

Chapter XXVII

Showing That Old Friends May Not Only Appear With New Faces, But In False Colours. That People Are Prone To Bite, And That Biters May Sometimes Be Bitten.

Mr Bailey, Junior - for the sporting character, whilom of general utility at Todgers's, had now regularly set up in life under that name, without troubling himself to obtain from the legislature a direct licence in the form of a Private Bill, which of all kinds and classes of bills is without exception the most unreasonable in its charges - Mr Bailey, Junior, just tall enough to be seen by an inquiring eye, gazing indolently at society from beneath the apron of his master's cab, drove slowly up and down Pall Mall, about the hour of noon, in waiting for his 'Governor.' The horse of distinguished family, who had Capricorn for his nephew, and Cauliflower for his brother, showed himself worthy of his high relations by champing at the bit until his chest was white with foam, and rearing like a horse in heraldry; the plated harness and the patent leather glittered in the sun; pedestrians admired; Mr Bailey was complacent, but unmoved. He seemed to say, 'A barrow, good people, a mere barrow; nothing to what we could do, if we chose!' and on he went, squaring his short green arms outside the apron, as if he were hooked on to it by his armpits.

Mr Bailey had a great opinion of Brother to Cauliflower, and estimated his powers highly. But he never told him so. On the contrary, it was his practice, in driving that animal, to assail him with disrespectful, if not injurious, expressions, as, 'Ah! would you!' 'Did you think it, then?' 'Where are you going to now?' 'No, you won't, my lad!' and similar fragmentary remarks. These being usually accompanied by a jerk of the rein, or a crack of the whip, led to many trials of strength between them, and to many contentions for the upper-hand, terminating, now and then, in china-shops, and other unusual goals, as Mr Bailey had already hinted to his friend Poll Sweedlepipe.

On the present occasion Mr Bailey, being in spirits, was more than commonly hard upon his charge; in consequence of which that fiery animal confined himself almost entirely to his hind legs in displaying his paces, and constantly got himself into positions with reference to the cabriolet that very much amazed the passengers in the street. But Mr Bailey, not at all disturbed, had still a shower of pleasantries to bestow on any one who crossed his path; as, calling to a full-grown coal-heaver in a wagon, who for a moment blocked the way, 'Now, young 'un, who trusted YOU with a cart?' inquiring of elderly ladies who wanted to cross, and ran back again, 'Why they didn't go to the workhouse and get an order to be buried?' tempting boys, with friendly words, to get up behind, and immediately afterwards cutting them down; and the like flashes of a cheerful humour, which he would

occasionally relieve by going round St. James's Square at a hand gallop, and coming slowly into Pall Mall by another entry, as if, in the interval, his pace had been a perfect crawl.

It was not until these amusements had been very often repeated, and the apple-stall at the corner had sustained so many miraculous escapes as to appear impregnable, that Mr Bailey was summoned to the door of a certain house in Pall Mall, and turning short, obeyed the call and jumped out. It was not until he had held the bridle for some minutes longer, every jerk of Cauliflower's brother's head, and every twitch of Cauliflower's brother's nostril, taking him off his legs in the meanwhile, that two persons entered the vehicle, one of whom took the reins and drove rapidly off. Nor was it until Mr Bailey had run after it some hundreds of yards in vain, that he managed to lift his short leg into the iron step, and finally to get his boots upon the little footboard behind. Then, indeed, he became a sight to see; and - standing now on one foot and now upon the other, now trying to look round the cab on this side, now on that, and now endeavouring to peep over the top of it, as it went dashing in among the carts and coaches - was from head to heel Newmarket.

The appearance of Mr Bailey's governor as he drove along fully justified that enthusiastic youth's description of him to the wondering Poll. He had a world of jet-black shining hair upon his head, upon his cheeks, upon his chin, upon his upper lip. His clothes, symmetrically made, were of the newest fashion and the costliest kind. Flowers of gold and blue, and green and blushing red, were on his waistcoat; precious chains and jewels sparkled on his breast; his fingers, clogged with brilliant rings, were as unwieldy as summer flies but newly rescued from a honey-pot. The daylight mantled in his gleaming hat and boots as in a polished glass. And yet, though changed his name, and changed his outward surface, it was Tigg. Though turned and twisted upside down, and inside out, as great men have been sometimes known to be; though no longer Montague Tigg, but Tigg Montague; still it was Tigg; the same Satanic, gallant, military Tigg. The brass was burnished, lacquered, newly stamped; yet it was the true Tigg metal notwithstanding.

Beside him sat a smiling gentleman, of less pretensions and of business looks, whom he addressed as David. Surely not the David of the - how shall it be phrased? - the triumvirate of golden balls? Not David, tapster at the Lombards' Arms? Yes. The very man.

'The secretary's salary, David,' said Mr Montague, 'the office being now established, is eight hundred pounds per annum, with his house-rent, coals, and candles free. His five-and-twenty shares he holds, of course. Is that enough?'

David smiled and nodded, and coughed behind a little locked portfolio which he carried; with an air that proclaimed him to be the secretary in question.

'If that's enough,' said Montague, 'I will propose it at the Board to-day, in my capacity as chairman.'

The secretary smiled again; laughed, indeed, this time; and said, rubbing his nose slyly with one end of the portfolio:

'It was a capital thought, wasn't it?'

'What was a capital thought, David?' Mr Montague inquired.

'The Anglo-Bengalee,' tittered the secretary.

