

**ALGER**

**HORATIO JR.**

JACK'S WARD; OR, THE  
BOY GUARDIAN

Horatio Alger

**Jack's Ward; Or, The Boy Guardian**

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# Jr. Horatio Alger

## Jack's Ward; Or, The Boy Guardian

### BIOGRAPHY AND BIBLIOGRAPHY

Horatio Alger, Jr., an author who lived among and for boys and himself remained a boy in heart and association till death, was born at Revere, Mass., January 13, 1834. He was the son of a clergyman; was graduated at Harvard College in 1852, and at its Divinity School in 1860; and was pastor of the Unitarian Church at Brewster, Mass., in 1862-66.

In the latter year he settled in New York and began drawing public attention to the condition and needs of street boys. He mingled with them, gained their confidence, showed a personal concern in their affairs, and stimulated them to honest and useful living. With his first story he won the hearts of all red-blooded boys everywhere, and of the seventy or more that followed over a million copies were sold during the author's lifetime.

In his later life he was in appearance a short, stout, bald-headed man, with cordial manners and whimsical views of things that amused all who met him. He died at Natick, Mass., July 18, 1899.

Mr. Alger's stories are as popular now as when first published, because they treat of real live boys who were always up and about—just like the boys found everywhere to-day. They are pure in tone and inspiring in influence, and many reforms in the juvenile life of New York may be traced to them. Among the best known are:

*Strong and Steady; Strive and Succeed; Try and Trust; Bound to Rise; Risen from the Ranks; Herbert Carter's Legacy; Brave and Bold; Jack's Ward; Shifting for Himself; Wait and Hope; Paul the Peddler; Phil the Fiddler; Slow and Sure; Julius the Street Boy; Tom the Bootblack; Struggling Upward; Facing the World; The Cash Boy; Making His Way; Tony the Tramp; Joe's Luck; Do and Dare; Only an Irish Boy; Sink or Swim; A Cousin's Conspiracy; Andy Gordon; Bob Burton; Harry Vane; Hector's Inheritance; Mark Mason's Triumph; Sam's Chance; The Telegraph Boy; The Young Adventurer; The Young Outlaw; The Young Salesman, and Luke Walton.*

## CHAPTER I

### JACK HARDING GETS A JOB

"Look here, boy, can you hold my horse a few minutes?" asked a gentleman, as he jumped from his carriage in one of the lower streets in New York.

The boy addressed was apparently about twelve, with a bright face and laughing eyes, but dressed in clothes of coarse material. This was Jack Harding, who is to be our hero.

"Yes, sir," said Jack, with alacrity, hastening to the horse's head; "I'll hold him as long as you like."

"All right! I'm going in at No. 39; I won't be long."

"That's what I call good luck," said Jack to himself. "No boy wants a job more than I do. Father's out of work, rent's most due, and Aunt Rachel's worrying our lives out with predicting that we'll all be in the poorhouse inside of three months. It's enough to make a fellow feel blue, listenin' to her complainin' and groanin' all the time. Wonder whether she was always so. Mother says she was disappointed in love when she was young. I guess that's the reason."

"Have you set up a carriage, Jack?" asked a boy acquaintance, coming up and recognizing Jack.

"Yes," said Jack, "but it ain't for long. I shall set down again pretty soon."

"I thought your grandmother had left you a fortune, and you had set up a team."

"No such good news. It belongs to a gentleman that's inside."

"Inside the carriage?"

"No, in No. 39."

"How long's he going to stay?"

"I don't know."

"If it was half an hour, we might take a ride, and be back in time."

Jack shook his head.

"That ain't my style," he said. "I'll stay here till he comes out."

"Well, I must be going along. Are you coming to school to-morrow?"

"Yes, if I can't get anything to do."

"Are you trying for that?"

"I'd like to get a place. Father's out of work, and anything I can earn comes in handy."

"My father's got plenty of money," said Frank Nelson, complacently. "There isn't any need of my working."

"Then your father's lucky."

"And so am I."

"I don't know about that. I'd just as lieve work as not."

