be used on the occasion." It was my barber I was in conversation with, although he styles himself hair-dresser, perquier and perfumer to some grand personage who lives in a far distant land, and whose cranium was never manipulated by any other one than his head valet. But I let that pass. I had placed my head under his hands, telling him to be easy on the edge of his scissors, by not taking too much hair off. I told him to direct his attention only to trimming the points and parts of unequal growth, and to leave the bulk of it to take care of itself; "because, Mr Snips," I said, "my hair does not yield such a rich and abundant crop as it did once upon a time, ere I fell into the sere and yellow leaf, and my tailor took a pride in me. Therefore," I continued, "deal gently by me."

"No, Mr Snyder, what you say is a sad tale; your hair isn't, I am quite sure,

what it used to be when you were your father's pride, and your mother's darling. Mine would be the same—just the very same as yours—wanting in strength and glossiness did I not preserve it in its pristine vigor by frequent applications of the Royal Radical Restorative, as used by His Royal Highness the Prince of Wales—price four-and-six by the single bottle, or taking three, ten shillings."

I told Mr Snips that I thought of thinking about taking three bottles of the wholesale figure, but I would not give him a decided answer just at that moment.

He said, "Certainly not," and then he told me (in the strictest confidence) of those things which produced that exclamation of surprise and wonderment to be found in the opening lines of this plaintive narrative.

"You see, Mr Snyder, I don't think nature has quite done what it might have done in many things, or we shouldn't have been compelled to resort to art. Not that I complain, you know, because art's good for trade in my department. Now, you see what lots o' hair boys have got on their heads just at a time they don't care two pins about it, and their mothers are always complaining at the expense of oil, and the cost o' cutting every three weeks or a month; besides, if boys' mothers ain't particularly particular, and boys are never particular themselves, there's a great danger attending too much hair. In fact, boys don't want and would a great deal sooner be without it, because they suffer greatly at times in getting it combed. Well, just what they don't want, and when they don't want it, nature goes a piling it on to them thicker and thicker until they get advanced in years, when nature gets fatigued doing its duty, and then the hair drops away and turns to an off colour just at the very time an old man wants to go courting a young girl. Now, if nature was to begin with wrinkles and the smallest possible amount of hair, and going as years rolled away to redooing the wrinkles, and increasing the amount of hair, it would please the old 'uns much better, and I think nature ought to give the old 'uns more consideration than a lot of boys. Nature, acting in the manner it does, leads to deception; that's just what Nature does, Mr Snyder, and it's me that knows it. You see one of my customers walking down the street. He looks rather under than over forty, and my belief is that fifty-nine will know him no more on this side of the equator of life. Who produced those beautiful whiskers and lovely moustache? Who gave it him, I ask, nature or me? I fav me, and the charge is seven-and-six, which is cheap, because nature ain't to be caught hold of by tipping him or her, as the case may be, with any number of half-crowns. But, and it's telling you and you only, Mr Snyder, having your hair dyed once is like telling a first lie. To bolster up that lie you've got to tell ever so many lies to make it appear a fact. So it is when a man once gets his hair dyed, he's got to go on ever after dyeing away, or he would precious soon be bowled out. I often say to some old one, 'Your hair, sir, would be improved in a manner wonderful to look down upon if you would only let me dye it a dark chesnut brown or a deep black.' Then the old 'un will think a bit, and he says 'What will be the damage?' and I says, 'I'll do it for nothing.' There's where I have him, you see. He takes the bait right off, and I dyes his hair for him and don't charge; and ain't he proud of himself just a little—that's all. Then in a fortnight he comes with as seedy a looking crop as you could well look upon, and he says, 'Mr Snips, I wish I uadn't had my hair dyed now, because I see it must be kept up,' and I say, 'Of course it must, it would never do otherwise not to keep it up.' And so I clear seven-and-sixpence upon that transaction, and that man's good to me to the tune of six pounds ten or seven pounds a-year, until he marries, or becomes bald, or is buried. Because, you see, these old gentlemen don't care going about from one establishment to another to get dyed, as they like to keep the thing a secret. But it ain't always the old fellows who want to get the better of nature. Young 'uns are sometimes as bad. Nature has said to 'em, your moustache will do for bristles of a very light Windsor soap colour, and this don't suit a chap that's fond of admiration. I don't do much in the moustache line, but I do some. It's a dangerous game is a false moustache, because, you see, if a lover goes to kiss his girl, and she thinks it her dooty, for

