

DODGE HENRY IRVING

SKINNER'S DRESS SUIT

Henry Dodge
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CHAPTER I SKINNER ASKS FOR A RAISE

Skinner had inhabited the ironbound enclosure labeled "CASHIER" at McLaughlin & Perkins, Inc., so long, that the messenger boys had dubbed him the "cage man." To them he had become something of a bluff. Skinner's pet abomination was cigarettes, and whenever one of these miniatures in uniform chanced to offend that way, he would turn and frown down upon the culprit. The first time he did this to Mickey, the "littlest" messenger boy of the district, who was burning the stub of a cigarette, Mickey dropped the thing in awe.

But Jimmie of the Postal said, "Don't be scared of *him*! He's locked up in his cage. He can't get at you!"

So the sobriquet "cage man" was evolved from this chance remark, and the wit of the thing had spread until everybody had come to think of Skinner as the "cage man" – a fact which did not add greatly to his dignity.

But on this particular morning the "cage man" was even more harmless than usual. There was n't a frown in him. He sat at his

tall desk and stared abstractedly at the open pages of his cash-book. He did n't see the figures on the white page, and he paid no more heed to the messenger boys, whose presence he was made aware of by the stench of burning paper and weed, than he did to the clicking, fluttering, feminine activity in the great square room to his left, over which he was supposed to keep a supervising eye.

Skinner had stage fright! He had resolved to ask McLaughlin for a raise. Skinner was afraid of McLaughlin – not physically, for Skinner was not afraid of anybody that way. He was afraid of him in the way that one man fears another man who he has hypnotized himself into believing holds his destiny in his hands. If Skinner had been left to himself, he would never have asked for a raise, for no advance he could hope to get could compensate him for the stage fright he'd suffered for months from thinking about it. No one knew how often he had closed his cash-drawer, with resolution to go to McLaughlin, and then had opened it again weakly and gone on with his work. The very fact that he *was* afraid disgusted Skinner, for he despised the frightened-rabbit variety of clerk.

It was his wife! She made him do it! Skinner's wife was both his idol and his idolater. He 'd never been an idol to any one but her. No one but Honey had ever even taken him seriously. Even the salesmen, whom he paid off, looked on him only as a man in a cage. But to his wife he was a hero. When he entered their little house out in Meadevllle, he entered his kingdom. All of which made it imperative with Skinner to do his very utmost to "make

good" in Honey's eyes.

The Skinners had a little bank account for which they had skimped and saved. Honey had denied herself new gowns, and Skinner had gone her one better. If she would not spend money on herself, then he would not spend money on himself. He had gone positively shabby. But Skinner did n't mind being shabby. The sacrifice he was making for Honey and the bank account, the self-denial of it, had exalted his shabbiness into something fine, – had idealized it, – until he'd come to take a kind of religious pride in it. Skinner and his wife had watched their little bank account grow, bit by bit, from ten dollars up. It had become an obsession with them. They had gone without many little things dear to their hearts that it might be fattened. Surely, it was a greedy creature! But, unlike most greedy creatures, it gave them a great deal of comfort. It was a certain solid something, always in the background of their consciousness. It stood between them and the dread of destitution. Thus it had become a sacred thing, and they had tacitly agreed never to touch it.

But what made it imperative for Skinner to ask for a raise was, he had been bragging. Skinner was only human, and being a hero to his wife had made him a little vain. He was a modest man, a first-rate fellow, but no man is proof against hero-worship. He had bragged – a little at first – about his value to the firm, which had increased the worship. He had given his wife the idea that he was a most important man in McLaughlin & Perkins, Inc., that he had only to suggest a raise in order to get it. They could n't

do without him.

