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LIVING TOO FAST,

OR THE

Confessions of a Bank Officer.

CHAPTER XIII.

THE SECOND STEP.

"I told you so!"

It was not easy for me to tell what to do. Eight hundred dollars and all the expenses of the attachment. The keeper was in my house at that moment, and poor Lilian appeared to be frightened out of her wits. It was easy enough for me to flourish and call it a small matter, but I could not put my hand upon the money which was to lift the load from my shoulders.

What a crash there would be if this housekeeper were not driven from the house that very day! What a text it would afford for "dear ma!" How she would declare that it was a vengeance on me for my wickedness in turning Lilian from the maternal bosom! How poor Lilian would suffer under this terrible infliction!

It was galling to me even to think of exposing myself to the fire of Mrs. Oliphant, and I was willing to drown myself rather than suffer the punishment she could inflict with her tongue. It was horrible to anticipate her "I told you so!" It would be the sum total of all miseries to be pitied and advised by her. I must either run away and leave Lilian to her fate, or pay this debt; for I could not think of breasting the storm which would follow an exposure of my financial condition.

The cold sweat stood on my brow as I thought of the situation. But I was naturally hopeful and sanguine. If I had not been so, I should never have incurred the burden of debt now weighing me down. I began to devise expedients; and Aunt Rachel was always the foremost of such expedients with me. The venerable spinster had thirty thousand dollars, according to the calculations of Captain Halliard, which was one-third more than I had ever supposed. It was currently reported, and currently believed, that I was to be her heir. It was true that the old lady had never expressed herself to this effect in so many words, but among our friends and relations this theory was fully accepted.

It could make no difference to her if she advanced one or two thousand dollars before she shuffled off her mortal coil. I had so easily persuaded her to let me have a thousand dollars, that I was confident the second thousand would come without much difficulty. If I could only find time to see her, I was satisfied my powers of persuasion would do the rest. I wanted twelve hundred dollars; but this sum would barely cover my pressing liabilities, and I made up my mind that fifteen hundred would come as easily as twelve hundred, and the difference would enable me to meet the cost of the attachment, Lilian's house-warming, and other little matters which would appear before the next pay-day.

I had entire confidence in my own powers. I could put my hand on my heart, and say that I had always treated Aunt Rachel with kindness and consideration. I had always been a favorite with her, and I was positive that the old lady could not resist my eloquence. In fact, I was as sure of the money as though it had already been in my pocket; and as I considered the subject I became hopeful and happy. But I could not go to Springhaven that night, and in a few hours more that abominable keeper might reveal his presence in my house to the whole neighborhood. Lilian did not understand the matter, and if any of her dear friends called, she might relate to them the wretched story I had written in my note.

The keeper must be sent out of the house as soon as I could get away from the bank. His staying there any longer would certainly ruin me. Whatever else was doubtful, this was plain. Tom Flynn stood near me. He had money, though he just invested all he had in stocks; but I was sure, if I told him the whole truth, he would help me out of the difficulty even if he had to sell his stock, and sacrifice his dividends. But it was too humiliating to think of telling him that I had plunged into a sea of debt, and was already struggling for life in the waves.

I did think of calling upon my uncle, but I rejected the suggestion on the instant, for I could not listen to the storm of invectives he would heap upon me; and, besides, he would tell my Aunt Rachel, and thus give her a bad opinion of me. The old lady might disinherit me as a "first boy."

Buckleton had offered to take a mortgage on my furniture for security. This seemed to be the most practicable solution of the problem which had yet presented itself. But what was the use of mortgaging the property when I could pay the debt as soon as I had seen Aunt Rachel? Besides, if there was a man on the face of the footstool whom I hated with all my mind, heart and soul, that man was Buckleton. He had induced me to purchase more extensively than I intended by holding out to me the most liberal terms of credit. Now, in less than a month, he was putting the twisters upon me. I regarded him as a treacherous and unfeeling man; one without a soul; one who would sell his friends for sixpence. I despised him from the depths of my heart, and the idea of asking a favor of him, was utterly repulsive to me. I could not see him; I could only treat him with cold and dignified contempt.

