

Bangs John Kendrick

The Genial Idiot: His Views and Reviews



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I

HE DISCUSSES MAXIMS AND PROVERBS

”GOOD!” cried the Idiot, from behind the voluminous folds of the magazine section of his Sunday newspaper. “Here’s a man after my own heart. Professor Duff, of Glasgow University, has come out with a public statement that the maxims and proverbs of our forefathers are largely hocus-pocus and buncombe. I’ve always maintained that myself from the moment I had my first copy-book lesson in which I had to scrawl the line, ‘It’s a long lane that has no turning,’ twenty-four times. And then that other absurd statement, ‘A stitch in the side is worth two in the hand’ – or something like it – I forget just how it goes – what Tommy-rot that is.”

“Well, I don’t know about that, Mr. Idiot,” said Mr. Whitechoker, tapping his fingers together reflectively. “Certain great moral principles are instilled into the minds of the young by the old proverbs and maxims that remain with them forever, and become a potent influence in the formation of character.”

“I should like to agree with you, but I can’t,” said the Idiot. “I don’t believe anything that is noble in the way of character was ever fostered by such a statement as that it’s a long lane that has no turning. In the first place, it isn’t necessarily true. I know a lane on my grandfather’s farm that led from the hen-coop to the barn. There wasn’t a turn nor a twist in it, and I know by actual measurement that it wasn’t sixty feet long. You’ve got just as much right to say to a boy that it’s a long nose that has no twisting, or a long leg that has no pulling, or a long courtship that has no kissing. There’s infinitely more truth in those last two than in the original model. The leg that’s never pulled doesn’t go short in a stringent financial market, and a courtship without a kiss, even if it lasted only five minutes, would be too long for any self-respecting lover.”

“I never thought of it in that way,” said Mr. Whitechoker. “Perhaps, after all, the idea is ill-expressed in the original.”

“Perfectly correct,” said the Idiot. “But even then, what? Suppose they had put the thing right in the beginning and said ‘it’s a long lane that has no ending.’ What’s the use of putting a thing like that in a copy-book? A boy who didn’t know that without being told ought to be spanked and put to bed. Why not tell him it’s a long well that has no bottom, or a long dog that has no wagging, or a long railroad that has no terminal facilities?”

“Oh, well,” interposed the Bibliomaniac, “what’s the use of being captious? Out of a billion and a half wise saws you pick out one to jump on. Because one is weak, all the rest must come down with a crash.”

“There are plenty of others, and the way they refute one another is to me a constant source of delight,” said the Idiot. “There’s ‘Procrastination is the thief of time,’ for instance. That’s a clear injunction to youth to get up and hustle, and he starts in with all the impulsiveness of youth, and the first thing he knows – bang! he runs slap into ‘Look before you leap,’ or ‘Second thoughts are best.’ That last is what Samuel Johnson would have called a beaut. What superior claims the second thought has over the first or the seventy-seventh thought, that it should become axiomatic, I vow I can’t see. If it’s morality you’re after I am dead against the teachings of that proverb. The second thought is the open door to duplicity when it comes to a question of morals. You ask a small boy, who has been in swimming when he ought to have been at Sunday-school, why his shirt is wet. His first thought is naturally to reply along the line of fact and say, ‘Why, because it fell into the pond.’

But second thought comes along with visions of hard spanking and a supperless bed in store for him, and suggests the idea that ‘There was a leak in the Sunday-school roof right over the place where I was sitting,’ or, ‘I sat down on the teacher’s glass of water.’ That’s the sort of thing second thought does in the matter of morals.

“I admit, of course, that there are times when second thoughts are better than first ones – for instance, if your first thought is to name the baby Jimmie and Jimmie turns out to be a girl, it is better to obey your second thought and call her Gladys or Samantha – but it is not always so, and I object to the nerve of the broad, general statement that it *is* so. Sometimes fifth thoughts are best. In science I guess you’ll find that the man who thinks the seven hundred and ninety-seventh thought along certain lines has got the last and best end of it. And so it goes – out of the infinitesimal number of numbers, every mother’s son of ’em may at the psychological moment have a claim to the supremacy, but your self-sufficient old proverb-maker falls back behind the impenetrable wall of his own conceit, and announces that because he has nothing but second-hand thoughts, therefore the second thought is best, and we, like a flock of sheep, follow this leader, and go blating that sentiment down through the ages as if it were proved beyond peradventure by the sum total of human experience.”

“Well, you needn’t get mad about it,” said the Lawyer. “I never said it – so you can’t blame me.”

“Still, there are some proverbs,” said Mr. Whitechoker, blandly, “that we may not so summarily dismiss. Take, for instance, ‘You never miss the water till the well runs dry.’”

“One of the worst of the lot, Mr. Whitechoker,” said the Idiot. “I’ve missed the water lots of times when the well was full as ever. You miss the water when the pipes freeze up, don’t you? You – or rather I – I sometimes miss the water like time at five o’clock in the morning after a pleasant evening with some jovial friends, when there’s no end of it in the well, but not a drop within reach of my fevered hand, and I haven’t the energy to grope my way down-stairs to the ice-pitcher. There’s more water in that proverb than tangible assets. From the standpoint of veracity that’s one of the most immoral proverbs of the lot – and if you came to apply it to the business world – oh, Lud! As a rule, these days, you never *find* the water till the well has been pumped dry and put in the hands of a receiver for the benefit of the bond-holders. Fact is, all these water proverbs are to be regarded with suspicion.”

