

ALGER

HORATIO JR.

ANDY GRANT'S PLUCK

Horatio Alger
Andy Grant's Pluck

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Jr. Horatio Alger Andy Grant's Pluck

BIOGRAPHY AND BIBLIOGRAPHY

Horatio Alger, Jr., the author of about seventy books, was born January 13th, 1834, at Revere, Massachusetts, and died July 18th, 1899, at Natick, Massachusetts.

He was the son of a clergyman; was graduated at Harvard College, now Harvard University, Cambridge, Massachusetts, in 1852, and from its Divinity School in 1860, and was pastor of the Unitarian Church at Brewster, Massachusetts, from 1862 to 1866.

He removed to New York City in 1866, where he wrote his first book for boys, *Ragged Dick*, which had a wonderful sale. This was followed by *Fame and Fortune*, and many others, of which the best-known titles are: *Andy Grant's Pluck*, *Adrift in New York*, *Ben's Nugget*, *Charlie Codman's Cruise*, *Chester Rand*, *Five Hundred Dollars*, *Grit*, *Helping Himself*, *The Young Adventurer*, *The Young Explorer*, *The Young Miner*, *The Young Musician*, *The Store Boy*, *The Tin Box*, *Walter Sherwood's Probation*, and *Work and Win*.

Mr. Alger's stories are pure in tone, inspiring in influence, and are as popular now as when they were first published, because they were written about real boys who did honest things successfully. Millions of his books have been sold since they were first published. *The World's Work* of June, 1910, said they were then selling at the rate of over one million copies a year. This estimate is low; it is a fact that they are now selling at the rate of over two million copies a year.

ANDY GRANT'S PLUCK

CHAPTER I. THE TELEGRAM

"A telegram for you, Andy!" said Arthur Bacon, as he entered the room of Andy Grant in Penhurst Academy.

"A telegram!" repeated Andy, in vague alarm, for the word suggested something urgent—probably bad news of some kind.

He tore open the envelope and read the few words of the message:

"Come home at once. Something has happened.

"MOTHER."

"What can it be?" thought Andy, perplexed. "At any rate, mother is well, for she sent the telegram."

"What is it?" asked Arthur.

"I don't know. You can read the telegram for yourself."

"Must you go home?" asked Arthur, in a tone of regret.

"Yes. When is there a train?"

"At three this afternoon."

"I will take it. I must go and see Dr. Crabb."

"But won't you come back again?"

"I don't know. I am all in the dark. I think something must have happened to my father."

Dr. Crabb was at his desk in his library—it was Saturday afternoon, and school was not in session—when Andy knocked at the door.

"Come in!" said the doctor, in a deep voice.

Andy opened the door and entered. Dr. Crabb smiled, for Andy was his favorite pupil.

"Come in, Grant!" he said. "What can I do for you?"

"Give me permission to go home. I have just had a telegram. I will show it to you."

The doctor was a man of fifty-five, with a high forehead and an intellectual face. He wore glasses, and had done so for ten years. They gave him the appearance of a learned scholar, as he was.

"Dear me!" he said. "How unfortunate! Only two weeks to the end of the term, and you are our *primus!*"

"I am very sorry, sir; but perhaps I may be able to come back."

"Do so, by all means, if you can. There is hardly a pupil I could not better spare."

"Thank you, sir," said Andy gratefully. "There is a train at three o'clock. I would like to take it."

"By all means. And let me hear from you, even if you can't come back."

"I will certainly write, doctor. Thank you for all your kindness."

Penhurst Academy was an endowed school. On account of the endowments, the annual rate to boarding scholars was very reasonable—only three hundred dollars, including everything.

The academy had a fine reputation, which it owed in large part to the high character and gifts of Dr. Crabb, who had been the principal for twenty-five years. He had connected himself with the school soon after he left Dartmouth, and had been identified with it for the greater part of his active life.

Andy had been a pupil for over two years, and was an excellent Latin and Greek scholar. In a few months he would be ready for college.

Dr. Crabb was anxious to have him go to Dartmouth, his own *alma mater*, being convinced that he would do him credit and make a brilliant record for scholarship. Indeed, it was settled that he would go, his parents being ready to be guided by the doctor's advice.

From Penhurst to Arden, where Andy's parents lived, was fifty miles.

Starting at three o'clock, the train reached Arden station at five.

As Andy stepped on the platform he saw Roland Hunter, the son of a neighbor.

"How are you, Andy?" said Roland, with a cheerful greeting. "How do you happen to be coming home? Is it vacation?"

"No; I was summoned home by a telegram. Is—are they all well at home?"

"Yes, so far as I know."

Andy breathed a sigh of relief.

"I am glad of that," he said. "I was afraid some one in the family might be sick."

"I don't think so. I would have heard, living so near."

"Father is well, then?"

"Come to think of it, I heard he had a bad headache."

"At any rate, it isn't anything serious. Are you going home? If you are, I'll walk along with you."

"We can do better than that; I've got uncle's buggy on the other side of the depot. I'll take you, bag and baggage."

"Thank you, Roland. My bag is rather heavy, and as it is a mile to the house, I shall be glad to accept your offer."

"Bundle in, then," said Roland, merrily. "I don't know but I ought to charge you a quarter. That's the regular fare by stage."

"All right! charge it if you like," rejoined Andy, smiling. "Are your folks all well?"

"Oh, yes, especially Lily. You and she are great friends, I believe."

"Oh, yes," answered Andy, with a smile.

"She thinks a good deal more of you than she does of me."

"Girls don't generally appreciate their brothers, I believe. If I had a sister, I presume she would like you better than me."

Roland dropped Andy at his father's gate.

It may be said here that Mr. Grant owned a farm of fifty acres, that yielded him a comfortable living when supplemented by the interest on three thousand dollars invested in government bonds. On the farm was a house of moderate size which had always been a pleasant home to Andy and his little brother Robert, generally called Robbie.

Andy opened the gate and walked up to the front door, valise in hand.

The house and everything about it seemed just as it did when he left at the beginning of the school term. But Andy looked at them with different eyes.

Then he had been in good spirits, eager to return to his school work.

Now something had happened, he did not yet know what.

Mrs. Grant was in the back part of the house, and Andy was in the sitting room before she was fully aware of his presence. Then she came in from the kitchen, where she was preparing supper.

Her face seemed careworn, but there was a smile upon it as she greeted her son.

"Then you got my telegram?" she said. "I didn't think you would be here so soon."

"I started at once, mother, for I felt anxious. What has happened? Are you all well?"

"Yes, thank God, we are in fair health, but we have met with misfortune."

"What is it?"

"Nathan Lawrence, cashier of the bank in Benton, has disappeared with twenty thousand dollars of the bank's money."

"What has that to do with father? He hasn't much money in that bank."

"Your father is on Mr. Lawrence's bond to the amount of six thousand dollars."

"I see," answered Andy, gravely, "How much will he lose?"

"The whole of it."

This, then, was what had happened. To a man in moderate circumstances, it must needs be a heavy blow.

"I suppose it will make a great difference?" said Andy, inquiringly.

"You can judge. Your father's property consists of this farm and three thousand dollars in government bonds. It will be necessary to sacrifice the bonds and place a mortgage of three thousand dollars on the farm."

"How much is the farm worth?"

"Not over six thousand dollars."

"Then father's property is nearly all swept away."