"Well, I wouldn't. I'd rather be my own master, and have my time to myself. But I must be going home."

"You're lazy, Frank."

"Very likely. I've a right to be."

Frank Nelson went off, and Jack was left alone. Half an hour passed, and still the gentleman, who had entered No. 39, didn't appear. The horse showed signs of impatience, shook his head, and eyed Jack in an unfriendly manner.

"He thinks it time to be going," thought Jack. "So do I. I wonder what the man's up to. Perhaps he's spending the day."

Fifteen minutes more passed, but then relief came. The owner of the carriage came out.

"Did you get tired of waiting for me?" he asked.

"No," said Jack, shrewdly. "I knew the longer the job, the bigger the pay."

"I suppose that is a hint," said the gentleman, not offended.

"Perhaps so," said Jack, and he smiled too.

"Tell me, now, what are you going to do with the money I give you—buy candy?"

"No," answered Jack, "I shall carry it home to my mother."

"That's well. Does your mother need the money?"

"Yes, sir. Father's out of work, and we've got to live all the same."

"What's your father's business?"

"He's a cooper."

"So he's out of work?"

"Yes, sir, and has been for six weeks. It's on account of the panic, I suppose."

"Very likely. He has plenty of company just now."

It may be remarked that our story opens in the year 1867, memorable for its panic, and the business depression which followed. Nearly every branch of industry suffered, and thousands of men were thrown out of work, and utterly unable to find employment of any kind. Among them was Timothy Harding, the father of our hero. He was a sober, steady man, and industrious; but his wages had never been large, and he had been unable to save up a reserve fund, on which to draw in time of need. He had an excellent wife, and but one child—our present hero; but there was another, and by no means unimportant member of the family. This was Rachel Harding, a spinster of melancholy temperament, who belonged to that unhappy class who are always prophesying evil, and expecting the worst. She had been "disappointed" in early life, and this had something to do with her gloomy views, but probably she was somewhat inclined by nature to despondency.

The family lived in a humble tenement, which, however, was neatly kept, and would have been a cheerful home but for the gloomy presence of Aunt Rachel, who, since her brother had been thrown out of employment, was gloomier than ever.

But all this while we have left Jack and the stranger standing in the street.

"You seem to be a good boy," said the latter, "and, under the circumstances, I will pay you more than I intended."

He drew from his vest pocket a dollar bill, and handed it to Jack.

"What! is all this for me?" asked Jack, joyfully.

"Yes, on the condition that you carry it home, and give it to your mother."

"That I will, sir; she'll be glad enough to get it."

"Well, good-by, my boy. I hope your father'll find work soon."

"He's a trump!" ejaculated Jack. "Wasn't it lucky I was here just as he wanted a boy to hold his horse. I wonder what Aunt Rachel will have to say to that? Very likely she'll say the bill is bad."

Jack made the best of his way home. It was already late in the afternoon, and he knew he would be expected. It was with a lighter heart than usual that he bent his steps homeward, for he knew that the dollar would be heartily welcome.

We will precede him, and give a brief description of his home.

There were only five rooms, and these were furnished in the plainest manner. In the sitting room were his mother and aunt. Mrs. Harding was a motherly-looking woman, with a pleasant face, the prevailing expression of which was a serene cheerfulness, though of late it had been harder than usual to preserve this, in the straits to which the family had been reduced. She was setting the table for tea.

Aunt Rachel sat in a rocking-chair at the window. She was engaged in knitting. Her face was long and thin, and, as Jack expressed it, she looked as if she hadn't a friend in the world. Her voice harmonized with her mournful expression, and was equally doleful.

"I wonder why Jack don't come home?" said Mrs. Harding, looking at the clock. "He's generally here at this time."

"Perhaps somethin's happened," suggested her sister-in-law.

"What do you mean, Rachel?"

"I was reading in the *Sun* this morning about a boy being run over out West somewhere."

"You don't think Jack has been run over!"

"Who knows?" said Rachel, gloomily. "You know how careless boys are, and Jack's very careless."

"I don't see how you can look for such things, Rachel."