“I don’t recall any other,” said Mr. Whitechoker.

“Well,” said the Idiot, “there’s one, and it’s the nerviest of ’em all – ‘Water never runs up hill.’ Ask any man in Wall Street how high the water has run up in the last five years and see what he tells you. And then, ‘You may drive a horse to water, but you cannot make him drink,’ is another choice specimen of the Waterbury School of Philosophy. I know a lot of human horses who have been driven to water lately, and such drinkers as they have become! It’s really awful. If I knew the name of that particular Maximilian who invented those water proverbs I’d do my best to have him indicted for doing business without a license.”

“It’s very unfortunate,” said Mr. Whitechoker, “that modern conditions should so have upset the wisdom of the ancients.”

“It is too bad,” said the Idiot. “And I am just as sorry about it as you are; but, after all, the wisdom of the ancients, wise and wisdomatic as it was, should not be permitted to put at nought all modern thought. Why not adapt the wisdom of the ancients to modern conditions? You can’t begin too soon, for new generations are constantly springing up, and I know of no better outlet for reform than in these self-same Spencerian proverbs which the poor kids have to copy, copy, copy, until they are sick and tired of them. Now, in the writing-lessons, why not adapt your means to your ends? Why make a beginner in penmanship write over and over again, ‘A bird in the hand is worth two in the bush?’ – which it isn’t, by-the-way, to a man who is a good shot – when you can bear in on his mind that ‘A dot on the I is worth two on the T’; or, for the instruction of your school-teachers, why don’t you get up a proverb like ‘It’s a long lesson that has no learning’? Or if you are interested in having your boy brought up to the strenuous life, why don’t you have him make sixty copies of the aphorism,

‘A punch in the solar is worth six on the nose?’ You tell your children never to whistle until they are out of the woods. Now, where in the name of all that’s lovely should a boy whistle if not in the woods? That’s where birds whistle. That’s where the wind whistles. If nature whistles anywhere, it is in the woods. Woods were made for whistling, and any man who ever sat over a big log-fire in camp or in library who has not noticed that the logs themselves whistle constantly – well, he is a pachyderm.”

”Well, as far as I can reach a conclusion from all that you have said,” put in Mr. Whitechoker, “the point seems to be that the proverbs of the ancients are not suited to modern conditions, and that you think they should be revised.”

“Exactly,” said the Idiot.

“It’s a splendid idea,” said Mr. Brief. “But, after all, you’ve got to have something to begin on. Possibly,” he added, with a wink at the Bibliomaniac, “you have a few concrete examples to show us what can be done.”

“Certainly,” said the Idiot. “Here is a list of them.”

And as he rose up to depart he handed Mr. Brief a paper on which he had written as follows:

“You never find the water till the stock falls off twenty points.”

“A stitch in time saves nothing at all at present tailors’ rates.”

“You look after the pennies. Somebody else will deposit the pounds.”

“It’s a long heiress that knows no yearning.”

“Second thoughts are always second.”

“Procrastination is the theme of gossips.”

“Never put off to-day what you can put on day after to-morrow.”

“Sufficient unto the day are the obligations of last month.”

“One good swat deserves another.”

“By Jove!” said Mr. Brief, as he read them off, “you can’t go back on any of ’em, can you?”

“No,” said the Bibliomaniac; “that’s the great trouble with the Idiot. Even with all his idiocy he is not always a perfect idiot.”

II

HE DISCUSSES THE IDEAL HUSBAND

”WELL, I see the Ideal Husband has broken out again,” said the Idiot, after reading a short essay on that interesting but rare individual by Gladys Waterbury Shriveltton of the Woman’s Page of the *Squehawkett Gazoo*. “I’d hoped they had him locked up for good, he’s been so little in evidence of late years.”

“Why should you wish so estimable an individual to be locked up?” demanded Mr. Pedagog, who, somehow or other, seemed to take the Idiot’s suggestion as personal.

“To keep his idealness from being shattered,” said the Idiot. “Nothing against the gentleman himself, I can assure you. It would be a pity, I think, once you have really found an Ideal Husband, to subject him to the coarse influences of the world; to let him go forth into the madding crowd and have the sweet idyllic bloom rubbed off by the attritions of the vulgar. I feel about the Ideal Husband just as I do about a beautiful peachblow vase which is too fragile, too delicate to be brought into contact with the ordinary earthen-ware of society. The earthen-ware isn’t harmed by bumping into the peachblow, but the peachblow will inevitably turn up with a crack here and a nick there and a hole somewhere else after such an encounter. If I were a woman and suddenly discovered that I had an Ideal Husband, I think at my personal sacrifice I’d present him to the Metropolitan Museum of Art or immure him in some other retreat where his perfection would remain forever secure – say, up among the Egyptian mummies of the British Museum. We cannot be too careful, Mr. Pedagog, of these rarely beautiful things that are now and again vouchsafed to us.”

“What is an Ideal Husband, anyhow?” asked Mr. Brief. “Has the recipe for such an individual at last been discovered?”

