

Horatio Alger Jr.

Sam's Chance, and How He Improved It



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PREFACE

"Sam's Chance" is a sequel to the "Young Outlaw," and is designed to illustrate the gradual steps by which that young man was induced to give up his bad habits, and deserve that prosperity which he finally attains. The writer confesses to have experienced some embarrassment in writing this story. The story writer always has at command expedients by which the frowns of fortune may be turned into sunshine, and this without violating probability, or, at any rate, possibility; for the careers of many of our most eminent and successful men attest that truth is oftentimes stranger than fiction. But to cure a boy of radical faults is almost as difficult in fiction as in real life. Whether the influences which led to Sam's reformation were adequate to that result, must be decided by the critical reader. The author may, at any rate, venture to congratulate Sam's friends that he is now more worthy of their interest and regard than in the years when he was known as the "Young Outlaw."

CHAPTER I.

SAM'S NEW CLOTHES

*"If I'm goin' into a office I'll have to buy some new clo'es," thought
Sam Barker.*

He was a boy of fifteen, who, for three years, had been drifting about the streets of New York, getting his living as he could; now blacking boots, now selling papers, now carrying bundles – "everything by turns, and nothing long." He was not a model boy, as those who have read his early history, in "The Young Outlaw," are aware; but, on the other hand, he was not extremely bad. He liked fun, even if it involved mischief; and he could not be called strictly truthful nor honest. But he would not wantonly injure or tyrannize over a smaller boy, and there was nothing mean or malicious about him. Still he was hardly the sort of boy a merchant would be likely to select as an office boy, and but for a lucky chance Sam would have been compelled to remain a bootblack or newsboy. One day he found, in an uptown street, a little boy, who had strayed away from his nurse, and, ascertaining where he lived, restored him to his anxious parents. For this good deed he was rewarded by a gift of five dollars and the offer of a position as errand boy, at five dollars a week.

Sam decided that he must have some new clothes before he

could enter upon his place. At present his costume consisted of a ragged shirt, and a pair of equally ragged pantaloons. Both were of unknown antiquity, and had done faithful service, not only to Sam, but to a former owner. It was quite time they were released from duty.

To buy a complete outfit with five dollars might have puzzled many an able financier. But Sam knew just where to go. Somewhere in the neighborhood of Baxter Street there was a second-hand clothing establishment, which he had patronized on previous occasions, and where he knew that the prices were low. It was to this place that he bent his steps.

A wrinkled old man – the proprietor – stood outside, scanning, with cunning eyes, the passers-by. If any one paused to examine his stock, he was immediately assailed by voluble recommendations of this or that article, and urgently entreated to "just step inside."

When Sam approached, the old man's shrewdness was at fault. He did not suspect that the ragged street boy was likely to become a customer, and merely suffered his glance to rest upon him casually.

But Sam accosted him with a business-like manner.

"Look here, old man, have you got any tiptop clo'es to sell to-day?"

"Yes, my son," answered the old man, with an air of alacrity.

"Who are you a-takin' to? I ain't your son, and I wouldn't be. My father's a member of Congress."

"Did he send you here to buy clo'es?" asked the old man, with a grin.

"Yes, he did. He said you'd let me have 'em half price."

"So I will, my – boy. This is the cheapest place in the city."

"Well, old man, trot out your best suits. I want 'em in the style, you know."

"I know that from your looks," said the old man, a grin illumining his wrinkled face, as he glanced at the rags Sam wore.

"Oh, you needn't look at these. My best clo'es is to home in the wardrobe. What have you got for shirts?"

A red-flannel article was displayed; but Sam didn't like the color.

"It ain't fashionable," he said.

"Here's a blue one," said the old man.

"That's more like, how much is it?"

"Fifty cents."

"Fifty cents! Do you want to ruin me? I won't give no fifty cents for a shirt."

"It's worth more. It cost me forty-five."

"I'll give thirty-five."

After some haggling the price was accepted, and the article was laid aside.

"Now show me some of your nice suits," said Sam. "I've got a place, and I want to look like a gentleman."

"Have you got any money?" asked the old man, with the momentary suspicion that he might be throwing his time and

trouble away upon a penniless purchaser.

"Yes," said Sam. "What do you take me for?"

"How much have you got?"

"What do you want to know for?"

"I want to know what clo'es to show you."

Sam was about to answer five dollars, when a shrewd thought changed his intention.

"I've got four dollars," he said.

Even this was beyond the expectations of the dealer.

"All right, my son," he said. "I'll give you some nice clo'es for four dollars."

"You'd better if you want me to come here again. If you do well by me I'll get all my clo'es here."

A young man of fashion could not have spoken more condescendingly, or with an air of greater importance than Sam. He was right in thinking that his patronage was of importance to the old man.

"I'll dress you so fine the gals will look at you as you go along the street," he said.

"Go ahead!" said Sam. "Do your best by me, and I'll send my friends here."

Without going into details, it may be said that our hero selected everything to his satisfaction except a coat. Here he was rather particular. Finally, he espied a blue coat with brass buttons, hanging in a corner.

"Take down that coat," he said, "I guess that'll suit me."

"That costs too much. I can't give you that and the rest of the things for four dollars."

"Why can't you?"

"I'd lose too much."

Opposition confirmed Sam in his determination to own it.

"Give it to me; I'll try it on," he said.

Putting it on, he surveyed himself with satisfaction, in a small, cracked mirror. True, it was about two sizes too large, but Sam felt that in getting more cloth he was getting a better bargain.

"That's my style," he said. "Don't I look fashionable?"

"I'll have to ask you twenty-five cents more for that coat," said the old dealer.

"No, you won't."

"Yes, I must. I ought to ask more."

"Then you may keep the rest of the clo'es. I don't want 'em."

Sam made a movement as if to leave the store.

"Give me twenty cents more, my son."