appearance sake, to show fight, the moustache is apt to come off, and it causes a little awkwardness to the feelings, besides temporarily spoiling facial beauty. What I gets most out of young men is what they spend to make the hair grow long and thick, or make it curly, or cause it to part as smooth and as straight as a garden walk. Black eyes isn't a bad trade, but it's somewhat limited in this town, from the quiet nature and unflightable disposition of the inhabitants."

"Then," I asked, "why do you allude to black eyes, and what about 'em, Mr Snips?" Then he said, "Lord bless you, Mr Snyder, don't you know. You, lots as you do know, don't appear to be up to everything. You see a young clerk, in a scrimmage over night, gets a black eye or he gets a pair of 'em, and he would probably have got half a dozen if he had got as many eyes. Well, he goes to the office by nine or ten next morning, and black eyes ain't considered quite official. So, if he don't know himself, someone tells him to come to me and what with paint and pearl dust, two or three chemicals, and half a dozen camel hair brushes, I put the eye to rights so that the under part looks fresher than if did before it was blackened. I get five shillings for this, and as it's got to be done three or four times it's good to me for from fifteen shillings to a pound. Once I recollect, a lady got a black eye, and her husband, who came to me to go to her, says she did it falling against the corner of a chair. I always believe all I am told; and so I believe that just as much as I believe Oliver Cromwell sold potatoes all hot out of a tin can. If it was a chair, that chair had knuckles, that I'll swear by." And it was here I exclaimed, "Can such things be, etcetera."

CONCERNING MY UNCLE, THE PAWN BROKER, AND OTHER MATTERS.

"I WAS reading the other day, Mr Snyder, that landlady's yarn which you pitched about the man who married a young woman while he had a wife and children living in another colony. And I read all about the other yarn. I have no doubt but landlords and landladies of hotels do see some queer things—some very queer things indeed. But I tell you this: they don't see more queer things than what a pawnbroker does, and I ought to know what pawnbroking means, considering I've been in the business, the matter of, I may say, nigh upon twenty years, years, although not always in this city, where people have got precious little to pawn, and too little spirit in 'em to pawn it. Of course I make a living out of the business, or else I shouldn't be where I am, but somewhere else. Now, you might be standing by in some corner of the shop, and you see a woman drop in with a bundle under her shawl, and she hands it over the counter to me. I know what the things are almost without opening them—I know what she wants and what I mean to lead her. She's a regular customer—comes on a Monday morning with some of her own things and some of her husband's. I give her within a shilling or two what she asks, because I know she'll come for them again on Saturday evening. We have plenty of these sort of customers, and I can't say it's altogether drink or anything very bad they do that brings them to a pawnshop. There's a class of people who muddle away their earnings and they don't exactly know how they muddle them—but they do. They never deny themselves anything they want, and so they are always running short of money and then come running to me. But this is a queer thing, you would remark upon, if you stood behind my counter as I have to stand. In nine cases out of ten—well, I'll go so far as twenty-nine cases out of thirty—it's a woman comes to pawn things. You would think that a woman would have a much stronger objection to walk into a pawnshop than a man. But it's not so. Leastways I think it's this: the man either coaxes the woman or bullies her, or threatens to thrash her—does thrash her, perhaps, I should say, being much more than likely he does—consequently, that's why wompa come to pawnshops. For I've observed in this world, Mr Snyder, that men always get a woman to do their mean, dirty work for them, when a woman's able to do it. She's compelled to tell lies for men to save them from some difficulty or other, when she wouldn't tell a lie on her own account, to save herself from double as much. 'My husband's not at home,' says the woman, in answer to a man's knock at the door, who has come to get paid an account. You see this man may be a great big fellow with the courage of a bull-dog, but he's afraid to come to the