“Yes,” put in Mrs. Pedagog, before the Idiot had a chance to reply, and here the dear old landlady fixed her eyes firmly and affectionately upon her spouse, the school-master. “I can tell you the recipe for the Ideal Husband. Years, sixty-three – ”

“Sixty-two, my dear,” smiled Mr. Pedagog, “and – er – a fraction – verging on sixty-three.”

“Years, verging on sixty-three,” said Mrs. Pedagog, accepting the correction. “Character developed by time and made secure. Eyes, blue; disposition when vexed, vexatious; disposition when pleased, happy; irritable from just cause; considerate always; calm exterior, heart of gold; prompt in anger and quick in forgiveness; and only one old woman in the world for him.”

“A trifle bald-headed, but a true friend when needed, eh?” said the Idiot.

“I try to be,” said Mr. Pedagog, pleasantly complacent.

“Well, you succeed in both,” said the Idiot.

“For your trifling baldness is evident when you remove your hat, which, like a true gentleman, you never fail to do at the breakfast-table, and, after a fifteen years’ experience with you, I for one can say that I have found you always the true friend when I needed you – I never told how, without my solicitation and entirely upon your own initiative, you once loaned me the money to pay Mrs. Pedagog’s bill over which she was becoming anxious.”

“John,” cried Mrs. Pedagog, severely, “did you ever do that?”

“Well, my dear – er – only once, you know, and you were so relieved – ” began Mr. Pedagog.

“You should have lent the money to me, John,” said Mrs. Pedagog, “and then I should not have been compelled to dun the Idiot.”

“I know, my dear, but you see I knew the Idiot would pay me back, and perhaps – well, only perhaps, my love – you might not have thought of it,” explained the school-master, with a slight show of embarrassment.

“The Ideal Husband is ever truthful, too,” said the landlady, with a smile as broad as any.

“Well, it’s too bad, I think,” said the Lawyer, “that a man has to be verging on sixty-three to be an Ideal Husband. I’m only forty-four, and I should hate to think that if I should happen to get married within the next two or three years my wife would have to wait at least fifteen years before she could find me all that I ought to be. Moreover, I have been told that I have black eyes.”

“With the unerring precision of a trained legal mind,” said the Idiot, “you have unwittingly put your finger on the crux of the whole matter, Mr. Brief. Mrs. Pedagog has been describing *her* Ideal Husband, and I am delighted to know that what I have always suspected to be the case is in fact the truth: that *her* husband in her eyes is an ideal one. That’s the way it ought to be, and that is why we have always found her the sweetest of landladies, but because Mrs. Pedagog prefers Mr. Pedagog in this race for supremacy in the domain of a woman’s heart is no reason why you who are only bald-headed in your temper, like most of us, should not prove to be equally the ideal of some other woman – in fact, of several others. Women are not all alike. As a matter of fact, a gentleman named Balzac, who was the Marie Corelli of his age in France, once committed himself to the inference that no two women ever were alike, so that, if you grant the truth of old Balzac’s inference, the Ideal Husband will probably vary to the extent of the latest count of the number of women in the world. So why give up hope because you are only forty-nine?”

“Forty-four,” corrected the Lawyer.

“Pardon me – forty-four,” said the Idiot. “When you are in the roaring forties, five or six years more or less do not really count. Lots of men who are really only forty-two behave like sixty, and I know one old duffer of forty-nine who has the manners of eighteen. The age question does not really count.”

“No – you are proof of that,” said the Bibliomaniac. “You have been twenty-four years old for the last fifteen years.”

“Thank you, Mr. Bib,” said the Idiot. “You are one of the few people in the world who really understand me. I have tried to be twenty-four for the past fifteen years, and if I have succeeded, so much the better for me. It’s a beautiful age. You feel that you know so much when you’re twenty-four. If it should turn out to be the answer to ‘How old is Ann?’ the lady should be congratulated. But, as a matter of fact, you can be an Ideal Husband at any old age.”

“Humph! At seven, for instance?” drawled Mr. Brief.

“Seven is not any old age,” retorted the Idiot. “It is a very certain old youth. Nor does it depend upon the color of the eyes, so long as they are neither green nor red. Nobody could ever make an Ideal Husband out of a green-eyed man, or a chap given to the red eye, either – ”

“It all depends upon the kind of a man you are, eh?” said the Bibliomaniac.

“Not a bit of it,” said the Idiot. “It depends on the kind of wife you’ve got, and that’s why I say that the Ideal Husband varies to the extent of the latest count of the women in the world. Take the case of Mr. Pedagog here. Mrs. Pedagog accuses him of being an Ideal Husband, and he, without any attempt at evasion, acknowledges the corn, like the honorable gentleman he is. But can you imagine Mr. Pedagog being an Ideal Husband to some lady in the Four Hundred, with a taste for grand opera that strikes only on the box; with a love for Paris gowns that are worth a fortune; with the midnight supper and cotillion after habit firmly entrenched in her character; with an ambition to shine all summer at Newport, all autumn at Lenox, all winter at New York, with a dash to England and France in the merry, merry springtime? Do you suppose our friend John Pedagog here would be in it with Tommie Goldilocks Van Varick as the Ideal Husband of such a woman? Not on your life. Well, then, take Tommie Goldilocks Van Varick, who’d be the Ideal Spouse of this brilliant social light Mrs. Van Varick. How would he suit Mrs. Pedagog, rising at eleven-thirty every day and yelling like mad for the little blue bottle which clears the head from the left-over cobwebs of yesterday; eating his egg and drinking his coffee with a furrow in his brow almost as deep as the pallor of his cheek, and now and then making a most awful grimace because the interior of his mouth feels like a bargain day at the fur-counter of a department store; spending his afternoon sitting in the window of

the Hunky Dory Club ogling the passers-by and making bets on such important questions as whether more hansoms pass up the Avenue than down, or whether the proportion of red-haired girls to white horses is as great between three and four P.M. as between five and six – ”