"Yes," said his mother, sadly. "Hereafter he will receive no help from outside interest, and will, besides, have to pay interest on a mortgage of three thousand dollars, at six per cent."

"One hundred and eighty dollars."

"Yes."

"Altogether, then, it will diminish our income by rather more than three hundred dollars."

"Yes, Andy."

"That is about what my education has been costing father," said Andy, in a low voice.

He began to see how this misfortune was going to affect him.

"I am afraid," faltered Mrs. Grant, "that you will have to leave school."

"Of course I must," said Andy, speaking with a cheerfulness which he did not feel. "And in place of going to college I must see how I can help father bear this burden."

"It will be very hard upon you, Andy," said his mother, in a tone of sympathy.

"I shall be sorry, of course, mother; but there are plenty of boys who don't go to college. I shall be no worse off than they."

"I am glad you bear the disappointment so well, Andy. It is of you your father and I have thought chiefly since the blow fell upon us."

"Who will advance father the money on mortgage, mother?"

"Squire Carter has expressed a willingness to do so. He will be here this evening to talk it over."

"I am sorry for that, mother. He is a hard man. If there is a chance to take advantage of father, he won't hesitate to do it."

CHAPTER II. SQUIRE CARTER

When Mr. Grant entered the room, he seemed to Andy to have grown five years older. His face was sad, and he had lost the brisk, cheerful manner which was habitual to him.

"Has your mother told you?" he asked.

"Yes, father." Then he added with indignation: "What a wicked man Mr. Lawrence must be!"

"I suppose he was tempted," said Mr. Grant, slowly. "Here is a note I received from him this morning."

Andy took the envelope from his father's hand, and, opening it, read the following lines:

"OLD FRIEND: Perhaps by the time you receive this letter you will have heard of the wrong I have done you and yours, and the loss I have brought upon you. It is to me a source of the greatest sorrow, for I fear you will never recover from it. I am just ready to go away. I cannot stay here to receive punishment, for it would tie my hands, and prevent my making reparation, as I hope some day to do. Why did I go wrong? I can't explain, except that it was infatuation. In a moment of madness I took some of the funds of the bank and risked them in Wall Street. I lost and went in deeper, hoping to be more fortunate and replace the stolen money. That is the way such things usually happen.

"I can say no more, except that it will be my earnest effort to give you back the money you will lose by me. It may take years, but I hope we both shall live long enough for me to do it.

"NATHAN LAWRENCE."

Andy read this letter in silence and gave it back to his father.

"Do you believe he is sincere?" he asked.

"Yes; he has many good points, and I believe he really feels attached to me."

"He has taken a strange way to show it."

"He was weak, and yielded to temptation. There are many like him."

"Do you believe he will ever be able to make up the loss?"

"I don't know. He is a man of fine business talent, and may be able in time to do something, but his defalcation amounts to twenty thousand dollars."

"We must try to make the best of it, father. You have been spending three hundred dollars a year for me, besides the expense of my clothes. If that is saved, it will make up your loss of income."

"But, my dear boy, I don't like to sacrifice your prospects."

"It won't be sacrificing them," said Andy, with forced cheerfulness. "It will only change them. Of course, I must give up the thought of a college education, but I may make a success in business."

"It will be very hard upon you," said Mr. Grant, sadly.

"No, father. I won't deny that I shall be sorry just at first, but it may turn out better for me in the end."

"You are a good boy, to take it so well, Andy. I had no right to risk so much, even for a friend like Lawrence."

"You have known Mr. Lawrence for many years, have you not, father?"

"Yes; we were schoolboys together. I thought him the soul of honor. But I ought not to have risked three-quarters of my estate, even for him."

"You can't be blamed, father. You had full confidence in him."

"Yes, I had full confidence in him," sighed Mr. Grant.

"And he may yet be able to make up the loss to you."

Though Andy said this, he only said it to mitigate his father's regret, for he had very little confidence in the missing cashier or his promises. He was repaid by seeing his father brighten up.

"You have cheered me, Andy," he said. "I don't care so much for myself, but I have been thinking of you and your mother."

"And we have been thinking of you, father," said Mrs. Grant. "It might be worse."

"I don't see very well how that could be."

"We are in good health, thank God! and your reputation is unblemished. Compare your position with that of Nathan Lawrence, forced to flee in disgrace under a load of shame."

"You are right, wife. He is more to be pitied than I am."

"Is he a married man, father?"

"No; that is, he is a widower."

"While we are spared to each other. We must trust in God and hope for the best."

"Mother tells me you expect to get part of the money you need from

Squire Carter," said Andy.

"Yes, he has promised to take a mortgage of three thousand dollars on the old place."

"I have heard he is a hard man, father. I don't think he is influenced by kindness."

"I can't afford to inquire into his motives. It is enough that he will furnish the money. But for that I might have to sell the farm, and then we should be quite helpless."

About seven o'clock Squire Carter made his appearance. Andy opened the door for him.

He was a tall, florid-faced man, with an air of consequence based upon his knowledge that he was the richest man in the town.

"Good-evening, Andrew," he said, for he was always formal. "So you are home from school?"

"Yes, sir."

"When did you come?"

"This afternoon, sir."

"I suppose you heard of your father's misfortune?"

"Yes, sir."

"Ha! it is very sad—very sad, indeed. I quite feel for your father. I am trying to help him out of his trouble. He was a very foolish man to risk so much on that rascal, Lawrence."

Andy was disposed to agree with the squire, but he did not like to hear his father blamed.

"I think he realizes that he was unwise, Squire Carter," said Andy.

"Won't you walk in?"

"I suppose your father is at home?" said the squire, as he stepped into the front entry.

"Yes, sir; he was expecting you."

Andy opened the door of the sitting room, and the squire entered. Mr. Grant rose from the rocking-chair in which he was seated and welcomed his visitor.

"I am glad to see you, squire," he said. "Take a seat by the fire."

"Thank you," said the squire, with dignity. "I came, as I said I would.

I do not desert an old neighbor because he has been unfortunate."

But for his patronizing tone his words would have awakened more gratitude. As it was, his manner seemed to say: "See how kind-hearted I am."

Somehow, Andy felt more and more sorry to think his father must be indebted to such a man.

"It is getting quite fallish," said the squire, rubbing his hands. "I suppose I am more sensitive to cold, as my home is heated throughout with steam."

"I hope we shall be able to make you comfortable, Squire Carter," returned Mrs. Grant, who had entered the room in time to hear this last speech.

"Oh, yes, Mrs. Grant. I always adapt myself to circumstances."

"That is very kind in you," Andy was tempted to say, but he forbore. It would not do to offend the village magnate.

"I see you have sent for Andrew," observed the squire, with a wave of his hand toward the boy.

"Yes; I shall not be able to keep him at Penhurst Academy any longer."

"Very sensible decision of yours. No doubt it cost you a pretty penny to keep him there?"

"The school charge is three hundred dollars a year."

"Bless my soul! How extravagant! You will excuse my saying so, but I think you have been very unwise. It really seems like a wasteful use of money."

"Don't you believe in education, squire?" asked Mrs. Grant.

"Yes; but why couldn't he get all the education he needs here?"

"Because there is no one here who teaches Latin and Greek."

"And what good would Latin and Greek do him? I don't know anything of Latin and Greek, and yet I flatter myself I have succeeded pretty well.