Perhaps it was not becoming in one situated as I was to put on such airs, or to attempt to save my dignity. I could not help it. I was proud—I wish I had been too proud to do a wrong deed. There appeared to be no resource to which I could turn for immediate relief. Of the fifteen hundred dollars for which I had decided to ask my aunt, I was perfectly sure. If the old lady hesitated, I could tell her that ruin stared me in the face, that I should be compelled to run away, and never show my face about Boston again, if I did not obtain this money. I was satisfied this threat would bring the money, if nothing else did. I could assure her it would be all the same with her. I would pay her the highest rate of interest, and return the principal in a short time. If she wished it, I could give her security on my furniture for the amount.

I was sure of the money from her. Why should I be distressed for the want of it during the few days that must elapse before I could see her? There was no reason, in my estimation. I need not inform the reader that by this time I meditated taking another loan from the bank funds in my keeping. I could boorow eleven hundred more, thus making my total indebtedness to the bank fifteen hundred. A few days, or even a week hence, I should receive the loan from Aunt Rachel, and I could slip the whole amount in the drawer. Then I should be square with the bank. Then no one would have the power to distress me.

Two o'clock came, and the bank closed. With far less compunction than I had experienced on the former occasion, I took eleven hundred dollars from my drawer as I transferred the case to the safe. I did not go through with the idle formality of depositing a memorandum in my trunk with the money. It was a loan for a few days, which Aunt Rachel would enable me to pay. I will not say that I did not tremble—I did. I did not persuade myself that the act was right, only that I intended no wrong. I called the deed simply an "irregularity." It was not stealing, embezzlement, or any other ugly thing with a savage name. I had the money in my pocket, and I think this fact was the basis of all the arguments I used in persuading myself that I had not done a very wicked act.

As soon as I had balanced my cash I left the bank and hastened home. I need not say that Lilian was in a tempest of excitement, in spite of my consoling note. The horrible keeper sat in the dining-room, reading the morning paper, and apparently unconscious of the misery he had brought to my house. He was polite and gentlemanly, and I was magnanimous enough to treat him with consideration. I inquired into the particulars of the case, and proposed to settle the claim at once. He had no authority to settle it, and referred me to Messrs. Shiver & Sharp, attorneys, in Court street, who had procured the writ.

Dinner was nearly ready, and I invited the keeper to dine with me. He was condescending enough to accept, and while we sat at the table I did some large talking, in which I was particularly severe upon Buckleton, and particularly complimentary to Glasswood, the latter of whom was a highly honorable man, who had been grossly wronged by the former. Buckleton had put on the attachment out of spite. Glasswood had always paid his debts fairly and squarely, but would not be imposed upon.

After dinner I rushed down to the office of Messrs. Shiver & Sharp. I was indignant and savage, but I was magnificent. I rolled out the hundred dollar bills with a perfect looseness. I did not even dispute the costs. I paid all, to the utmost penny demanded. Then I talked about the insult, the stain upon my honor, and dilated upon kindred topics, but I fear I failed to make any strong impression upon the astute Mr. Sharp, who conducted the business. He was polite, but he was cold. He gave me a note to the keeper, which I delivered on my return to Needham street, and which caused his immediate departure, after he had carefully examined the well-known signature of the legal firm.

"Such things are unpleasant, Lilian, but I suppose they have happened to almost all men at one time or another," I remarked, as soon as the door had closed upon our unwelcome guest.

"I never was so frightened before in my life," she replied with a deep sigh, indicative of the relief she felt.

"It was a miserable trick! It was too mean for any decent man to be guilty of."

"But did you really owe this Buckleton?"

"I did really owe him about eight hundred dollars, but he told me at the time I bought the furniture to pay him whenever it was convenient. It was not convenient to pay him to-day, and he sued me. You know, my dear, that when one has money comfortably invested, drawing large interest, one does not like to disturb it, at least, just before dividends are payable."

"It's too bad!" exclaimed Lilian, warmly, her pretty face beaming with sympathy; and she actually believed that the indefinite pronoun I had used in my description represented myself.

"Well, Lilian, what have you done about the party?" I inquired, rather anxious to change the topic, lest she should desire to know more of my financial affairs.

"I have seen Smith, and made all the arrangements for next Friday evening. As it is to be a house-warming, we must not put it off too long. But, dear me, when I came home, and found this awful man here, I was so alarmed that I was on the point of countermanding the order I had given."

"It's all right now. But you must hurry up your invitations."