'The Anglo-Bengalee Disinterested Loan and Life Assurance Company is rather a capital concern, I hope, David,' said Montague.

'Capital indeed!' cried the secretary, with another laugh - 'in one sense.'

'In the only important one,' observed the chairman; 'which is number one, David.'

'What,' asked the secretary, bursting into another laugh, 'what will be the paid up capital, according to the next prospectus?'

'A figure of two, and as many oughts after it as the printer can get into the same line,' replied his friend. 'Ha, ha!'

At this they both laughed; the secretary so vehemently, that in kicking up his feet, he kicked the apron open, and nearly started Cauliflower's brother into an oyster shop; not to mention Mr Bailey's receiving such a sudden swing, that he held on for a moment quite a young Fame, by one strap and no legs.

'What a chap you are!' exclaimed David admiringly, when this little alarm had subsided.

'Say, genius, David, genius.'

'Well, upon my soul, you ARE a genius then,' said David. 'I always knew you had the gift of the gab, of course; but I never believed you were half the man you are. How could I?'

'I rise with circumstances, David. That's a point of genius in itself,' said Tigg. 'If you were to lose a hundred pound wager to me at this

minute David, and were to pay it (which is most confoundedly improbable), I should rise, in a mental point of view, directly.'

It is due to Mr Tigg to say that he had really risen with his opportunities; and, speculating on a grander scale, he had become a grander man altogether.

'Ha, ha,' cried the secretary, laying his hand, with growing familiarity, upon the chairman's arm. 'When I look at you, and think of your property in Bengal being - ha, ha, ha! - '

The half-expressed idea seemed no less ludicrous to Mr Tigg than to his friend, for he laughed too, heartily.

' - Being,' resumed David, 'being amenable - your property in Bengal being amenable - to all claims upon the company; when I look at you and think of that, you might tickle me into fits by waving the feather of a pen at me. Upon my soul you might!'

'It a devilish fine property,' said Tigg Montague, 'to be amenable to any claims. The preserve of tigers alone is worth a mint of money, David.'

David could only reply in the intervals of his laughter, 'Oh, what a chap you are!' and so continued to laugh, and hold his sides, and wipe his eyes, for some time, without offering any other observation.

'A capital idea?' said Tigg, returning after a time to his companion's first remark; 'no doubt it was a capital idea. It was my idea.'

'No, no. It was my idea,' said David. 'Hang it, let a man have some credit. Didn't I say to you that I'd saved a few pounds? - '

'You said! Didn't I say to you,' interposed Tigg, 'that I had come into a few pounds?'

'Certainly you did,' returned David, warmly, 'but that's not the idea. Who said, that if we put the money together we could furnish an office, and make a show?'

'And who said,' retorted Mr Tigg, 'that, provided we did it on a sufficiently large scale, we could furnish an office and make a show, without any money at all? Be rational, and just, and calm, and tell me whose idea was that.'

'Why, there,' David was obliged to confess, 'you had the advantage of me, I admit. But I don't put myself on a level with you. I only want a little credit in the business.'

'All the credit you deserve to have,' said Tigg.

'The plain work of the company, David - figures, books, circulars, advertisements, pen, ink, and paper, sealing-wax and wafers - is admirably done by you. You are a first-rate groveller. I don't dispute it. But the ornamental department, David; the inventive and poetical department - '

'Is entirely yours,' said his friend. 'No question of it. But with such a swell turnout as this, and all the handsome things you've got about you, and the life you lead, I mean to say it's a precious comfortable department too.'

'Does it gain the purpose? Is it Anglo-Bengalee?' asked Tigg.

'Yes,' said David.

'Could you undertake it yourself?' demanded Tigg.

'No,' said David.

'Ha, ha!' laughed Tigg. 'Then be contented with your station and your profits, David, my fine fellow, and bless the day that made us acquainted across the counter of our common uncle, for it was a golden day to you.'

It will have been already gathered from the conversation of these worthies, that they were embarked in an enterprise of some magnitude, in which they addressed the public in general from the strong position of having everything to gain and nothing at all to lose; and which, based upon this great principle, was thriving pretty comfortably.

The Anglo-Bengalee Disinterested Loan and Life Assurance Company started into existence one morning, not an Infant Institution, but a Grown-up Company running alone at a great pace, and doing business right and left: with a 'branch' in a first floor over a tailor's at the west-end of the town, and main offices in a new street in the City, comprising the upper part of a spacious house resplendent in stucco and plate-glass, with wire-blinds in all the windows, and 'Anglo-Bengalee' worked into the pattern of every one of them. On the doorpost was painted again in large letters, 'offices of the Anglo-Bengalee Disinterested Loan and Life Assurance Company,' and on the door was a large brass plate with the same inscription; always kept very bright, as courting inquiry; staring the City out of countenance after office hours on working days, and all day long on Sundays; and looking bolder than the Bank. Within, the offices were newly plastered, newly painted, newly papered, newly countered,