"Didn't I tell you I wasn't your son? I won't give you no twenty cents, but I'll tell you what I'll do – I'll give you these clo'es I've got on."

The old man looked at them dubiously.

"They ain't worth much," he said.

"I know they ain't but they're worth twenty cents."

There was another critical inspection, and the decision was given in Sam's favor.

"You may have the clo'es," said the old man. "Now, where's

your money?"

Sam produced a five-dollar bill.

"Give me a dollar back," he said.

The old man looked at him with the expression of one who had been cheated.

"You said you had only four dollars," he complained.

"No, I didn't. I said I had four. I didn't say that was all."

"These clo'es are worth five dollars."

"No, they ain't, and you won't get it from me. Do you think I'm going to give you all the money I've got?"

The old man still looked dissatisfied. "I'm losin' money on these clo'es," he muttered.

"Oh, well if you don't want to sell 'em, you needn't," said Sam, independently. "There's another place round the corner."

"Give me four fifty."

"No, I won't. I won't give you another cent. I'll give you four dollars and these clo'es I have on. A bargain's a bargain. If you're goin' to do it, say the word; and if you ain't, I'm off."

Sam carried his point, and received back a dollar in change.

"You needn't send the clo'es round to my hotel – I'll change 'em here," said our hero.

He set to work at once, and in five minutes the change was effected. The other clothes fitted him moderately well, but the blue coat – of the kind popularly called a swallow-tail – nearly trailed upon the ground. But for that Sam cared little. He surveyed himself with satisfaction, and felt that he was well

dressed.

"I guess I'll do now," he said to himself, complacently, as he walked out of the shop.

CHAPTER II.

SAM'S FIRST DAY IN BUSINESS

"Is the boss in?"

The speaker was Sam Barker, and the young man addressed was a clerk in the office of Henry Dalton & Co. He gazed with wonder and amusement at the grotesque figure before him.

"Have you business with Mr. Dalton?" he inquired.

"I should think I had," said Sam. "Is he in?"

"Not yet. He'll be here presently."

"All right. I'll wait."

Carefully parting the tails of his coat, Sam coolly deposited himself in an office chair, and looked about him.

"Are you in business for yourself?" asked the clerk.

"I have been," said Sam, "but I'm goin' to work for Mr. Dalton now."

"Did Mr. Dalton hire you?"

"Of course he did. He's goin' to pay me five dollars a week. How much does he pay you?"

"That's a secret," said the young man, good-naturedly.

"Is it? Well, I'll excuse you."

"You're very kind. That's a stylish coat you've got on."

"Isn't it?" said Sam, proudly, and rising from the chair he turned around in order to display fully the admired garment.

"Who is your tailor?"

"I forget his name, but he hangs out on Chatham Street. I only bought this coat yesterday."

"Don't you think it's a little too long?"

"Maybe it is," said Sam, "but I don't mind it. I can cut it down if I want to. Maybe they've got another like it, if you want one."

"I'm supplied just at present," said the young man. "What do you expect to do here?"

"I'm to be the errand boy. Does the boss work you very hard?"

"Oh, no, he's reasonable. How did you happen to get in with him?"

"I brought home his little boy. The little chap was cryin' round the streets, when I met him and took him home."

"Oh! you're the boy I heard him speak of. Well, you're in luck, for Mr. Dalton is an excellent employer."

"Have you been with him long?"

"About four years."

"Do you think he'll raise me soon?"

"That will depend a good deal upon yourself. If you work faithfully, no doubt he will."

Sam made a resolution to work faithfully, but then he found it easier to make resolutions than keep them.

"There's Mr. Dalton now," said the clerk.

Sam rose and faced his employer. The latter looked at him in some surprise, not immediately recognizing under the strange dress the boy whom he had engaged.

"Who are you?" he asked.

"I'm the new boy," said Sam. "Don't you remember you told me you'd hire me at five dollars a week?"

"Oh, you are the boy, are you? Why, you look like an old man! Where did you raise that coat?"

"I bought it."

"It makes you look like your own grandfather."

"Does it?" said Sam, rather taken aback. "I thought it was stylish."

"You better exchange it. I don't want a boy in my employment to be dressed in that way. You'll be taken for an old gentleman from the country."

Sam smiled, but looked rather disturbed.

"I don't know as the man will take it back," he said.

"Go and see. I'll give you a couple of dollars. He will change it if you pay him something extra."

"I'll fix it," said Sam, accepting the money with alacrity. "Shall I go now?"

"Yes, and come back when you have made the exchange. Get something suitable for a boy of your age, and not too large."

Sam left the counting-room, and made his way to the second-hand shop where he had made the purchase. He succeeded in effecting an exchange for a coat which was less noticeable, and that without paying any bonus.

"If the boss don't say anything about the two dollars," he thought, "I'll be so much in."

Much to his joy no questions were asked as to the terms on which he made the exchange, and he felt that he could afford to go to the Old Bowery that evening.

When he came back he was called into the counting-room.

"Now, my boy, what is your name?" asked the merchant.

"Sam Barker."

"How old are you?"

"Fifteen."

"Are your parents living?"

"No, sir."

"Where do you live?"

Sam hesitated.

"I ain't got no regular place," he answered, at length.

"Where have you generally slept?"

"At the 'Newsboys' Lodge.'"

"I suppose you were a newsboy?"

"Some of the time."

"Well, it makes no difference what you have been. You are now my errand boy. I have engaged you without knowing very much about you, because you have been of service to my little boy. I hope you will serve me faithfully."

"Oh, yes, I will," said Sam, looking particularly virtuous.

"If you do your duty, I shall take an interest in you, and promote you as you deserve."

"And give me more pay?" suggested Sam.

"Yes, if I find you deserve it. I would rather pay high wages

to a boy who suits me than small wages to an inefficient boy."