I believe I am looked up to in the village, eh?"

"No doubt you occupy a prominent position, squire, but the boy had a fancy for the languages and wanted to go to college."

"I shall not send my son to college, though, of course, I can afford it."

"Perhaps he doesn't care to go."

"No the boy is sensible. He will be satisfied with the advantages his father enjoyed. Supposing your boy had gone to college, what would you have made of him?"

"He thought he would have liked to prepare himself for a teacher or professor."

"It's a poor business, Neighbor Grant. A schoolmate of mine became a teacher—the teacher of an academy—and I give you my word, he's as poor as poverty."

"Money isn't everything, squire."

"It's a good deal, as in your present circumstances you must admit. But we may as well come to business."

CHAPTER III. ANDY LEAVES THE ACADEMY

"You need to raise three thousand dollars, I believe, Neighbor Grant?" began the squire.

"Yes, squire."

"Three thousand dollars is a good deal of money."

"I realize that," said Mr. Grant, sadly.

"I was about to say it is a good deal to raise on the security of the farm."

"The farm cost me six thousand dollars."

"It would fetch only five thousand now. It wouldn't fetch that at a forced sale."

"But for my losses, I wouldn't consider an offer of less than six thousand."

"Of course, you are attached to it, and that gives it a fancy value in your eyes."

"It is good land and productive. Then, it is well situated, and the buildings are good."

"Well, tolerable," said the squire, cautiously. "However, that's neither here nor there. You want three thousand dollars, and I have agreed to let you have it. I will take a mortgage for two years, the interest being, as usual, six per cent."

"Two years?" repeated Farmer Grant, uneasily.

"Yes. I am not sure that I can spare the money longer than two years. I give you that time to pay it off."

"But it will be impossible for me to pay it off in two years. In fact, it will take all my income to live and pay the interest."

"Of course that isn't my lookout."

"Do you mean that you will foreclose in two years?"

"Not necessarily. I may not need the money so soon. Besides, you may find some one else to take it off my hands."

"Can't you say five years, squire?" pleaded the farmer.

Squire Carter shook his head.

"No; you can take it or leave it. I am not at all anxious to take the mortgage, and if my terms are not agreeable, we will consider the negotiations at an end."

"I won't make any difficulty, squire; I accept your terms."

"That is sensible. I can't, for my part, see how five years would have been more favorable to you than two."

"My son Andrew is sixteen. By the time he is twenty-one he might help me."

"There's not much chance of that—unless he marries a fortune," said the squire, jocosely. "I suppose you will keep him at home to help you on the farm?"

"We haven't talked the matter over yet. I will consult his wishes as far as I can. He can't earn much money on the farm. What are you going to do with your son?"

"Conrad will probably be a merchant, or a banker," said the squire, pompously.

"With your means you can select any path in life for him."

"True; as my son he will have a great advantage. Well, as our business is arranged, I will leave you. If you will call at Lawyer Tower's office to-morrow at noon the papers can be drawn up, and I will give you a check for the money."

"Thank you, squire. I will meet the appointment."

"If you don't want Andrew to work on the farm I will turn over his case in my mind and see if I can get him a position."

"Thank you. I should be glad to have him well started in some business where he can raise himself."

As the term of the academy was so nearly completed, Andy went back with his father's permission, to remain till vacation. He sought an interview at once with Dr. Crabb, the principal, and informed him of the necessity he was under of leaving the institution.

"I am really sorry, Andrew," said the doctor. "You are one of my best pupils. I am not sure but the best. There is scarcely one that I would not sooner lose. I shall be willing to take you for half price—that is, for one hundred and fifty dollars—till you are ready for college."

"Thank you, Dr. Crabb," replied Andy, gratefully. "You are very kind, but even that sum my father, in his changed circumstances, would be unable to pay. Besides, it would be quite out of my power to go to college even if I were prepared."

"It is a thousand pities," said the principal, with concern. "If you must leave, you must. I am not sure but I should be willing to take you gratuitously."

"Thank you; but I feel that I ought to go to work at once to help my father. It is not enough that I free him from expense."

"No doubt you are right. I respect you for your determination. You need not hesitate to apply to me at any time in the future if you see any way in which I can be of service to you."

"I think it will help me if you will give me a letter of recommendation, which I can show to any one from whom I seek employment."

"I will give you such a letter with great pleasure;" and the doctor, sitting down at his desk, wrote a first-class recommendation of his favorite pupil.

There was general regret in the academy when it was learned that Andy must leave them. One little boy of twelve—Dudley Cameron, a special favorite of Andy—came to him to ask if there was no way by which he could manage to stay.

"No, Dudley! I am too poor," said Andy.

"If I write to papa and ask him to send you a thousand dollars, will you stay?" asked the little boy, earnestly.

"No, Dudley; you mustn't do anything of the kind. Even if your father liked me as well as you do, and would give me the money, I could not take it. I must go to work to help my father."

"You will write to me sometimes, Andy?"

"Yes; I will be sure to do that."

The little fellow's warm-hearted offer, and the expressions of sympathy and regret on the part of his schoolmates, cheered Andy. It was pleasant to think that he would be missed.

On the closing day he received the first prize for scholarship from the hands of Dr. Crabb.

"You will take my best wishes with you, Andy," said the venerable principal. "Let me hear from you when you have made any business arrangement."

The farewells were said, and Andy set out on his return home.

He was leaving the old life behind him. A new one lay before him, but what it was to be he could not foresee.

He reached Arden in due course and set out to walk home. He had barely started when he heard his name called.

Looking around, he saw Conrad Carter, the squire's only son, on his bicycle.

"So you've come home from the academy?" said Conrad, curiously.

"Yes," answered Andy, briefly.

He never could bring himself to like Conrad, who made himself offensive and unpopular by his airs of superiority. Indeed, there was no boy in Arden so thoroughly disliked as Conrad.

"You'll have a pretty long vacation," went on Conrad, with a significant laugh.

"Yes, I suppose so."

"Oh, well, it's the best thing for you. I thought it foolish when your father sent you off to the academy. If the Arden grammar school is good enough for me it is good enough for you."

"There is nothing to prevent your going to the academy."

"I know that. My father could afford it, even if it cost a good deal more. You wanted to go to college, didn't you?"

"Yes."

"It was very foolish for a poor boy like you."

"Of course your age and experience make your opinion of value," said Andy, with a sarcasm which he did not care to conceal.

"I advise you not to be too independent," returned Conrad, displeased.

"Are you going to work on the farm?"

"I may till I get a situation."

"I'll speak to father. He might take you for an errand boy."

"I don't think that place would suit me."

"Why not?"

"I want to go into some mercantile establishment and learn business."

"That's what I am going to do when I get through school. Of course there is no hurry in my case."

"I suppose not."

"I suppose you know that my father has taken a mortgage on your father's farm?"

"Yes, I know that."

"If your father can't pay the mortgage when it is due, father will have to take the farm."

Andy made no answer, but thought Conrad more disagreeable than ever. By way of changing the conversation, he said:

"That's a new bicycle, isn't it?"

"Yes; I got tired of the old one. This is a very expensive one.

Wouldn't you like to own a bicycle?"

"Yes."

"Of course, you never will."

"Then I must be content without one."

"Well, I must leave you. I'll come around soon and see you ride a horse to plow."