"Accidents are always happening; you know that yourself, Martha. I don't say Jack's run over. Perhaps he's been down to the wharves, and tumbled over into the water and got drowned."

"I wish you wouldn't say such things, Rachel. They make me feel uncomfortable."

"We may as well be prepared for the worst," said Rachel, severely.

"Not this time, Rachel," said Mrs. Harding, brightly, "for that's Jack's step outside. He isn't drowned or run over, thank God!"

"I hear him," said Rachel, dismally. "Anybody might know by the noise who it is. He always comes stamping along as if he was paid for makin' a noise. Anybody ought to have a cast-iron head that lives anywhere within his hearing."

Here Jack entered, rather boisterously, it must be admitted, in his eagerness slamming the door behind him.

## CHAPTER II

### THE EVENTS OF AN EVENING

"I am glad you've come, Jack," said his mother. "Rachel was just predicting that you were run over or drowned."

"I hope you're not very much disappointed to see me safe and well, Aunt Rachel," said Jack, merrily. "I don't think I've been drowned."

"There's things worse than drowning," replied Rachel, severely.

"Such as what?"

"A man that's born to be hanged is safe from drowning."

"Thank you for the compliment, Aunt Rachel, if you mean me. But, mother, I didn't tell you of my good luck. See this," and he displayed the dollar bill.

"How did you get it?" asked his mother.

"Holding horses. Here, take it, mother; I warrant you'll find a use for it."

"It comes in good time," said Mrs. Harding. "We're out of flour, and I had no money to buy any. Before you take off your boots, Jack, I wish you'd run over to the grocery store, and buy half a dozen pounds. You may get a pound of sugar, and quarter of a pound of tea also."

"You see the Lord hasn't forgotten us," she remarked, as Jack started on his errand.

"What's a dollar?" said Rachel, gloomily. "Will it carry us through the winter?"

"It will carry us through to-night, and perhaps Timothy will have work to-morrow. Hark, that's his step."

At this moment the outer door opened, and Timothy Harding entered, not with the quick, elastic step of one who brings good tidings, but slowly and deliberately, with a quiet gravity of demeanor in which his wife could read only too well that he had failed in his efforts to procure work.

Reading all this in his manner, she had the delicacy to forbear intruding upon him questions to which she saw it would only give him pain to reply.

Not so Aunt Rachel.

"I needn't ask," she began, "whether you've got work, Timothy. I knew beforehand you wouldn't. There ain't no use in tryin'! The times is awful dull, and mark my words, they'll be wuss before they're better. We mayn't live to see 'em. I don't expect we shall. Folks can't live without money; and if we can't get that, we shall have to starve."

"Not so bad as that, Rachel," said the cooper, trying to look cheerful; "I don't talk about starving till the time comes. Anyhow," glancing at the table, on which was spread a good plain meal, "we needn't talk about starving till to-morrow with that before us. Where's Jack?"

"Gone after some flour," replied his wife.

"On credit?" asked the cooper.

"No, he's got money enough to pay for a few pounds," said Mrs. Harding, smiling with an air of mystery.

"Where did it come from?" asked Timothy, who was puzzled, as his wife anticipated. "I didn't know you had any money in the house."

"No more we had; but he earned it himself, holding horses, this afternoon."

"Come, that's good," said the cooper, cheerfully. "We ain't so bad off as we might be, you see, Rachel."

"Very likely the bill's bad," she said, with the air of one who rather hoped it was.

"Now, Rachel, what's the use of anticipating evil?" said Mrs. Harding. "You see you're wrong, for here's Jack with the flour."

The family sat down to supper.

"You haven't told us," said Mrs. Harding, seeing her husband's cheerfulness in a measure restored, "what Mr. Blodgett said about the chances for employment."

"Not much that was encouraging," answered Timothy. "He isn't at all sure when it will be safe to commence work; perhaps not before spring."

"Didn't I tell you so?" commented Rachel, with sepulchral sadness.

Even Mrs. Harding couldn't help looking sober.

"I suppose, Timothy, you haven't formed any plans," she said.

"No, I haven't had time. I must try to get something else to do."

