



THE SELECTED HUMOROUS STORIES OF LEACOCK

He is still inimitable. No one, anywhere in the world, can reduce a thing to ridicule with such few short strokes.

STEPHEN BUTLER
LEACOCK

The Grock of Literature

THE SELECTED HUMOROUS
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HOW TO BORROW MONEY

THE PROCESS IS QUITE EASY, PROVIDED YOU BORROW ENOUGH

HAVE you ever, dear readers, had occasion to borrow money?

Have you ever borrowed ten dollars under a rigorous promise of your word of honor as a Christian to pay it back on your next salary day? Have you ever borrowed as much as a million at a time?

If you have done these things, you cannot have failed to notice how much easier it is to borrow ten thousand dollars than ten, how much easier still to borrow a hundred thousand, and that when you come at last to raising an international loan of a hundred million the thing loses all difficulty.

Here below are the little scenes that take place on the occasion of an ascending series of loans.

TABLEAU NO. I

The Scene in Which Hardup Jones Borrows Ten Dollars Till the First of Next Month from His Friend, Canny Smith

"Say, look here, old man, I was wondering whether perhaps you wouldn't mind letting me have ten dollars till the end of the month—"

"Ten dollars'!"

"Oh, I could give it back all right, for dead sure, just the minute I

get my salary."

"Ten dollars!!!"

"You see, I've got into an awful tangle—I owe seven and a half on my board, and she said yesterday she'd have to have it. And I couldn't pay my laundry last week, so he said he wouldn't leave it, and I got this cursed suit on the installment plan and they said they'd seize my trunk, and—"

"Say but Gol darn it, I lent you five dollars, don't you remember, last November, and you swore you'd pay it back on the first and I never got it till away after New Year's—"

"I know, I know. But this is absolutely sure. So help me, I'll pay it right on the first, the minute I get my check."

"Yes, but you won't—"

"No, I swear I will—"

And after about half an hour of expostulations and protests of this sort, having pledged his soul, his body, and his honor, the borrower at last gets his ten dollars.

TABLEAU NO.II

The Scene in Which Mr. McDuff of the McDuff

Hardware Store in Central City (pop.3,862)Borrows \$1,000 from the Local Bank

The second degree in borrowing is represented by this scene in which Mr. John McDuff, of McDuff Bros. Hardware Store (Everything in Hardware), calls on the local bank manager with a view to getting \$1,000 to carry the business forward for one month till the farmers' spring payments begin to come in.

Mr. McDuff is told by one of the (two) juniors in the bank to

wait—the manager is engaged for the moment.

The manager in reality is in his inner office, sorting out trout flies. But he knows what McDuff wants and he means to make him wait for it and suffer for it.

When at last McDuff does get in, the manager is very cold and formal.

"Sit down, Mr. McDuff," he says. When they go fishing together, the manager always calls McDuff "John". But this is different. McDuff is here to borrow money. And borrowing money in Central City is a criminal act.

"I came in about that loan," says McDuff.

The manager looks into a ledger.

"You're overdrawn seventeen dollars right now," he says.

"I know, but I'll be getting my accounts in any time after the first."

Then follows a string of severe questions. What are McDuff's daily receipts? What is his overhead? What is his underfoot? Is he a church-goer? Does he believe in a future life?

And at last even when the manager finally consents to lend the thousand dollars (he always meant to do it), he begins tagging on conditions:

"You'll have to get your partner to sign."

"All right."

"And you'd better get your wife to sign."

"All right."

"And your mother, she might as well sign too—"

There are more signatures on a country bank note for one month than on a Locarno treaty.

And at last McDuff, of Everything in Hardware, having pledged his receipts, his premises, his credit, his honor, his wife, and his mother

gets away with the thousand dollars.

TABLEAU NO.III

How Mr. P. O. Pingpoint, of the Great Financial House of Pingpoint, Pingpong and Company, New York and London, Borrows a Million Dollars before Lunch

Here the scene is laid in a fitting setting. Mr. Pingpoint is shown into the sumptuous head office of the president of the First National Bank.

"Ah, good morning," says the president as he rises to greet Mr. Pingpoint, "I was expecting you. Our general manager told me that you were going to be good enough to call in. Won't you take this larger chair?—you'll find it easier."