As Conrad sped away on his wheel, Andy said to himself:

"I shouldn't like to be rich if it made me as disagreeable as Conrad."

CHAPTER IV. PREPARING FOR THE PICNIC

The change in his father's circumstances had come so suddenly that Andy could not immediately decide upon a plan of securing employment.

He was not idle, however. There was work to do on the farm, and he took off his uniform, for Penhurst Academy was a military school, and donned, instead, a rough farm suit, in which he assisted his father.

If he felt a pang of regret he did not show it, for he did not wish to add to his father's grief over his imprudent act of friendship.

It was while he was at work hoeing corn that Conrad Carter came up one day, and leaning against the fence, looked at Andy with an amused expression.

"Oho, you've turned farmer in earnest!" he said.

"Yes, for the time being," answered Andy, composedly.

"You look fine in your overalls."

"Do you think so? Thank you for the compliment."

"You might as well keep on. You will probably succeed better as a farmer than in business."

"I mean to succeed in anything I undertake."

"You've got a comfortable opinion of yourself."

"While you, on the contrary, are modest and unassuming."

"What do you mean?" asked Conrad, coloring.

"I meant to compliment you, but if you don't like it I will take it back. Suppose I say that you are neither modest nor unassuming."

"If that is the way you are going to talk to me I will go away," said

Conrad, haughtily. "It is a little imprudent, considering—"

"Considering what?"

"That my father can turn you all out at the end of two years."

"If that is the way you are going to talk to me I shall be glad to have you go away, as you just threatened."

"Pride and poverty don't go together very well," said Conrad, provoked.

"I don't want to be either proud or poor," returned Andy, smiling.

"That fellow provokes me," thought Conrad. "However, he'll repent it some time."

In five minutes his place was taken by Valentine Burns, an intimate friend of Andy's. His father kept the village store, and was one of the leading citizens of Arden.

"Hard at work, I see, Andy," he said.

"Don't you want to help me?"

"No, I'm too lazy. I have to work in the store out of school hours, you know. Are you going to the picnic?"

"What picnic?"

"There's a Sunday-school picnic next Thursday afternoon. Both churches unite in it. All the young people will be there. You would have heard of it if you hadn't been absent at school."

"I will certainly go. There are so few amusements in Arden that I can't afford to miss any. I suppose there will be the usual attractions?"

"Yes, and an extra one besides. There's a gentleman from the city staying at the hotel, who has offered a prize of ten dollars to the boy who will row across the pond in the shortest time."

"The distance is about half a mile, isn't it?"

"Yes; a little more."

"I suppose you will go in for the prize, Val. You have a nice boat to practice in."

"No amount of practice would give me the prize. I don't excel as a rower."

"Who is expected to win?"

"Conrad Carter confidently counts on securing the prize. There is no boy in Arden that can compete with him, except—"

"Well, except whom?"

"Andy Grant."

"I don't know," said Andy, thoughtfully. "I can row pretty well—that is, I used to; but I am out of practice."

"Why don't you get back your practice?"

"I have no boat."

"Then use mine," said Valentine, promptly.

"You are very kind, Val. How many days are there before the picnic?"

"Five. In five days you can accomplish a great deal."

"I should like to win the ten dollars. I want to go to the city and look for a place, and I don't want to ask father for the money."

"Ten dollars would carry you there nicely, and give you a day or two to look around."

"True; well, Val, I will accept your kind offer. Is Conrad practicing?"

"Yes; he is out every afternoon."

"I can't go till after supper."

"Then begin this evening. You know where I keep my boat. I will be at the boathouse at half-past six, and you can meet me there."

"All right. You are a good friend, Val."

"I try to be, but it isn't all friendship."

"What else, then?"

"I want Conrad defeated. He is insufferable now, and if he wins the prize he will be worse than ever."

Prospect Pond was a little distance out of the village. It was a beautiful sheet of water, and a favorite resort for picnic parties. Conrad Carter, Valentine Burns, and two or three other boys and young men had boats there, and a man named Serwin kept boats to hire.

But the best boats belonged to Valentine and Conrad. It was rather annoying to Conrad that any one should have a boat as good as his own, but this was something he could not help. He consoled himself, however, by reflecting that he was a better oarsman than Valentine.

He had been out practicing during the afternoon, accompanied by John Larkin, a neighbor's son. John stood on the bank and timed him.

"Well, John, how do I row?" he asked, when he returned from his trial trip.

"You did very well," said John.

"There won't be any one else that can row against me, eh?"

"I don't think of any one. Valentine has as good a boat—"

"I don't admit that," said Conrad, jealously.

"I would just as soon have his as yours," said John, independently; "but he can't row with you."

"I should think not."

"Jimmy Morris is a pretty good rower, but he has no boat of his own, and would have to row in one of Serwin's boats. You know what they are."

"He couldn't come up to me, no matter in what boat he rowed," said Conrad.

"Well, perhaps not; I don't know."

"Well, you ought to know, John Larkin."

"My opinion's my own, Conrad," said John, manfully.

"All the same, you are mistaken."

"If Valentine would lend his boat to Jimmy we could tell better."

"He won't do it. He will want it himself," said Conrad.

"As matters stand now, I think you will win the prize."

"I think so myself."

It may be thought surprising that nothing was said of Andy Grant and his chances, but, in truth, his boy friends in Arden had never seen him row during the last two years.

As a matter of fact, he had been the champion oarsman of Penhurst Academy, but this they did not know. During his vacations at home he had done very little rowing, his time being taken up in other ways.

"I wonder whether Andy Grant can row?" said John Larkin.

Conrad laughed.

"He can hoe corn and potatoes better than he can row, I fancy," he said.

"He's a first-rate fellow," said Larkin, warmly.

"He's poor and proud, that's what he is. I called at the farm this morning and he insulted me."

"Are you sure it wasn't the other way?"

"Look here, John Larkin, if you don't treat me with more respect I won't associate with you."

"Do as you like," said John, independently. "I'd just as soon associate with Valentine or Andy."

"My father can buy out both their fathers."

"That don't make you any the better fellow. Why are you so anxious to win this prize? Is it the money you are after?"

"No. If I want ten dollars my father will give it to me. It isn't the money, but the glory that I think of."

"If I had your practice I'd go in for it myself. I shouldn't mind pocketing ten dollars."

"No doubt it would be welcome to you."

"Let me try your boat for a few minutes."

"You can have it for ten minutes."

"I would like it long enough to row over the course."

"You can have it that long. I'm going over it again myself as soon as I have got rested from the last trial."

John Larkin got into the boat and rowed very creditably, but was soon called in by the owner of the craft.

John began to ask himself what benefit he got from associating with

Conrad, who showed his selfishness on all occasions.

"I wish he would get beaten, after all," thought John; "but I don't know who there is to do it. Valentine is only a passable rower, and Jimmy Morris has no boat of his own."

Conrad came back in good spirits. He had beaten his former record by three-quarters of a minute.

"I'm sure of the prize," he said, in exultation.

CHAPTER V. THE BOAT RACE

As Andy rowed only in the evening, and Conrad practiced in the afternoon, it chanced that the coming rivals never met; nor was Conrad aware that Andy proposed to dispute the prize with him.

Even at first Valentine was surprised and pleased to observe how Andy handled the oars. Before the evening was over he demonstrated the fact that he was a first-class oarsman, much to the satisfaction of his friend.

