

ARTHUR

TIMOTHY SHAY

WORDS FOR THE WISE

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Words for the Wise

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T. S. Arthur

Words for the Wise

PREFACE

THE title of this book—"WORDS FOR THE WISE"—is too comprehensive to need explanation. May the lessons it teaches be "sufficient" as warnings, incentives and examples, to hundreds and thousands who read them.

THE POOR DEBTOR

"THERE is one honest man in the world, I am happy to say," remarked a rich merchant, named Petron, to a friend who happened to call in upon him.

"Is there, indeed! I am glad to find you have made a discovery of the fact. Who is the individual entitled to the honourable distinction?"

"You know Moale, the tailor?"

"Yes. Poor fellow! he's been under the weather for a long time."

"I know. But he's an honest man for all that."

"I never doubted his being honest, Mr. Petron."

"I have reason to know that he is. But I once thought differently. When he was broken up in business some years ago, he owed me a little bill, which I tried to get out of him as hard as any one ever did try for his own. But I dunned and dunned him until weary, and then, giving him up as a bad case, passed the trifle that he owed me to account of profit and loss. He has crossed my path a few times since; but, as I didn't feel toward him as I could wish to feel toward all men, I treated him with marked coldness. I am sorry for having done so, for it now appears that I judged him too severely. This morning he called in of his own free will, and paid me down the old account. He didn't say any thing about interest, nor did I, though I am entitled to, and ought to have received it. But, as long as he came forward of his own accord and settled his bill, after I had given up all hope of ever receiving it, I thought I might afford to be a little generous and not say any thing about the interest; and so I gave him a receipt in full. Didn't I do right?"

"In what respect?" asked the friend.

"In forgiving him the interest, which I might have claimed as well as not, and which he would, no doubt, have paid down, or brought me at some future time."

"Oh, yes. You were right to forgive the interest," returned the friend, but in a tone and with a manner that struck the merchant as rather singular. "No man should ever take interest on money due from an unfortunate debtor."

"Indeed! Why not?" Mr. Petron looked surprised. "Is not money always worth its interest?"

"So it is said. But the poor debtor has no money upon which to make an interest. He begins the world again with nothing but his ability to work; and, if saddled with an old debt—principal and interest—his case is hopeless. Suppose he owes ten thousand dollars, and, after struggling hard for three or four years, gets into a position that will enable him to pay off a thousand dollars a year. There is some chance for him to get out of debt in ten years. But suppose interest has been accumulating at the rate of some six hundred dollars a year. His debt, instead of being ten thousand, will have increased to over twelve thousand dollars by the time he is in a condition to begin to pay off any thing; and then, instead of being able to reduce the amount a thousand dollars a year, he will have to let six hundred go for the annual interest on the original debt. Four years would have to elapse before, under this system, he would get his debt down to where it was when he was broken up in business. Thus, at the end of eight years' hard struggling, he would not, really, have advanced a step out of his difficulties. A debt of ten thousand dollars would still be hanging over him. And if, persevering to the end, he should go on paying the interest regularly and reducing the principal, some twenty-five years of his life would be spent in getting free from debt, when little over half that time would have been required, if his creditors had, acting from the commonest dictates of humanity, voluntarily released the interest."

"That is a new view of the case, I must confess—at least new to me," said Mr. Petron.

"It is the humane view of the case. But, looking to interest alone, it is the best view for every creditor to take. Many a man who, with a little effort, might have cancelled, in time, the principal of a debt unfortunately standing against him, becomes disheartened at seeing it daily growing larger

through the accumulation of interest, and gives up in despair. The desire to be free from debt spurs many a man into effort. But make the difficulties in his way so large as to appear insurmountable, and he will fold his hands in helpless inactivity. Thousands of dollars are lost every year in consequence of creditors grasping after too much, and breaking down the hope and energy of the debtors."

"Perhaps you are right," said Mr. Petron;—"that view of the case never presented itself to my mind. I don't suppose, however, the interest on fifty dollars would have broken down Moale."

"There is no telling. It is the last pound, you know, that breaks the camel's back. Five years have passed since his day of misfortune. Fifteen dollars for interest are therefore due. I have my doubts if he could have paid you sixty-five dollars now. Indeed, I am sure he could not. And the thought of that as a new debt, for which he had received no benefit whatever, would, it is more than probable, have produced a discouraged state of mind, and made him resolve not to pay you any thing at all."

"But that wouldn't have been honest," said the merchant.

"Perhaps not, strictly speaking. To be dishonest is from a set purpose to defraud; to take from another what belongs to him; or to withhold from another, when ability exists to pay, what is justly his due. You would hardly have placed Moale in either of these positions, if, from the pressure of the circumstances surrounding him as a poor man and in debt, he had failed to be as active, industrious, and prudent as he would otherwise have been. We are all apt to require too much of the poor debtor, and to have too little sympathy with him. Let the hope of improving your own condition—which is the mainspring of all your business operations—be taken away, and instead, let there be only the desire to pay off old debts through great labour and self-denial, that must continue for years, and imagine how differently you would think and feel from what you do now. Nay, more; let the debt be owed to those who are worth their thousands and tens of a thousands, and who are in the enjoyment of every luxury and comfort they could desire, while you go on paying them what you owe, by over-exertion and the denial to yourself and family of all those little luxuries and recreations which both so much need, and then say how deeply dyed would be that dishonesty which would cause you, in a moment of darker and deeper discouragement than usual, to throw the crushing weight from your shoulders, and resolve to bear it no longer? You must leave a man some hope in life if you would keep him active and industrious in his sphere."

Mr. Petron said nothing in reply to this; but he looked sober. His friend soon after left.

The merchant, as the reader may infer from his own acknowledgment, was one of those men whose tendency to regard only their own interests has become so confirmed a habit, that they can see nothing beyond the narrow circle of self. Upon debtors he had never looked with a particle of sympathy; and had, in all cases, exacted his own as rigidly as if his debtor had not been a creature of human wants and feelings. What had just been said, however, awakened a new thought in his mind; and, as he reflected upon the subject, he saw that there was some reason in what had been said, and felt half ashamed of his allusion to the interest of the tailor's fifty-dollar debt.

Not long after, a person came into his store, and from some cause mentioned the name of Moale.

"He's an honest man—that I am ready to say of him," remarked Mr. Petron.

"Honest, but very poor," was replied.

"He's doing well now, I believe," said the merchant.

"He's managing to keep soul and body together, and hardly that."

"He's paying off his old debts."