"Ah, thank you. You're very comfortable here."

"Yes, we rather think this a pleasant room. And our board room, we think, is even better. Won't you let me show you our board room?"

"Oh, thanks, I'm afraid I hardly have the time. I just came in for a minute to complete our loan of a million dollars."

"Yes, our executive Vice-President said that you are good enough to come to us. It is very kind of you, I'm sure."

"Oh, not at all."

"And you are quite sure that a million is all that you care to take? We shall be delighted, you know, if you will take a million and a half."

"Oh, scarcely. A million, I think, will be ample just now; we can come back, of course, if we want more."

"Oh, certainly, certainly."

"And do you want us to give any security, or anything of that sort?"

"Oh, no, quite unnecessary."

"And is there anything you want me to sign while I am here?"

"Oh, no, nothing, the clerks will attend to all that."

"Well, thanks, then, clerks will attend to all that."

"But won't you let me drive you up town? My car is just outside. Or, better still, if you are free, won't you come and eat some lunch with me at the club?"

"Well, thanks, yes, you're really extremely kind."

And with this, quite painlessly and easily, the million dollars has changed hands.

But even that is not the last degree. Eclipsing that sort of thing, both in case and in splendor, is the international loan, as seen in—

TABLEAU NO. IV

The Scenes Which Accompany the Flotation of an Anglo-French Loan in the American Market, of a Hundred Million Dollars, by the Right Hon. Samuel Rothstein of England and the Vicomte Baton Rouge de Chauve Souris of France

This occurrence is best followed as it appears in its triumphant progress in the American press.

NEW YORK, Friday—An enthusiastic reception was given yesterday to the Right Hon. Mr. Samuel Rothstein, of the British Cabinet, and to the Vicomte de Chauve Souris, French plenipotentiary, on their landing from the *Stacquitania*. It is understood that they will borrow \$100,000,000. The distinguished visitors expect to stay only a few days.

NEW YORK, Saturday—An elaborate reception was given last evening in the home of Mrs. Bildermont to the Right Hon. Samuel

Rothstein and the Baron de Chauve Souris. It is understood that they are borrowing a hundred million dollars.

NEN YORK, Monday—The Baron de Chauve Souris and the Right Hon. Samuel Rothstein were notable figures in the Fifth Avenue church parade yesterday. It is understood that they will borrow a hundred million dollars.

NEW YORK, Tuesday—The Baron de Chauve Souris and the Right Hon. Samuel Rothstein attended a baseball game at the Polo Grounds. It is understood that they will borrow a hundred million dollars.

NEW YORK, Wednesday—At a ball given by Mr. and Mrs. Ashcoop-Vandermore for the distinguished English and French plenipotentiaries, Mr. Samuel Rothstein and the Baron de Chauve Souris, it was definitely stated that the loan which they are financing will be limited to a hundred million dollars.

NEW YORK (Wall Street), Thursday—The loan of \$100,000,000 was subscribed this morning at eleven o'clock in five minutes. The Right Hon. Mr. Rothstein and the Baron Baton Rouge de Chauve Souris left America at twelve noon, taking the money with them. Both plenipotentiaries expressed their delight with America.

"It is," said the Baron—"how you call it?—a cinch."

And yet, six months later, what happened? Who paid and who didn't?

Hardup Jones paid \$5.40 within a month, \$3.00 the next month and the remaining one dollar and sixty cents two weeks later.

McDuff Bros. met their note and went fishing with the manager like old friends.

The Pingpoint Syndicate blew up and failed for ten million dollars.

And the international loan got mixed up with a lot of others, was

funded, equated, spread out over fifty years, capitalized, funded again—in short, it passed beyond all recognition.

And the moral is, when you borrow, borrow a whole lot.

MY LOST OPPORTUNITIES

THE other day I took a walk with a real estate man, out in the suburbs. He leaned over the wooden fence and craned his neck and waved his hand at it.

"That's a lot," he said, "that we sold last week for half a million dollars."

"Did you really?" I exclaimed.

"Yes," he said, "and do you know that twenty-five years ago you could have picked that up for fifty thousand?"

"When I said, 'do you mean to say that I could have had it for fifty thousand?' and those real estate fellows told me that I could have had it for fifty thousand dollars?"

"I do."