Several times Honey had hinted to Skinner that the firm was slow to show its appreciation of his indispensable qualities; but on such occasions Skinner had urged that the psychological moment had not yet arrived, that the wave of prosperity that was spreading over the country had not up to the moment engulfed his particular firm. But one evening, he ill-advisedly admitted that the waves of the aforesaid prosperity were beginning to lap the doorstep of McLaughlin & Perkins, Inc. That was enough! Next morning Honey gently urged that further delay would be inexcusable, that the bank account was n't growing fast enough to suit her, that he must ask for a raise.

Now that Honey had put it up to him to "make good," – to act, – doubt entered Skinner's heart. He argued that, if the firm had considered him worth more money, they would have advanced him. But on the other hand was the well-known meanness of the partners. Nothing short of a threat to quit by one or another of their valuable men had ever served to pry them loose from any cash.

Presently Skinner stepped out of his cage and locked the door behind him. As he entered the long passageway that led to McLaughlin's office. Skinner felt like a man who had emerged from a bath-house and was about to traverse a long stretch between himself and the icy water into which he was to plunge. Within a few paces of the great glass door marked "MR. MCLAUGHLIN," Skinner hesitated and listened, hoping to hear

voices, which would give him an excuse to retreat. But there was no sound. Skinner tapped at the door, turned the knob, and took the plunge into the icy water!

When he came to the surface and partially recovered his senses, he found himself facing McLaughlin, president of McLaughlin & Perkins, Inc. McLaughlin sat at his desk, rotund, red-faced, and pig-eyed, his stubbly hair bristling with chronic antagonism. Those pig eyes and that stubbly hair were a great asset to McLaughlin when it came to an "argument." They could do more fighting than his tongue or his fists, for that matter.

"Hello, Skinner," he said; then waited for the cashier to state his business.

Skinner had outlined a little argument, but he forgot it, and to cover his confusion he dragged a chair close to his employer's desk, a proceeding which rather puzzled the boss.

"What's the row?" he asked.

On his way down the long passageway that led to McLaughlin's office, Skinner had made up his mind to "demand" a raise. Then he thought it might be better to "ask" for a raise. Then he decided on second thoughts, that to "demand" would be a little too stiff, while to "ask" would put him in the suppliant class. So he compromised with himself and concluded merely to "suggest" a raise.

"Mr. McLaughlin, I came in to see how you felt about giving me a little more money."

McLaughlin flushed and swung around in his swivel-chair

with a ready retort on his lips; but, meeting the quiet, gray eyes of his subordinate, he said simply, "Raise your salary?"

Skinner nodded. "I just wanted to know how you feel about it."

"You know how we feel about it. We have n't done it, have we?"

Skinner saw that the "merely suggest" scheme did n't work. He might have urged as a reason for his demand his value to the house, but, like most men, he was a good advocate for others but a poor advocate for himself. Besides, if he did so, he would give McLaughlin a chance to depreciate his services, which would be very humiliating. At the mere thought of it he became nervous, and decided to plead rather than argue.

"My expenses are increasing and – "

But McLaughlin cut him short. "So are ours." The boss was going to add his customary excuse when tackled for more money, "And times are hard with us, our customers don't pay up, and our creditors – " but he suddenly remembered that he was speaking to his cashier.

He turned away and looked into space and drummed on his desk with an ivory paper-cutter. Thus he remained, apparently pondering the matter for some seconds, while hope and fear chased each other up and down Skinner's spinal column. Then the boss turned to his papers.

"I'll talk it over with Perkins. Stop in on your way home, Skinner."

McLaughlin did n't even look up as he spoke, and Skinner felt that somehow a chasm of antagonism had yawned between him and the boss, that their relations had suddenly ceased to be harmonious, that they were no longer pulling together, working against a common competitor, but were scheming against each other.

"Why the devil does he want to keep me on the rack for seven hours more?" thought Skinner on his way back to his cage. "Why could n't he say 'yes' or 'no'?"

Well, anyway, the die was cast. He was n't going to worry about it any more. Let McLaughlin & Perkins, Inc., do that! The "cage man" opened his cash-book and went to work.