"Them's my sentiments," said Sam, promptly; but whether his sentiments referred to the service or the pay he did not make quite clear.

Mr. Dalton smiled.

"I am glad you agree with me," he said. "There is one other point I wish to speak of. As you are in my employment, I want you to have a regular boarding-place. I think it much better for a boy or young man. You ought to be able to get board and a decent room for four dollars a week."

"I guess I can," said Sam.

"I will let you go at three o'clock this afternoon – two hours before our usual hour of closing. That will give you time to secure a place. Now go out, and Mr. Budd will set you to work."

The clerk whom Sam had first encountered was named William Budd, and to him he went for orders.

"You may go to the post office for letters first," said Budd. "Our box is 936."

"All right," said Sam.

He rather liked this part of his duty. It seemed more like play than work to walk through the streets, and it was comfortable to think he was going to be paid for it, too.

As he turned into Nassau Street he met an old acquaintance, Pat Riley by name, with a blacking box over his shoulders.

"Hello, Sam!" said Pat.

"Hello, yourself! How's business?"

"Times is dull with me. What are you doin'?"

"I'm in an office," said Sam, with conscious pride.

"Are you? What do you get?"

"Five dollars a week."

"How did you get it?" asked Pat, enviously.

"They came to me and asked me if I would go to work," said Sam.

"Where are you goin' now?"

"To the post office, to get the letters."

"You're in luck, Sam, and no mistake. Got some new clo'es, ain't you?"

"Yes," said Sam. "How do you like 'em?"

"Bully."

"I had a tiptop coat – blue with brass buttons – but the boss made me change it. He ain't got no taste in dress."

"That's so."

"When I get money enough I'll buy it for best, to wear Sundays, he can't say nothing to that."

"In course not. Well, Sam, when you get rich you can let me black your boots."

"All right, Pat," said Sam, complacently.

"Who knows but I'll be a rich merchant some time?"

Here Pat spied a customer, and the two had to part company. Sam continued on his way till he reached the old brick church which used to serve as the New York post office. He entered, and met with his first perplexity. He could not remember the number

of the box.

"Here's a go!" thought Sam. "What's that number, I wonder? There was a thirty-six to it, I know. I guess it was 836. Anyhow I'll ask for it."

"Is there any letters in 836?" he asked.

Four letters were handed him.

Sam looked at the address. They were all directed to Ferguson & Co.

"That ain't the name," thought Sam. "I guess I'm in a scrape, but anyhow I'll carry 'em to Mr. Dalton, so he'll know I went to the office."

CHAPTER III.

SAM FINDS A ROOM

"Here's the letters," said Sam, as he entered the office on his return.

"You may carry them in to Mr. Dalton," said William Budd.

"Now for it!" thought Sam, as he entered the counting-room with reluctant step.

"Here's the letters, Mr. Dalton," said our hero, looking embarrassed.

Mr. Dalton took them, and glanced at the superscription.

"What's all this?" he demanded. "This letter is for Ferguson & Co. And so are the rest. What does it mean?"

"I guess there's some mistake," said Sam, uncomfortably.

"Why did you take these letters? Did you think my name was Ferguson?" demanded Mr. Dalton.

"No, sir."

"Didn't you know they were not for me, then?"

"They gave them to me at the post office," stammered Sam.

"Did you give the number of my box?"

"Yes, sir."

"What number did you call for?"

"I don't remember," answered Sam, abashed.

"Then you don't remember the number of my box?"

"I don't remember now," Sam admitted.

"Did you call for No. 776?"

"Yes," said Sam, promptly.

"That's not the number," said the merchant, quietly. "You must return these letters instantly, and call for my mail. I will give you the number of my box on a card, and then you can't make any mistake. You have made a blunder, which must not be repeated."

"Yes, sir," said Sam, glad to get off with no sharper admonition.

He returned to the post office, and this time he did his errand correctly.

At three o'clock Sam was permitted to leave the office and look out for a boarding-place. He had managed to scrape acquaintance during the day with Henry Martin, an errand boy in the next store, and went to consult him.

"Where do you board?" he asked.

"Near St. John's Park," answered Henry.

"Is it a good place?"

"It will do."

"I want to find a place to board. Is there room where you are?"

"Yes; you can come into my room, if you like."

"What'll I have to pay?"

"I pay a dollar and seventy-five cents a week for my room, and get my meals out; but the old lady will let the two of us have it for two fifty."

"That'll make seventy-five cents for me," said Sam.

"How do you make that out?"

"You pay just the same as you do now, and I'll make it up to two fifty."

"Look here, young fellow, you're smart, but that won't go down," said the other boy.

"Why not?" asked Sam, innocently. "You won't have to pay any more, will you?"

"I would have to pay more than you, and I don't mean to do it. If we pay two fifty, that will be just one twenty-five apiece. That's better than you can do alone."

"Well, I'll try it," said Sam. "When are you goin' round?"

"As soon as I get through work – at five o'clock."

"I'll wait for you."

Sam might have gone back and finished out his afternoon's work, but it did not occur to him as desirable, and he therefore remained with his new friend, till the latter was ready to go with him.

"How much wages do you get?" asked Sam, as they were walking along.

"Five dollars a week."

"So do I."

"Haven't you just gone into your place?"

"Yes."

"I've been in mine two years. I ought to get more than you."

"Why don't you ask for more?"

"It wouldn't be any use. I have asked, and they told me to wait."

"When I've been at work two years I expect to get ten dollars a week," said Sam.

"You'll have to take it out in expecting, then."

"Will I?" asked Sam, rather crestfallen.

"The fact is, we boys don't get paid enough," said Henry.

"No, I guess not," said Sam, assenting readily. "Do you have to work pretty hard?" he inquired.

"As hard as I want to."

"It must be jolly to be a boss, and only have to read letters, and write 'em," said Sam, who had rather an inadequate notion of his employer's cares. "I'd like to be one."