"You mean that when I was a student at college, fording on four dollars a week, this opportunity was knocking at my door and I missed it?"

I turned my head away in bitterness. "I thought my own folly. Why had I never happened to walk out this way with fifty thousand dollars in my pocket and buy all the beautiful mansions?"

The real estate man smiled complacently at my folly.

"I can assure you more than that," he said. "Do you know that big stretch of empty ground out there just this last October?"

"Yes," I said, "and I know it was the beautiful landscape, which and the withered cedar tree, the one we saw when we were standing in its lonely place, and seeming to beckon us."

MY LOST OPPORTUNITIES

THE other day I took a walk with a real estate man, out in the suburbs. He leaned over the wooden fence of an empty lot and waved his hand at it.

"There's a lot," he said, "that we sold last week for half a million dollars."

"Did you really?" I exclaimed.

"Yes," he said, "and do you know that twenty-five years ago you could have picked that up for fifty thousand!"

"What," I said, "do you mean to say that I could have had all that beautiful grass and those mullein stalks for fifty thousand dollars?"

"I do."

"You mean that when I was a student at college, feeding on four dollars a week, this opportunity was knocking at the door and I missed it?"

I turned my head away in bitterness as I thought of my own folly. Why had I never happened to walk out this way with fifty thousand dollars in my pocket and buy all this beautiful mud?

The real estate man smiled complacently at my grief.

"I can show you more than that," he said, "Do you see that big stretch of empty ground out there past that last fence?"

"Yes, yes," I said excitedly, "the land with the beautiful tarpaper shack and the withered cedar tree, the one withered cedar tree standing in its lonely isolation and seeming to beckon —"

"Say," he said, "was you ever in the real estate business yourself?"

"No," I answered, "but I have a poetic mind, and I begin to see the poetry, the majesty of real estate."

"Oh, is that it?" he answered, "Well, that land out there—it's an acre and a half—was sold yesterday for three million dollars!!"

"For what?"

"For three million dollars, cold."

"Not COLD!" I said, "don't tell me it was cold."

"Yes," went on the real estate man, "and only three years ago you could have come out here and had it for a song!"

"For a song!" I repeated.

Just think of it! And I had missed it! With a voice like mine. If I had known what I know now, I would have come out to that land and sung to it all night. I never knew in the days when I was content with fifteen dollars a week what a hidden gift my voice was. I should have taken up land-singing and made a fortune out of it.

The thought of it saddened me all the way home; and the talk of the real estate man as he went made me feel still worse.

He showed me a church that I could have bought for a hundred thousand and sold now at half a million for a motor garage. If I had started buying churches instead of working on a newspaper, I'd have been rich to-day.

There was a skating rink I could have bought, and a theatre and a fruit store, a beautiful little one-story wooden fruit store, right on a corner, with the darlingest Italian in it that you ever saw. There was the cutest little pet of a cow-stable that I could have turned into an apartment store at a profit of a million, at the time when I was studying Greek and forgetting it. Oh! the wasted opportunities of life!

And that evening when I got back to the club and talked about it at

dinner to my business friends, I found that I had only heard a small part of it.

Real estate! That's nothing! Why they told me that fifteen years ago I could have had all sorts of things—trunk line railways, sugar refineries, silver mines any of them for a song. When I heard it I was half glad I hadn't sung for the land. They told me that there was a time when I could have bought out the Federal Steel Co. for twenty million dollars! And I let it go.

The whole Canadian Pacific Railway, they said, was thrown on the market for fifty millions. I left it there writhing, and didn't pick it up. Sheer lack of confidence! I see now why these men get rich. It's their fine glorious confidence, that enables them to write out a cheque for fifty million dollars and think nothing of it.

If I wrote a cheque like that, I'd be afraid of going to Sing Sing. But they aren't, and so they get what they deserve.

Forty-five years ago—a man at the club told me this with almost a sob in his voice—either Rockefeller or Carnegie could have been bought clean up for a thousand dollars!

Think of it!

Why didn't my father buy them for me, as pets, for my birthday and let me keep them till I grew up?

If I had my life over again, no school or education for me! Not with all this beautiful mud and these tar-paper shacks and corner lot fruit stores lying round! I'd buy out the whole United States and take a chance, a sporting chance, on the rise in values.