After Skinner had gone, McLaughlin rang the bell on his desk, and when the boy appeared, he said, "Ask Mr. Perkins please to step in here."

The junior partner, immaculately dressed and twirling his tawny mustache with a proper Harvard affectation of poise, entered a few moments later and found McLaughlin with his feet on the desk, staring ahead with humorous intentness.

"Well," said McLaughlin, "it's come at last!" With true Irish dramatic instinct, he paused, then plumped out, "Skinner's asked for a raise!"

He turned to note the effect of his words.

"What?" said the junior, taken by surprise, then hastening to suppress any suggestion of emotion. "That great, big, long-eared, over-grown rabbit? Did he dare come in here and beard

the hound in his kennel?"

"He did that same," said McLaughlin, who had never quite lost his California vernacular.

"That hair of yours did n't scare him?"

McLaughlin grinned. "I guess it's lost its power." He got up and looked in the mirror over the mantel. "It *is* fierce, ain't it? I think I'll let it grow."

"Don't, Mac. It's your best asset as a bluffer." He shrugged his shoulders languidly. "You'd look like a philanthropist. They'd *all* be asking for a raise!"

"Wonder why he asked just *now*? He does n't know about that new contract with the Hudson & Erie people, does he?"

"Even if he did, he would n't dare to hold you up on it."

"He *ain't* that kind, is he?"

"No, Mac, it just occurred to him, that's all – it just occurred to him." Perkins paused, looked out of the window, then turned. "What do you think, Mac?"

"We can't start in raising salaries just now, Perk. If one gets it, the others 'll want it, too. They 'll all be dissatisfied."

"Don't do it – that's all."

McLaughlin reflected a moment. "Did you ever hear of such a thing as a worm turning?"

"Yes, but a worm does n't turn very fast. There'd be plenty of time to see the indications and head it off."

McLaughlin drummed with his paper-cutter. "Somehow, I've always been afraid of worms. They're so damned humble," he

said presently.

Perkins laughed. "I believe you're afraid you 'll lose Skinner."

"Somebody might have got after him – Billings or Humphreys."

"Nobody's after a man that dresses like that!"

"But he might get after them."

"He does n't want to change. He has no ambition, no initiative. Take it from me, Mac, any man that wears such clothes has resigned himself to permanent, innocuous, uninteresting mediocrity."

"But – " McLaughlin protested.

Perkins cut him short. "Any man that wears clothes like a doormat will let you make a doormat of him!"

"That's just what puzzles me. A good-looking man – fine eyes and a figure. The only thing that stands between him and one of your Harvard dudes is a first-class tailor. Perk, why *does* he dress like that?"

"He began by skimping for that little house out in Meadeville. Then he got used to going without good clothes and he did n't care."

"It's notorious," McLaughlin commented.

"Nobody cares much whether a cashier in his cage is well dressed," said Perkins. "You can't see him below the waist-line. He might not have on either trousers or shoes for all the public knows or cares."

"What kind of a wife has he got?"

"She's just as thrifty as he is. They've got the poverty bug, I guess. Don't worry about Skinner, Mac. The fear of the poorhouse has kept many a good man in his place."

McLaughlin turned to Perkins. "But we can't afford to lose him. He's too honest, too faithful, too loyal."

"I know his value as well as you do, but we don't want to put wise goggles on him."

"We've got to raise him sometime," McLaughlin urged mildly.

"Yes, but we won't do it till we have to. If he were a salesman, he'd make us do it. But a man in a cage – why the very fact that he stays in a cage – can't you see?"

"Then you would n't do it?"

"Of course not!"

"But how?"

"Bluff him – in a tactful way. Let him think we've nothing but his welfare at heart; that we love him too much to stand in his way; that it's breaking our hearts to lose him. Still, if he can better himself we'll have to stand the pain. You're an old poker-player, Mac; you know how to handle the situation."

"But supposing you're mistaken in Skinner? Supposing he hangs out for a raise?"