"I've got a rich uncle," said Henry Martin. "I wish he'd set me up in business when I'm twenty-one."

"How much is he worth?"

"About a hundred thousand dollars; I don't know but more."

"Do you think he will set you up?" asked Sam, rather impressed.

"I don't know."

"If he does, you might take me in with you."

"So I will, if your rich uncle will give you a lot of money, too."

"I haven't got no rich uncle," said Sam. "I only wish I had."

"Mine is more ornamental than useful, so far," said Henry.

"Well, here we are at my place."

They stood before a shabby, brick dwelling, which bore unmistakable marks of being a cheap lodging-house.

"It isn't very stylish," said Henry, apologetically.

"I ain't used to style," said Sam, with perfect truth. "It'll do for me."

"I'll call Mrs. Brownly," said Henry, after opening the front door with a latchkey. "We'll ask her about your coming in."

Mrs. Brownly, being summoned, made her appearance. She was a tall, angular female, with the worn look of a woman who has a hard struggle to get along.

"Mrs. Brownly," said Henry Martin, "here's a boy who wants to room with me. You said you'd let the room to two for two dollars and a half a week."

"Yes," said she, cheered by the prospect of even a small addition to her income. "I have no objection. What is his name?"

"Same Barker," answered our hero.

"Have you got a place?" asked Mrs. Brownly, cautiously.

"Yes, he's got a place near me," answered Henry Martin for him.

"I expect to be paid regularly," said Mrs. Brownly. "I'm a widow, dependent on what I get from my lodgers."

"I settle all my bills reg'lar," said Sam. "I ain't owin' anything except for the rent of a pianner, last quarter."

Mrs. Brownly looked surprised, and so did Henry Martin.

"The room you will have here isn't large enough for a piano," she said.

"I ain't got no time to play now," said Sam; "my business is too pressing."

"Will you pay the first week in advance?" asked the landlady.

"I don't think it would be convenient," said Sam.

"Then can you give me anything on account?" asked Mrs. Brownly. "Half a dollar will do."

Sam reluctantly drew out fifty cents and handed to her.

"Now, we'll go up and look at the room," said Henry.

It was a hall bedroom on the second floor back which was to be Sam's future home. It appeared to be about six feet wide by eight feet long. There was a pine bedstead, one chair, and a washstand, which would have been improved by a fresh coat of paint. Over the bed hung a cheap print of Gen. Washington, in an equally cheap frame. A row of pegs on the side opposite the bed furnished conveniences for hanging up clothes.

"How do you like it?" asked Henry Martin.

"Tiptop," answered Sam, with satisfaction.

"Well, I'm glad you like it," said his companion. "There's six pegs; you can use half of them."

"What for?" asked Sam.

"To hang up your extra clothes, of course."

"I haven't got any except what I've got on," said Sam.

"You haven't?"

"No."

"I suppose you've got some extra shirts and stockings?"

"No, I haven't. I've been unfortunate, and had to sell my wardrobe to pay my debts."

Henry Martin looked perplexed.

"You don't expect to wear one shirt all the time, do you?" he asked.

"I'll buy some more when I've got money enough."

"You'd better. Now let's go out, and get some supper."

Sam needed no second invitation.

CHAPTER IV.

FIRST LESSONS

When supper was over Sam inquired, "What shall we do?"

"Suppose we take a walk?" suggested his companion.

"I'd rather go to the Old Bowery."

"I should like to go, but I can't afford it."

"You get five dollars a week, don't you?"

"Yes; but I need all of it for board, lodging and washing. So will you, too. I advise you to be careful about spending."

"What's the use of living if a fellow can't have a little fun?" grumbled Sam.

"There won't be much fun in going a day or two without anything to eat, Sam."

"We won't have to."

"Let me see about that. It costs a dollar and a quarter for the room, to begin with. Then our meals will cost us as much as forty or fifty cents a day, say three dollars a week. That will leave seventy-five cents for clothes and washing."

"It isn't much," Sam admitted.

"I should think not."

"I don't see how I am going to get any clothes."

"You certainly can't if you go to the theater."

"I used to go sometimes when I was a newsboy, and I didn't

earn so much money then."

"Probably you didn't have a regular room then."

"No, I didn't; and sometimes I only had one meal a day."

"That isn't a very nice way to live. You're so old now you ought to be considering what you'll do when you are a man."

"I mean to earn more than five dollars a week then."

"So do I; but if I were a street boy, picking up my living by blacking boots or selling papers, I shouldn't expect to. Now we have a chance to learn business, and improve."

"Were you ever a street boy?" asked Sam, becoming interested in his companion's history.

"No, that is, not over a month. I was born in the country."

"So was I," said Sam.

"My father and mother both died, leaving nothing, and the people wanted to send me to the poorhouse; but I didn't like that, so I borrowed five dollars and came to New York. When I got here I began to think I should have to go back again. I tried to get a place and couldn't. Finally, I bought some papers and earned a little money selling them. It was better than nothing; but all the while I was hoping to get a place. One day, as I was passing the store where I am now, I saw some boys round the door. I asked them what was going on. They told me that Hamilton & Co. had advertised for an errand boy, and they were going to try for the place. I thought I might as well try, too, so I went in and applied. I don't know how it was, but out of about forty boys they took me."

"Did they give you five dollars a week right off?"

"No; I only got three dollars the first year," answered Henry.

"You couldn't live on that, could you?"

"I had to."

"You didn't have the room you have now, did you?"

"I couldn't afford it. I lived at the 'Newsboys Lodge,' and took my breakfast and suppers there. That cost me eighteen cents a day, or about a dollar and a quarter a week. Out of the rest I bought my dinners and clothes. So I got along till the second year, when my wages were raised to four dollars. At the beginning of the third year I got a dollar more."

"I suppose you'll get six dollars next year?"