ARE THE RICH HAPPY?

Let me admit at the outset that I write this essay without adequate material. I have never known, I have never seen, any rich people. Very often I have thought that I had found them. But it turned out that it was not so. They were not rich at all. They were quite poor. They were hard up. They were pushed for money. They didn't know where to turn for ten thousand dollars.

In all the cases that I have examined this same error has crept in. I had often imagined, from the fact of people keeping fifteen servants, that they were rich. I had supposed that because a woman rode down town in a limousine to buy a fifty-dollar hat, she must be well to do. Not at all. All these people turn out on examination to be not rich. They are cramped. They say it themselves. Pinched, I think, is the word they use. When I see a glittering group of eight people in a stage box at the opera, I know that they are all pinched. The fact that they ride home in a limousine has nothing to do with it.

A friend of mine who has ten thousand dollars a year told me the other day with a sigh that he found it quite impossible to keep up with the rich. On his income he couldn't do it. A family that I know who have twenty thousand a year have told me the same thing. They can't keep up with the rich. There is no use trying. A man that I respect very much who has an income of fifty thousand dollars a year from his law practice has told me with the greatest frankness that he finds it absolutely impossible to keep up with the rich. He says it is better to

face the brutal fact of being poor. He says he can only give me a plain meal, what he calls a home dinner—it takes three men and two women to serve it—and he begs me to put up with it.

As far as I remember, I have never met Mr. Carnegie. But I know that if I did he would tell me that he found it quite impossible to keep up with Mr. Rockefeller. No doubt Mr. Rockefeller has the same feeling.

On the other hand there are, and there must be rich people, somewhere. I run across traces of them all the time. The janitor in the building where I work has told me that he has a rich cousin in England who is in the South-Western Railway and gets ten pounds a week. He says the railway wouldn't know what to do without him. In the same way the lady who washes at my house has a rich uncle. He lives in Winnipeg and owns his own house, clear, and has two girls at the high school.

But these are only reported cases of richness. I cannot vouch for them myself.

When I speak therefore of rich people and discuss whether they are happy, it is understood that I am merely drawing my conclusions from the people whom I see and know.

My judgment is that the rich undergo cruel trials and bitter tragedies of which the poor know nothing.

In the first place I find that the rich suffer perpetually from money troubles. The poor sit snugly at home while sterling exchange falls ten points in a day. Do they care? Not a bit. An adverse balance of trade washes over the nation like a flood. Who have to mop it up? The rich. Call money rushes up to a hundred per cent, and the poor can still sit and laugh at a ten cent moving picture show and forget it.

But the rich are troubled by money all the time. I know a man, for example—his name is Spugg—whose private bank account was

overdrawn last month twenty thousand dollars. He told me so at dinner at his club, with apologies for feeling out of sorts. He said it was bothering him. He said he thought it rather unfair of his bank to have called his attention to it. I could sympathise, in a sort of way, with his feelings. My own account was overdrawn twenty cents at the time. I knew that if the bank began calling in overdrafts, it might be my turn next. Spugg said he supposed he'd have to telephone his secretary in the morning to sell some bonds and cover it. It seemed an awful thing to have to do. Poor people are never driven to this sort of thing. I have known cases of their having to sell a little furniture, perhaps, but imagine having to sell the very bonds out of one's desk. There's a bitterness about it that the poor man can never know.

With this same man, Mr. Spugg, I have often talked of the problem of wealth. He is a self-made man and he has told me again and again that the wealth he has accumulated is a mere burden to him. He says that he was much happier when he had only the plain, simple things of life. Often as I sit at dinner with him over a meal of nine courses, he tells me how much he would prefer a plain bit of boiled pork with a little mashed turnip. He says that if he had his way he would make his dinner out of a couple of sausages, fried with a bit of bread. I forgot what it is that stands in his way. I have seen Spugg put aside his glass of champagne—or his glass after he had drunk his champagne—with an expression of something like contempt. He says that he remembers a running creek at the back of his father's farm where he used to lie at full length upon the grass and drink his fill. Champagne, he says, never tasted like that. I have suggested that he should lie on his stomach on the floor of the club and drink a saucerful of soda water. But he won't.

I know well that my friend Spugg would be glad to be rid of his wealth altogether, if such a thing were possible. Till I understood about