"What, for instance?"

"Anything by which I can earn a little; I don't care if it's only sawing wood. We shall have to get along as economically as we can—cut our coat according to our cloth."

"Oh, you'll be able to earn something, and we can live very plain," said Mrs. Harding, affecting a cheerfulness she didn't feel.

"Pity you hadn't done it sooner," was the comforting suggestion of Rachel.

"Mustn't cry over spilt milk," said the cooper, good-humoredly. "Perhaps we might have lived a leetle more economically, but I don't think we've been extravagant."

"Besides, I can earn something, father," said Jack, hopefully. "You know I did this afternoon."

"So you can," said his mother, brightly.

"There ain't horses to hold every day," said Rachel, apparently fearing that the family might become too cheerful, when, like herself, it was their duty to be profoundly gloomy.

"You're always tryin' to discourage people, Aunt Rachel," said Jack, discontentedly.

Rachel took instant umbrage at these words.

"I'm sure," said she, mournfully, "I don't want to make you unhappy. If you can find anything to be cheerful about when you're on the verge of starvation, I hope you'll enjoy yourselves, and not mind me. I'm a poor, dependent creetur, and I feel I'm a burden."

"Now, Rachel, that's all foolishness," said Timothy. "You don't feel anything of the kind."

"Perhaps others can tell how I feel better than I can myself," answered his sister, with the air of a martyr. "If it hadn't been for me, I know you'd have been able to lay up money, and have something to carry you through the winter. It's hard to be a burden on your relations, and bring a brother's family to this poverty."

"Don't talk of being a burden, Rachel," said Mrs. Harding. "You've been a great help to me in many ways. That pair of stockings, now, you're knitting for Jack—that's a help, for I couldn't have got time for them myself."

"I don't expect," said Aunt Rachel, in the same sunny manner, "that I shall be able to do it long. From the pains I have in my hands sometimes, I expect I'm goin' to lose the use of 'em soon, and be as useless as old Mrs. Sprague, who for the last ten years of her life had to sit with her hands folded on her lap. But I wouldn't stay to be a burden—I'd go to the poorhouse first. But perhaps," with the look of a martyr, "they wouldn't want me there, because I'd be discouragin' 'em too much."

Poor Jack, who had so unwittingly raised this storm, winced under the last words, which he knew were directed at him.

"Then why," asked he, half in extenuation, "why don't you try to look pleasant and cheerful? Why won't you be jolly, as Tom Piper's aunt is?"

"I dare say I ain't pleasant," said Rachel, "as my own nephew twits me with it. There is some folks that can be cheerful when their house is a-burnin' down before their eyes, and I've heard of one young man that laughed at his aunt's funeral," directing a severe glance at Jack; "but I'm not one of that kind. I think, with the Scriptures, that there's a time to weep."

"Doesn't it say there's a time to laugh, too?" asked Mrs. Harding.

"When I see anything to laugh about, I'm ready to laugh," said Aunt Rachel; "but human nater ain't to be forced. I can't see anything to laugh at now, and perhaps you won't by and by."

It was evidently quite useless to persuade Rachel to cheerfulness, and the subject dropped.

The tea things were cleared away by Mrs. Harding, who then sat down to her sewing. Aunt Rachel continued to knit in grim silence, while Jack seated himself on a three-legged stool near his aunt, and began to whittle out a boat, after a model lent him by Tom Piper, a young gentleman whose aunt has already been referred to.

The cooper took out his spectacles, wiped them carefully with his handkerchief, and as carefully adjusted them to his nose. He then took down from the mantelpiece one of the few books belonging to his library—"Dr. Kane's Arctic Explorations"—and began to read, for the tenth time, it might be, the record of these daring explorers.

The plain little room presented a picture of graceful tranquillity, but it proved to be only the calm which preceded the storm.