“I don’t see how a woman could stand a man like that,” said Mrs. Pedagog. “Indeed, I don’t see where his ideal qualities come in, anyhow, Mr. Idiot. I think you are wrong in putting him among the Ideal Husbands even for Mrs. Van Varick.”

“No, I am not wrong, for he is indeed the very essence of her ideal because he doesn’t make her stand him,” said the Idiot. “He never bothers Mrs. Van Varick at all. On the first of every month he sends her a check for a good round sum with which she can pay her bills. He presents her with a town house and a country house, and a Limousine car, and all the furs she can possibly want; provides her with an opera-box, and never fails, when he himself goes to the opera, to call upon her and pay his respects like a gentleman. If she sustains heavy losses at bridge, he makes them good, and when she gives a dinner to her set, or to some distinguished social lion from other zoos, Van Varick is always on hand to do the honors of his house, and what is supposed to be his table. He and Mrs. Van Varick are on the most excellent terms; in fact, he treats her with more respect than he does any other woman he knows, never even suggesting the idea of a flirtation with her. In other words, he does not interfere with her in any way, which is the only kind of man in the world she could be happy with.”

“It’s perfectly awful!” cried Mrs. Pedagog. “If they never see each other, what on earth did they ever get married for?”

“Protection,” said the Idiot. “And it is perfectly splendid in its results. Mrs. Van Varick, being married to so considerate an absentee, is able to go about very much as she pleases backed with the influence and affluence of the Van Varick name. This as plain little Miss Floyd Poselthwaite she was unable to do. She has now an assured position, and is protected against the chance of marrying a man who, unlike Van Varick, would growl at her expenditures, object to her friends, and insist upon coming home to dinner every night, and occasionally turn up at breakfast.”

“Sweet life,” said the Bibliomaniac. “And what does the Willieboy husband get out of it?”

“Pride, protection, and freedom,” said the Idiot. “He’s as proud as Punch when he sees Mrs. Van V. swelling about town with her name kept as standing matter in every society column in the country. His freedom he enjoys, just as she enjoys hers. If he doesn’t turn up for six weeks she never asks any questions, and so Van Varick can live on easy terms with the truth. If he sits up all night over a game of cards, there’s nobody to chide him for doing so, and – ”

“But where does his protection come in? That’s what I can’t see,” said the Bibliomaniac.

“It’s as plain as a pike-staff,” said the Idiot. “With Mrs. Van Varick on the *tapis*, Tommie is safe from designing ladies who might marry him for his money.”

“Well, he’s a mighty poor ideal!” cried Mr. Pedagog.

“He certainly would not do for Mrs. Pedagog,” said the Idiot. “But you would yourself be no better for Mrs. Van Varick. The red Indian makes an Ideal Husband for the squaw, but he’d never suit a daughter of the British nobility any more than the Duke of Lacklands would make a good husband for dusky little Minnehaha. So I say what’s the use of discussing the matter any further with the purpose of arbitrarily settling on what it is that constitutes an Ideal Husband? We may all hope to be considered such if we only find the girl that likes our particular kind.”

“Then,” said Mr. Brief, with a smile, “your advice to me is not to despair, eh?”

“That’s it,” said the Idiot. “I wouldn’t give up, if I were you. There’s no telling when some one will come along to whom you appear to be the perfect creature.”

“Good!” cried Mr. Brief. “You are mighty kind. I don’t suppose you can give me a hint as to how soon I may expect to meet the lady?”

“Well – no, I can’t,” said the Idiot. “I don’t believe even Edison could tell you about when to look for arrivals from Mars.”

III

THE IDIOT'S VALENTINE

"WELL, old man," said the Poet, as the Idiot entered the breakfast-room on the morning of Valentine's day, "how did old St. Valentine treat you? Any results worth speaking of?"

"Oh, the usual lay-out," returned the Idiot, languidly. "Nine hundred and forty-two passionate declarations of undying affection from unknown lady friends in all parts of the civilized world; one thousand three hundred and twenty-four highly colored but somewhat insulting intimations that I had better go 'way back and sit down from hitherto unsuspected gentlemen friends scattered from Maine to California; one small can of salt marked 'St. Valentine to the Idiot,' with sundry allusions to the proper medical treatment of the latter's freshness, and a small box containing a rubber bottle-stopper labelled 'Cork up and bust.' I can't complain."

"Well, you did come in for your share of it, didn't you?" said Mr. Brief.