"I know he is; but I blame him for injuring his health and wronging his family, in order to pay a few hundred dollars to men a thousand times better off in the world than he is. He brought me twenty dollars on an old debt yesterday, but I wouldn't touch it. His misfortunes had long ago cancelled the obligation in my eyes. God forbid! that with enough to spare, I should take the bread out of the mouths of a poor man's children."

"Is he so very poor?" asked Mr. Petron, surprised and rebuked at what he heard.

"He has a family of six children to feed, clothe, and educate; and he has it to do by his unassisted labour. Since he was broken up in business some years ago, he has had great difficulties to contend with, and only by pinching himself and family, and depriving both of nearly every comfort, has he been able to reduce the old claims that have been standing against him. But he has shortened his own life ten years thereby, and has deprived his children of the benefits of education, except in an extremely limited degree—wrongs that are irreparable. I honour his stern integrity of character, but think that he has carried his ideas of honesty too far. God gave him these children, and they have claims upon him for earthly comforts and blessings to the extent of his ability to provide. His misfortunes he could not prevent, and they were sent as much for the chastisement of those who lost by him as they were for his own. If, subsequently, his greatest exertion was not sufficient to provide more than ordinary comforts for the family still dependent upon him, his first duty was to see that they did not want. If he could not pay his old debts without injury to his health or wrong to his family, he was under no obligation to pay them; for it is clear, that no claims upon us are so imperative as to require us to wrong others in order to satisfy them."

Here was another new doctrine for the ears of the merchant—doctrine strange, as well as new. He did not feel quite so comfortable as before about the recovered debt of fifty dollars. The money still lay upon his desk. He had not yet entered it upon his cash-book, and he felt now less inclined to do so than ever. The claims of humanity, in the abstract, pressed themselves upon him for consideration, and he saw that they were not to be lightly thrust aside.

In order to pay the fifty dollars, which had been long due to the merchant, Mr. Moale had, as alleged, denied himself and family at every point, and overworked himself to a degree seriously injurious to his health; but his heart felt lighter after the sense of obligation was removed.

There was little at home, however, to make him feel cheerful. His wife, not feeling able to hire a domestic, was worn down with the care and labour of her large family; the children were, as a necessary consequence, neglected both in minds and bodies. Alas! there was no sunshine in the poor man's dwelling.

"Well, Alice," said Mr. Moale, as his wife came and stood by the board upon which he sat at work, holding her babe in her arms, "I have paid off another debt, thank heaven?"

"Whose?"

"Petron's. He believed me a rogue and treated me as such. I hope he thinks differently now."

"I wish all men were as honest in their intentions as you are."

"So do I, Alice. The world would be a much better one than it is, I am thinking."

"And yet, William," said his wife, "I sometimes think we do wrong to sacrifice so much to get out of debt. Our children"—

"Alice," spoke up the tailor, quickly, "I would almost sell my body into slavery to get free from debt. When I think of what I still owe, I feel as if I would suffocate."

"I know how badly you feel about it, William; but your heart is honest, and should not that reflection bear you up?"

"What is an honest heart without an honest hand, Alice?" replied the tailor, bending still to his work.

"The honest heart is the main thing, William; God looks at that. Man judges only of the action, but God sees the heart and its purposes."

"But what is the purpose without the act?"

"It is all that is required, where no ability to act is given. William, God does not demand of any one impossibilities."

"Though man often does," said the tailor, bitterly.

There was a pause, broken, at length, by the wife, who said—"And have you really determined to put John and Henry out to trades? They are so young."

"I know they are, Alice; too young to leave home. But"—

The tailor's voice became unsteady; he broke off in the middle of the sentence.

"Necessity requires it to be done," he said, recovering himself; "and it is of no avail to give way to unmanly weakness. But for this old debt, we might have been comfortable enough, and able to keep our children around us until they were of a more fitting age to go from under their parents' roof. Oh, what a curse is debt!"

"There is more yet to pay?"

"Yes, several hundreds of dollars; but if I fail as I have for a year past, I will break down before I get through."

"Let us think of our family, William; they have the first claim upon us. Those to whom money is owed are better off than we are; they stand in no need of it."

"But is it not justly due, Alice?" inquired the tailor, in a rebuking voice.

"No more justly due than is food, and raiment, and a *home* to our children," replied the tailor's wife, with more than her usual decision of tone. "God has given us these children, and he will require an account of the souls committed to our charge. Is not a human soul of more importance than dollars? A few years, and it will be out of our power to do our children good; they will grow up, and bear for ever the marks of neglect and wrong."

"Alice! Alice! for heaven's sake, do not talk in this way!" exclaimed the tailor, much disturbed.

"William," said the wife, "I am a mother, and a mother's heart can feel right; nature tells me that it is wrong for us to thrust out our children before they are old enough to go into the world. Let us keep them home longer."

"We cannot, and pay off this debt."

"Then let the debt go unpaid for the present. Those to whom it is owed can receive no harm from waiting; but our children will"—

Just then a man brought in a letter, and, handing it to the tailor, withdrew. On breaking the seal, Mr. Moale found that it contained fifty dollars, and read as follows:—

"SIR—Upon reflection, I feel that I ought not to receive from you the money that was due to me when you became unfortunate some years ago. I understand that you have a large family, that your health is not very good, and that you are depriving the one of comforts, and injuring the other, in endeavouring to pay off your old debts. To cancel these obligations would be all right—nay, your duty—if you could do so without neglecting higher and plainer duties. But you cannot do this, and I cannot receive the money you paid me this morning. Take it back, and let it be expended in making your family more comfortable. I have enough, and more than enough for all my wants, and I will not deprive you of a sum that must be important, while to me it is of little consequence either as gained or lost.

EDWARD PETRON."

The letter dropped from the tailor's hand; he was overcome with emotion. His wife, when she understood its purport, burst into tears.

The merchant's sleep was sweeter that night than it had been for some time, and so was the sleep of the poor debtor.

The next day Mr. Moale called to see Mr. Petron, to whom, at the instance of the latter, he gave a full detail of his actual circumstances. The merchant was touched by his story, and prompted by true benevolence to aid him in his struggles. He saw most of the tailor's old creditors, and induced those who had not been paid in full to voluntarily relinquish their claims, and some of those who had received money since the poor man's misfortunes, to restore it as belonging of right to his family. There was not one of these creditors who did not feel happier by their act of generosity; and no one can doubt that both the tailor and his family were also happier. John and Henry were not compelled to leave their home until they were older and better prepared to endure the privations that usually

attend the boy's first entrance into the world; and help for the mother in her arduous duties could now be afforded.