"There is time enough for them. We will prepare the list this evening. But, Paley, what shall we do for a piano? It will be very awkward to be without a piano on such an occasion. Besides, people will think we are nobody if we don't have one."

"That's very true, Lilian," I replied, somewhat startled by the proposition. "But I'm afraid we can hardly afford to buy one just yet. Such a one as I want would cost five hundred dollars."

"A cheaper one will do."

"But it is bad economy to buy a cheap one. In the course of six months or a year I shall be able to buy a good one."

"We must have one for this party."

"I will see what can be done before Friday."

"And, Paley, you furnished the house beautifully, but there is just one thing for the parlor that you forgot," continued Lilian, bestowing upon me her most winning smile.

"What is that?"

"An *etagere*. It would set off the parlor more than all the rest of the furniture."

"But it would cost about a hundred dollars."

"I would rather do without many other things than not have an *etagere*," replied Lilian, beginning to look very sad.

"Will you go down town and look at some of them?" said I, looking as amiable as though I had not borrowed fifteen hundred dollars of the bank.

"Dear me! I can't go this afternoon. I have everything to do. But your taste is so good, Paley, that you can buy one just as well without me."

I left the house for the purpose of obtaining a piano and an *etagere*. Buckleton had showed me the latter article, and insisted that my house would not be furnished without it. I had positively refused to buy it, for two reasons. First, because I could not afford it; and, second, because no one could pronounce the name of the thing. I confessed that it seemed to be a greater sin to place such a piece of furniture where plain Yankees would be tempted to utter its name, than it was to indulge in criminal extravagance. Lilian's French had been neglected, and she made a bad botch of the word, but I decided to instruct her in the difficult task of pronouncing the word.

I went to a piano-forte house. The bookkeeper made his deposits and drew his checks over our counter. I knew him. He showed me a five hundred dollar instrument. It suited me—the piano, not the price. A lower-priced one did not meet my views. I proposed an arrangement with the concern, that I would hire the instrument with the intention of purchasing if it suited me. One of the firm was consulted. Perhaps he knew that persons who once indulged in a luxury would not willingly give it up. He consented to let it for three months, with the privelege of purchasing at the end of that time. It was ordered to my house. The piano was provided for at an expense of twenty-five dollars, if not bought, for three months.

The *etagere* was a more difficult matter. I could not hire one, and I did not like to pay a hundred dollars for such a useless piece of furniture; but there was no alternative. Lilian had said she must have one. I had nearly three hundred dollars in my pocket, but with this sum I intended to pay Smith and get rid of my "floating debt," so that I should owe no one but Aunt Rachel. But Smith's bill could not be over a hundred dollars, at the most extravagant figure, and I thought I could spare enough for the *etagere*.

I went to a store near Buckleton's. While I was looking at the *etagere* my late creditor came into the store. I was just closing the bargain at ninety-five dollars. Buckleton had heard from his lawyer, and was glad to meet me. I was glad to have him see me purchase this piece of furniture. He spoke to me. I did not answer him. He attempted to apologise. I did not look at him. I closed my bargain, and asked for the bill. Buckleton was evidently vexed, and felt as any man does when he has lost a customer. I enjoyed it.

"I will sell you that same article for seventy-five dollars," he whispered in my ear, just before I closed the bargain.

"I would not take it, if you would give it to me," I replied.

"I think I made a mistake to-day."

"The mistake of your lifetime," I retorted. "Don't speak to me again. I despise you."

I stalked out of his reach, paid my bill, and went home. In the evening Lilian and I made out the list of invitations. Of course I could not over-rule Lilian's decisions, and not less than fifty were invited—all our house would hold. It included my rich friend's family, and I began to tremble for the result.

CHAPTER XIV.

THE HOUSE-WARMING.

The next day the piano and the *etagere* came, and were duly disposed of in our pretty parlor. I could not help agreeing with Lilian that both of them were absolutely necessary to the proper appointment of the room. After she had covered the *etagere* with a variety of articles, most of which had to be purchased for the purpose, the effect was pleasing.

The piano filled a waiting space; and really there seemed to be nothing more to wish for in this world. Lilian played a few tunes on the new instrument, and my home seemed to be invested with a new charm. Beyond the party, I looked forward to the pleasant hours when our friends would gather in this room on Sunday evening to sing sacred music, for which Tom Flynn had a decided partiality.