"I hope so. Mr. Hamilton has promised to put me in the counting-room then."

"It seems a long time to wait," said Sam.

"Yes, if you look ahead; but, after all, time goes fast. Next year I expect to lay up some money."

"Do you think you can?"

"I know I can, if I am well. I've got some money in the savings-bank now."

"You have!" exclaimed Sam, pricking up his ears.

"Yes."

"How much?"

"Thirty dollars."

"Thirty dollars!" ejaculated Sam. "I'd feel rich if I was worth thirty dollars."

Henry smiled.

"I don't feel rich, but I am glad I've got it."

"You ain't saving up money now, are you?"

"I mean to, now that I pay fifty cents a week less rent on account of your coming in with me. I am going to save all that."

"How can you?"

"I shall get along on two dollars and a half for meals. I always have, and I can do it now. You can do it, too, if you want to."

"I should starve to death," said Sam. "I've got a healthy appetite, and my stomach don't feel right if I don't eat enough."

"I don't like to stint myself any more than you, but if I am ever to be worth anything I must begin to save when I am a boy."

"Do you ever smoke?" asked Sam.

"Never, and I wouldn't if it didn't cost anything."

"Why not? It's jolly."

"It isn't good for a boy that is growing, and I don't believe it does men any good. Do you smoke?"

"When I get a chance," said Sam. "It warms a fellow up in cold weather."

"Well, it isn't cold weather now, and you'll find plenty of other ways to spend your money."

"I can't help it. If I don't go to the theater, I must have a cigar."

Sam stopped at a cigar store, and bought a cheap article for three cents, which he lighted and smoked with apparent enjoyment.

The conversation which has been reported will give a clew to the different characters of the two boys, who, after less than

a day's acquaintance, have become roommates. Henry Martin was about Sam's age, but much more thoughtful and sedate. He had begun to think of the future, and to provide for it. This is always an encouraging sign, and an augury of success. Sam had not got so far yet. He had been in the habit of living from day to day without much thought of the morrow. Whether he would be favorably affected by Henry's example remains to be seen.

After a walk of an hour or more the boys went back to their room.

"Are you going to bed, Henry?" asked Sam.

"Not yet."

"What are you going to do?"

"Study a little."

"Study!" exclaimed Sam, in astonishment. "Who's goin' to hear your lessons?"

"Perhaps you will," said Henry, with a smile.

"I! Why, I'm a regular know-nothing! What are you going to study?"

"To begin with, I'm going to do some sums."

Henry drew from under the bed a tattered arithmetic and a slate and pencil. He opened the arithmetic at interest, and proceeded to set down a problem on the slate.

"Have you got away over there?" asked Sam.

"Yes; I've been at work ever since last October. I don't get on very fast, because I have only my evenings."

"What do you do when you come to a tough customer?"

"I try again. There are some sums I have tried a half a dozen times."

"You must have a lot of patience," said Sam.

"I don't know about that. I always feel paid when I get the right answer at last."

"It must be dull work studyin' every night. I couldn't do it. It would make my head ache."

"Your head is tougher than you think for," said Henry.

"Just let me see what sum you are tryin'." His roommate handed him the books, and he read the following example:

"John Smith borrowed \$546.75 at 7 per cent., and repaid it at the end of two years, five months and six days. What amount was he required to pay?"

"Can you do that?" asked Sam.

"I think so; it isn't very hard."

"I never could do it; it's too hard."

"Oh, yes, you could, if you had gone over the earlier part of the arithmetic."

"What's the use of it, any way?"

"Don't you see it's business? If you are going to be a business man, you may need to understand interest. I shouldn't expect to be promoted if I didn't know something about arithmetic. I am only an errand boy, now, and don't need it."

"I wish I knew as much as you. What else do you study?"

"I practice writing every evening. Here is my writing-book."

Henry drew out, from under the bed, a writing-book, which

was more than half written through. He had evidently taken great pains to imitate the copy, and with fair success.

Sam was quite impressed.

"You can write as well as the teacher I went to up in the country," he said.

"You can write, can't you, Sam?"

"Not much. I haven't tried lately."

"Everybody ought to know how to read, and write a decent hand."

"I s'pose so," said Sam; "but there's a lot of work in it."

He got into bed, and while he was watching Henry doing sums, he fell asleep. His roommate devoted an hour to arithmetic, and wrote a page in his copy-book. Then he, too, undressed, and went to bed.

CHAPTER V.

SAM'S FINANCES

Sam did not find it quite so pleasant being in a place as he had anticipated. He had been accustomed to roam about the streets subject only to his own control. Now he was no longer his own master. He must go and come at the will of his employer. To be sure, his earnings were greater than in his street life, and he had a regular home. He knew beforehand where he was going to sleep, and was tolerably sure of a meal. But before the end of the first week he got out of money. This was not strange, for he had begun without any reserve fund.

On the third day he applied to Henry Martin for a loan.

"If you don't lend me some stamps, I'll have to go without breakfast," he said.

"When shall you get your first week's pay?" asked Henry.

"Saturday night, the boss said, though I didn't go to work till Wednesday."

"Then you need money for your meals today and to-morrow?"

"Yes," said Sam.

"I'll lend you a dollar if you'll be sure to pay me up to-morrow night."

"I'll do it, sure."

"There it is, then. Now, Sam, I want to give you a little advice."

"What is it?"

"To-morrow, after paying me and putting by enough to pay the rent of the room, you'll have two dollars and seventy-five cents left."

"So I shall," said Sam, with satisfaction.

"You mustn't forget that this has got to last you for meals for the next week."

"How much is it a day?"

"About forty cents."

"I guess I can make it do."

"I shall get along for two fifty, and you ought to find what you will have left enough."

"I've had to live on ten cents a day more'n once," said Sam.

"That's too little."

"I should think it was. I went to bed hungry, you bet!"