No one doubts that the creditor, whose money is not paid to him, has rights. But too few think of the rights of the poor debtor, who sinks into obscurity, and often privations, while his heart is oppressed with a sense of obligations utterly beyond his power to cancel.

THE SUNDAY CHRISTIAN

TWO things are required to make a Christian—piety and charity. The first has relation to worship, and in the last all social duties are involved. Of the great importance of charity in the Christian character, some idea may be gained by the pointed question asked by an apostle—"If you love not your brother whom you have seen, how can you love God whom you have not seen?" There is no mistaking the meaning of this. It says, in the plainest language—"Piety without charity is nothing;" and yet how many thousands and hundreds of thousands around us expect to get to heaven by Sunday religion alone! Through the week they reach out their hands for money on the right and on the left, so eager for its attainment, that little or no regard is paid to the interests of others; and on Sunday, with a pious face, they attend church and enter into the most holy acts of worship, fondly imagining that they can be saved by mere acts of piety, while no regard for their fellow-man is in their hearts.

Such a man was Brian Rowley. His religion was of so pure a stamp that it would not bear the world's rough contact, and, therefore, it was never brought into the world. He left the world to take care of itself when the Sabbath morning broke; and when the Sabbath morning closed, he went back into the world to look after his own interests. Every Sunday he progressed a certain way towards heaven, and then stood still for a week, in order that he might take proper care of the dollars and cents.

Business men who had transactions with Mr. Rowley generally kept their eyes open. If they did not do it at the first operation, they rarely omitted it afterwards, and for sufficient reason; he was sharp at making a bargain, and never felt satisfied unless he obtained some advantage. Men engaged in mercantile pursuits were looked upon, as a general thing, as ungodly in their lives, and therefore, in a certain sense, "out-siders." To make good bargains out of these was only to fight them with their own weapons; and he was certainly good at such work. In dealing with his brethren of the same faith he was rather more guarded, and affected a contempt for carnal things that he did not feel.

We said that the religion of Mr. Rowley did not go beyond the pious duties of the Sabbath. This must be amended. His piety flowed into certain benevolent operations of the day; he contributed to the support of Indian and Foreign Missions, and was one of the managers on a Tract Board. In the affairs of the Ceylonese and South-Sea Islanders he took a warm interest, and could talk eloquently about the heathen.

Not far from Mr. Brian Rowley's place of business was the store of a man named Lane, whose character had been cast originally in a different mould. He was not a church-going man, because, as he said, he didn't want to be "thought a hypocrite." In this he displayed a weakness. At one time he owned a pew in the same church to which Rowley was attached, and attended church regularly, although he did not attach himself to the church, nor receive its ordinances. His pew was near that of Mr. Rowley, and he had a good opportunity for observing the peculiar manner in which the latter performed his devotions. Unfortunately for his good opinion of the pious Sunday worshipper, they were brought into rather close contact during the week in matters of business, when Mr. Lane had opportunities of contrasting his piety and charity. The want of agreement in these two pre-requisites of a genuine Christian disgusted Lane, and caused him so much annoyance on Sunday that he finally determined to give up his pew and remain at home. A disposition to carp at professors of religion was manifested from this time; the whole were judged by Rowley as a sample.

One dull day a man named Gregory, a sort of busybody in the neighbourhood, came into the store of Mr. Lane and said to him—"What do you think of our friend Rowley? Is he a good Christian?"

"He's a pretty fair Sunday Christian," replied Lane.

"What is that?" asked the man.

"A hypocrite, to use plain language."

"That's pretty hard talk," said Gregory.

"Do you think so?"

"Yes. When you call a man a hypocrite, you make him out, in my opinion, about as bad as he can well be."

"Call him a Sunday Christian, then."

"A Sunday Christian?"

"Yes; that is, a man who puts his religion on every Sabbath, as he does his Sunday coat; and lays it away again carefully on Monday morning, so that it will receive no injury in every-day contact with the world."

"I believe with you that Rowley doesn't bring much of his religion into his business."

"No, nor as much common honesty as would save him from perdition."

"He doesn't expect to be saved by keeping the moral law."

"There'll be a poor chance for him, in my opinion, if he's judged finally by that code."

"You don't seem to have a very high opinion of our friend Rowley?"

"I own that. I used to go to church; but his pious face was ever before me, and his psalm-singing ever in my ears. Was it possible to look at him and not think of his grasping, selfish, overreaching conduct in all his business transactions through the week? No, it was not possible for me. And so, in disgust, I gave up my pew, and haven't been to church since."

The next man whom Gregory met he made the repository of what Lane had said about Rowley. This person happened to be a member of the church, and felt scandalized by the remarks. After a little reflection he concluded to inform Mr. Rowley of the free manner in which Mr. Lane had spoken of him.

"Called me a hypocrite!" exclaimed the indignant Mr. Rowley, as soon as he was advised of the free manner in which Mr. Lane had talked about him.

"So I understand. Gregory was my informant."

Mr. Gregory was called upon, and confirmed the statement. Rowley was highly indignant, and while the heat of his anger was upon him, called at the store of Mr. Lane, in company with two members of his church, who were not at all familiar with his business character, and, therefore, held him in pretty high estimation as a man of piety and sincerity.

The moment Mr. Lane saw these three men enter his place of business, he had a suspicion of their errand.

"Can I have some private conversation with you?" asked Mr. Rowley, with a countenance as solemn as the grave.

"Certainly," replied Mr. Lane, not the least discomposed. "Walk back into my counting-room. We shall be entirely alone there. Do you wish your friends present?"

"I do," was gravely replied; "I brought them for that purpose."

"Walk back, gentlemen," said Lane, as he turned to lead the way.

The four men retired to the little office of the merchant in the back part of the store. After they were seated, Lane said:

"Well, Mr. Rowley, I am ready to hear what you have to say."

Mr. Rowley cleared his throat two or three times, and then said, in a voice that indicated a good deal of inward disturbance:

"I understand that you have been making rather free use of my name of late."

"Indeed! in what way?" Lane was perfectly self-possessed.

"I am told that you went so far as to call me a hypocrite." The voice of Rowley trembled.

"I said you were a Sunday Christian," replied Lane.

"What do you mean by that?" was peremptorily demanded.

"A man whose religion is a Sunday affair altogether. One who expects to get to heaven by pious observances and church-goings on the Sabbath, without being over-particular as to the morality of his conduct through the week."

"Morality! do you pretend to say that I am an immoral man?" said Rowley, with much heat.