"Yes," said the Idiot, "I think I got all that was coming to me, and I wouldn't have minded it if I hadn't had to pay three dollars over-due postage on 'em. I don't bother much if some anonymous chap off in the wilds of Kalikajoo takes the trouble to send me a funny picture of a monkey grinding a hand-organ with 'the loving regards of your brother,' or if somebody else who is afraid of becoming too fond of me sends me a horse-chestnut with a line to the effect that here is one I haven't printed, I don't feel like getting mad; but when I have to pay the postage on the plaguey things it strikes me it is rubbing it in a little too hard, and if I could find two or three of the senders I'd spend an hour or two of my time banging their heads together."

"I got off pretty well," said the Bibliomaniac. "I only got one valentine, and though it cast some doubt upon the quality of my love for books, I found it quite amusing. I'll read it to you."

Here the Bibliomaniac took a small paper from his pocket and read the following lines:

"THE HUNGRY BIBLIOMANIAC"

"If only you would cut your books
As often as your butter,
When people ask you what's inside
You wouldn't sit and sputter.
The reading that hath made *you* full,
The reading that doth chain you,
Is not from books, or woman's looks,
But fresh from off the menu."

"What do you think of that?" asked the Bibliomaniac, with a chuckle, as he folded up his valentine and stowed it away in his pocket once more.

"I think I can spot the sender," said the Idiot, fixing his eyes sternly upon the Poet. "It takes genius to get up a rhyme like 'men' and 'chain you,' and I know of only one man at this board or at any other who is equal to the task."

"If you mean me," retorted the Poet, flushing, "you are mightily mistaken. I wouldn't waste a rhyme like that on a personal valentine when I could tack it on to the end of a sonnet and go out and sell it for two-fifty."

"Then you didn't do it, eh?" demanded the Idiot.

"No. Did you?" asked the Poet, with his eyes twinkling.

“Sir,” said the Idiot, “if I had done it, would I have had the unblushing effrontery to say, as I just now did say, that its author was a genius?”

“Well, we’re square, anyhow,” said the Poet. “You cast me under suspicion, to begin with, and it was only fair that I should whack back. I got a valentine myself, and I suspect it was from the same hand. It runs like this:

“TO THE MINOR POET

“You do not pluck the fairy flowers
That bloom on high Parnassus,
Nor do you gather thistles like
Some of those mystic asses
Who browse about old Helicon
In hope to fill their tummies;
Yours rather are those dandy-lines —
Gilt-topped chrysanthemummies —
Quite pleasant stuff
That ends in fluff —
Yet when they are beholden
Make all the world look golden.”

“Well,” ejaculated the Idiot, “I don’t see what there is in that to make you angry. Seems to me there’s some very nice compliments in that. For instance, your stuff when ’tis

‘beholden
Makes all the world look golden,’

according to your anonymous correspondent. If he’d been vicious he might have said something like this:

‘ – withal so supercilious
They make the whole earth bilious.’”

The Poet grinned. “I’m not complaining about it. It’s a mighty nice little verse, I think, and my only regret is that I do not know who the chap was who sent it. I’d like to thank him. I had an idea you might help me,” he said, with a searching glance.

“I will,” said the Idiot. “If the man who sent you that ever reveals his identity to me I will tell him you fell all over yourself with joy on receiving his tribute of admiration. How did you come out, Doctor?”

“Oh, he remembered me, all right,” said the Doctor. “Quite in the same vein, too, only he’s not so complimentary. He calls me ‘The Humane Surgeon,’ and runs into rhyme after this fashion:

“O, Doctor Blank’s a surgeon bold,
A surgeon most humane, sir;
And what he does is e’er devoid
Of ordinary pain, sir.

“If he were called to amputate

A leg hurt by a bullet,
He wouldn't take a knife and cut —
But with his bill he'd pull it."

"He must have had some experience with you, Doctor," said the Idiot. "In fact, he knows you so well that I am inclined to think that the writer of that valentine lives in this house, and it is just possible that the culprit is seated at this table at this moment."

"I think it very likely," said the Doctor, dryly. "He's a fresh young man, five feet ten inches in height —"

"Pooh — pooh!" said the Idiot. "That's the worst description of Mr. Brief I ever heard. Mr. Brief, in the first place, is not a young man, and he isn't fresh —"

"I didn't mean Mr. Brief," said the Doctor, significantly.

"Then you ought to be ashamed of yourself to intimate that Mr. Whitechoker, a clergyman, would stoop to the writing of such a rhyme as that," cried the Idiot. "People nowadays seem to me to be utterly lacking in that respect for the cloth to which it is entitled. Mr. Brief, if you really wrote that thing you owe it to Mr. Whitechoker to own up and thus relieve him of the suspicion the Doctor has so unblushingly cast upon him."

"I can prove an alibi," said the Lawyer. "I could no more turn a rhyme than I could play 'Parsifal' on a piano with one finger, and I wouldn't if I could. I judge, from what I know of the market value of poems these days, that that valentine of the Doctor's is worth about two dollars. It would take me a century to write it, and inasmuch as my time is worth at least five dollars a year it stands to reason that I would not put in five hundred dollars' worth of effort on a two-dollar job. So that lets me out. By-the-way, I got one of these trifles myself. Want to hear it?"

"I am just crazy to hear it," said the Idiot. "If any man has reduced you to poetry, Mr. Brief, he's a great man. With all your many virtues, you seem to me to fit into a poetical theme about as snugly as an automobile with full power on in a china-shop. By all means let us have it."