The storm in question, I regret to say, was brought about by the luckless Jack. As has been said, he was engaged in constructing a boat, the particular operation he was now intent upon being the excavation, or hollowing out. Now three-legged stools are not the most secure seats in the world. This, I think, no one will deny who has any practical acquaintance with them. Jack was working quite vigorously, the block from which the boat was to be fashioned being held firmly between his knees. His knife having got wedged in the wood, he made an unusual effort to draw it out, in which he lost his balance, and disturbed the equilibrium of his stool, which, with its load, tumbled over backward. Now, it very unfortunately happened that Aunt Rachel sat close behind, and the treacherous stool came down with considerable force upon her foot.

A piercing shriek was heard, and Aunt Rachel, lifting her foot, clung to it convulsively, while an expression of pain disturbed her features.

At the sound, the cooper hastily removed his spectacles, and, letting "Dr. Kane" fall to the floor, started up in great dismay. Mrs. Harding likewise dropped her sewing, and jumped to her feet in alarm.

It did not take long to see how matters stood.

"Hurt ye much, Rachel?" inquired Timothy.

"It's about killed me," groaned the afflicted maiden. "Oh, I shall have to have my foot cut off, or be a cripple anyway." Then, turning upon Jack fiercely: "You careless, wicked, ungrateful boy, that I've been wearin' myself out knittin' for. I'm almost sure you did it a purpose. You won't be satisfied till you've got me out of the world, and then—then, perhaps"—here Rachel began to whimper—"perhaps you'll get Tom Piper's aunt to knit your stockings."

"I didn't mean to, Aunt Rachel," said Jack, penitently, eyeing his aunt, who was rocking to and fro in her chair. "You know I didn't. Besides, I hurt myself like thunder," rubbing himself vigorously.

"Served you right," said his aunt, still clasping her foot.

"Shan't I get something for you to put on it, Rachel?" asked Mrs. Harding.

But this Rachel steadily refused, and, after a few more postures indicating a great amount of anguish, limped out of the room, and ascended the stairs to her own apartment.

## CHAPTER III

### JACK'S NEW PLAN

Aunt Rachel was right in one thing, as Jack realized. He could not find horses to hold every day, and even if he had succeeded in that, few would have paid him so munificently as the stranger of the day before. In fact, matters came to a crisis, and something must be sold to raise funds for immediate necessities. Now, the only article of luxury—if it could be called so—in the possession of the family was a sofa, in very good preservation, indeed nearly new, for it had been bought only two years before when business was good. A neighbor was willing to pay fifteen dollars for this, and Mrs. Harding, with her husband's consent, agreed to part with it.

"If ever we are able we will buy another," said Timothy.

"And, at any rate, we can do without it," said his wife.

"Rachel will miss it."

"She said the other day that it was not comfortable, and ought never to have been bought; that it was a shameful waste of money."

"In that case she won't be disturbed by our selling it."

"No, I should think not; but it's hard to tell how Rachel will take anything."

This remark was amply verified.

The sofa was removed while the spinster was out, and without any hint to her of what was going to happen. When she returned, she looked around for it with surprise.

"Where's the sofy?" she asked.

"We've sold it to Mrs. Stoddard," said Mrs. Harding, cheerfully.

"Sold it!" echoed Rachel, dolefully.

"Yes; we felt that we didn't need it, and we did need money. She offered me fifteen dollars for it, and I accepted."

Rachel sat down in a rocking-chair, and began straightway to show signs of great depression of spirits.

"Life's full of disappointments!" she groaned. "Our paths is continually beset by 'em. There's that sofa. It's so pleasant to have one in the house when a body's sick. But, there, it's gone, and if I happen to get down, as most likely I shall, for I've got a bad feeling in my stummick this very minute, I shall have to go upstairs, and most likely catch my death of cold, and that will be the end of me."

"Not so bad as that, I hope," said Mrs. Harding, cheerfully. "You know when you was sick last, you didn't want to use the sofa; you said it didn't lay comfortable. Besides, I hope before you are sick we may be able to buy it back again."

Aunt Rachel shook her head despondingly.

"There ain't any use in hoping that," she said. "Timothy's got so much behindhand that he won't be able to get up again; I know he won't!"

"But, if he only manages to find steady work soon, he will."