"If he does, we'll have to give it to him. Offer him ten dollars a week more. But remember, Mac, only as a last resort!"

So when Skinner stepped in at five o'clock, McLaughlin made the bluff. Skinner did n't call it. Instead, he bowed submissively, almost with relief, and without a word left for home.

Everything contributed to the drab occasion for Skinner. The weather was bad, the ferryboat steamier and smellier than ever. As he took his seat in the men's cabin, he was full of drab reflections – disappointment, deep disgust. Abysmal gloom surrounded him. His thoughts were anything but flattering to his employers, or to himself, for that matter, for Skinner was a just man. They were the cussedest, meanest people that he'd ever known. But what was the matter with him, Skinner? Why had n't he made a fight for the raise? It was that old, disgusting timidity that had been a curse to him ever since he was a boy. Others had pushed ahead through sheer cheek, while he held back, inert, afraid to assert himself. By gad, why had n't he made a fight for a raise? They could only sack him, hand him the blue envelope!

Sack him! The thought brought back the days when he had wandered from office to office, a suppliant, taking snubs, glad to get anything to do. The memory of the snubs had made more or less of a slave of him, for Skinner was a proud man, a man of very respectable family. Perhaps he ought to be glad that McLaughlin had n't done any worse than refuse him a raise.

Skinner did not stop to think that it would be easier for him to get a job now than it had been in those suppliant days. He was now experienced, skillful, more level-headed. His honesty and loyalty were a by-word in the business district.

His thoughts took another turn, and he looked at himself in the mirror. Gad! He had all the earmarks of back-numberhood. His hair was gray at the temples and he was shabby, neat but shabby.

But he was only thirty-eight, he reflected, – the most interesting period of a man's life; he was wise without being old. And he was not bad-looking. He studied the reflection of his face. The picturesqueness of youth was lined – not too deeply lined – by the engraving hand of experience. What was the matter with him, then? Why was he not more of a success? Was it because he had been a "cage man" too long, always taking orders, always acquiescing subserviently, never asserting?

He looked out of the window. The river was gray, everything was gray – nothing pleased him. But the river used to be blue, always blue, when he first crossed it, a buoyant youth. The river had n't changed. It was the same river he had always loved. Then the change must be in him, Skinner. Why had he gradually ceased to enjoy things? Who was to blame for the drab existence he was suffering? Was it the outside world or himself?

As a boy, things were new to him – that was why the river was blue. But there were many things new to him to-day – peoples, countries, customs – yes, a thousand things new and interesting right in New York, close at hand, if he'd only take the trouble to look them up. Why was his ability to appreciate failing? Other men, much older than he and only clerks at that, were happy. He sighed. It must be himself, for, after all, the world had treated him as well as he had treated the world, he reflected, being a just man.

Unfortunately, on the train Skinner got a seat in the very center of a circle of social chatterboxes, male commuters, and female

shoppers. Some talked of their machines and rattled off the names of the makers. There was the Pierce-Arrow, the Packard, the Buick, and all the rest of the mechanical buzz-wagons. There was an inextricable mass of phrases – six-cylinder, self-starter, non-puncturable, non-skiddable. But he did n't hear any such terms as non-collidable, non-turnoverable, or non-waltz-down-the-hillable. Nor did they spare him the patriarchal jokes about the ubiquitous Ford. They talked about the rising cost of gasoline which brought John D. in for a share of wholesome abuse. At the mention of John D. everybody turned to golf and Skinner got that delightful recreation *ad infinitum, ad nauseam*.

Skinner felt that this talk about machines was only to impress others with the talkers' motor lore. For familiarity with motor lore means a certain social status. It is part of the smart vernacular of to-day. Any man who can own a car has at least mounted a few steps on the social ladder. The next thing to owning a car is to be able to talk about a car, for if a man can talk well about a machine everybody 'll think that he must have had a vast experience in that line and, therefore, must be a man of affairs.