"This modern St. Valentine of ours has reduced the profession to verse with a nicety that elicits my most profound admiration," said Mr. Brief. "Just listen to this:

"The Lawyer is no wooer, yet
To sue us is his whim.
The Lawyer is no tailor, but
We get our suits from him.
The longest things in all the world —
They are the Lawyer's briefs,
And all the joys he gets in life
Are other people's griefs.
Yet spite of all the Lawyer's faults
He's one point rather nice:
He'll not remain lest you retain
And *never gives* advice."

"The author of these valentines," said the Doctor, "is to be spotted, the way I diagnose the case, by his desire that professional people should be constantly giving away their services. He objects to the Doctor's bill and he slaps sarcastically at the Lawyer because he doesn't *give* advice. That's why I suspect the Idiot. He's a professional Idiot, and yet he gives his idiocy away."

"When did I ever give myself away?" demanded the Idiot. "You are talking wildly, Doctor. The idea of your trying to drag me into this thing is preposterous. Suppose you show down your valentine and see if it is in my handwriting."

“Mine is typewritten,” said the Doctor.

“So is mine,” said the Bibliomaniac.

“Mine, too,” said the Poet.

“Same here,” said Mr. Brief.

“Well, then,” said the Idiot, “I’m willing to write a page in my own hand without any attempt to disguise it, and let any handwriting expert decide as to whether there is the slightest resemblance between my chirography and these typewritten sheets you hold in your hand.”

“That’s fair enough,” said Mr. Whitechoker.

“Besides,” persisted the Idiot, “I’ve received one of the things myself, and it’ll make your hair curl, if you’ve got any. Typewritten like the rest of ’em. Shall I read it?”

By common consent the Idiot read the following:

“Idiot, zany, brain of hare,
Dolt and noodle past compare,
Buncombe, bosh, and verbal slosh,
Mind of nothing, full of josh,
Madman, donkey, dizzard-pate,
U. S. Zero Syndicate,
Dull, depressing, lack of wit,
Incarnation of the nit.
Minus, numskull, drivelling baby,
Greenhorn, dunce, and dotard Gaby;
All the queer and loony chorus
Found in old Roget’s *Thesaurus*,
Flat and crazy through and through,
That, O Idiot – that is you.
Let me tell you, sir, in fine,
I won’t be your Valentine.”

“What do you think of that?” asked the Idiot, when he had finished. “Wouldn’t that jar you?”

“I think it’s perfectly horrid,” said Mrs. Pedagog. “Mary, pass the pancakes to the Idiot. Mr. Idiot, let me hand you a full cup of coffee. John, hand the Idiot the syrup. Why, how a thing like that should be allowed to go through the mails passes me!”

And the others all agreed that the landlady’s indignation was justified, because they were fond of the Idiot in spite of his faults. They would not see him abused, at any rate.

“Say, old man,” said the Poet, later, “I really thought you sent those other valentines until you read yours.”

“I thought you would,” said the Idiot. “That’s the reason why I worked up that awful one on myself. That relieves me of all suspicion.”

IV HE DISCUSSES FINANCE

A MESSENGER had just brought a “collect” telegram for the Doctor, and that gentleman, after going through all his pockets, and finding nothing but a bunch of keys and a prescription-pad, made the natural inquiry:

“Anybody got a quarter?”

“I have,” said the Idiot. “One of the rare mintage of 1903, circulated for a short time only and warranted good as new.”

“I didn’t know the 1903 quarter was rare,” said the Bibliomaniac, who prided himself on being a numismatist of rare ability. “Who told you the 1903 quarter was rare?”

“My old friend, Experience,” said the Idiot.

“What’s rare about it?” demanded the Bibliomaniac.

“Why – it’s what they call ready money, spot cash, the real thing with the water squeezed out, selling at par on sight,” explained the Idiot. “Millions of people never saw one, and under modern conditions it is very difficult to amass them in any considerable quantity. What is worse, even if you happen to get one of them it is next to impossible to hang on to it without unusual effort. If you have a 1903 quarter in your pocket, somehow or other the idea that it is in your possession seems to communicate itself to others, and every effort is made to lure it away from you on some pretext or other.”

“Excuse me for interrupting this lecture of yours, Mr. Idiot,” said the Doctor, amiably, “but would you mind lending me that quarter to pay this messenger? I’ve left my change in my other clothes.”

“What did I tell you?” cried the Idiot, triumphantly. “The words are no sooner out of my mouth than they are verified. Hardly a minute elapses from the time Doctor Capsule learns that I have that quarter before he puts in an application for it.”

“Well, I renew the application in spite of its rarity,” laughed the Doctor. “It’s even rarer with me than it is with you. Shell out – there’s a good chap.”

“I will if you’ll put up a dollar for security,” said the Idiot, extracting the coin from his pocket, “and give me a demand note at thirty days for the quarter.”

“I haven’t got a dollar,” said the Doctor.

“Well, what other collateral have you to offer?” asked the Idiot. “I won’t take buckwheat-cakes, or muffins, or your share of the sausages, mind you. They come under the head of wild-cat securities – here to-day and gone to-morrow.”

“My, but you’re a Shylock!” ejaculated Mr. Brief.