"No, he won't," said Rachel, positively. "I'm sure he won't. There won't be any work before spring, and most likely not then."

"You are too desponding, Aunt Rachel."

"Enough to make me so. If you had only taken my advice, we shouldn't have come to this."

"I don't know what advice you refer to, Rachel," said Mrs. Harding, patiently.

"No, I don't expect you do. My words don't make no impression. You didn't pay no attention to what I said, that's the reason."

"But if you'll repeat the advice, Rachel, perhaps we can still profit by it," answered Mrs. Harding, with imperturbable good humor.

"I told you you ought to be layin' up something agin' a rainy day. But that's always the way. Folks think when times is good it's always a-goin' to be so, but I know better."

"I don't see how we could have been much more economical," said Mrs. Harding, mildly.

"There's a hundred ways. Poor folks like us ought not to expect to have meat so often. It's frightful to think what the butcher's bill must have been for the last two months."

Inconsistent Rachel! Only the day before she had made herself very uncomfortable because there was no meat for dinner, and said she couldn't live without it. Mrs. Harding might have reminded her of this, but the good woman was too kind and forbearing to make the retort. She really pitied Rachel for her unhappy habit of despondency. So she contented herself by saying that they must try to do better in future.

"That's always the way," muttered Rachel; "shut the stable door after the horse is stolen. Folks never learn from experience till it's too late to be of any use. I don't see what the world was made for, for my part. Everything goes topsy-turvy, and all sorts of ways except the right way. I sometimes think 'tain't much use livin'!"

"Oh, you'll feel better by and by, Rachel."

"No, I shan't; I feel my health's declinin' every day. I don't know how I can stand it when I have to go to the poorhouse."

"We haven't gone there yet, Rachel."

"No, but it's comin' soon. We can't live on nothin'."

"Hark, there's Jack coming," said his mother, hearing a quick step outside.

"Yes, he's whistlin' just as if nothin' was the matter. He don't care anything for the awful condition of the family."

"You're wrong there, Rachel; Jack is trying every day to get something to do. He wants to do his part."

Rachel would have made a reply disparaging to Jack, but she had no chance, for our hero broke in at this instant.

"Well, Jack?" said his mother, inquiringly.

"I've got a plan, mother," he said.

"What's a boy's plan worth?" sniffed Aunt Rachel.

"Oh, don't be always hectorin' me, Aunt Rachel," said Jack, impatiently.

"Hectorin'! Is that the way my own nephew talks to me?"

"Well, it's so. You don't give a feller a chance. I'll tell you what I'm thinking of, mother. I've been talkin' with Tom Blake; he sells papers, and he tells me he makes sometimes a dollar a day. Isn't that good?"

"Yes, that is very good wages for a boy."

"I want to try it, too; but I've got to buy the papers first, you know, and I haven't got any money. So, if you'll lend me fifty cents, I'll try it this afternoon."

"You think you can sell them, Jack?"

"I know I can. I'm as smart as Tom Blake, any day."

"Pride goes before a fall!" remarked Rachel, by way of a damper. "Disappointment is the common lot."

"That's just the way all the time," said Jack, provoked.

"I've lived longer than you," began Aunt Rachel.

"Yes, a mighty lot longer," interrupted Jack. "I don't deny that."

"Now you're sneerin' at me on account of my age, Jack. Martha, how can you allow such things?"

"Be respectful, Jack."

"Then tell Aunt Rachel not to aggravate me so. Will you let me have the fifty cents, mother?"

"Yes, Jack. I think your plan is worth trying."

She took out half a dollar from her pocketbook and handed it to Jack.

"All right, mother. I'll see what I can do with it."

Jack went out, and Rachel looked more gloomy than ever.

"You'll never see that money again, you may depend on't, Martha," she said.

"Why not, Rachel?"

"Because Jack'll spend it for candy, or in some other foolish way."

"You are unjust, Rachel. Jack is not that kind of boy."

"I'd ought to know him. I've had chances enough."

"You never knew him to do anything dishonest."

"I suppose he's a model boy?"

"No, he isn't. He's got faults enough, I admit; but he wouldn't spend for his own pleasure money given him for buying papers."