"Don't get into a passion!" returned Lane, coolly. "That will not help us at all in this grave matter."

Rowley quivered in every nerve; but the presence of his two brethren admonished him that a Christian temper was very necessary to be maintained on the occasion.

"Do you charge me with want of morality?" he said, with less visible excitement.

"I do,—that is, according to my code of morality."

"Upon what do you base your code?" asked one of the witnesses of this rather strange interview.

"On the Bible," replied Lane.

"Indeed!" was answered, with some surprise; "on what part of it?"

"On every part. But more particularly that passage in the New Testament where the whole of the law and the prophets is condensed in a single passage, enjoining love to our neighbour as well as God."

Rowley and his friends looked surprised at this remark.

"Explain yourself," said the former, with a knit brow.

"That is easily done. The precept here given, and it comes from the highest authority, expressly declares, as I understand it, religion to consist in acting justly toward all men, as well as in pious acts towards God. If a man love not his brother whom he hath seen, how can he love God whom he hath not seen?"

"Does our brother Rowley deny that?" asked the men present.

"If a man's life is any index to his faith, I would say that he does," replied Mr. Lane.

A deep crimson overspread the face of Mr. Rowley.

"I didn't expect insult when I came here," said he in a trembling voice.

"Nor have I offered any," replied Mr. Lane.

"You have thought proper to ask me a number of very pointed questions, and I have merely answered them according to my views of truth."

"You make a very sweeping declaration," said one of the friends of Rowley. "Suppose you give some proof of your assertion?"

"That I can readily do if it is desired."

"I desire it, then," said Rowley.

"Do you remember the five bales of cotton you sold to Peterson?" inquired Mr. Lane.

Rowley replied that he did, but evinced some uneasiness of manner at the question.

"They were damaged," said Lane.

"I sold them as I bought them," returned Rowley.

"Did you buy them as damaged?"

"No, I bought the cotton as a good article."

"And sold it as good?"

Mr. Rowley seemed a little confused.

"I sold the cotton at twelve cents a pound," was the reply. "Nothing was said about the quality."

"Twelve cents is the price of a prime article. If you had been asked by Peterson if the cotton were in good condition, would you have answered affirmatively?"

"Do you think I would tell a lie?" asked Mr. Rowley, indignantly.

"Our acts are the most perfect expressions of our intentions," replied Mr. Lane. "You were deceived in your purchase of the cotton; the article proved so near valueless, as not to be really worth three cents a pound. You discovered this, as I have the best reasons for knowing, almost as soon as it came into your possession; and yet you offered it to Peterson, who, not suspecting for a moment that any thing was wrong, bought it at the regular market-rate as good. You saved yourself; but Peterson, though not a professor of religion, was too honest to put his bad bargain off upon another. Now, if that act, on your part, was loving your neighbour as yourself, I must own to a very perverted understanding

of the sacred precept. I, though no church member, would have put my head into the fire rather than do such an act."

Mr. Rowley, much confused by so direct a charge, attempted to explain the matter away, alleging that he did not think that the article was so badly damaged—that he sold as he bought—that it wasn't right that he should bear all the loss, with much more to the same purpose; to all of which Lane opposed but little. He had presented the case already strong enough for all to see how far it comported with Christian morality. But he had more to say:—

"Beyond this, which I bring forward as a specimen of the character of your dealings with your fellow-men, I could adduce almost innumerable examples of your indirect and covert modes of obtaining the advantage in ordinary transactions. You may not be aware of the fact, Mr. Rowley, but your reputation among business men is that of a dealer so close to your own side of the bargain as to trench upon the rights of others. You invariably keep the half cent in giving change, while you have been repeatedly known to refuse a ten cent piece and two cents for an elevenpence. In fact, you are known as a man who invariably seeks to get the best of every transaction. If this is Christian charity—if this is a just regard for the rights of your neighbours—if this is in agreement with the spirit of the Bible, then I have been labouring under a mental delusion. Man of the world as I am—heathen as you have seemed to regard me, I am proud to say that I govern my actions from a higher principle. You now understand, gentlemen," addressing the friends of Rowley, "why I have called this man a Sunday Christian. It is plain that he expects to get to heaven by a simple Sunday service of his Maker, while all the week he pursues gain so eagerly as to thrust other people aside, and even make his way, so to speak, over their prostrate bodies. I have no more to say."

Rowley was so much confounded by this unexpected charge, that he was silent. His own conscience wrote an affirmation of the truth in his countenance. The men who had come with him arose, and, bowing with far more respect than when they entered, withdrew, and Rowley went with them.

There was a change in the pious merchant after this. He conducted his business with less apparent eagerness to get the best of every bargain than had been his custom in former times; but whether influenced by more genuine Christian principles, or by an awakened love of reputation, it is not for us to say.

It is not by a man's religious profession that the world judges of his character, but by the quality of his transactions in business intercourse with his fellow-men. If he be truly religious, it will be seen here in the justice and judgment of all his business transactions. If a man be not faithful to his brother, he cannot be faithful to Heaven.

I KNEW HOW IT WOULD BE

"HE'LL never succeed!" was the remark of Mr. Hueston, on reference being made to a young man named Eldridge, who had recently commenced business.

"Why not?" was asked.

"He's begun wrong."

"In what way?"

"His connection is bad."

"With Dalton?"

"Yes. Dalton is either a knave or a fool. The former, I believe; but in either case the result will be the same to his partner. Before two years, unless a miracle takes place, you will see Eldridge, at least, coming out at the little end of the horn. I could have told him this at first, but it was none of my business. I never meddle with things that don't concern me."

"You know Dalton, then?"

"I think I do."

"Has he been in business before?"

"Yes, half a dozen times; and somehow or other, he has always managed to get out of it, with cash in hand, long enough before it broke down to escape all odium and responsibility."

"I'm sorry for Eldridge. He's a clever young man, and honest into the bargain."

"Yes; and he has energy of character and some business talents. But he is too confiding. And here is just the weakness that will prove his ruin. He will put too much faith in his plausible associate."

"Some one should warn him of his danger. Were I intimate enough to venture on the freedom, I would certainly do so."

"I don't meddle myself with other people's affairs. One never gets any thanks for the trouble he takes on this score. At least, that is my experience. And, moreover, it's about as much as I can do to take good care of my own concerns. This is every man's business."

"I wish you had given the young man a word of caution before he was involved with Dalton."

"I did think of doing so; but then I reflected that it was his look-out, and not mine. Each man has to cut his eye-teeth for himself, you know."