“Not a bit of it,” retorted the Idiot. “If I were Shylock I’d be willing to take a steak for security, but there’s none of the pound of flesh business about me. I simply proceed cautiously, like any modern financial institution that intends to stay in the ring more than two weeks. I’m not one of your fortnightly trust companies with an oak table, an unpaid bill for office rent, and a patent reversible disappearing president for its assets. I do business on the national-bank principle: millions for the rich, but not one cent for the man that needs the money.”

“I tell you what I’ll do,” said the Doctor. “If you’ll lend me that quarter, I won’t charge you a cent for my professional services next time you need them.”

“That’s a large offer, but I’m afraid of it,” replied the Idiot. “It partakes of the nature of a speculation. It’s dealing in futures, which is not a safe thing for a financial institution to do, I don’t care how solid it is. You don’t catch the Chemistry National Bank lending money to anybody on mere

prospects, and, what is more, in my case, I'd have to get sick to win out. No, Doctor, that proposition does not appeal to me."

"Looks hopeless, doesn't it," said the Doctor. "Mary, tell the boy to wait while I run up-stairs –"

"I wouldn't do that," said the Idiot, interrupting. "The matter can be arranged in another way. I honestly don't like to lend money, believing with Polonius that it's a bad thing to do. As the Governor of North Carolina said to the Governor of South Carolina, who owed him a hundred dollars, 'It's a long time between payments on account,' and that sort of thing breaks up families, not to mention friendships. But I will match you for it."

"How can I match when I haven't anything to match with?" said the Doctor, growing a trifle irritable.

"You can match your credit against my quarter," said the Idiot. "We can make it a mental match – a sort of Christian Science gamble. What am I thinking of, heads or tails?"

"Heads," said the Doctor.

"By Jove, that's hard luck!" ejaculated the Idiot. "You lose. I was thinking of tails."

"Oh, thunder!" cried the Doctor, impatiently.

"Try it again, double or quits. What am I thinking of?" said the Idiot.

"Heads," repeated the Doctor.

"Somebody must have told you. Heads it is. You win. We are quits, Doctor," said the Idiot.

"But I am still without the quarter," the physician observed.

"Yep," said the Idiot. "But there's one more way out of it. I'll buy the telegram from you – C.O.D."

"Done," said the Doctor, holding out the message. "Here's your goods."

"And there's your money," said the Idiot, tossing the quarter across the table. "If you want to buy this message back at any time within the next sixty days, Doctor, I'll give you the refusal of it without extra charge."

And he folded the paper up and put it away in his pocketbook.

"Do the banks really ask for so much security when they make a loan?" asked the Poet.

"Hear him, will you!" cried the Idiot. "There's your lucky man. He's never had to face a bank president in order to avoid the cold glances of the grocer. No cashier ever asked him how many times he had been sentenced to states-prison before he'd discount his note. Do they ask security? Security isn't the name for it. They demand a blockade, establish a quarantine. They require the would-be debtor to build up a wall as high as Chimborazo and as invulnerable as Gibraltar between them and the loss before they will part with a dime. Why, they wouldn't discount a note to his own order for Andrew Carnegie for seventeen cents without his indorsement. Do they ask security!"

"Well, I didn't know," said the Poet. "I never had anything to do with banks except as a small depositor in the savings-bank."

"Fortunate man," said the Idiot. "I wish I could say as much. I borrowed five hundred dollars once from a bank, and what the deuce do you suppose they did?"

"I don't know," said the Poet. "What?"

"They made me pay it back," said the Idiot, mournfully, "although I needed it just as much when it was due as when I borrowed it. The cashier was a friend of mine, too. But I got even with 'em. I refused to borrow another cent from their darned old institution. They lost my custom then and there. If it hadn't been for that inconsiderate act I should probably have gone on borrowing from them for years, and instead of owing them nothing to-day, as I do, I should have been their debtor to the tune of two or three thousand dollars."

"Don't you take any stock in what the Idiot tells you in that matter, Mr. Poet," said Mr. Brief. "The national banks are perfectly justified in protecting themselves as they do. If they didn't demand collateral security they'd be put out of business in fifteen minutes by people like the Idiot, who consider it a hardship to have to pay up."

“As the lady said when she was asked the name of her favorite author, ‘Pshaw!’” retorted the Idiot. “Likewise fudge – a whole panful of fudges! I don’t object to paying my debts; fact is, I know of no greater pleasure. What I do object to is the kind of collateral the banks demand. They always want something a man hasn’t got and, in most cases, hasn’t any chance of getting. If I had a thousand-dollar bond I wouldn’t need to borrow five hundred dollars, yet when I go to the bank and ask for the five hundred the thousand-dollar bond is what they ask for.”

“Not always,” said Mr. Brief. “If you can get your note indorsed you can get the money.”

“That’s true enough, but fellows like myself can’t always find a captain of industry who is willing to take a long-shot to do the indorsing,” said the Idiot. “Besides, under the indorsement plan you merely ask another man to be responsible for your debt, and that isn’t fair. The whole system is wrong. Every man to his own collateral, I say. Give me the bank that will lend money to the chap that needs it on the security of his own product. Mr. Whitechoker, say, is short on cash and long on sermons. My style of bank would take one barrel of his sermons and salt ’em down in the safe-deposit company as security for the money he needs. The Poet here, finding the summer approaching and not a cent in hand to replenish his wardrobe, should be able to secure an advance of two or three hundred dollars on his sonnets, rondeaux, and lyrics – one dollar for each two-and-a-half-dollar sonnet, and so on. The grocer should be able to borrow money on his dried apples, his vinegar pickles, his canned asparagus, and other non-perishable assets, such as dog-biscuit, Roquefort cheese, and California raisins. The tailor seeking an accommodation of five hundred dollars should not be asked how many times he has been sentenced to jail for arson, and required to pay in ten thousand shares of Steel common, in order to get his grip on the currency, but should be approached appropriately and asked how many pairs of trousers he is willing to pledge as security for the loan.”