newly floor-clothed, newly tabled, newly chaired, newly fitted up in every way, with goods that were substantial and expensive, and designed (like the company) to last. Business! Look at the green ledgers with red backs, like strong cricket-balls beaten flat; the court-guides directories, day-books, almanacks, letter-boxes, weighing-machines for letters, rows of fire-buckets for dashing out a conflagration in its first spark, and saving the immense wealth in notes and bonds belonging to the company; look at the iron safes, the clock, the office seal - in its capacious self, security for anything. Solidity! Look at the massive blocks of marble in the chimney-pieces, and the gorgeous parapet on the top of the house! Publicity! Why, Anglo-Bengalee Disinterested Loan and Life Assurance company is painted on the very coal-scuttles. It is repeated at every turn until the eyes are dazzled with it, and the head is giddy. It is engraved upon the top of all the letter paper, and it makes a scroll-work round the seal, and it shines out of the porter's buttons, and it is repeated twenty times in every circular and public notice wherein one David Crimple, Esquire, Secretary and resident Director, takes the liberty of inviting your attention to the accompanying statement of the advantages offered by the Anglo-Bengalee Disinterested Loan and Life Assurance Company; and fully proves to you that any connection on your part with that establishment must result in a perpetual Christmas Box and constantly increasing Bonus to yourself, and that nobody can run any risk by the transaction except the office, which, in its great liberality is pretty sure to lose. And this, David Crimple, Esquire, submits to you (and the odds are heavy you believe him), is the best guarantee that can reasonably be suggested by the Board of Management for its permanence and stability.

This gentleman's name, by the way, had been originally Crimp; but as the word was susceptible of an awkward construction and might be misrepresented, he had altered it to Crimple.

Lest with all these proofs and confirmations, any man should be suspicious of the Anglo-Bengalee Disinterested Loan and Life Assurance company; should doubt in tiger, cab, or person, Tigg Montague, Esquire, (of Pall Mall and Bengal), or any other name in the imaginative List of Directors; there was a porter on the premises - a wonderful creature, in a vast red waistcoat and a short-tailed pepper-and-salt coat - who carried more conviction to the minds of sceptics than the whole establishment without him. No confidences existed between him and the Directorship; nobody knew where he had served last; no character or explanation had been given or required. No questions had been asked on either side. This mysterious being, relying solely on his figure, had applied for the situation, and had been instantly engaged on his own terms. They were high; but he knew, doubtless, that no man could carry such an extent of waistcoat as himself, and felt the full value of his capacity to such an

institution. When he sat upon a seat erected for him in a corner of the office, with his glazed hat hanging on a peg over his head, it was impossible to doubt the respectability of the concern. It went on doubling itself with every square inch of his red waistcoat until, like the problem of the nails in the horse's shoes, the total became enormous. People had been known to apply to effect an insurance on their lives for a thousand pounds, and looking at him, to beg, before the form of proposal was filled up, that it might be made two. And yet he was not a giant. His coat was rather small than otherwise. The whole charm was in his waistcoat. Respectability, competence, property in Bengal or anywhere else, responsibility to any amount on the part of the company that employed him, were all expressed in that one garment.

Rival offices had endeavoured to lure him away; Lombard Street itself had beckoned to him; rich companies had whispered 'Be a Beadle!' but he still continued faithful to the Anglo-Bengalee. Whether he was a deep rogue, or a stately simpleton, it was impossible to make out, but he appeared to believe in the Anglo-Bengalee. He was grave with imaginary cares of office; and having nothing whatever to do, and something less to take care of, would look as if the pressure of his numerous duties, and a sense of the treasure in the company's strong-room, made him a solemn and a thoughtful man.

As the cabriolet drove up to the door, this officer appeared bare-headed on the pavement, crying aloud 'Room for the chairman, room for the chairman, if you please!' much to the admiration of the bystanders, who, it is needless to say, had their attention directed to the Anglo-Bengalee Company thenceforth, by that means. Mr Tigg leaped gracefully out, followed by the Managing Director (who was by this time very distant and respectful), and ascended the stairs, still preceded by the porter, who cried as he went, 'By your leave there! by your leave! The Chairman of the Board, Gentle - MEN! In like manner, but in a still more stentorian voice, he ushered the chairman through the public office, where some humble clients were transacting business, into an awful chamber, labelled Board-room; the door of which sanctuary immediately closed, and screened the great capitalist from vulgar eyes.

The board-room had a Turkey carpet in it, a sideboard, a portrait of Tigg Montague, Esquire, as chairman; a very imposing chair of office, garnished with an ivory hammer and a little hand-bell; and a long table, set out at intervals with sheets of blotting-paper, foolscap, clean pens, and inkstands. The chairman having taken his seat with great solemnity, the secretary supported him on his right hand, and the porter stood bolt upright behind them, forming a warm background of waistcoat. This was the board: everything else being a light-hearted little fiction.

'Bullamy!' said Mr Tigg.

'Sir!' replied the porter.

'Let the Medical Officer know, with my compliments, that I wish to see him.'

Bullamy cleared his throat, and bustled out into the office, crying 'The Chairman of the Board wishes to see the Medical Officer. By your leave there! By your leave!' He soon returned with the gentleman in question; and at both openings of the board-room door - at his coming in and at his going out - simple clients were seen to stretch their necks and stand upon their toes, thirsting to catch the slightest glimpse of that mysterious chamber.

'Jobling, my dear friend!' said Mr Tigg, 'how are you? Bullamy, wait outside. Crimple, don't leave us. Jobling, my good fellow, I am glad to see you.'

'And how are you, Mr Montague, eh?' said the Medical Officer, throwing himself luxuriously into an easy-chair (they were all easy-chairs in the board-room), and taking a handsome gold snuff-box from the pocket of his black satin waistcoat. 'How are you? A little worn with business, eh? If so, rest. A little feverish from wine, humph? If so, water. Nothing at all the matter, and quite comfortable? Then take some lunch. A very wholesome thing at this time of day to strengthen the gastric juices with lunch, Mr Montague.'