"Well, there's no need of being so economical as that. You've got to eat enough, or you won't be fit for work. You'll have to be careful, though, if you want to come out even."

"Oh, I can manage it," said Sam, confidently.

But Sam was mistaken. He proved himself far from a good calculator. On Sunday he gratified an unusually healthy appetite, besides buying two five-cent cigars. This made necessary an outlay of seventy-five cents. The next day also he overran his allowance. The consequence was that on Wednesday night he went to bed without a cent. He did not say anything about the state of his finances to Henry, however, till the next morning.

"Henry," he said, "I guess I'll have to borrow a little more money."

"What for?" asked his companion.

"I haven't got anything to buy my breakfast with."

"How does that happen?"

"I don't know," said Sam. "I must have lost some out of my pocket."

"I don't think you have. You have been extravagant, that's what's the matter. How much did you spend on Sunday?"

"I don't know."

"I do, for I kept account. You spent seventy-five cents. That's twice as much as you could afford."

"It was only for one day."

"At any rate, you have used up in four days as much as ought to have lasted you the whole week."

"I don't get enough pay," grumbled Sam, who was unprepared with any other excuse.

"There are plenty of boys that have to live on as small pay. I am one of them."

"Will you lend me some money?"

"I'll tell you what I will do. I'll lend you twenty-five cents every morning, and you'll have to make it do all day."

"I can't live on that. You spend more yourself."

"I know I do; but if you spend twice as much as you ought one day, you've got to make it up another."

"Give me the money for three days all at once," said Sam.

"No, I won't."

"Why not?"

"You'd spend it all in one day, and want to borrow some more to-morrow."

"No, I wouldn't."

"Then, you don't need it all the first day."

"You're mean," grumbled Sam.

"No, I'm not. I'm acting like a friend. It's for your own good."

"What can I get for twenty-five cents?"

"That's your lookout. You wouldn't have had to live on it, if you hadn't been too free other days."

In spite of Sam's protestations, Henry remained firm, and Sam was compelled to restrain his appetite for the remainder of the week. I am ashamed to say that, when Saturday night came, Sam tried to evade paying his just debt. But this his roommate would not permit.

"That won't do, Sam," he said. "You must pay me what you owe me."

"You needn't be in such an awful hurry," muttered Sam.

"It's better for both of us that you pay it now," said Henry. "If you didn't, you'd spend it."

"I'll pay you next week. I want to go to hear the minstrels to-night."

"You can't go on borrowed money."

"If I pay you up, I don't have enough to last me till next pay day."

"That's your lookout. Do you know what I would do if I was in your place?"

"What would you do?"

"I'd live on four dollars a week till I'd got five dollars laid aside."

"I'd like the five dollars, but I don't want to starve myself."

"It would be rather inconvenient living on four dollars, I admit, but you would feel paid for it afterward. Besides, Sam, you need some shirts and stockings. I can't keep lending you mine, as I have been doing ever since you came here."

"I can't afford to buy any."

"I'll tell you what I'll do. I'll buy some for you, if you'll agree to pay me up at the rate of fifty cents a week."

"All right!" said Sam, who was very ready to make promises. "Give me the money, and I'll buy some to-night."

"I'd rather go with you, and see that you get them," said Henry, quietly. "You might forget what you were after, and spend the money for something else."

Perhaps Sam recognized the justice of his companion's caution. At any rate, he interposed no objection.

I hope my young readers, who are used to quite a different style of living, will not be shocked on being told that Sam purchased second-hand articles at a place recommended by his roommate. Considering the small sum at his command, he had no choice in the matter. Boys who have to pay their entire expenses out of five dollars a week cannot patronize fashionable tailors

or shirt makers. So for three dollars Sam got a sufficient supply to get along with, though hardly enough to make a display at a fashionable watering place.

Sam put the bundle, containing this important addition to his wardrobe under his arm, not without a feeling of complacency.

"Now," said Henry, "it will take you six weeks to pay me for these, at half a dollar a week."

"All right!" said Sam, carelessly.

He was not one to be disturbed about a debt and his companion was shrewd enough to see that he must follow Sam up, if he wanted to get his money paid at the periods agreed upon.

Henry Martin continued to devote a part of every evening to study. He tried to prevail upon Sam to do the same, but without success.

"I get too tired to study," said Sam, and while his roommate was at home he was in the habit of strolling about the streets in search of amusement.

On the next Tuesday evening he met a boy of his acquaintance, who inquired where he was going.

"Nowhere in particular," said Sam.

"Come into French's Hotel, and see them play billiards."

Sam complied.

There was one vacant table, and presently the other proposed a game.

"I can't afford it," said Sam.

"Oh, it won't be much. If you beat me I'll have to pay."

Sam yielded, and they commenced playing, Both being novices, the game occupied an hour, and Sam, who was beaten, found to his dismay that he had to pay sixty cents.

"It don't seem more'n fifteen minutes," he said to himself. "It's awful dear."

"So it is," said his companion; "but if you had beaten me you would have got off for nothing."

"I don't see how I'm goin' to live on five dollars a week," thought Sam, uncomfortably, "I wonder when they'll raise me."

CHAPTER VI.

SAM'S LUCK

When towns and cities find their income insufficient to meet their expenditures, they raise money by selling bonds. Sam would gladly have resorted to this device, or any other likely to replenish his empty treasury; but his credit was not good. He felt rather bashful about applying to his roommate for money, being already his debtor, and, in his emergency, thought of the senior clerk, William Budd.

"Mr. Budd," he said, summoning up his courage, "will you lend me a dollar?"

"What for?" inquired the young man, regarding him attentively.

"I haven't got anything to pay for my meals the rest of the week," said Sam.

"How does that happen?"

"I can't live on five dollars a week."

"Then suppose I lend you a dollar, I don't see that you will be able to repay me."

"Oh, I'll pay you back," said Sam, glibly.