Girls chattered about autos, not to give the impression that they owned them, but that they had many friends who owned them, that they were greatly in demand as auto companions – thus vicariously establishing their own social status.

There was something fraternal about it, Skinner thought, like golf. The conceit occurred to him that it would be a good scheme

to get up a booklet full of glib automobile, golf, and bridge chatter, to be committed to memory, and mark it, "How to Bluff One's Way into Society." It might have a wide sale.

Skinner suddenly realized that his thoughts were a dark, minor chord in the general light-hearted chatter, for he cordially hated the whole blooming business of automobiles, golf, and bridge. He was the raven at the feast. Everybody seemed to be talking to somebody else. Only he was alone. He wondered why he had not been a better "mixer." Several of the boys in Meadeville that he knew of had got better positions through the friendship of their fellow commuters, because they were good "mixers," good chatterers.

There was Lewis, for instance, who was just going into the Pullman with Robertson, the banker. Lewis was nothing but a social froth-juggler. He had n't half Skinner's ability, yet he was going around with the rich. Cheek – that was it – nothing but cheek that did it. Skinner detested cheek, yet Lewis had capitalized it. The result was a fine house and servants and an automobile for the man who used to walk in the slush with Skinner behind other men's cars and take either their mud or their gasoline stench.

Skinner wondered if Lewis and others like him could afford their way of living. He had always looked forward with a certain satisfaction to the time when the smash would come to some of these social butterflies, with their mortgaged automobiles, and then he, Skinner, with his snug little bank account, would be the

one to laugh and to chatter. This reflection greatly consoled him for wearing cheap clothes. He'd rather have his money in the bank than on his back. But the smash had n't come to any of them as yet, he reflected. On the contrary, the more money they seemed to spend, the more they seemed to make. He wondered how they managed.

CHAPTER II

HOW SKINNER GOT HIS RAISE

Presently, Wilkes, in the seat just ahead of Skinner, folded his newspaper and turned to his neighbor. "Are you going to the reception to the new pastor at the First Presbyterian?"

"Am I going? You bet I am. We're all going."

The remark brought Skinner back to the things of the moment with a jerk. By Jove! Honey was going to that reception and she'd set her heart on his going with her. She'd been making over a dress for it. It seemed to Skinner she was always making something over. He had made up his mind that she'd buy something new – a lot of new things – when he'd got his raise. But now – well, it was a deuced good thing she *was* handy with her needle.

He could see her waiting for him at the door with her customary kiss. Hang it! how was he going to break the news to her? If he had n't been so asininely cock-sure! – a "cinch," he thought contemptuously. He'd talked "cinch" to her so much that he'd almost come to believe it himself. But, after all, must he tell her to-night? Why not temporize? Say McLaughlin was out of town? Also it would never do to tell her that he'd been afraid to go to the boss. But she'd have to know it sometime, why not right away? Like having a tooth out, it was better done at once.

The thought of Honey's disappointment was overshadowed by an awful realization that suddenly came to Skinner. How could he square the fact that McLaughlin & Perkins, Inc., had turned him down with the way he'd bragged about his value to the firm? Skinner frowned deeply. McLaughlin had no business to refuse him – a percentage of the money he handled was his by rights. Somehow he felt that he had been denied that which was his own.

What would Honey think of him? He could n't bear the idea of falling in her esteem. He pondered a bit. By Jove, he *would n't* fall in her esteem. He sat up straight from his slouching position and squared his shoulders. He would n't disappoint her, either! Everybody had disappointed him, but that was no reason why he should disappoint *her*! He suddenly laughed aloud. If they would n't raise his salary, he'd take things into his own hands. He'd be independent of the firm. He'd raise it himself. If he were going to lie to Honey, why not lie to some effect? He sat back, chuckling!

Why hadn't he thought of it before? It would be dead easy!