The Medical Officer (he was the same medical officer who had followed poor old Anthony Chuzzlewit to the grave, and who had attended Mrs Gamp's patient at the Bull) smiled in saying these words; and casually added, as he brushed some grains of snuff from his shirt-frill, 'I always take it myself about this time of day, do you know!'

'Bullamy!' said the Chairman, ringing the little bell.

'Sir!'

'Lunch.'

'Not on my account, I hope?' said the doctor. 'You are very good. Thank you. I'm quite ashamed. Ha, ha! if I had been a sharp practitioner, Mr Montague, I shouldn't have mentioned it without a fee; for you may depend upon it, my dear sir, that if you don't make a point of taking lunch, you'll very soon come under my hands. Allow me to illustrate this. In Mr Crimple's leg - '

The resident Director gave an involuntary start, for the doctor, in the heat of his demonstration, caught it up and laid it across his own, as if he were going to take it off, then and there.

'In Mr Crimple's leg, you'll observe,' pursued the doctor, turning back his cuffs and spanning the limb with both hands, 'where Mr Crimple's knee fits into the socket, here, there is - that is to say, between the bone and the socket - a certain quantity of animal oil.'

'What do you pick MY leg out for?' said Mr Crimple, looking with something of an anxious expression at his limb. 'It's the same with other legs, ain't it?'

'Never you mind, my good sir,' returned the doctor, shaking his head, 'whether it is the same with other legs, or not the same.'

'But I do mind,' said David.

'I take a particular case, Mr Montague,' returned the doctor, 'as illustrating my remark, you observe. In this portion of Mr Crimple's leg, sir, there is a certain amount of animal oil. In every one of Mr Crimple's joints, sir, there is more or less of the same deposit. Very good. If Mr Crimple neglects his meals, or fails to take his proper quantity of rest, that oil wanes, and becomes exhausted. What is the consequence? Mr Crimple's bones sink down into their sockets, sir, and Mr Crimple becomes a weazen, puny, stunted, miserable man!'

The doctor let Mr Crimple's leg fall suddenly, as if he were already in that agreeable condition; turned down his wristbands again, and looked triumphantly at the chairman.

'We know a few secrets of nature in our profession, sir,' said the doctor. 'Of course we do. We study for that; we pass the Hall and the College for that; and we take our station in society BY that. It's extraordinary how little is known on these subjects generally. Where do you suppose, now' - the doctor closed one eye, as he leaned back smilingly in his chair, and formed a triangle with his hands, of which his two thumbs composed the base - 'where do you suppose Mr Crimple's stomach is?'

Mr Crimple, more agitated than before, clapped his hand immediately below his waistcoat.

'Not at all,' cried the doctor; 'not at all. Quite a popular mistake! My good sir, you're altogether deceived.'

'I feel it there, when it's out of order; that's all I know,' said Crimple.

'You think you do,' replied the doctor; 'but science knows better. There was a patient of mine once,' touching one of the many mourning rings upon his fingers, and slightly bowing his head, 'a gentleman who did me the honour to make a very handsome mention of me in his will - 'in testimony,' as he was pleased to say, 'of the unremitting zeal, talent, and attention of my friend and medical attendant, John Jobling, Esquire, M.R.C.S.,' - who was so overcome by the idea of having all his life laboured under an erroneous view of the locality of this important organ, that when I assured him on my professional reputation, he was mistaken, he burst into tears, put out his hand, and said, 'Jobling, God bless you!' Immediately afterwards he became speechless, and was ultimately buried at Brixton.'

'By your leave there!' cried Bullamy, without. 'By your leave! Refreshment for the Board-room!'

'Ha!' said the doctor, jocularly, as he rubbed his hands, and drew his chair nearer to the table. 'The true Life Assurance, Mr Montague. The best Policy in the world, my dear sir. We should be provident, and eat and drink whenever we can. Eh, Mr Crimple?'

The resident Director acquiesced rather sulkily, as if the gratification of replenishing his stomach had been impaired by the unsettlement of his preconceived opinions in reference to its situation. But the appearance of the porter and under-porter with a tray covered with a snow-white cloth, which, being thrown back, displayed a pair of cold roast fowls, flanked by some potted meats and a cool salad, quickly restored his good humour. It was enhanced still further by the arrival of a bottle of excellent madeira, and another of champagne; and he soon attacked the repast with an appetite scarcely inferior to that of the medical officer.

The lunch was handsomely served, with a profusion of rich glass plate, and china; which seemed to denote that eating and drinking on a showy scale formed no unimportant item in the business of the Anglo-Bengalee Directorship. As it proceeded, the Medical Officer grew more and more joyous and red-faced, insomuch that every mouthful he ate, and every drop of wine he swallowed, seemed to impart new lustre to his eyes, and to light up new sparks in his nose and forehead.

In certain quarters of the City and its neighbourhood, Mr Jobling was, as we have already seen in some measure, a very popular character. He had a portentously sagacious chin, and a pompous voice, with a rich huskiness in some of its tones that went directly to the heart, like a ray of light shining through the ruddy medium of choice old burgundy. His neckerchief and shirt-frill were ever of the whitest, his clothes of the blackest and sleekest, his gold watch-chain of the

heaviest, and his seals of the largest. His boots, which were always of the brightest, creaked as he walked. Perhaps he could shake his head, rub his hands, or warm himself before a fire, better than any man alive; and he had a peculiar way of smacking his lips and saying, 'Ah!' at intervals while patients detailed their symptoms, which inspired great confidence. It seemed to express, 'I know what you're going to say better than you do; but go on, go on.' As he talked on all occasions whether he had anything to say or not, it was unanimously observed of him that he was 'full of anecdote;' and his experience and profit from it were considered, for the same reason, to be something much too extensive for description. His female patients could never praise him too highly; and the coldest of his male admirers would always say this for him to their friends, 'that whatever Jobling's professional skill might be (and it could not be denied that he had a very high reputation), he was one of the most comfortable fellows you ever saw in your life!'