"If he buys the papers, I don't believe he can sell them, so the money's wasted anyway," said Rachel, trying another tack.

"We will wait and see," said Mrs. Harding.

She saw that Rachel was in one of her unreasonable moods, and that it was of no use to continue the discussion.

## CHAPTER IV

### MRS. HARDING TAKES A BOARDER

Jack started for the newspaper offices and bought a supply of papers.

"I don't see why I can't sell papers as well as other boys," he said to himself. "I'm going to try, at any rate."

He thought it prudent, however, not to buy too large stock at first. He might sell them all, but then again he might get "stuck" on a part, and this might take away all his profits.

Jack, however, was destined to find that in the newspaper business, as well as in others, there was no lack of competition. He took his place just below the Astor House, and began to cry his papers. This aroused the ire of a rival newsboy a few feet away.

"Get away from here!" he exclaimed, scowling at Jack.

"What for?" said Jack.

"This is my stand."

"Keep it, then. This is mine," retorted Jack, composedly.

"I don't allow no other newsboys in this block," said the other.

"Don't you? You ain't the city government, are you?"

"I don't want any of your impudence. Clear out!"

"Clear out yourself!"

"I'll give you a lickin'!"

"Perhaps you will when you're able."

Jack spoke manfully; but the fact was that the other boy probably was able, being three years older, and as many inches taller.

Jack kept on crying his papers, and his opponent, incensed at the contemptuous disregard of his threats, advanced toward him, and, taking Jack unawares, pushed him off the sidewalk with such violence that he nearly fell flat. Jack felt that the time for action had arrived. He dropped his papers temporarily on the sidewalk, and, lowering his head, butted against his young enemy with such force as to double him up, and seat him, gasping for breath, on the sidewalk. Tom Rafferty, for this was his name, looked up in astonishment at the unexpected form of the attack.

"Well done, my lad!" said a hearty voice.

Jack turned toward the speaker, and saw a stout man dressed in a blue coat with brass buttons. He was dark and bronzed with exposure to the weather, and there was something about him which plainly indicated the sailor.

"Well done, my lad!" he repeated. "You know how to pay off your debts."

"I try to," said Jack, modestly. "But where's my papers?"

The papers, which he had dropped, had disappeared. One of the boys who had seen the fracas had seized the opportunity to make off with them, and poor Jack was in the position of a merchant who had lost his stock in trade.

"Who took them papers?" he asked, looking about him.

"I saw a boy run off with them," said a bystander.

"I'm glad of it," said Tom Rafferty, sullenly.

Jack looked as if he was ready to pitch into him again, but the sailor interfered.

"Don't mind the papers, my lad. What were they worth?"

"I gave twenty cents for 'em."

"Then here's thirty."

"I don't think I ought to take it," said Jack. "It's my loss."

"Take it, my boy. It won't ruin me. I've got plenty more behind."

"Thank you, sir; I'll go and buy some more papers."

"Not to-night. I want you to take a cruise with me."

"All right, sir."

"I suppose you'd like to know who I am?" said the sailor, as they moved off together.

"I suppose you're a sailor."

"You can tell that by the cut of my jib. Yes, my lad, I'm captain of the *Argo*, now in port. It's a good while since I've been in York. For ten years I've been plying between Liverpool and Calcutta. Now I've got absence to come over here."

"Are you an American, sir?"

"Yes; I was raised in Connecticut, but then I began going to sea when I was only thirteen. I only arrived to-day, and I find the city changed since ten years ago, when I used to know it."

"Where are you staying—at what hotel?"

"I haven't gone to any yet; I used to stay with a cousin of mine, but he's moved. Do you know any good boarding place, where they'd make me feel at home, and let me smoke a pipe after dinner?"

An idea struck Jack. They had an extra room at home, or could make one by his sleeping in the sitting room. Why shouldn't they take the stranger to board? The money would certainly be acceptable. He determined to propose it.

"If we lived in a nicer house," he said, "I'd ask you to board at my mother's."

"Would she take me, my lad?"