"You must have had a good deal of practice at the gymnasium," said Valentine.

"Yes; the director of the gymnasium, who is an all-around athlete, gave the boys special instruction, by which we all profited. He was a graduate of Harvard, and an old member of the University crew."

"That accounts for it. Your rowing has a style to it that Conrad cannot show."

"Probably he has never had any instructions."

"Whatever he has accomplished has come by practice. He pulls a strong oar, but there is a roughness and lack of smoothness about his work. Still, he gets over the water pretty fast."

"And that counts. How does his speed compare with mine?"

"As you rowed to-night, I think the race would be a close one. But this is only the first evening. Keep on practicing daily, and I will bet on you every time."

Andy looked pleased.

"I am glad to hear you say this," he said. "I shall not row for glory, but for the ten dollars, which I shall find very useful. You have a fine boat, Val. How does Conrad's compare with yours?"

"I should hardly know how to choose between them. His boat is a fine one, but mine is quite as good."

"And I suppose there is no other on the pond as fine."

"No; Serwin's boats are old style, and have been in use for years. If you rowed in one of those against Conrad you would be sure to be beaten."

"Then if I win I shall be indebted to you for the victory."

Valentine smiled.

"I should be glad to think I had anything to do with gaining the prize for you, even indirectly; but it will be due in a large measure to your own good rowing. Only, keep up your practicing."

"I will do so."

"I want you to win; and, besides, I want Conrad to lose. I hope he won't hear anything of your entering the race."

Two days before the picnic Valentine happened to meet Conrad at his father's store.

"Are you going to enter the boat race at the picnic?" asked the latter.

"I am not certain."

"You have the only boat that can compare with mine. Have you been practicing any?"

"I have been rowing a little."

"I shall have to look out," said Conrad, but his manner did not indicate apprehension. "Probably the prize will go either to you or me."

"Thank you for the compliment."

"Suppose we have a little trial by ourselves? It may do us both good."

"I don't mind. When shall it be?"

"Say to-morrow afternoon."

"Very well. I will be at the pond at four o'clock."

"All right."

The two boys met according to agreement, and the race took place.

Conrad beat easily by eight lengths, although Valentine exerted himself to the best of his ability.

"That settles it," said Conrad, triumphantly. "You can't row against me."

"I am afraid you are right," returned Valentine, with an air of chagrin.

"You will need more practice, though you row fairly well. I think you pull the best oar next to me," said Conrad, in a patronizing tone.

"Yes, I see that I must practice more."

"There will be no need for me to practice," said Conrad to himself.

"I've got a dead sure thing."

It might have been supposed that Conrad would be indifferent to the money value of the prize offered, but he had extravagant tastes, and found his allowance from his father, though a liberal one, insufficient for his needs. He began to consider in what way he would spend the money, which he considered as good as won.

At length the day for the picnic dawned. The day previous had been unpleasant, and there had been considerable anxiety lest the weather should prove unpleasant. But greatly to the general satisfaction it was bright with sunshine, and the temperature was delightful.

The young people of both societies turned out *en masse* and looked forward to a good time.

The race had been fixed for half-past three o'clock. At that hour the superintendent of the Sunday school came forward and said:

"Owing to the liberality of Mr. Gale, of New York, a boarder at the hotel, a prize of ten dollars has been offered to the best oarsman who may compete for it. Boats will start from the pier, and the course will be to the opposite bank of the pond and back. I am sure that this will prove a very attractive feature of our picnic. Boys who intend to compete will now present themselves."

The first to come forward was Conrad Carter. He was dressed in a handsome boating costume, and his manner indicated great confidence. He looked around for Valentine, but the latter made no motion toward the shore, though his boat was in the pond drawn up with the rest.

"Aren't you going to row, Valentine?" asked Conrad, in surprise.

"No; I have lent my boat to Andy Grant."

At the same time Andy, in his ordinary attire, came forward, and stepped into Valentine's boat.

Conrad arched his brows in surprise. He had been disappointed to find that Valentine would not row, but he was quite as well pleased at the prospect of beating Andy.

He was rather surprised, however, as he had never heard that Andy could row.

"He must be a fool to think of rowing against me," he said to himself.

Next came Jimmy Morris, who took his place in one of Serwin's boats.

Two other boys also appeared in hired boats, one of them being Dennis Carlyle, a friend of John Larkin.

When the boats were in line, a superintendent gave the signal.

Conrad got the first start. The others kept together, a length or two behind Conrad. Andy did not appear to be exerting himself, but his strokes showed a smoothness that was lacking in any of the rest.

Mr. Gale, the donor of the prize, who was himself a good rower, took notice of him.

"Who is that boy?" he asked, pointing to Andy. "I don't think I have seen him before."

"It is Andy Grant, the son of Farmer Grant."

"Why haven't I seen him before?"

"He has been absent at school—at Penhurst Academy."

"He knows how to row. See how he handles his oars."

"I didn't know he was a rower."

"He is, and a good one. I shouldn't be surprised if he wins the race."

"What, against Conrad Carter?" asked the superintendent, incredulously.

"Yes. It is easy to see that he has been trained, while Conrad, though he pulls a strong oar, rows like a country amateur."

Conrad was so intent upon his own work that he had not had an opportunity of watching his competitors. When he had nearly reached the point selected on the other bank, he turned about and saw Andy close behind him.

Andy was not apparently exerting himself, but pulled a strong, steady stroke, and seemed quite free from excitement. For the first time Conrad saw that he was a competitor not to be despised.

After the turn Conrad and Andy led the procession. Next came Jimmy Morris, and last of all Dennis Carlyle.

The latter managed to catch a crab, and in his attempt to right himself tumbled into the water. "Don't mind me!" he called out humorously. "I am only taking a bath."

So the other contestants kept on, in the same order.

But this was not to continue. Suddenly Andy made a spurt and forged ahead of Conrad. The young aristocrat could hardly believe his eyes when he saw Valentine's boat, impelled by a competitor whom he had despised, take the leading place.

He flushed with vexation and made a desperate effort to regain his lost position. But he was excited, and did not use his strength to the best advantage.

To his great annoyance he saw that Andy was continuing to gain upon him, and that without any great effort. His smooth, steady stroke was most effective. Even the unpracticed eye could see his superiority to any of his competitors.

When the goal was reached he was five lengths ahead of Conrad, and twelve lengths ahead of Jimmy Morris.

It was a genuine surprise to the spectators, and a great shout went up.

"Three cheers for Andy Grant!"

Andy smiled, and he raised his hat in acknowledgment of the compliment.

Mr. Gale pressed forward and greeted the young victor.

"You have done yourself credit," he said. "You know how to row. Where did you learn?"

"At Penhurst Academy; I was trained by a Harvard oarsman."

"He understood his business, and so do you. I have great pleasure in presenting you with the prize."

With a sullen look Conrad listened to those words. Without a word he sprang on shore, and, as soon as he could, turned his back upon the picnic.

"Conrad is terribly disappointed!" said Valentine. "You have made yourself famous, Andy."

CHAPTER VI. A LIBERAL OFFER

Thoroughly mortified and crestfallen, Conrad went home. He hoped to go up to his room without observation, but his father noticed his entrance.

"Well, Conrad," he said, with a smile, "did you carry off the honors at the picnic?"

