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*TAMMY GIBB'S LAN' O' HOUSES.*

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WEE TAMMY GIBB was a sma' grocer, and a still sma'er man. He was, in fact, sae little in bulk, that his wife Jenny had to put on her "specks" when lookin' for him. Tammy, who was gleg enough in the wits, maintained that Jenny's e'esicht was failin' her, an' that she made a handy excuse for the failing by blaming his short stature. Perhaps Tammy was richt, but he was a peace-lovin' man, Wee Tammy, and never pressed the subject.

Now Tammy had been all along a very frugal saving man, and by exercising the most rigid economy in things like himself, as he whiles humorously observed—that is in *sma'* things, he had saved by middle-life several hundred pounds.

He was further assisted in this money-making habit by his wife, who was a very ambitious woman, and who was always scheming and plotting as to what way she could best get her husband to invest the family savings in a bit property, so as to make their hundreds thousands, and then, settle doon, an' live on the interest o' their stane an' lime investment. It looked so well in theory—Jenny's bit o' property scheme—that wee Tammy was mair than half inclined to look after't. An opportunity came about in good time.

They had a relation in the country who was well-stricken in years, and who had a little money, and a bit of property to leave behind him as well.

The old man took ill, on hearing which Jenny Gibb set off for his house, where she nursed him most assiduously to the end, in hopes that she might thereby cut out his other relatives and friends.

"Noo, Jenny," wee Tammy had said to her on the evening she set off for the sick relative's house, "ye'll be kind to

auld Davoc, an' wha kens, the bit property he lairds may come to oor twa sel's, eh?"

"That's the caird I'm gaun to try an' play," frankly admitted the wife; "but wha's to mak' yer parritch when I'm awa', Tammas?"

"Oh, I'll jist ca' roon the parritch-spurkle mysel'; ye'll never be missed by me, Jenny."

"What! this to the wife o' yer bosom, after forty years' faithfu' attention to yer wants and wakenesses? Let me get on my 'specks' till I get anither look o' ye, ye wee sinner."

"Pit by yer 'specks' along wi' yer temper, on this important occasion, wife, if ye mean us to own auld Davoc's bit property; for his hoose is already fu' o' relatives, I'm tell't, an' there's no' a day to lose," was Tammy's sensible reply.

"That's very true, Tammas, as we baith weel ken; but I'll argue this point wi' you again, my fine man. Never be missed, wad I no? There's a bonnie way to speak o' ony daicent weel-daicin' woman, let alane a forty-year tried and tested wife! H'm! I'll settle this point when I come back."

"Wi' the bit property in yer han', I hope an' trust. Bring-in' the richts o' that hame wi' ye, I'll forgie ye for a lot, Jenny."

In the course of the next three weeks the old relative died, and Jenny had managed the matter so well, that she came home with a legal claim to the property in her hand.

Wee Tammy at once rose about five inches in his shoes on receipt of the gratifying news, and after performing a series of queer gymnasties on the floor, he put on the window "brods" of his little shop an hour earlier that night, filled his wife half-fou with hot toddy, kissed her owre an' owre again, as the poet-chaps say, and went to bed that night the happiest man in Scotland.

When the news of wee Tammy Gibb's windfall went

round the neighbourhood, his friends and shop customers, one and all, congratulated himself and his wife on his rare good fortune. To be sure, there was a bit of a bond on the property, he frankly admitted, but that was a small matter.

And now in the possession of the rights to the property, wee Tammy and his wife at once got into a better house, adopted a finer style of living, and altogether began to very noticeably hold up their heads in the most approved fashion.

At length, the rent-day came round, and Tammy and his spouse fairly gloated over the prospect of handling the rent-money.

They expectantly waited the factor's call. No factor came! At the end of three weeks, Tammy said to his wife—

“Jenny, I'll write the factor this very nicht for the hoose rents. There's something surely wrang?”

“I hope the rascal's no awa' to America wi' oor money” was Jenny's answer. “He's worth looking after, an' at yince, too. Get him to mak' oot a statement, an' order him to send us the money for the past half-year's rent by return o' post.”

Thus instructed, wee Tammy wrote the factor a long letter in the terms suggested.

A letter came back, very politely written, and containing a statement, but no money.

The following was the main text of the statement:—

Rental received, £314 16s. 6d.; interest on bond *paid out*, £290; taxes, £11 8s. 4d.; repairs, £16 16s. 5d.; factor's commission, £14—*Balance due to the factor*, £17 8s. 3d.

The letter was most engaging in tone, requesting, in the most polite terms, that a cheque for the deficient balance be sent on at Mr. Thomas Gibb's early convenience.