“I don’t know where I would come in on that proposition,” said the Doctor. “There are times when we physicians need money, too.”

“Pooh!” said the Idiot. “You are not a non-producer. It doesn’t take a very smart doctor these days to produce patients, does it? You could assign your cases to the bank. One little case of hypochondria alone ought to be a sufficient guarantee of a steady income for years, properly managed. If you haven’t learned how to keep your patients in such shape that they have to send for you two or three times a week, you’d better go back to the medical school and fit yourself for your real work in life. You never knew a plumber to be so careless of his interests as to clean up a job all at once, and what the plumber is to the household, the physician should be to the individual. Same way with Mr. Brief. With the machinery of the law in its present shape there is absolutely no excuse for a lawyer who settles any case inside of fifteen years, by which time it is reasonable to suppose his client will get into some new trouble that will keep him going as a paying concern for fifteen more. There isn’t a field of human endeavor in which a man applies himself industriously that does not produce something that should be a negotiable security.”

“How about burglars?” queried the Bibliomaniac.

“I stand corrected,” said the Idiot. “The burglar is an exception, but then he is an exception also at the banks. The expert burglar very seldom leaves any security for what he gets at the banks, and so he isn’t affected by the situation one way or the other.”

“Oh, well,” said Mr. Brief, rising, “it’s only a pipe-dream all the way through. They might start in on such a proposition, but it would never last. When you went in to borrow fifteen dollars, putting up your idiocy as collateral, the emptiness of the whole scheme would reveal itself.”

“You never can tell,” observed the Idiot. “Even under their present system the banks have done worse than that.”

“Never!” cried the Lawyer.

“Yes, sir,” replied the Idiot. “Only the other day I saw in the papers that a bank out in Oklahoma had loaned a man ten thousand dollars on sixty thousand shares of Hot Air preferred.”

“And is that worse than Idiocy?” demanded Mr. Brief.

“Infinitely,” said the Idiot. “If a bank lost fifteen dollars on my idiocy it would be out ninety-nine hundred and eighty-five dollars less than that Oklahoma institution is on its hot-air loan.”

“Bosh! What’s Hot Air worth on the Exchange to-day?”

“As a selling proposition, zero and commissions off,” said the Idiot. “Fact is, they’ve changed its name. It is now known as International Nitting.”

V HE SUGGESTS A COMIC OPERA

”THERE’S a harvest for you,” said the Idiot, as he perused a recently published criticism of a comic opera. “There have been thirty-nine new comic operas produced this year and four of ’em were worth seeing. It is very evident that the Gilbert and Sullivan industry hasn’t gone to the wall whatever slumps other enterprises have suffered from.”

“That is a goodly number,” said the Poet. “Thirty-nine, eh? I knew there was a raft of them, but I had no idea there were as many as that.”

“Why don’t you go in and do one, Mr. Poet?” suggested the Idiot. “They tell me it’s as easy as rolling off a log. All you’ve got to do is to forget all your ideas and remember all the old jokes you ever heard, slap ’em together around a lot of dances, write two dozen lyrics about some Googoo Belle, hire a composer, and there you are. Hanged if I haven’t thought of writing one myself.”

“I fancy it isn’t as easy as it looks,” observed the Poet. “It requires just as much thought to be thoughtless as it does to be thoughtful.”

“Nonsense,” said the Idiot. “I’d undertake the job cheerfully if some manager would make it worth my while, and, what’s more, if I ever got into the swing of the business I’ll bet I could turn out a libretto a day for three days of the week for the next two months.”

“If I had your confidence I’d try it,” laughed the Poet, “but, alas! in making me Nature did not design a confidence man.”

“Nonsense, again,” said the Idiot. “Any man who can get the editors to print sonnets to ‘Diana’s Eyebrow,’ and little lyrics of Madison Square, Longacre Square, Battery Place, and Boston Common, the way you do, has a right to consider himself an adept at bunco. I tell you what I’ll do with you: I’ll swap off my confidence for your lyrical facility, and see what I can do. Why can’t we collaborate and get up a libretto for next season? They tell me there’s large money in it.”

“There certainly is if you catch on,” said the Poet. “Vastly more than in any other kind of writing that I know. I don’t know but that I would like to collaborate with you on something of the sort. What is your idea?”

“Mind’s a blank on the subject,” sighed the Idiot. “That’s the reason I think I can turn the trick. As I said before, you don’t need ideas. Better go without ’em. Just sit down and write.”

“But you must have some kind of a story,” persisted the Poet.

“Not to begin with,” said the Idiot. “Just write your choruses and songs, slap in your jokes, fasten ’em together, and the thing is done. First act, get your hero and heroine into trouble. Second act, get ’em out.”

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