"No, I didn't," answered Conrad, bitterly.

"Did Valentine Burns defeat you?"

"No."

"Who did win the prize?"

"Andy Grant."

Squire Carter was amazed.

"Can he row?" he ejaculated.

"Yes, a little."

"But he beat you?"

"I tell you how it was, father," said Conrad, who had decided upon his story. "I was well ahead till we got halfway back, when I got a terrible pain in my arm. I must have strained it, I think. Of course I couldn't do anything after that, and Andy, who was next to me, went in and won."

Squire Carter never thought of doubting Conrad's story. His pride extended to his family and all connected with him, and he felt satisfied that Conrad was the best rower in the village.

"Where did the Grant boy learn to row?" he asked.

"I heard him tell Mr. Gale that he learned at the academy."

"You don't think he is equal to you?"

"Of course he isn't. I am miles ahead of him."

"It was very unfortunate that your arm gave out. You had better speak to your mother, and she will put some arnica on it."

"I will," said Conrad cunningly. "I would rather have had any boy beat me than that upstart, Andy Grant. He will put on no end of airs. Besides, I shall miss the money."

"That, at any rate, I can make up to you. Here are two five-dollar bills."

"Thank you, father," said Conrad, as, with much satisfaction, he pocketed the bills. "It was lucky I thought about the strain," he said to himself. "All the same, it is awfully humiliating to be beaten by that beggar."

"How do you think Conrad accounts for his defeat, Andy?" said Valentine the next day.

"I can't tell."

"He says he strained the muscles of his arm."

Andy smiled.

"If it will make him feel any better, I have no objection to that explanation."

"His father has given him ten dollars, so he will not lose any money.

But he won't get any of the boys to believe his story."

"The money is very acceptable to me," said Andy. "If I had lost, my father couldn't have made it up to me."

At five o'clock, on his way to the post office, Andy met Mr. Gale.

Walter Gale was a young man about twenty-five. He had a pleasant face, and his manner was genial. He had a strong sympathy with boys, and he was a favorite with them.

"Well, Andrew," he said; "have you recovered from your exertions in the boat race?"

"Oh, yes; I am used to rowing, and felt very little fatigue."

"I hear that Conrad is very much mortified by his defeat."

"I believe he is. He felt sure of winning."

"And he would have done so if you had remained out of the list."

"He told Valentine Burns that he strained the muscles of his arm, and that this defeated him."

"I should think better of him if he would acknowledge that he was fairly beaten. Are you at leisure this evening?"

"Yes, sir."

"Then call upon me at the hotel. I shall be glad to know you better."

This invitation Andy was very glad to accept. He was drawn to the young man, and felt that he was likely to prove a sincere friend.

At seven o'clock he left the farmhouse, and on arriving at the hotel found Mr. Gale sitting on the piazza.

"I was looking for you," said the young man. "Come up to my room."

He led the way to a front corner apartment on the second floor. It was the best room in the hotel, and he had furnished it in the most comfortable and attractive manner. Pictures hung on the walls, and there was a bookcase containing a goodly array of volumes.

"What a pleasant room!" exclaimed Andy.

"Yes; I have tried to make myself comfortable. What I lack most is society."

"I wonder that you are content to live in the country. Are you not accustomed to the city?"

"Yes; but I had a severe sickness in the spring, and the doctors recommended me to absent myself for a time from the excitement of the town and take up my residence in the country."

"Didn't that interfere with your business?"

Walter Gale smiled.

"Fortunately, or unfortunately," he answered, "I have no business. Until two years since I was employed in an insurance office in the city. The death of an uncle has made me pecuniarily independent, so that I had leisure to be sick."

"You look in good health now."

"Yes; but I have a nervous temperament, and am obliged to be careful.

Now tell me about yourself. You have been for some time at Penhurst Academy?"

"Yes; for two years."

"Do you go back there?"

"No; my father has met with serious losses, and can no longer afford to send me. I must stay at home and help him."

"And this is a disappointment to you?"

"Yes; I was expecting to go to college in a few months."

"I believe your father is a farmer?"

"Yes."

"Do you expect to assist him on the farm?"

"Till I can get something to do. I shall try to get some business situation. Business pays better than farming."

"I suppose you are a good Latin and Greek scholar?"

"Yes; that is, I like the languages, and stood high in my classes."

"My own education is limited. Though I am rich now, I was a poor boy. At sixteen I had made some progress in Latin and commenced Greek, when my father's failure obliged me to seek employment. The uncle who has now made me rich would do nothing for me; so I left school half educated."

"You would be able to make up deficiencies now," suggested Andy.

"That is what I have been thinking of, if I can get a satisfactory teacher."

"I don't think you can find a classical teacher in Arden."

"I know of one, if he would be willing to undertake the task."

"Who is it?" asked Andy, puzzled.

"Andrew Grant," answered this young man, with a smile.

"Do you mean me?" asked Andy, with a wondering face.

"Certainly. You are fresh from school, and I am sure you would be competent to teach me."

"But I am only a boy."

"Age has nothing to do with a teacher's qualifications, except as to discipline. You wouldn't find me a very advanced pupil. I had read one book in *Caesar* when I was compelled to leave school, and had begun to translate Greek a little. Now the question is, are you willing to teach me?"

"If you think I am competent, Mr. Gale."

"I don't doubt that. We will begin, if you like, next Monday. Perhaps, in order to avoid village gossip, it will be well to pass yourself off as my private secretary. Indeed, I will employ you a little in that way also."

"I shall be very glad to serve you in any way."

"Then come to-morrow morning at nine and remain with me till twelve. Now about the compensation."

"Fix that to suit yourself, Mr. Gale. I am almost ashamed to ask anything."

"The laborer is worthy of his hire, Andy. Suppose I pay you six dollars a week to begin with?"

"The money will be very acceptable, but I am afraid you will be overpaying me."

"I will take my risk of that. On the whole, I will call it nine dollars a week, and we will spend the afternoon together also. I will send to the city for a boat, and you shall give me lessons in rowing."

Andy's eyes sparkled. Nothing would please him better, and the prospect of earning nine dollars a week made him feel like a millionaire.

CHAPTER VII. AN ENCOUNTER WITH A TRAMP

It is hardly necessary to say that Andy's parents were equally surprised and pleased at his new engagement.

"You will like that better than working on the farm, I expect, Andy?" said Sterling Grant.

"Yes, father. I am willing to work, but I don't feel much interest in farming."

"It is hard work and poor pay, Andy, but I like it. I was brought up to it when a boy, and there is nothing else I can do."

"Andy is already beginning to get some advantage from his education," said Mrs. Grant.

Andy reported for duty, and during the first morning made up his mind that he should enjoy his new employment. Mr. Gale really desired to acquire a knowledge of Latin and Greek, and worked faithfully.

To Andy it was like a review of his own studies, and he experienced a satisfaction in the rapid progress of his pupil.

He felt quite at home with Mr. Gale, though their acquaintance had been so brief. When twelve o'clock came he was really sorry.

"What time shall I come over this afternoon, Mr. Gale?" he asked.

"At two o'clock. Can you borrow your friend Valentine's boat? I have sent for one, but it may be several days before it arrives."

"Oh, yes; I am sure Val will let me have it. He is a very good-natured boy."

"I will be glad to pay for its use."

"I don't think he'd accept anything."