Jobling was for many reasons, and not last in the list because his connection lay principally among tradesmen and their families, exactly the sort of person whom the Anglo-Bengalee Company wanted for a medical officer. But Jobling was far too knowing to connect himself with the company in any closer ties than as a paid (and well paid) functionary, or to allow his connection to be misunderstood abroad, if he could help it. Hence he always stated the case to an inquiring patient, after this manner:

'Why, my dear sir, with regard to the Anglo-Bengalee, my information, you see, is limited; very limited. I am the medical officer, in consideration of a certain monthly payment. The labourer is worthy of his hire; BIS DAT QUI CITO DAT' - ('classical scholar, Jobling!' thinks the patient, 'well-read man!') - 'and I receive it regularly. Therefore I am bound, so far as my own knowledge goes, to speak well of the establishment.' ('Nothing can be fairer than Jobling's conduct,' thinks the patient, who has just paid Jobling's bill himself.) 'If you put any question to me, my dear friend,' says the doctor, 'touching the responsibility or capital of the company, there I am at fault; for I have no head for figures, and not being a shareholder, am delicate of showing any curiosity whatever on the subject. Delicacy - your amiable lady will agree with me I am sure - should be one of the first characteristics of a medical man.' ('Nothing can be finer or more gentlemanly than Jobling's feeling,' thinks the patient.) 'Very good, my dear sir, so the matter stands. You don't know Mr Montague? I'm sorry for it. A remarkably handsome man, and quite the gentleman in every respect. Property, I am told, in India. House and everything belonging to him, beautiful. Costly furniture on the most elegant and lavish scale. And pictures, which, even in an anatomical point of view, are perfection. In case you should ever think of doing anything with the company, I'll pass you, you may depend upon it. I can

conscientiously report you a healthy subject. If I understand any man's constitution, it is yours; and this little indisposition has done him more good, ma'am,' says the doctor, turning to the patient's wife, 'than if he had swallowed the contents of half the nonsensical bottles in my surgery. For they ARE nonsense - to tell the honest truth, one half of them are nonsense - compared with such a constitution as his!' ('Jobling is the most friendly creature I ever met with in my life,' thinks the patient; 'and upon my word and honour, I'll consider of it!')

'Commission to you, doctor, on four new policies, and a loan this morning, eh?' said Crimple, looking, when they had finished lunch, over some papers brought in by the porter. 'Well done!'

'Jobling, my dear friend,' said Tigg, 'long life to you.'

'No, no. Nonsense. Upon my word I've no right to draw the commission,' said the doctor, 'I haven't really. It's picking your pocket. I don't recommend anybody here. I only say what I know. My patients ask me what I know, and I tell 'em what I know. Nothing else. Caution is my weak side, that's the truth; and always was from a boy. That is,' said the doctor, filling his glass, 'caution in behalf of other people. Whether I would repose confidence in this company myself, if I had not been paying money elsewhere for many years - that's quite another question.'

He tried to look as if there were no doubt about it; but feeling that he did it but indifferently, changed the theme and praised the wine.

'Talking of wine,' said the doctor, 'reminds me of one of the finest glasses of light old port I ever drank in my life; and that was at a funeral. You have not seen anything of - of THAT party, Mr Montague, have you?' handing him a card.

'He is not buried, I hope?' said Tigg, as he took it. 'The honour of his company is not requested if he is.'

'Ha, ha!' laughed the doctor. 'No; not quite. He was honourably connected with that very occasion though.'

'Oh!' said Tigg, smoothing his moustache, as he cast his eyes upon the name. 'I recollect. No. He has not been here.'

The words were on his lips, when Bullamy entered, and presented a card to the Medical Officer.

'Talk of the what's his name - ' observed the doctor rising.

'And he's sure to appear, eh?' said Tigg.

'Why, no, Mr Montague, no,' returned the doctor. 'We will not say that in the present case, for this gentleman is very far from it.'

'So much the better,' retorted Tigg. 'So much the more adaptable to the Anglo-Bengalee. Bullamy, clear the table and take the things out by the other door. Mr Crimple, business.'

'Shall I introduce him?' asked Jobling.

'I shall be eternally delighted,' answered Tigg, kissing his hand and smiling sweetly.

The doctor disappeared into the outer office, and immediately returned with Jonas Chuzzlewit.

'Mr Montague,' said Jobling. 'Allow me. My friend Mr Chuzzlewit. My dear friend - our chairman. Now do you know,' he added checking himself with infinite policy, and looking round with a smile; 'that's a very singular instance of the force of example. It really is a very remarkable instance of the force of example. I say OUR chairman. Why do I say our chairman? Because he is not MY chairman, you know. I have no connection with the company, farther than giving them, for a certain fee and reward, my poor opinion as a medical man, precisely as I may give it any day to Jack Noakes or Tom Styles. Then why do I say our chairman? Simply because I hear the phrase constantly repeated about me. Such is the involuntary operation of the mental faculty in the imitative biped man. Mr Crimple, I believe you never take snuff? Injudicious. You should.'