On Friday morning I went to the bank as usual. When I returned, Smith had taken possession of the house, and was making his arrangements for the grand occasion in the evening. I am bound to say that he made but little fuss for so great an affair. When the evening came, a colored gentleman in white cotton gloves was stationed at the door, and more waiters were disposed of in other parts of the house. People came—everybody Lilian had invited, except those she wanted most, viz: my wealthy friend from Beacon Street, with his family. They did not come, and I had not supposed they would.

Mrs. Oliphant came, and certainly this was a triumph. Lilian felt that she had outgeneralled her mother, and conquered a peace. I am afraid it required a desperate struggle on the part of "dear ma" to yield the point, and I could only guess at the consideration which induced her to come down from the "high horse." But she was stiff and magnificent at first. She did not seem to enjoy the affair, and looked upon me as an ogre who had defeated all her cherished plans.

Miss Bertha came, and so did Tom; and early in the evening I was not a little surprised to hear the piano giving out the solemn notes of Peterboro and Hebron, sung by a large portion of the company. The instrument was pronounced excellent. Bertha sang like a nightingale, and I am not sure that the piano did not cement a regard which ultimately transformed the fair pianist into Mrs. Tom Flynn.

Everything went well, and at eleven o'clock Smith's supper was uncovered. When I saw the stores with which the table was loaded, I was afraid that the expense would spoil the face of a hundred dollar bill. A little later, when champagne, Maderia, and sherry were produced, I was somewhat troubled. Reading the dates on the bottles, I was absolutely alarmed.

"I did not think you intended to have wine, Lilian," I remarked, rather seriously.

"Not have wine!" exclaimed she, after she had imbibed a glass of champagne. "Why, it would be no party at all without wine. I told Smith to bring the best, and plenty of it."

He had evidently done so, and I groaned in spirit.

"Tom Flynn don't drink wine," I added.

"Let him drink coffee, then. We can suit his taste."

"He thinks it is wicked to furnish wine."

"Well, he can have the full benefit of his opinion," laughed Lilian, whose tongue flew merrily under the stimulus of the wine she had drank.

At daylight, I went to bed, sick at heart. I doubted whether the hundred and fifty dollars in my pocket would pay the bills, and I was miserable. I was in debt at least twenty-five hundred dollars. Lilian slept heavily after the night's debauch. But I could not sleep. What if the bank should discover what I had done? What would the world say the next day, when the particulars of my party were known? for I was satisfied they could not be concealed.

At seven o'clock I got up, my head aching fearfully, for I had not fully spared the champagne. I was positively miserable. I intended to visit Springhaven that day, and secure the loan from Aunt Rachel. It was not safe to let the matter stand any longer. I went to the bank, and with a throbbing brow attended to my duties. Tom looked very serious, but he did not say anything to me. Probably he thought I was going to ruin rapidly, not because I had appropriated the funds of the bank, but because I furnished wine to my guests.

When I went to the bank on Monday, I found Smith's bill enclosed in an envelope. I was afraid to open it at first, but when I did so, my worst fears were more than confirmed. The total was three hundred and fifty dollars, of which two-thirds was for champagne, Maderia and sherry. I was appalled and terrified. It must be promptly paid, or Smith would be dunning me. I was short two hundred dollars.

I read the bill a second time, and I was absolutely in despair. My month's salary, when paid, would not make up the deficiency; and I had all my house bills to provide for, which would take up the whole sum. I was running blindly before the wind to destruction. My extravagance would ruin me in a short time. But it was no use to cry. I was in the scrape, and I must get out of it. My hopeful tendencies came to my aid. With careful economy I could soon pay my debts. A bright idea flashed through my excited brain. Would it not be just as easy to induce Aunt Rachel to lend me two thousand dollars as fifteen hundred? It was a brilliant thought, in my estimation. Five hundred dollars could make no difference to her, if the interest was punctually paid. It was a plain case. If the old lady did not promptly meet my views, I could frighten her into acquiescence. All right! The two thousand was sure enough. I did not think I should be able to go to Springhaven before Saturday, and I did not care to receive a dunning visit from Smith. I might as well "be hung for an old sheep as a lamb." I could borrow five hundred more from the bank, with no greater risk than I had already incurred—and I do so! My cash was then two thousand short, but before another week had passed, I should get the money from Aunt Rachel, and make good the deficit.