“Hang the man!” cried wee Tammy, when the truth flashed in on his mind. “There's something wrang wi' his heid surely. To think a man wad get a bit property left

him, an' that at the rent-time he wad ha'e to pay out money instead o' drawin't in! It's rank nonsense!"

As for his wife, she was knocked fair speechless at the revelation, and was like to take to her bed over it.

In the way of gleaning information and getting opinions, Tammy took every customer that came about his shop into direct confidence on the subject, who, one and all, expressed the utmost astonishment at this new experience of becoming a house proprietor.

At last, Tammy resolved to gang up and personally see the house-factor at his office in town.

"Is the factor quite wice?" was Jenny's first question to her husband on his return from the factor's office.

"He's as wice for himsel' as twa o' us," answered Tammy, "an' the statement given us is an owre true tale, I find. But there's a good hope for us yet, he says. If the property will only 'let' better this year, then, of course, the balance would be on the right side for us."

This was a sort of forlorn hope, at the worst, if not, indeed, a perfect balm-in-Gilead consolation to the badly disappointed pair. And in their despair they seized on and eagerly clung to it.

The suspense endured by Tammy and his spouse during the next six months was something they had never suffered before. It was past a' conception.

At last, the half-yearly rent-time came round, and following hard on it came the factor's statement.

Worse and worse! Thirty pounds of a deficit this time!

Tammy asked for his razor that he might end himself, while his wife fell clean owre her chair in a deid fent!

"What's to be dune, Jenny?" was the first question which Tammy put to his wife on her resuscitation. "This confounded property-ownership is gaun to prove a sair bit in oor sides, I fear."

"Sell it, Tammas! sell it, afore we're robbit o' oor a', an' are roupit to the vera door."

All right. This did seem a practical and speedy way out of the difficulty.

Next week found the property advertised, in which it was offered as a cheap and most eligible investment.

Disappointment followed even here. Not a single buyer turned up at any price! Tammy was badly cut.

The advertisement was not without an effect, however. At the end of the month Tammy was served with an account for advertising, to the tune of £12 7s. 6d.

Tammy that day repeated his queer gymnastics on the shop floor, to his own temporary relief, and to the lasting amusement of his neighbours.

Worse than even this, Tammy next week got formal notice from the town authorities about a new road being required along one side of his tenement. He had to pay one half, and the road landlord the other half.

Other forty pounds flung away! Tammy got fair mad.

"Talk about getting grey heided wi' care," he said to his customers a hundred times a day, "Lord a mercy! if this wark goes on muckle langer, there'll no be a single hair left on my heid o' either yae colour or anither. It's past a' Christian endurance!"

"Weel, Tammas Gibb," his wife would remark as often as the heart-breaking subject was brought up, "if I had only kenned in time what it was to be a hoose proprietor, I wad ha'e let oor auld relative dee or leeve as he liked for a' I wad ha'e dune for him. It's a dear joke, the keeping up o' a lan' o' hooses, as we baith this day ken to oor cost."

"A lan' o' hooses, be hang't!" broke in Tammy. "It's the warst babby to haud that ever I tackl't, an' I've held up a when o' them at the christening."

Still there was a hope, if only trade would mend and rents

rise; but trade wouldn't mend at Tammy's wish, and rents went still farther down in consequence.

Next half-year was worse than ever, and puir Tammy had no less than thirty-eight pounds to pay out.

This last pay-out claim was scarcely met when Tammy got formal notice that the principal bondholder would require his money by a certain date.

This was the last straw that broke poor Tammy's back. It cleaned him out completely, and left him a penniless man, with a property on his back that would have been better at the bottom of the sea.

As a last shift to right his sinking affairs, Tammy went into the bankrupt court, and came out a sadder but a much wiser man.

"And what think ye of house-proprietorship now, Thomas?" asked one of his customers, when he had once more got inside of his shop counter and his window shutters off.

"What think I o't?" repeated Tammy. "Did ever ye hear a man swearing at lairge—that is, up hill an' doon brae?"

"I've heard auld Swearin' Wull o' the hill driving at it wi' engine speed and power," replied the customer.

"Touch me on the hoose-property question, an' Swearin' Wull coodna haud a caun'le to me!" answered Tammy, concluding which, he repeated his former queer gymnastics on the shop floor, with added variations, till the astonished customer thought him fair mad and all wrong in the upper storey.

So, if ever ye're through by auld Ramshorn toon, an' want to see wee Tammy Gibb daein' his queer shop-floor dance, jist ye ask him hoo's business haudin', an' if he's no inclined to retire frae the shop-trade an' invest his money in a bit o' hoose property?

He'll dance then, if ever he did, I can tell ye!