Pending these remarks on the part of the doctor, and the lengthened and sonorous pinch with which he followed them up, Jonas took a seat at the board; as ungainly a man as ever he has been within the reader's knowledge. It is too common with all of us, but it is especially in the nature of a mean mind, to be overawed by fine clothes and fine furniture. They had a very decided influence on Jonas.

'Now you two gentlemen have business to discuss, I know,' said the doctor, 'and your time is precious. So is mine; for several lives are waiting for me in the next room, and I have a round of visits to make after - after I have taken 'em. Having had the happiness to introduce you to each other, I may go about my business. Good-bye. But allow me, Mr Montague, before I go, to say this of my friend who sits beside you: That gentleman has done more, sir,' rapping his snuff-box solemnly, 'to reconcile me to human nature, than any man alive or dead. Good-bye!'

With these words Jobling bolted abruptly out of the room, and proceeded in his own official department, to impress the lives in

waiting with a sense of his keen conscientiousness in the discharge of his duty, and the great difficulty of getting into the Anglo-Bengalee; by feeling their pulses, looking at their tongues, listening at their ribs, poking them in the chest, and so forth; though, if he didn't well know beforehand that whatever kind of lives they were, the Anglo-Bengalee would accept them readily, he was far from being the Jobling that his friend considered him; and was not the original Jobling, but a spurious imitation.

Mr Crimple also departed on the business of the morning; and Jonas Chuzzlewit and Tigg were left alone.

'I learn from our friend,' said Tigg, drawing his chair towards Jonas with a winning ease of manner, 'that you have been thinking - '

'Oh! Ecod then he'd no right to say so,' cried Jonas, interrupting. 'I didn't tell HIM my thoughts. If he took it into his head that I was coming here for such or such a purpose, why, that's his lookout. I don't stand committed by that.'

Jonas said this offensively enough; for over and above the habitual distrust of his character, it was in his nature to seek to revenge himself on the fine clothes and the fine furniture, in exact proportion as he had been unable to withstand their influence.

'If I come here to ask a question or two, and get a document or two to consider of, I don't bind myself to anything. Let's understand that, you know,' said Jonas.

'My dear fellow!' cried Tigg, clapping him on the shoulder, 'I applaud your frankness. If men like you and I speak openly at first, all possible misunderstanding is avoided. Why should I disguise what you know so well, but what the crowd never dream of? We companies are all birds of prey; mere birds of prey. The only question is, whether in serving our own turn, we can serve yours too; whether in double-lining our own nest, we can put a single living into yours. Oh, you're in our secret. You're behind the scenes. We'll make a merit of dealing plainly with you, when we know we can't help it.'

It was remarked, on the first introduction of Mr Jonas into these pages, that there is a simplicity of cunning no less than a simplicity of innocence, and that in all matters involving a faith in knavery, he was the most credulous of men. If Mr Tigg had preferred any claim to high and honourable dealing, Jonas would have suspected him though he had been a very model of probity; but when he gave utterance to Jonas's own thoughts of everything and everybody, Jonas began to feel that he was a pleasant fellow, and one to be talked to freely.

He changed his position in the chair, not for a less awkward, but for a more boastful attitude; and smiling in his miserable conceit rejoined:

'You an't a bad man of business, Mr Montague. You know how to set about it, I WILL say.'

'Tut, tut,' said Tigg, nodding confidentially, and showing his white teeth; 'we are not children, Mr Chuzzlewit; we are grown men, I hope.'

Jonas assented, and said after a short silence, first spreading out his legs, and sticking one arm akimbo to show how perfectly at home he was,

'The truth is - '

'Don't say, the truth,' interposed Tigg, with another grin. 'It's so like humbug.'

Greatly charmed by this, Jonas began again.

'The long and the short of it is - '

'Better,' muttered Tigg. 'Much better!'

' - That I didn't consider myself very well used by one or two of the old companies in some negotiations I have had with 'em - once had, I mean. They started objections they had no right to start, and put questions they had no right to put, and carried things much too high for my taste.'

As he made these observations he cast down his eyes, and looked curiously at the carpet. Mr Tigg looked curiously at him.

He made so long a pause, that Tigg came to the rescue, and said, in his pleasantest manner:

'Take a glass of wine.'

'No, no,' returned Jonas, with a cunning shake of the head; 'none of that, thankee. No wine over business. All very well for you, but it wouldn't do for me.'

'What an old hand you are, Mr Chuzzlewit!' said Tigg, leaning back in his chair, and leering at him through his half-shut eyes.

Jonas shook his head again, as much as to say, 'You're right there;' And then resumed, jocosely:

'Not such an old hand, either, but that I've been and got married. That's rather green, you'll say. Perhaps it is, especially as she's young. But one never knows what may happen to these women, so I'm thinking of insuring her life. It is but fair, you know, that a man should secure some consolation in case of meeting with such a loss.'

'If anything can console him under such heart-breaking circumstances,' murmured Tigg, with his eyes shut up as before.

'Exactly,' returned Jonas; 'if anything can. Now, supposing I did it here, I should do it cheap, I know, and easy, without bothering her about it; which I'd much rather not do, for it's just in a woman's way to take it into her head, if you talk to her about such things, that she's going to die directly.'

'So it is,' cried Tigg, kissing his hand in honour of the sex. 'You're quite right. Sweet, silly, fluttering little simpletons!'