"True; but when we see a stumbling-block in the way of a blind man, or one whose eyes are turned in another direction, we ought at least to utter a warning word. It seems to me that we owe that much good-will to our fellows."

"Perhaps we do. And I don't know that it would have been any harm if I had done as you suggest. However, it is too late now."

"I think not. A hint of the truth would put him on his guard."

"I don't know."

"Oh, yes, it would."

"I am not certain. Dalton is a most plausible man; and I am pretty sure that, in the mind of a person like Eldridge, he can inspire the fullest confidence. To suggest any thing wrong, now, would not put him on his guard, and might lead the suggester into trouble."

Much more was said on both sides, but no good result flowed from the conversation. Mr. Hueston did not hesitate to declare that he knew how it would all be in the end; but at the same time said that it was none of his business, and that "every man must look out for himself."

The character of Dalton was by no means harshly judged by Mr. Hueston. He was, at heart, a knave; yet a most cunning and specious one. Eldridge, on the contrary, was the very soul of integrity; and, being thoroughly honest in all his intentions, it was hard for him to believe that any man who spoke fair to him, and professed to be governed by right principles, could be a scoundrel. With a few thousand dollars, his share of his father's estate, he had come to Boston for the purpose of

commencing some kind of business. With creditable prudence, he entered the store of a merchant and remained there for a year, in order to obtain a practical familiarity with trade. During this period he fell in with Dalton, who was in a small commission way that barely yielded him enough to meet his expenses. Dalton was not long in discovering that Eldridge had some cash, and that his ultimate intention was to engage in business for himself. From that time he evinced towards the young man a very friendly spirit, and soon found a good reason for changing his boarding-place, and making his home under the same roof with Eldridge. To win upon the young man's confidence was no hard matter. Before six months, Dalton was looked upon as a generous-minded friend, who had his interest deeply at heart. All his views in regard to business were freely communicated; and he rested upon the suggestions of Dalton with the confidence of one who believed that he had met a friend, not only fully competent to advise aright, but thoroughly unselfish in all his feelings.

Dalton possessed a large amount of business information, and was, therefore, the very man for Eldridge; particularly as he was communicative. In conversation, the latter obtained a great deal of information on subjects especially interesting to one who looked forward to engaging in some branch of trade for himself. One evening the two men sat conversing about business, as usual, when Eldridge said:

"It is time I was making some move for myself; but, for my life, I can't come to any decision as to what I shall do."

"It is better for a young man, if he can do so, to connect himself with some established house," replied Dalton to this. "It takes time to make a new business, and not unfrequently a very long time."

"I am aware of that; but I see no opportunity for an arrangement of the kind."

"How much capital can you furnish?"

"Ten thousand dollars."

"That's very good, and ought to enable you to make an arrangement somewhere. I don't know but I might be willing to give you an interest in my business. This, however, would require some reflection. I am turning out a very handsome surplus every year, without at all crowding sail."

"A commission business?"

"Yes. I am agent for three or four manufactories, and effect some pretty large sales during the year. If I were able to make liberal cash advances, I could more than quadruple my business."

"And, of course, your profits also?"

"Yes, that follows as a natural result."

"Would ten thousand dollars be at all adequate for such a purpose?"

"It would help very much. Ten thousand dollars in cash is, you know, a basis of credit to nearly four times that sum."

"Yes, I am aware of that."

"Is your capital readily available?" inquired Dalton.

"Yes, since I have been in the city I have invested every thing in government securities, as safe property, and readily convertible into cash."

"Very judicious."

Dalton mused for some time.

"Yes," he at length said, as if he had been thinking seriously of the effect of ten thousand dollars in his business. "The capital you have would put a new face on every thing. That's certain. Suppose you think the matter over, and I will do the same."

"I will, certainly. And I may say now, that there will hardly be any hinderance on my part to the arrangement, if you should see it to be advantageous all around."

Of course Mr. Dalton professed, after taking a decent time for pretended reflection, to see great advantage to all parties in a business connection, which in due time was formed. But few of those who knew Eldridge were apprized of what he intended doing, and those who did know, and were aware at the same time of Mr. Dalton's character, like Mr. Hueston, concluded to mind their own business.

And so, unwarned of the risk he was encountering, an honest and confiding young man was permitted to form a copartnership with a villain, who had already been the means of involving three or four unsuspecting individuals in hopeless embarrassment.

Confident that he had entered the road to fortune, Eldridge commenced his new career. The capital he had supplied gave, as Dalton had predicted, new life to the business, for the offer of liberal cash advances brought heavier consignments, and opened the way for more extensive operations. The general management of affairs was left, according to previous understanding, in the hands of the senior partner, as most competent for that department; while Eldridge gave his mind to the practical details of the business, which, by the end of a year, had grown far beyond his anticipations.

Accepting large consignments of goods, upon which advances had to be made, required the raising of a great deal of money; and this Dalton managed to accomplish without calling away the attention of his partner from what he was engaged in doing. Thus matters went on for about three years, when Dalton began to complain of failing health, and to hint that he would be compelled to retire from active business. Eldridge said that he must not think of this; but the senior partner did think of it very seriously. From that time his health appeared to break rapidly; and in a few months he formally announced his intention to withdraw. Finding both remonstrance and persuasion of no avail, the basis of a dissolution of the copartnership was agreed upon, in which the value of the business itself, that would now be entirely in the hands of Eldridge, was rated high as an offset to a pretty large sum which Dalton claimed as his share in the concern. Without due reflection, there being a balance of five thousand dollars to the credit of the firm in bank, which, by the way, was provided for special effect at the time by the cunning senior, Eldridge consented that, for his share of the business, Dalton should be permitted to take bills receivable amounting to six thousand dollars; a check for two thousand, and his notes for ten thousand dollars besides, payable in three to eighteen months. After all this was settled, a dissolution of the copartnership was publicly announced, and Eldridge, with some misgivings at heart, undertook the entire management of the business himself. It was but a very little while before he found himself embarrassed in making his payments. The withdrawal of two thousand dollars in cash, and six thousand in paper convertible into cash, created a serious disability. In fact, an earnest and thorough investigation of the whole business showed it to be so crippled that little less than a miracle would enable him to conduct it to a safe issue. Nevertheless, still unsuspecting to the real truth, he resolved to struggle manfully for a triumph over the difficulties that lay before him, and overcome them, if there was any virtue in energy and perseverance.