He'd raise himself five dollars a week! All he had to do was to take it out of his own bank account. Every week he'd cash a check for five dollars in New York. He always kept his personal check-book in the firm's safe. When he handed Honey his salary, he would give her the "extra five" to deposit to the credit of their account in the Meadeville National. It would work out beautifully. Nobody would be any the wiser and if nobody would be any the richer, surely nobody would be any the poorer, and – he would not have to disappoint Honey.

Skinner began to look at the scheme from various angles, as was his custom in every business transaction. Was there any danger of Honey finding him out? No. She never saw the check-book, only the bank-book, and when he had that balanced he'd be careful to attend to it himself. She 'd never even see the canceled checks. Surely, there was no sin in it. He had a right to do what he liked with his own money. And he was n't really doing *anything* with it, after all, simply passing it around in a harmless circle. But would n't he be deceiving her, his best friend? – putting her in a fool's paradise? Well, by jingo, he *would* put her in a fool's paradise and let her revel in it, for once in her life, and before she had a chance to find out, he'd make it a *real* paradise – he did n't know just how, but he would!

Skinner stepped off the train at Meadeville and threaded his way between the glaring, throbbing automobiles to the slush-covered sidewalk. He no longer felt his customary resentment of these social pretenders that whizzed by him in their devil-wagons – leaving him to inhale the stench of their gasoline. In a way, he was one of them now. By his ingenious little scheme of circulating his own money, strictly in his own domestic circle, he had elected himself to the bluffer class, and he felt strangely light-hearted. Besides, he was no more of a "four-flush" financier than most of the automobile contingent, at that.

When he reached his house, he ran up the steps with a radiant face. Honey was waiting for him at the door, her lithe little figure and mass of chestnut hair, done up on top of her head, silhouetted

against the light in the hall. She kissed him, and in her eagerness literally dragged him into the hall and shut the door.

"Dearie, you've done it! I know by your face you've done it!"

"Eh-huh!"

"Now, don't tell me how much till I show you something!"

She drew him into the dining-room and pointed to the table where a wonderful dinner was waiting. "Look, Dearie, oysters to begin with, and later – beefsteak! Think of it! Beefsteak! And, look – those flowers! Just to celebrate the occasion! I was so sure you'd get it! And, now, Dearie, tell me – how much did they appreciate you?"

Skinner was swept off his feet by her enthusiasm. He threw caution to the winds – that is, after he'd made a lightning calculation. It would n't cost any more, so why be a "piker"?

"Ten dollars," he said with affected quiet.

Honey came over to Dearie, flung her arms around his neck, put her head on his shoulder, and looking up into his face, with eyes brimming with happiness, sighed, "Dearie, I'm so happy! So happy for *you*!"

And Skinner felt that the lie was justified. He put his hand up and pressed her glossy head close to his breast and looking over her shoulder winked solemnly at the wall!

"And now, Dearie," said Honey, when they were seated at the table, "tell me! You actually bearded that old pig in his pen – my hero?"

"Eh-huh!"

"You told him you wanted a raise?"

"Eh-huh!"

"And what did *he* say?"

"First, he said he'd see Perkins."

"And he *saw* Perkins, and what then?"

Skinner threw his hands apart and shrugged his shoulders. If he had to lie, he'd use as few words as possible doing it.

"Was that all?"

"Eh-huh!"

"It *was* a 'cinch,' just as you said, was n't it, Dearie?"

Skinner imperceptibly winced at the word.

"Eh-huh!"

"I knew you'd only have to hint at it, Dearie!"

"If I 'd hung out, I might have got ten dollars more," said Skinner loftily.

Honey was silent for a long time.

"Well," said Skinner presently, "what's going on in that little bean of yours?"

"I was just figuring, Dearie. Let's see – ten dollars a week – how much is that a year?"

"Five hundred and twenty dollars."

"Five hundred and twenty dollars a year – that'd be more than a thousand dollars in two years!"

"Yes," Skinner affirmed.

"And in four years? Think of it – over two thousand dollars?"

"Better not count your chickens, Honey, – I'm superstitious,

you know."