'Well,' said Jonas, 'on that account, you know, and because offence has been given me in other quarters, I wouldn't mind patronizing this Company. But I want to know what sort of security there is for the Company's going on. That's the - '

'Not the truth?' cried Tigg, holding up his jewelled hand. 'Don't use that Sunday School expression, please!'

'The long and the short of it,' said Jonas. 'The long and the short of it is, what's the security?'

'The paid-up capital, my dear sir,' said Tigg, referring to some papers on the table, 'is, at this present moment - '

'Oh! I understand all about paid-up capitals, you know,' said Jonas.

'You do?' cried Tigg, stopping short.

'I should hope so.'

He turned the papers down again, and moving nearer to him, said in his ear:

'I know you do. I know you do. Look at me!'

It was not much in Jonas's way to look straight at anybody; but thus requested, he made shift to take a tolerable survey of the chairman's features. The chairman fell back a little, to give him the better opportunity.

'You know me?' he inquired, elevating his eyebrows. 'You recollect? You've seen me before?'

'Why, I thought I remembered your face when I first came in,' said Jonas, gazing at it; 'but I couldn't call to mind where I had seen it. No. I don't remember, even now. Was it in the street?'

'Was it in Pecksniff's parlour?' said Tigg

'In Pecksniff's parlour!' echoed Jonas, fetching a long breath. 'You don't mean when - '

'Yes,' cried Tigg, 'when there was a very charming and delightful little family party, at which yourself and your respected father assisted.'

'Well, never mind HIM,' said Jonas. 'He's dead, and there's no help for it.'

'Dead, is he!' cried Tigg, 'Venerable old gentleman, is he dead! You're very like him.'

Jonas received this compliment with anything but a good grace, perhaps because of his own private sentiments in reference to the personal appearance of his deceased parent; perhaps because he was not best pleased to find that Montague and Tigg were one. That gentleman perceived it, and tapping him familiarly on the sleeve, beckoned him to the window. From this moment, Mr Montague's jocularly and flow of spirits were remarkable.

'Do you find me at all changed since that time?' he asked. 'Speak plainly.'

Jonas looked hard at his waistcoat and jewels; and said 'Rather, ecod!'

'Was I at all seedy in those days?' asked Montague.

'Precious seedy,' said Jonas.

Mr Montague pointed down into the street, where Bailey and the cab were in attendance.

'Neat; perhaps dashing. Do you know whose it is?'

'No.'

'Mine. Do you like this room?'

'It must have cost a lot of money,' said Jonas.

'You're right. Mine too. Why don't you' - he whispered this, and nudged him in the side with his elbow - 'why don't you take premiums, instead of paying 'em? That's what a man like you should do. Join us!'

Jonas stared at him in amazement.

'Is that a crowded street?' asked Montague, calling his attention to the multitude without.

'Very,' said Jonas, only glancing at it, and immediately afterwards looking at him again.

'There are printed calculations,' said his companion, 'which will tell you pretty nearly how many people will pass up and down that thoroughfare in the course of a day. I can tell you how many of 'em will come in here, merely because they find this office here; knowing no more about it than they do of the Pyramids. Ha, ha! Join us. You shall come in cheap.'

Jonas looked at him harder and harder.

'I can tell you,' said Tigg in his ear, 'how many of 'em will buy annuities, effect insurances, bring us their money in a hundred shapes and ways, force it upon us, trust us as if we were the Mint; yet know no more about us than you do of that crossing-sweeper at the corner. Not so much. Ha, ha!'

Jonas gradually broke into a smile.

'Yah!' said Montague, giving him a pleasant thrust in the breast; 'you're too deep for us, you dog, or I wouldn't have told you. Dine with me to-morrow, in Pall Mall!'

'I will' said Jonas.

'Done!' cried Montague. 'Wait a bit. Take these papers with you and look 'em over. See,' he said, snatching some printed forms from the table. 'B is a little tradesman, clerk, parson, artist, author, any common thing you like.'

'Yes,' said Jonas, looking greedily over his shoulder. 'Well!'

'B wants a loan. Say fifty or a hundred pound; perhaps more; no matter. B proposes self and two securities. B is accepted. Two securities give a bond. B assures his own life for double the amount, and brings two friends' lives also - just to patronize the office. Ha ha, ha! Is that a good notion?'

'Ecod, that's a capital notion!' cried Jonas. 'But does he really do it?'

'Do it!' repeated the chairman. 'B's hard up, my good fellow, and will do anything. Don't you see? It's my idea.'

'It does you honour. I'm blest if it don't,' said Jonas.

'I think it does,' replied the chairman, 'and I'm proud to hear you say so. B pays the highest lawful interest - '

'That an't much,' interrupted Jonas.

'Right! quite right!' retorted Tigg. 'And hard it is upon the part of the law that it should be so confoundedly down upon us unfortunate victims; when it takes such amazing good interest for itself from all its clients. But charity begins at home, and justice begins next door. Well! The law being hard upon us, we're not exactly soft upon B; for besides charging B the regular interest, we get B's premium, and B's friends' premiums, and we charge B for the bond, and, whether we accept him or not, we charge B for 'inquiries' (we keep a man, at a pound a week, to make 'em), and we charge B a trifle for the secretary; and in short, my good fellow, we stick it into B, up hill and down dale, and make a devilish comfortable little property out of him. Ha, ha, ha! I drive B, in point of fact,' said Tigg, pointing to the cabriolet, 'and a thoroughbred horse he is. Ha, ha, ha!'