"Then I will make him a present."

Before he returned to the hotel, Andy saw Valentine and obtained the loan of his boat.

At three o'clock Mr. Gale and Andy started from the boathouse, and again

Andy became a teacher.

The young man was a good rower, but Andy was able to give him some points. Sometimes they sat idle and let the boat float at will.

About four o'clock Conrad came down for his usual afternoon row. He was surprised and not altogether pleased at meeting Andy and his companion.

"Why are you not hoeing potatoes?" he asked.

"I've got a vacation," answered Andy, with a smile.

"Are you out for a row?" inquired Mr. Gale, pleasantly.

"Yes," answered Conrad, sullenly.

Though Walter Gale had nothing to do with his defeat, he could not quite forgive him for awarding the prize to Andy. He felt mortified whenever he thought of it, and wished Mr. Gale to understand that he was not inferior to Andy.

"I was unlucky the other day," he said. "I strained my muscles or I would not have been beaten."

"That was lucky for me, then," said Andy, good-naturedly.

"I didn't care so much for the money, but if I had been in my usual form I should have gained the prize."

"Then you wouldn't object to a second race?" said Walter Gale, quietly.

"What do you mean?"

"If you would like to try it again over the same course, I will put up five dollars."

Conrad hesitated.

He would not object to winning five dollars. Indeed, he wished very much to have that sum, but he was not quite so sure that he could beat Andy as he claimed to be.

Should Andy win again, he would be obliged to concede his superiority.

"No," he said, after a pause; "I don't think I care to race again."

"Then I will make you another offer, but not so good a one. I row a little myself—indeed, Andy is training me, so that I hope soon to row better. If you will row against me, I will pay you two dollars. That will be the prize."

"But suppose you win?"

"Then I keep the two dollars myself. It will cost you nothing."

"I'll row," said Conrad, eagerly.

"Very well. We will appoint Andy umpire, or referee, whatever you call it."

Conrad was not altogether pleased with this selection, but he waived his objections and the race was rowed, Andy giving the signal.

Conrad won by a dozen lengths, Mr. Gale making a very good second.

"You have won, Conrad," said the young man, good-naturedly. "Here is the prize."

Conrad pocketed the bill with a good deal of satisfaction.

"I will row you any day," he said.

Walter Gale shook his head.

"I must wait till I have improved," he said, "or you will beat me every time."

Conrad would much prefer to have beaten Andy, but the two dollars gave him not a little satisfaction.

"Mr. Gale must be rich," he reflected. "I wish I could get in with him."

"As Andy has to work on the farm," he said, "I shall be glad to go out with you any afternoon."

"Thank you; but I have made an arrangement with Andy that will save him from the necessity of farm work."

Conrad opened his eyes in surprise.

Later in the evening, when he met Andy at the village store, he asked:

"How much does Mr. Gale pay you for going with him?"

"The arrangement is private, Conrad, or I would tell you."

"How much are you with him?"

"I go to the hotel at nine o'clock in the morning."

"What do you do then?"

"He calls me his private secretary."

"Do you get as much as three dollars a week?"

"I am sorry, I can't tell you."

"Oh, well, if it is such a profound secret. You seem to have got in with him."

"He treats me very kindly."

"Is he rich?"

"I don't know, but I presume he is."

"I don't see what keeps him in such a dull hole as Arden, when he could live in the city and be in the midst of things."

"At any rate, it is lucky for me that he chooses to stay here."

"What on earth does he want of a private secretary?" demanded Conrad.

"Perhaps you had better ask him."

"Probably he only hires you out of pity."

"I won't trouble myself about his motives, as long as he appears to like having me with him."

Several days passed. The mornings were spent in study, the afternoons on the pond.

There had been no change in the program, so that Andy was surprised when, one morning, Mr. Gale said:

"We will omit our lessons this morning; I am going to send you to Benton on an errand."

"Very well, sir."

"I have an account with the bank, and will send a check by you to be cashed."

"All right, sir."

"I will engage a top buggy for you at the hotel stable. I suppose you are used to driving?"

"Oh, yes, sir."

"And I suppose you know the way to Benton?"

"I have been there a good many times."

"Then there will be no trouble."

"When do you want me to start?"

"At eleven o'clock. That would get you home late to dinner. You may, therefore, stop and dine at the hotel in Benton."

This would make it a day's excursion. Andy liked driving, and the visit to Benton would be a pleasure to him.

"I will run home and tell mother I shall not be back to dinner," he said.

"Very well. Be back here at eleven o'clock."

"All right, sir."

When Andy reached the hotel on his return he found the buggy ready.

Harnessed to it was the best horse in the hotel stable.

"A pleasant journey to you!" said Walter Gale, smiling at Andy from the piazza.

"Thank you, sir."

Andy drove off at good speed. It was a bright, clear morning. The air was invigorating, and his spirits rose.

He reflected upon his good luck in having found such a friend as Walter Gale. He had been unfortunate, to be sure, in being compelled to leave school, but the hardship was very much mitigated by Mr. Gale's friendship.

He had gone two-thirds of the way when he overtook a man whose bloated look and shabby clothing proclaimed him to belong to the large class of tramps whose business seems to be to roam through the country in quest of plunder.

The man looked up as Andy reached him.

"I say, boy," he called out, "give me a lift, won't you?"

Andy was kind-hearted, but he was repelled by the unsavory look of the man who asked him this favor. He felt that it would be very unpleasant to have such a man sitting beside him in the buggy.

"I think you must excuse me," he said.

"What for?" asked the man, with a scowl. "Are you too proud to take in a poor man?"

"I don't object to you being poor," answered Andy; "but you look as if you had been drinking."

The man replied by an oath, and, bending over, he picked up a good-sized stone and flung it at the young driver. Fortunately his condition made his aim unsteady, and the stone flew wide of the mark.

Andy whipped up the horse, and was soon out of danger.

CHAPTER VIII. A MOMENT OF DANGER

Andy did not examine the check till he reached the bank in Benton. Then, glancing at it before he presented it to the paying-teller, he found that it was for one hundred and twenty-five dollars.

"How will you have it?" asked the teller.

"Twenty-five dollars in small bills; the rest in fives and tens," answered Andy, as instructed by Mr. Gale.

The bills were counted out and placed in his hands. To Andy they seemed a large sum of money, and, indeed, the roll was big enough to convey that impression.

As he left the bank he saw the familiar but not welcome face of the tramp who had stopped him glued against the pane. He had attended to some errands before going to the bank, which allowed the fellow time to reach it in season to watch him.

"I wonder if he saw me putting away the bills?" thought Andy.

However, in a town like Benton, there was little chance of robbery.

The tramp looked at him with evil significance as he left the bank.

"Give me a dollar," he said.

"I can't," answered Andy.

"I saw you with a big roll of bills."

"They are not mine."

"Give me enough to buy a dinner, then," growled the tramp.

"Why should I give you anything? You threw a stone at me on the road."

The tramp turned away muttering, and the glance with which he eyed Andy was far from friendly.

As directed, Andy went over to the hotel and got dinner. He took the opportunity to dispose of the bills, putting all the large ones in his inside vest pocket. The small bills he distributed among his other pockets.

Andy started for home at two o'clock. He felt some responsibility, remembering that he had a considerable sum of money with him.