Skinner began to see his ten-dollar raise growing to gigantic proportions. He had visions of himself at the end of four years hustling to "make good" "over two thousand dollars." For the first time he questioned the wisdom of promoting himself. But he could n't back out now. He almost damned Honey's thrift. He would be piling up a debt which threatened to become an avalanche and swamp him, and for which he would get no equivalent but temporarily increased adulation. How could he nip this awful thing in the bud? He did n't see any way out of it unless it were to throw up his job and cut short this accumulating horror. But at least he had a year of grace – two years, four years, for that matter – before he would have to render an accounting, and who could tell what four years might bring forth? Surely, in that time he'd be able to get out of it somehow.

However, he had cast the die, and no matter what came of it he would n't back out. If he did, Honey would never believe in him again. His little kingdom would crumble. So he grinned. "I think I'll have a demi-tasse, just to celebrate."

So Honey brought in the demi-tasse.

Then Honey took her seat again, and resting her elbows on the table, placed her chin in the cup of her hands and looked at Skinner so long that he flushed. Had her intuition searched out his guilt, he wondered.

"And now, I've got a surprise for you, Dearie," she said, after a little.

After what Skinner had gone through, nothing could surprise him, he thought. "Shoot!" said he.

"You thought I got you to get that raise just to build up our bank account – did n't you?"

"Sure thing!" said Skinner apprehensively, "Why?"

"You old goosie! I only got you to think that so you'd go *after* it! That is n't what I wanted it for – at all!"

Skinner's mouth suddenly went dry.

"We've been cheap people long enough, Dearie," Honey began. "We've never dressed like other people, we've never traveled like other people. If we went on a trip, it was always at excursion rates. We've always put up at cheap hotels, we've always bargained for the lowest rate, and we've always eaten in cheap restaurants. Have n't we, Dearie?"

"Yes," said Skinner. "But what has that got to do with it."

"As a result, we've always met cheap people."

"You mean poor people?" said Skinner quickly.

"Goodness, no, Dearie, – I mean *cheap* people, – people with cheap minds, cheap morals, cheap motives, cheap manners, and worst of all, – cheap speech! I'm tired of cheap people!"

"What are you going to do about it?" said Skinner, his apprehension growing.

"We're not going to put one cent of this new money in the bank! That's what I'm going to do about it! Instead of waiting a year for that five hundred and twenty dollars to accumulate, we're going to begin now. We'll never be any younger. We're going to

draw on our first year's prosperity!"

"What the deuce are you talking about?" said Skinner, staring at Honey, wild-eyed. "What do you mean?"

She clapped her hands. "Now, don't argue! I've planned it all out! We're going to have a good time – good clothes! We're going to begin on you, you old dear! You're going to have a *dress suit*!"

"Dress suit?" Skinner echoed. "Why dress suit? Why dress suit now at this particular stage of the game? Why dress suit at all?"

"Why? For the reception at the First Presbyterian, of course. I'm tired of having you a sit-in-the-corner, watch-the-other-fellow-dance, male-wallflower proposition! You old dear, you don't think I'm going to let you miss that affair just for the sake of a dress suit, now that we've got a whole year's raise to spend – do you?"

"How much does a dress suit cost?" Skinner murmured, almost inarticulately.

"Only ninety dollars!"

Skinner reached for his demi-tasse and gulped it down hot. "I see," he said. Then, after a pause, "Couldn't we hire one? It's only for one occasion."

"My Dearie in a hired dress suit? I guess not!"

Skinner pondered a moment, like a cat on a fence with a dog on either side. "Could n't we buy it on the installment plan?"

"We might buy a cheap suit on the installment plan. But remember, Dearie, we're not going to be cheap people any

more!"

"One can see that with half an eye," said Skinner.

"Now, Dearie, don't be sarcastic."

"I think I 'll have another demi-tasse," said Skinner, playing for time, and held out his cup.

"It'll keep you awake, Dearie."