Jonas enjoyed this joke very much indeed. It was quite in his peculiar vein of humour.

'Then,' said Tigg Montague, 'we grant annuities on the very lowest and most advantageous terms known in the money market; and the old ladies and gentlemen down in the country buy 'em. Ha, ha, ha! And we pay 'em too - perhaps. Ha, ha, ha!'

'But there's responsibility in that,' said Jonas, looking doubtful.

'I take it all myself,' said Tigg Montague. 'Here I am responsible for everything. The only responsible person in the establishment! Ha, ha, ha! Then there are the Life Assurances without loans; the common policies. Very profitable, very comfortable. Money down, you know; repeated every year; capital fun!'

'But when they begin to fall in,' observed Jonas. 'It's all very well, while the office is young, but when the policies begin to die - that's what I am thinking of.'

'At the first start, my dear fellow,' said Montague, 'to show you how correct your judgment is, we had a couple of unlucky deaths that brought us down to a grand piano.'

'Brought you down where?' cried Jonas.

'I give you my sacred word of honour,' said Tigg Montague, 'that I raised money on every other individual piece of property, and was left alone in the world with a grand piano. And it was an upright-grand too, so that I couldn't even sit upon it. But, my dear fellow, we got over it. We granted a great many new policies that week (liberal allowance to solicitors, by the bye), and got over it in no time. Whenever they should chance to fall in heavily, as you very justly observe they may, one of these days; then - ' he finished the sentence in so low a whisper, that only one disconnected word was audible, and that imperfectly. But it sounded like 'Bolt.'

'Why, you're as bold as brass!' said Jonas, in the utmost admiration.

'A man can well afford to be as bold as brass, my good fellow, when he gets gold in exchange!' cried the chairman, with a laugh that shook him from head to foot. 'You'll dine with me to-morrow?'

'At what time?' asked Jonas.

'Seven. Here's my card. Take the documents. I see you'll join us!'

'I don't know about that,' said Jonas. 'There's a good deal to be looked into first.'

'You shall look,' said Montague, slapping him on the back, 'into anything and everything you please. But you'll join us, I am convinced. You were made for it. Bullamy!'

Obedient to the summons and the little bell, the waistcoat appeared. Being charged to show Jonas out, it went before; and the voice within it cried, as usual, 'By your leave there, by your leave! Gentleman from the board-room, by your leave!'

Mr Montague being left alone, pondered for some moments, and then said, raising his voice:

'Is Nadgett in the office there?'

'Here he is, sir.' And he promptly entered; shutting the board-room door after him, as carefully as if he were about to plot a murder.

He was the man at a pound a week who made the inquiries. It was no virtue or merit in Nadgett that he transacted all his Anglo-Bengalee business secretly and in the closest confidence; for he was born to be a secret. He was a short, dried-up, withered old man, who seemed to have secreted his very blood; for nobody would have given him credit for the possession of six ounces of it in his whole body. How he lived was a secret; where he lived was a secret; and even what he was, was a secret. In his musty old pocket-book he carried contradictory cards, in some of which he called himself a coal-merchant, in others a wine-merchant, in others a commission-agent, in others a collector, in others an accountant; as if he really didn't know the secret himself. He was always keeping appointments in the City, and the other man never seemed to come. He would sit on 'Change for hours, looking at everybody who walked in and out, and would do the like at Garraway's, and in other business coffee-rooms, in some of which he would be occasionally seen drying a very damp pocket-handkerchief before the fire, and still looking over his shoulder for the man who never appeared. He was mildewed, threadbare, shabby; always had flue upon his legs and back; and kept his linen so secretly buttoning up and wrapping over, that he might have had none - perhaps he hadn't. He carried one stained beaver glove, which he dangled before him by the forefinger as he walked or sat; but even its fellow was a secret. Some people said he had been a bankrupt, others that he had gone an infant into an ancient Chancery suit which was still depending, but it was all a secret. He carried bits of sealing-wax and a hieroglyphical old copper seal in his pocket, and often secretly indited letters in corner boxes of the trysting-places before mentioned; but they never appeared to go to anybody, for he would put them into a secret place in his coat, and deliver them to himself weeks afterwards, very much to his own surprise, quite yellow. He was that sort of man that if he had died worth a million of money, or had died worth twopence halfpenny, everybody would have been perfectly satisfied, and would have said it was just as they expected. And yet he belonged to a class; a race peculiar to the City; who are secrets as profound to one another, as they are to the rest of mankind.

'Mr Nadgett,' said Montague, copying Jonas Chuzzlewit's address upon a piece of paper, from the card which was still lying on the table, 'any information about this name, I shall be glad to have myself. Don't you mind what it is. Any you can scrape together, bring me. Bring it to me, Mr Nadgett.'

Nadgett put on his spectacles, and read the name attentively; then looked at the chairman over his glasses, and bowed; then took them off, and put them in their case; and then put the case in his pocket. When he had done so, he looked, without his spectacles, at the paper as it lay before him, and at the same time produced his pocket-book from somewhere about the middle of his spine. Large as it was, it was

very full of documents, but he found a place for this one; and having clasped it carefully, passed it by a kind of solemn legerdemain into the same region as before.

He withdrew with another bow and without a word; opening the door no wider than was sufficient for his passage out; and shutting it as carefully as before. The chairman of the board employed the rest of the morning in affixing his sign-manual of gracious acceptance to various new proposals of annuity-purchase and assurance. The Company was looking up, for they flowed in gayly.