The first point at which the business suffered was in the loss of consignments. Inability to make the required advances turned from the warehouse of Eldridge large lots of goods almost weekly, the profits on the sales of which would have been a handsome addition to his income. At the end of three months, the first note of a thousand dollars held by Dalton fell due, and was paid. This was so much more taken from his capital. Another month brought a payment of a like amount, and at the end of six months a thousand dollars more were paid. Thus Dalton had been able to get eleven thousand dollars out of the concern, although three years before he was not really worth a dollar; and there were still due him seven thousand dollars.

By this time, the eyes of Eldridge were beginning to open to the truth. Suspicion being once finally awakened, he entered upon a careful examination of the business from the time of forming the copartnership. This occupied him for some weeks before he was able to bring out a clear and comprehensive exhibit of affairs. Then he saw that he had been the victim of a specious and cunning scoundrel, and that, so far from being worth a dollar, he had obligations falling due for over ten thousand dollars more than he had the means to pay.

A sad and disheartening result! And what added to the pain of Eldridge was the fact, that he should have been so weak and short-sighted as to permit himself to be thus duped and cheated.

"I knew how it would be," said Mr. Hueston, coolly, when he was told that Eldridge was in difficulties. "Nothing else was to have been expected."

"Why so?" inquired the person to whom the remark was made.

"Everybody knows Dalton to be a sharper. Eldridge is not his first victim."

"I did not know it."

"I did, then, and prophesied just this result."

"You?"

"Yes, certainly I did. I knew exactly how it must turn out. And here's the end, as I predicted."

This was said with great self-complacency.

Soon after the conversation, a young man, named Williams, who had only a year before married the daughter of Mr. Hueston, came into his store with a look of trouble on his countenance. His business was that of an exchange-broker, and in conducting it he was using the credit of his father-in-law quite liberally.

"What's the matter?" inquired Mr. Hueston, seeing, by the expression of the young man's face, that something was wrong.

"Have you heard any thing about Eldridge?" inquired Williams, in an anxious voice.

"Yes, I understand that he is about making a failure of it; and, if so, it will be a bad one. But what has that to do with your affairs?"

"If he fails, I am ruined," replied the young man, becoming greatly excited.

"You?" It was now Mr. Hueston's turn to exhibit a disturbed aspect.

"I hold seven thousand dollars of his paper."

"Seven thousand dollars!"

"Yes."

"How in the name of wonder did it come into your possession?"

"I took it from Dalton at a tempting discount."

"From Dalton! Then his name is on the paper?"

"No, I hold it without recourse."

"What folly! How could you have done such a thing?"

"I believed Eldridge to be perfectly good. Dalton said that he was in the way of making a fortune."

"Why, then, was he anxious to part with his paper without recourse?"

"It was, he alleged, on account of ill-health. He wished to close up all his business and make an investment of what little he possessed previous to going south, in the hope that a change of air would brace up his shattered constitution."

"It was all a lie—the scoundrel! His health is as good as mine. A greater villain than he is does not walk the earth. I wonder how you could have been so duped."

"How do you think Eldridge's affairs will turn out?" asked the young man.

"Worse than nothing, I suppose. I understand that he paid Dalton some eighteen thousand dollars for his half of the business. There was but ten thousand dollars capital at first; and, from the way things were conducted, instead of its increasing, it must have diminished yearly."

Here was an entirely new aspect in the case. Mr. Hueston's self-complacency was gone; he knew how it would be with Eldridge from the first, but he didn't know how it was going to be with himself. He didn't for a moment dream that when the fabric of the young man's fortune came falling around him, that any thing belonging to him would be buried under the ruins.

"Too bad! too bad!" he ejaculated, as, under a sense of the utter desperation of the case, he struck his hands together, and then threw them above his head. But it did no good to fret and scold, and blame his son-in-law; the error had been committed, and it was now too late to retrace a step. Six or seven thousand dollars would inevitably be lost; and, as Williams had no capital, originally, of his own, the money would have to come out of his pocket. The ruin of which the young man talked was more in his imagination than anywhere else, as Mr. Hueston was able enough to sustain him in his difficulty.

In the winding up of the affairs of Eldridge, who stopped payment on the day Williams announced to his father-in-law the fact that he held his notes, every thing turned out as badly as Mr. Hueston had predicted. The unhappy young man was almost beside himself with trouble, mortification, and disappointment. Not only had he lost every thing he possessed in the world; he was deeply involved in debt besides, and his good name was gone. A marriage contract, into which he had entered, was broken off in consequence; the father of the lady demanding of him a release of the engagement in a way so insulting, that the young man flung insult back into his teeth, and never after went near his house.

For months after the disastrous termination of his business, Eldridge lingered about the city in a miserable state of mind. Some friends obtained for him a situation as clerk, but he did not keep the place very long; it seemed almost impossible for him to fix his attention upon any thing. This neglect of the interests of his employer was so apparent, that he was dismissed from his place at the end of a few months. This increased the morbid despondency under which he was labouring, and led to an almost total abandonment of himself. In less than a year, he was travelling swiftly along the road to utter ruin.

One day, it was just twelve months from the time of Eldridge's failure, Mr. Hueston stood conversing with a gentleman, when the unhappy young man went reeling by, so much intoxicated that he with difficulty kept his feet.

"Poor fellow!" said the gentleman, in a tone of pity. "He was badly dealt by."

"There is no doubt of that," returned Mr. Hueston. "Dalton managed his cards with his usual skill. But I knew how it would be from the first. I knew that Dalton was a knave at heart, and would overreach him."

"You did?" was rejoined, with a look and tone of surprise.

"Oh, yes. I predicted, from the beginning, the very result that has come out."

"You warned the young man, of course?" inquired the gentleman.

"No."

"What! Saw him in the hands of a sharper, and gave him no warning?"

"I never meddle in other people's affairs. I find as much as I can do to take proper care of my own."

"And yet, if common report is true, had you taken a little care of this young man, you would have saved six or seven thousand dollars for yourself."

"That's my look-out," said Mr. Hueston.

"You knew how it would be," resumed the gentleman, in a severe, rebuking voice, "and yet kept silence, permitting an honest, confiding young man to fall into the clutches of a scoundrel. Mr. Hueston, society holds you responsible for the ruin of one of its members, equally responsible with the knave who was the agent of the ruin. A word would have saved the young man; but, in your indifference and disregard of others' good, you would not speak that word. When next you see the miserable wreck of a human being that but just now went staggering past, remember the work of your own hands is before you."