"Have you got any security to offer me?"

"Any security?" asked Sam, who was inexperienced in business.

"Yes. Have you got any houses or lands, any stocks or bonds, which you can put in my hands as collateral?"

"I guess not," said Sam, scratching his head. "If I had any houses, I'd sell 'em, and then I wouldn't have to borrow."

"So you can't get along on five dollars a week?"

"No."

"The boy that was here before you lived on that."

"I've had to pay a lot of money for clothes," Sam explained, brightening up with the idea.

"How much?"

"Well, I had to buy the suit I have on, and then I had to get some shirts the other day."

"How much does it cost you for billiards?" asked William Budd, quietly.

Sam started and looked embarrassed.

"Billiards?" he stammered.

"Yes, that's what I said."

"Who told you I played billiards?"

"No one."

"I guess you're mistaken, then," said Sam, more boldly, concluding that it was only a conjecture of his fellow clerk.

"I don't think I am. I had occasion to go into French's Hotel, to see a friend in the office, and I glanced into the billiard room. I saw you playing with another boy of about your age. Did he beat you?"

"Yes."

"And you had to pay for the game. Don't you think, as your income is so small, that you had better stop playing billiards till you get larger pay?"

"I don't play very often," said Sam, uneasily.

"I advise you not to let Mr. Dalton know that you play at all. He would be apt to think that you were receiving too high pay, since you could afford to pay for this amusement."

"I hope you won't tell him," said Sam, anxiously.

"No, I don't tell tales about my fellow clerks."

"Then won't you lend me a dollar?" inquired Sam, returning to the charge.

"I would rather not, under the circumstances."

Sam was disappointed. He had five cents left to buy lunch with, and his appetite was uncommonly healthy.

"Why wasn't I born rich?" thought Sam. "I guess I have a pretty hard time. I wish I could find a pocket-book or something."

Sam was a juvenile Micawber, and trusted too much to something turning up, instead of going to work and turning it up himself.

However, strangely enough, something did turn up that very afternoon.

Restricted to five cents, Sam decided to make his lunch of apples. For this sum an old woman at the corner would supply him with three, and they were very "filling" for the price. After eating his apples he took a walk, being allowed about forty

minutes for lunch. He bent his steps toward Wall Street, and sauntered along, wishing he were not obliged to go back to the office.

All at once his eye rested on a gold ring lying on the sidewalk at his feet. He stooped hurriedly, and picked it up, putting it in his pocket without examination, lest it might attract the attention of the owner, or some one else who would contest its possession with him.

"That's almost as good as a pocket-book," thought Sam, elated. "It's gold – I could see that. I can get something for that at the pawnbroker's. I'll get some supper to-night, even if I can't borrow any money."

Some boys would have reflected that the ring was not theirs to pawn; but Sam, as the reader has found out by this time, was not a boy of high principles. He had a very easy code of morality, and determined to make the most of his good fortune.

When he got a chance he took a look at his treasure.

There was a solitary diamond, of considerable size, set in it. Sam did not know much about diamonds, and had no conception of the value of this stone. His attention was drawn chiefly to the gold, of which there was considerable. He thought very little of the piece of glass, as he considered it.

"I'd order get five dollars for this," he thought, complacently. "Five dollars will be a great help to a poor chap like me. I'll go round to the pawnbroker's just as soon as I get out of the store."

William Budd was rather puzzled by Sam's evident good

spirits. Considering that he was impecunious enough to require a loan which he had been unable to negotiate, it was rather remarkable.

"Have you succeeded in borrowing any money, Sam?" he asked, with some curiosity.

"No," answered Sam, with truth; "I haven't asked anybody but you."

"You don't seem to mind it much."

"What's the use of fretting?" said Sam. "I'm expecting a legacy from my uncle."

"How much?"

"Five dollars."

"That isn't very large. I hope you won't have to wait for it too long."

"No, I hope not. I guess I'll get along."

"Did you get any lunch?"

"Yes, I bought three apples."

"Did they fill you up?" asked Budd, with a smile.

"There's a little room left," answered Sam, "if you'd like to try the experiment."

"There's a peanut, then."

"Thankful for small favors. I'm afraid it'll be lonely if you don't give me another."

"Take that, then; it's the last one I have."

"He's a good-natured boy, after all," thought the young clerk.

"Some boys would have been offended with me for having

refused to lend."

He did not understand the cause of Sam's good spirits, but thought him unusually light hearted.

When the office closed, and Sam was released from duty, he took his way at once to a small pawn office with which he had become familiar in the course of his varied career, though he had not often possessed anything of sufficient value to pawn.

The pawnbroker, a small old man, a German by birth, scanned Sam attentively, regarding him as a possible customer.

"How do you do, my boy?" he said, politely.

"Oh, I'm tiptop. Have you got any money to give away?"

"What shall I give it for?" asked the old man.

"I've got a ring here," said Sam, "that I want to pawn."

"Show it to me."

The pawnbroker started in surprise and admiration when his eye fell on the sparkling brilliant.

"Where did you get it?" he asked.

"It was left by my grandmother," said Sam, promptly.

The pawnbroker shrugged his shoulders, not believing a word of the story.

"Isn't it a nice ring?" asked Sam.

"So so," answered the old man. "I have seen much better. How much do you want for it?"

"How much will you give me?"

"Two dollars," answered the old man.

"Then you won't get it," said Sam. "You won't get it for a cent

under five."

"That is too much," said the old man, from force of habit. "I'll give you four."

"No, you won't. You'll give me five; and I won't sell it for that, neither. I may want to get it back, as it was my aunt's."

"You said your grandmother left it to you," said the old man, shrewdly.

"So she did," answered Sam, unabashed; "but she left it to my aunt first. When my aunt died it came to me."

Without dwelling upon the efforts which the pawnbroker made to get the ring cheaper, it is sufficient to say that Sam carried his point, and marched out of the store with five dollars and a pawn ticket in his pocket.