I called upon Smith, and paid the bill. I did not venture to suggest that it was more than I had expected it would be. With so much money in my pocket, I felt rich again, and did not bother my head to consider how I had obtained it. I went home in better spirits than for a week. I talked pleasantly and magnificently to Lilian. I had even forgotten my good resolution to practise a rigid economy, for with three hundred dollars in cash in my pocket it no longer seemed necessary.

Lilian, too, was in excellent spirits. She was very affectionate, and when I sat down on the sofa after supper she seated herself beside me, and told me how happy she was in her new home, and how glad she was that I had compelled her to move into it.

The following Saturday was the last day of the month, and I was detained at the bank so late that I could not go to Springhaven. I did not like to leave while others remained, for I did not know but Mr. Bristlebach might take it into his head to overhaul my cash again. The next Monday I learned that Aunt Rachel was very sick, had been attacked with paralysis. I went down to see her that night. She was almost senseless, and I could not talk with her. But she might die in a few days, and then her money would all be mine—I hoped, for it did not yet appear that she had made a will.

Two or three days later my uncle Captain Halliard, came into the bank just as we were closing. He looked particularly grim and savage.

"Paley, your aunt is very sick," said he.

"I know she is, but I hope she will get better," I replied, perhaps stretching the truth no more than many people do under such circumstances.

"I am attending to her affairs as usual."

I bowed, and wondered what was coming.

"I found among her papers a note for a thousand dollars, signed by you," he added taking the document from his pocket.

My heart came up into my throat. What was he driving at?

"If you can afford to give parties and fill your guests with champagne you can afford to pay this note," he continued, sternly.

My plan was set at naught.

(To be continued.)

How to Succeed.

If your seat is hard to sit upon stand up.

If a rock rises before you, roll it away or climb over it.

It takes longer to skin an elephant than a mouse, yet the skin is worth something.

If you want confidence, prove yourself worthy of it.

Do not be content with doing what another has done—surpass it.

Deserve success and it will come.

The boy was not born a man.

The sun does not rise like a rocket, nor go down like a bullet fired from a gun; slowly and surely it makes its round, and never tires.

It is as easy to be a leader as a wheel horse.

If the job be long, the pay will be greater; if the job be hard the more competent you must be to do it.

☞ Don't fail to attend the Entertainment in the Drill Shed this evening.

Upwards of $8,000 is offered in prizes for the Central Fair at Hamilton this year.

Her Royal Highness the Princess Louisa, who is a sculptor as well as a painter, will probably send a marble bust of Her Majesty the Queen to this year's Royal Academy Exhibition.

"Uncle Tom's Cabin" will be the principal attraction to-night. Everybody who has read the story will want to see the dramatic representation of it; and those who have not read it, should see it enacted.

The Hamilton *Times* says that Mr. W. F. McMahon, of that city, is collecting materials for a history of the U. E. loyalists who came to Canada at the time of the American Revolution. He is anxious to procure all the data he can, and will be happy to receive information from any quarter.

The ill fated "City of Boston" left the port of New York, for Liverpool, on the 24th January, 1870, calling at Halifax *en route*. Not a vestige of her was ever discovered nor tidings heard. In the spring of 1870 the steamer Smidt, of New York, was out 51 days, and at last arrived safely into port with all on board well.

☞ Don't fail to attend the Entertainment in the Drill Shed this evening.

Over one thousand dogs on exhibition in New York must prove very attractive to the canine fancier. "Let dogs delight to bark and bite," said good old Watts: and we doubt not the first part of the quotation is fully exemplified at the dog show. Being all, however, choice specimens, we should hope they would be too high-toned to indulge in such a barbarism as biting.

"Uncle Tom's Cabin" will be the principal attraction to-night. Everybody who has read the story will want to see the dramatic representation of it; and those who have not read it, should see it enacted.

Why must logic have legs?—Because it stands to reason.

How to meet a man of doubtful credit—Take no note of him.

Difficult punctuation—Putting a stop to gossip tongues.

"Fooling with a pistol," the Coroner of Trenton said, was the matter with a recent corpse.

When are your eyes not eyes?—When the wind makes them water.

The man who knows the most, smells a rat easier than he who has the most nose.

A good old lady from the country, on seeing soda water for the first time, declared that she couldn't imagine how they ever poured it into the bottles so as to make it stay till they got the cork in.