"If I don't sleep, it won't be the coffee that keeps me awake," said Skinner enigmatically; so Honey brought in the second demi-tasse.

When dinner was over, the Skinners spent the rest of the evening in front of the open fire. Honey put her arms about Dearie and smiled into the flames. Skinner looked at her tenderly for a few moments, pressed her soft, glossy hair with his lips, and began to realize that he 'd have to do some high financing!

That night, as Skinner lay staring at the ceiling and listening to Honey's gentle and happy breathing, he reflected on the beginnings of a life of crime. Ninety dollars right off the bat! Gee whiz! He had not included any such thing in his calculations when he had hit upon his brilliant scheme of self-promotion. Great Scott! – what possibilities lurked in the background of the deception he'd practiced on Honey! He 'd heard of the chickens of sin coming home to roost, but he'd never imagined that they began to do it so early in the game. He no longer felt guilty that he had deceived Honey, for had n't her confession that she had deceived *him* about putting that money in the bank made them co-sinners? And one does n't feel so sinful when sinning against

another sinner!

Ninety dollars! Gee whiz! But, after all, ninety dollars was n't such an awful lot of money – and he'd see to it that ninety dollars was the limit!

CHAPTER III

SKINNER'S DRESS SUIT

Honey went to the city with Skinner the next day, and during the lunch-hour a high-class tailor in the financial district measured Skinner for his dress suit. Honey had sensed from Dearie's protest the night of the "raise" that it would be hard to pry him loose from any more cash than the first ninety dollars, so she did n't try to – with words. She would let him convince himself. So, when the wonderful outfit arrived a few days later, and Skinner put it on, she pretended to admire the whole effect unqualifiedly.

"Beautiful!" she cried; "perfectly beautiful!"

But she chuckled to herself as she noted the look of perplexity that gradually came into Skinner's eyes as he regarded himself in the mirror.

"These clothes are very handsome," he said presently, "and they're a perfect fit – but the general effect does n't seem right."

Honey remained discreetly silent.

Presently Skinner turned to her with a suggestion of trouble in his eyes. "Say, Honey, what do dress shirts cost?"

"I don't know exactly. Four dollars, perhaps."

"Four dollars!" There was a suggestion of a snarl in Skinner's tone, the first she'd ever heard. "Four dollars! – the one I've got

on only cost ninety cents."

"But that is n't a dress shirt, Dearie."

"No, you bet it is n't! But it's good enough for me!" Then with a touch of sarcasm in his tone, "I suppose a certain kind of collar and tie are necessary for a dress shirt?"

"A dollar would cover that."

"How *many* collars?" he almost shouted.

"One."

Another pause; then, "I've got to have studs?"

Honey nodded.

Another pause. "And, holy smoke, cuff-buttons? Say, where do we get off?"

"They 're not expensive, Dearie."

"But have you any idea how much?" he insisted.

"Four dollars ought to cover that."

"By gosh! Well, I guess that's all," he said quietly. Just then he glanced down at his shoes. "It is n't necessary to have patent leathers, too?" he appealed.

"It's customary, Dearie, but not absolutely necessary."

"People don't see your feet in a reception like that," he urged.

Honey smiled. "They might without difficulty, Dearie, if you chanced to walk across the floor in some vacant space. Remember, you're not in the subway where everybody stands on them and hides them."

"Don't be funny," said Skinner. "Mine are only in proportion. How much? That's the question, while we're at it – how much?"

"You know the price of men's shoes better than I do, Dearie."

"I saw some patent leathers on Cortlandt Street at three dollars and a half."

"Those were n't patent leathers – only pasteboard. They'd fall to pieces if the night happened to be moist. And you'd reach the party barefooted. Think of it, Dearie, going in with a dress suit on and bare feet!"

Her giggle irritated Skinner.

"It may be very funny to you but – how much? That's the question!"

"Not more than six dollars for the best."

"I see," said Skinner, making an effort to be calm. "Silk hosiery?"

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