CHAPTER VII.

TWENTY-FIVE DOLLARS REWARD

Henry Martin was rather surprised at not receiving from Sam another application for a loan that evening. He had watched Sam's rate of expenditure, and decided that he must be at the bottom of his purse. He was surprised, therefore, to find that his roommate ordered an unusually expensive supper, and paid for the same out of a two-dollar bill.

"I didn't think you were so rich, Sam," he remarked.

"I can manage better than you think I can," said Sam, with an important air.

"I am glad to hear it. I want you to get along."

"I guess I'll get along. Here's the fifty cents I was to pay you this week."

"You were not to pay it till Saturday."

"Never mind. I'll pay it now."

Henry Martin was surprised, but his surprise was of an agreeable character. He was convinced that Sam must have obtained money from some other quarter, but decided not to inquire about it. He would wait till Sam chose to tell him.

"Are you going back to the room, Sam?" he inquired.

"No; I'm going to the theater. Won't you go, too?"

"No; I don't want to give up my studies."

"One evening won't matter."

"Perhaps not, but I will wait till some other time."

"You must have a sweet time working all day, and studying all night," said Sam, rather contemptuously.

"Not quite all night," answered Henry, smiling.

"You don't take any time for amusement."

"I am looking forward to the future. I want to rise in the world."

"So do I; but I ain't going to kill myself with work."

"I don't think you ever will, Sam. I'll be willing to insure you from dying in that way."

Sam laughed. "I guess you're right there," he said. "Well, if you won't go, I'll leave you. I s'pose you'll be asleep when I get home, so good-night."

"Good-night, Sam," said Henry, good-humoredly.

"I wonder how soon he'll be wanting to borrow money again?" he thought.

The next morning, when Sam reached the office, he found William Budd glancing at the *Herald*.

"You are late," said the young clerk.

"I was out late last evening," said Sam, apologetically.

"At a fashionable party, I suppose?"

"Not exactly. I was at the theater."

"I thought you were out of money yesterday."

"Oh, I raised a little."

"It seems to me you are rather extravagant for your means."

"I guess I'll come out right," said Sam, carelessly.

"By the way, you haven't found a diamond ring, have you?" asked Budd, his eyes fixed upon the paper.

Sam was startled, but his fellow clerk was scanning the paper, and did not observe his embarrassment.

"What makes you ask that?" Sam inquired.

"Nothing; only you'd be in luck if you did."

"Why would I?"

"Here's an advertisement from a man who has lost such a ring, offering twenty-five dollars reward to the finder."

"Twenty-five dollars!" ejaculated Sam, in excitement. "Does he say where he lost it?"

"Supposed to have been lost in Wall Street."

"Wall Street!" repeated Sam. "It must be the one I found," he thought.

"Yes; I don't suppose there's much chance of his getting it back again."

"Let me see the advertisement," said Sam.

"There it is," said Budd, handing him the paper.

Sam read it carefully, and impressed the address upon his memory – No. 49 Wall Street. The advertiser was John Chester.

"Are you going out to look for it?" asked William, in joke.

"I guess there wouldn't be much show for me. Probably somebody has picked it up already."

"No doubt."

"Shall I go to the post office?"

"Of course not till after you have swept the office. Did you expect me to do that?"

Sam probably never swept so quickly before. He was anxious to get out, and see what chance he had of earning the twenty-five dollars, for he was convinced that the ring advertised for was the one he had found. He was provoked to think he had been so quick in pawning it. If he only had it in his possession now he would have nothing to do but to call on Mr. Chester and receive twenty-five dollars. With that amount he would feel as rich as a millionaire. Now the problem was to get hold of the ring, and this, in Sam's circumstances, was not an easy problem to solve. Of the five dollars he had received from the pawnbroker he had but three left, and it was idle to expect to recover it unless he should pay the full price and the commission besides.

"What shall I do?" thought Sam, perplexed. "Here is a chance to make twenty dollars extra if I only had three dollars more."

A bright idea dawned upon him. If he would only get his week's wages in advance he would be able to manage. He would broach the subject.

"Do you think, Mr. Budd, Mr. Dalton would be willing to pay me my week's wages to-day instead of Saturday?" he inquired.

"I know he wouldn't. It's contrary to his rule."

"But it is important for me to have the money to-day," pleaded Sam.

"Don't you think he would do it if I told him that?"

Budd shook his head.

"It wouldn't be a good plan to ask him," he said. "He would conclude that you were living beyond your means, and that he doesn't like."

"Couldn't you lend me the money?" asked Sam.

"I told you yesterday I couldn't, that is, I am not willing to. I don't approve of the way you spend your money."

"It's only for this time," said Sam. "I'll never ask you again."

"I may as well be frank with you," said the young man. "If you were economical, and were short o money from sickness, or any other cause which you could not control, I would say 'Yes'; but while you complain of your salary as insufficient, you play billiards, and spend the evening at the theater; and these things I don't approve. I didn't do that when I was in your position. How do I know but you want your money in advance to spend in the same way?"

"I don't," said Sam.

"What do you want of it, then?"

"The fact is," said Sam, "it's to get something out of the pawnbroker's."

"What is it?"

"It's – a coat," said Sam, forced to tell a lie.

"When did you pledge it?"

"Yesterday."

"And you spent the money going to the theater," said Budd, sarcastically.

"Yes," said Sam, confused.

"Then you ought to be ashamed of yourself."

"I won't do it again, if you will lend me money to get it out."

"You can wait till Saturday, when you receive your wages. You have a coat on, and certainly cannot need the other. I didn't know that you had another, by the way."

Sam was beginning to see that he had only got himself into a scrape by his false statement, and he did not know how to extricate himself.

"I need it before Saturday," he said.

"Why do you? Won't this do?"

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