And saying this, the man turned abruptly away, leaving Mr. Hueston so much astonished and bewildered by the unexpected charge, as scarcely to comprehend where he was. Recovering himself in a moment or two, he walked slowly along, his eyes upon the ground, with what feelings the reader may imagine.

A few days afterwards, his son-in-law, at his instance, went in search of Eldridge for the purpose of offering him assistance, and making an effort to reclaim him. But, alas! he was too late; death had finished the work of ruin.

JACOB JONES; OR, THE MAN WHO COULDN'T GET ALONG IN THE WORLD

JACOB JONES was clerk in a commission store at a salary of five hundred dollars a year. He was just twenty-two, and had been receiving his salary for two years. Jacob had no one to care for but himself; but, somehow or other, it happened that he did not lay up any money, but, instead, usually had from fifty to one hundred dollars standing against him on the books of his tailors.

"How much money have you laid by, Jacob?" said, one day, the merchant who employed him. This question came upon Jacob rather suddenly; and coming from the source that it did was not an agreeable one—for the merchant was a very careful and economical man.

"I haven't laid by any thing yet," replied Jacob, with a slight air of embarrassment.

"You haven't!" said the merchant, in surprise. "Why, what have you done with your money?"

"I've spent it, somehow or other."

"It must have been somehow or other. I should think, or somehow else," returned the employer, half seriously, and half playfully. "But really, Jacob, you are a very thoughtless young man to waste your money."

"I don't think I *waste* my money," said Jacob.

"What, then, have you done with it?" asked the merchant.

"It costs me the whole amount of my salary to live."

The merchant shook his head.

"Then you live extravagantly for a young man of your age and condition. How much do you pay for boarding?"

"Four dollars a week."

"Too much by from fifty cents to a dollar. But even paying that sum, four more dollars per week ought to meet fully all your other expenses, and leave you what would amount to nearly one hundred dollars per annum to lay by. I saved nearly two hundred dollars a year on a salary no larger than you receive."

"I should like very much to know how you did it. I can't save a cent; in fact, I hardly ever have ten dollars in my pocket."

"Where does your money go, Jacob? In what way do you spend a hundred dollars a year more than is necessary?"

"It is spent, I know; and that is pretty much all I can tell about it," replied Jacob.

"You can certainly tell by your private account-book."

"I don't keep any private account, sir."

"You don't?" in surprise.

"No, sir. What's the use? My salary is five hundred dollars a year, and wouldn't be any more nor less if I kept an account of every half cent of it."

"Humph!"

The merchant said no more. His mind was made up about his clerk. The fact that he spent five hundred dollars a year, and kept no private account, was enough for him.

"He'll never be any good to himself nor anybody else. Spend his whole salary—humph! Keep no private account—humph!"

This was the opinion held of Jacob Jones by his employer from that day. The reason why he had inquired as to how much money he had saved was this. He had a nephew, a poor young man, who, like Jacob, was a clerk, and showed a good deal of ability for business. His salary was rather more than what Jacob received, and, like Jacob, he spent it all; but not on himself. He supported,

mainly, his mother and a younger brother and sister. A good chance for a small, but safe beginning, was seen by the uncle, which would require only about a thousand dollars as an investment. In his opinion it would be just the thing for Jacob and the nephew. Supposing that Jacob had four or five hundred dollars laid by, it was his intention, if he approved of the thing, to furnish his nephew with a like sum, in order to join him and to enter into business. But the acknowledgment of Jacob that he had not saved a dollar, and that he kept no private account, settled the matter in the merchant's mind, as far as he was concerned.

About a month afterward, Jacob met his employer's nephew, who said,

"I am going into business."

"You are?"

"Yes."

"What are you going to do?"

"Open a commission store."

"Ah! Can you get any good consignments?"

"I am to have the agency for a new mill, which has just commenced operations, besides consignments of goods from several small concerns at the East."

"You will have to make advances."

"To no great extent. My uncle has secured the agency of the new mill here without any advance being required, and eight hundred or a thousand dollars will be as much as I shall need to secure as many goods as I can sell from the other establishments of which I speak."

"But where will the eight hundred or a thousand dollars come from?"

"My uncle has placed a thousand dollars at my disposal. Indeed, the whole thing is the result of his recommendation."

"Your uncle! You are a lucky dog. I wish I had a rich uncle. But there is no such good fortune for me."

This was the conclusion of Jacob Jones, who made himself quite unhappy for some weeks, brooding over the matter. He never once dreamed of the real cause of his not having had an equal share in his young friend's good fortune. He had not the most distant idea that his employer felt nearly as much regard for him as for his nephew, and would have promoted his interests as quickly, if he had felt justified in doing so.

"It's my luck, I suppose," was the final conclusion of his mind; "and it's no use to cry about it. Anyhow, it isn't every man with a rich uncle, and a thousand dollars advanced, who succeeds in business, nor every man who starts without capital that is unsuccessful. I understand as much about business as the old man's nephew, any day; and can get consignments as well as he can."

Three or four months after this, Jacob notified the merchant that he was going to start for himself, and asked his interest as far as he could give it, without interfering with his own business. His employer did not speak very encouragingly about the matter, which offended Jacob.

"He's afraid I'll injure his nephew," said he to himself. "But he needn't be uneasy—the world is wide enough for us all, the old hunks!"

Jacob borrowed a couple of hundred dollars, took a store at five hundred dollars a year rent, and employed a clerk and porter. He then sent his circulars to a number of manufactories at the East, announcing the fact of his having opened a new commission house, and soliciting consignments. His next move was, to leave his boarding-house, where he had been paying four dollars a week, and take lodgings at a hotel at seven dollars a week.

Notwithstanding Jacob went regularly to the post-office twice every day, few letters came to hand, and but few of them contained bills of lading and invoices. The result of the first year's business was an income from commission on sales of seven hundred dollars. Against this were the items of one thousand dollars for personal expenses, five hundred dollars for store-rent, seven hundred dollars for clerk and porter, and for petty and contingent expenses two hundred dollars; leaving the

uncomfortable deficit of seventeen hundred dollars, which stood against him in the form of bills payable for sales effected, and small notes of accommodation borrowed from his friends.

The result of the first year's business of his old employer's nephew was very different. The gross profits were three thousand dollars, and the expenses as follows: personal expense, seven hundred dollars—just what the young man's salary had previously been, and out of which he supported his mother and her family—store rent, three hundred dollars; porter, two hundred and fifty; petty expenses, one hundred dollars—in all thirteen hundred and fifty dollars, leaving a net profit of sixteen hundred and fifty dollars. It will be seen that he did not go to the expense of a clerk during the first year. He preferred working a little harder, and keeping his own books, by which an important saving was effected.