This made him anxious, and he felt that he should be glad to get home safe and deliver his funds to Mr. Gale. Probably he would not have thought of danger if he had not met the tramp on his way over.

The road for the most part was clear and open, but there was one portion, perhaps a third of a mile in length, bordered by trees and underbrush. It was so short, however, that it would be soon passed over.

But about the middle of it a man sprang from the side of the road and seized the horse by the bridle. It did not require a second look to satisfy Andy that it was the tramp.

The crisis had come! Andy's heart was in his mouth. He was a brave boy, but it might well make even an older person nervous to be stopped by an ill-looking tramp, who was without doubt a criminal.

"Let go that bridle!" called Andy in a tone which, in spite of his nervousness, was clear and resolute.

"So I will when I have got what I want," answered the tramp.

"What do you want?"

"Look at me and you can tell what I want."

"I presume you want money, but I have none to give you."

"You are lying. You have plenty of money about your clothes."

"I said I had no money to give you."

"Didn't I see you get a roll of bills at the bank?"

"Very likely you did, but what about that?"

"I want some of them. I won't take all, but I am a poor man, and I need them more than the man you are taking them to."

"Whom do you think I am taking them to?"

"Squire Carter. He is the only man in Arden that keeps no much money in the bank."

"You are mistaken; the money is not his."

"Whose, then?"

"I don't feel called upon to tell you."

"Well, that's neither here nor there. I want some of it. I'll be content with half, whoever owns it."

"You won't get any. Let go the horse, or I'll run you down."

"You're a smart kid, but you are no match for me. I don't scare worth a cent."

"Listen to me," said Andy; "if you should succeed in robbing me, you would be caught and sent to jail. How will that suit you?"

"It wouldn't be the first time I've been in jail. I'd just as soon be there as to tramp around without a cent of money."

Andy was not surprised to hear that he had to deal with an ex-convict. He understood that this man was a desperate character. He saw that he was a strong, powerful man, in the full vigor of life.

Any contest between them would be most unequal. He was but sixteen and the tramp was near forty. What could he do?

"I'll tell you what I'll do," he said, willing to try an experiment. "I've got two dollars of my own. I'll give you that if you'll let go my horse's bridle and give me no more trouble."

The tramp laughed mockingly.

"Do you take me for a fool?" he asked.

"Why?"

"Do you think I will be satisfied with two dollars, when you have a hundred in your pocket? Two dollars wouldn't last me a day."

"I have nothing to do with that. It is all I mean to give you."

"Then I shall have to help myself."

His cool impudence made Andy angry, and he brought down the whip forcibly on the horse's back.

Naturally the animal started, and nearly tore himself from the grasp of the tramp.

"So that is your game," said the fellow between his closed teeth. "If you try that again I'll pull you out of the buggy and give you such a beating as you never had before."

Andy remained cool and self-possessed. To carry out his threat the tramp would have to let go of the bridle, and in that case Andy determined to put his horse to his paces.

The tramp relaxed his hold and the horse stood stock-still, finding his attempt to get away futile.

"Well," said the tramp, "you didn't make much by that move, did you?"

"Did you make any more?"

"By Jove! you're a cool kid. But, after all, you're only a kid. Now, do as I tell you."

"What is that?"

"Put your hand in your pocket and take out fifty dollars. You've got as much, haven't you?"

"Yes."

"That's right. Speak the truth. You may have more, but fifty'll do me."

"Do you expect me to give you fifty dollars?"

"Yes, I do."

"I don't mean to do it."

Andy had satisfied himself that the tramp had no weapon, and this encouraged him. He could not hold the horse and attack him at one and the same time, but with a revolver he would have been at his mercy.

Besides, Andy's ears were keen, and he thought he heard the sound of wheels behind him. The tramp's attention was too much occupied, and perhaps his hearing was too dull to catch the sounds, as yet faint.

Thus it was that the other team was almost upon them before the tramp was aware of it. The newcomer was Saul Wheelock, a blacksmith, a strong, powerful man, fully six feet in height, and with muscles of steel.

He had seen the buggy standing still on the highway, and he could not understand the cause until he got near enough to see the tramp at the horse's head.

He sprang from the wagon he was driving, and before the vagabond was fully sensible of his danger he had him by the coat collar.

"What are you about?" he demanded, giving him a rough shake.

The tramp, turning, found he was in the hands of a man whom he was compelled to respect. He cared nothing for rank or learning, but physical force held him in awe.

He stood mute, unprepared, with an excuse.

"Why, it's you, Andy!" said the blacksmith. "Why did this rascal stop you?"

"He wants me to give him money. I've just been to the bank in Benton to draw out some for Mr. Gale at the hotel."

"Why, you scoundrel!" exclaimed the indignant blacksmith, shaking the tramp till his teeth chattered. "So you're a thief, are you?"

"Let me go!" whined the tramp. "I haven't taken anything. I'm a poor, unfortunate man. If I could get any work to do I wouldn't have been driven to this."

"No doubt you're a church member," said the blacksmith, in a sarcastic tone.

"Let me go! I'll promise to lead a good life. This young man says he'll give me two dollars. I'll take it and go."

"Don't give him a cent, Andy. You can go, but I'll give you something to remember me by."

He gave the tramp a vigorous kick that nearly prostrated him, and then, getting into his wagon, said:

"I'll keep along with you, Andy. I don't think you'll have any more trouble."

The tramp slunk into the woods, baffled and disappointed. If looks could have annihilated the sturdy blacksmith, his span of life would have been brief.

CHAPTER IX. CONRAD'S SCHEME

When Andy told Mr. Gale the story of his adventures on the trip to Benton, he received cordial congratulations on his courage.

"You have shown a great deal of pluck, Andy," he said. "The next time you have occasion to go over to the bank for me I will accompany you. Now, if you are not too tired, I want you to go down to the pond. I have something to show you."

They walked side by side till they reached the pond.

Andy's curiosity was not specially excited. He talked with Mr. Gale on different topics, and had hardly time to consider what it was he was to see. But when he reached the boathouse he saw floating at the small pier an elegant rowboat, built of cedar, and much handsomer than either Conrad's or Valentine's.

"Oh, what a beauty!" he exclaimed.

"Yes," said Mr. Gale, quietly; "you will have quite the best boat on the pond."

"I?" exclaimed Andy, in surprise.

"Yes, for the boat is yours."

"But I don't understand," stammered Andy.

"It is plain enough," said Walter Gale, with a pleasant smile. "The boat is yours. I give it to you."

"How can I thank you?" exclaimed Andy, grasping his friend's hand. "I can't believe that this beautiful boat is mine."

"You will realize it after a while. Let me tell you how I got it. It was built for a rich young man in New York, one of the Four Hundred, I believe, but as he received an unexpected invitation to go abroad for two years, he authorized the builder to sell it for him at a considerable reduction from the price he paid. So it happens that I was able to secure it for you. Now let us go out for a row. It will be the trial trip."

Fifteen minutes later Conrad got into his boat and started out. It was not long before his eyes were attracted to the new boat.

He could see at once, for he was a judge, that it was far more elegant and costly than his own, and he was seized by a pang of envy. His own boat seemed to him quite inferior, though but a short time before he had regarded it with pride.

He was curious to see the craft and pulled up to it.

"That is a fine boat you have there, Mr. Gale," he said.

"So I think," returned the young man. "I feel quite satisfied with it"

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