At the end of the second year, notwithstanding Jacob Jones's business more than doubled itself, he was compelled to wind up, and found himself twenty-five hundred dollars worse than nothing. Several of his unpaid bills to eastern houses were placed in suit, and as he lived in a state where imprisonment for debt still existed, he was compelled to go through the forms required by the insolvent laws, to keep clear of durance vile.

At the very period when he was driven under by adverse gales, his young friend, who had gone into business about the same time, found himself under the necessity of employing a clerk. He offered Jones a salary of four hundred dollars, the most he believed himself yet justified in paying. This was accepted, and Jacob found himself once more standing upon *terra firma*, although the portion upon which his feet rested was very small; still it was *terra firma*—and that was something.

The real causes of his ill success never for a moment occurred to the mind of Jacob. He considered himself an "unlucky dog."

"Every thing that some people touch turns into money," he would sometimes say. "But I was not born under a lucky star."

Instead of rigidly bringing down his expenses, as he ought to have done, to four hundred dollars, if he had to live in a garret and cook his own food, Jacob went back to his old boarding-house, and paid four dollars a week. All his other expenses required at least eight dollars more to meet them. He was perfectly aware that he was living beyond his income—the exact excess he did not stop to ascertain—but he expected an increase of salary before long, as a matter of course, either in his present situation or in a new one. But no increase took place for two years, and then he was between three and four hundred dollars in debt to tailors, boot-makers, his landlady, and to sundry friends, to whom he applied for small sums of money in cases of emergency.

One day, about this time, two men were conversing together quite earnestly, as they walked leisurely along one of the principal streets of the city where Jacob resided. One was past the prime of life, and the other about twenty-two. They were father and son, and the subject of conversation related to the wish of the latter to enter into business. The father did not think the young man was possessed of sufficient knowledge of business or experience, and was, therefore, desirous of associating some one with him who could make up these deficiencies. If he could find just the person that pleased him, he was ready to advance capital and credit to an amount somewhere within the neighbourhood of twenty thousand dollars. For some months he had been thinking of Jacob, who was a first-rate salesman, had a good address, and was believed by him to possess business habits eminently conducive to success. The fact that he had once failed was something of a drawback in his mind, but he had asked Jacob the reason of his ill-success, which was so plausibly explained, that he considered the young man as simply unfortunate in not having capital, and nothing else.

"I think Mr. Jones just the right man for you," said the father, as they walked along.

"I don't know of any one with whom I had rather form a business connection. He is a man of good address, business habits, and, as far as I know, good principles."

"Suppose you mention the subject to him this afternoon."

This was agreed to. The two men then entered the shop of a fashionable tailor, for the purpose of ordering some clothes. While there, a man having the appearance of a collector came in, and drew the tailor aside. The conversation was brief but earnest, and concluded by the tailor's saying, so loud that he could be heard by all who were standing near,

"It's no use to waste your time with him any longer. Just hand over the account to Simpson, and let him take care of it."

The collector turned away, and the tailor came back to his customers.

"It is too bad," said he, "the way some of these young fellows do serve us. I have now several thousand dollars on my books against clerks who receive salaries large enough to support them handsomely, and I can't collect a dollar of it. There is Jacob Jones, whose account I have just ordered to be placed in the hands of a lawyer, he owes me nearly two hundred dollars, and I can't get a cent out of him. I call him little better than a scamp."

The father and son exchanged glances of significance, but said nothing. The fate of Jacob Jones was sealed.

"If that is the case," said the father, as they stepped into the street, "the less we have to do with him the better."

To this the son assented. Another more prudent young man was selected, whose fortune was made.

When Jacob received Lawyer Simpson's note, threatening a suit if the tailor's bill was not paid, he was greatly disturbed.

"Am I not the most unfortunate man in the world?" said he to himself, by way of consolation. "After having paid him so much money, to be served like this. It is too bad. But this is the way of the world. Let a poor devil once get a little under the weather, every one must have a kick at him."

In this dilemma poor Jacob had to call upon the tailor, and beg him for further time. This was humiliating, especially as the tailor was considerably out of humour, and disposed to be hard with him. A threat to apply for the benefit of the insolvent law again, if a suit was pressed to an issue, finally induced the tailor to waive legal proceedings for the present, and Jacob had the immediate terrors of the law taken from before his eyes.

This event set Jacob to thinking and calculating, which he had never before deemed necessary in his private affairs. The result did not make him feel any happier. To his astonishment, he ascertained that he owed more than the whole of his next year's salary would pay, while that was not in itself sufficient to meet his current expenses.

For some weeks after this discovery of the real state of his affairs, Jacob was very unhappy. He applied for an increase of salary, and obtained one hundred dollars per annum. This was something, which was about all that could be said. If he could live on four hundred dollars a year, which he had never yet been able to do, the addition to his salary would not pay his tailor's bill within two years; and what was he to do with boot-maker, landlady, and others?

It happened about this time that a clerk in the bank where his old employer was director died. His salary was one thousand dollars. For the vacant place Jacob made immediate application, and was so fortunate as to secure it.

Under other circumstances, Jacob would have refused a salary of fifteen hundred dollars in a bank against five hundred in a counting-room, and for the reason that a bank-clerk has little or no hope beyond his salary all his life, while a counting-house clerk, if he have any aptness for trade, stands a fair chance of getting into business sooner or later, and making his fortune as a merchant. But a debt of four hundred dollars hanging over his head was an argument in favour of a clerkship in the bank, at a salary of a thousand dollars a year, not to be resisted.

"I'll keep it until I get even with the world again," he consoled himself by saying, "and then I'll go back into a counting-room. I've an ambition above being a bank-clerk all my life."

Painful experience had made Jacob a little wiser.

For the first time in his life he commenced keeping an account of his personal expenses. This acted as a salutary check upon his bad habit of spending money for every little thing that happened to strike his fancy, and enabled him to clear off his whole debt within the first year. Unwisely, however, he had, during this time, promised to pay some old debts, from which the law had released him. The persons holding these claims, finding him in the receipt of a higher salary, made an appeal to his honour, which, like an honest but imprudent man, he responded to by a promise of payment as soon as it was in his power. But little time elapsed after these promises were made before he found himself in the hands of constables and magistrates, and was only saved from imprisonment by getting friends to go his bail for six and nine months. In order to secure them, he had to give an order in advance for his salary. To get these burdens off his shoulders, it took twelve months longer, and then he was nearly thirty years of age.

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