"I think she would; but we are poor, and live in a small house."

"That makes no odds. I ain't a bit particular, as long as I can feel at home. So heave ahead, my lad, and we'll go and see this mother of yours, and hear what she has to say about it."

Jack took the way home well pleased, and, opening the front door, entered the sitting room, followed by the sailor.

Aunt Rachel looked up nervously, and exclaimed: "A man!"

"Yes, ma'am," said the stranger. "I'm a man, and no mistake. Are you this lad's mother?"

"No, sir!" answered Rachel, emphatically. "I am nobody's mother."

"Oh, an old maid!" said the sailor, whose mode of life had made him unceremonious.

"I am a spinster," said Rachel, with dignity.

"That's the same thing," said the visitor, sitting down opposite Aunt Rachel, who eyed him suspiciously.

"My aunt, Rachel Harding, Capt. Bowling," introduced Jack. "Aunt Rachel, Capt. Bowling is the commander of a vessel now in port."

Aunt Rachel made a stiff courtesy, and Capt. Bowling eyed her curiously.

"Are you fond of knitting, ma'am?" he asked.

"I am not fond of anything," said Rachel, mournfully. "We should not set our affections upon earthly things."

"You wouldn't say that if you had a beau, ma'am," said Capt. Bowling, facetiously.

"A beau!" repeated Rachel, horror-stricken.

"Yes, ma'am. I suppose you've had a beau some time or other."

"I don't think it proper to talk on such a subject to a stranger," said Aunt Rachel, primly.

"Law, ma'am, you needn't be so particular."

Just at this moment, Mrs. Harding entered the room, and was introduced to Capt. Bowling by Jack. The captain proceeded to business at once.

"Your son, here, ma'am, told me you might maybe swing a hammock for me somewhere in your house. I liked his looks, and here I am."

"Do you think you would be satisfied with our plain fare, and humble dwelling, Capt. Bowling?"

"I ain't hard to suit, ma'am; so, if you can take me, I'll stay."

His manner was frank, although rough; and Mrs. Harding cheerfully consented to do so. It was agreed that Bowling should pay five dollars a week for the three or four weeks he expected to stay.

"I'll be back in an hour," said the new boarder. "I've got a little business to attend to before supper."

When he had gone out, Aunt Rachel began to cough ominously. Evidently some remonstrance was coming.

"Martha," she said, solemnly, "I'm afraid you've done wrong in taking that sailor man."

"Why, Rachel?"

"He's a strange man."

"I don't see anything strange about him," said Jack.

"He spoke to me about having a beau," said Aunt Rachel, in a shocked tone.

Jack burst into a fit of hearty laughter. "Perhaps he's going to make you an offer, Aunt Rachel," he said. "He wants to see if there's anybody in the way."

Rachel did not appear so very indignant.

"It was improper for a stranger to speak to me on that subject," she said, mildly.

"You must make allowances for the bluntness of a sailor," said Mrs. Harding.

For some reason Rachel did not seem as low-spirited as usual that evening. Capt. Bowling entertained them with narratives of his personal adventures, and it was later than usual when the lamps were put out, and they were all in bed.

## CHAPTER V

### THE CAPTAIN'S DEPARTURE

"Jack," said the captain, at breakfast, the next morning, "how would you like to go round with me to see my vessel?"

"I'll go," said Jack, promptly.

"Very likely he'll fall over into the water and be drowned," suggested Aunt Rachel, cheerfully.

"I'll take care of that, ma'am," said Capt. Bowling. "Won't you come yourself?"

"I go to see a vessel!" repeated Rachel.

"Yes; why not?"

"I am afraid it wouldn't be proper to go with a stranger," said Rachel, with a high sense of propriety.

"I'll promise not to run away with you," said the captain, bluntly. "If I should attempt it, Jack, here, would interfere."

"No, I wouldn't," said Jack. "It wouldn't be proper for me to interfere with Aunt Rachel's plans."

"You seem to speak as if your aunt proposed to run away," said Mr. Harding, jocosely.

"You shouldn't speak of such things, nephew; I am shocked," said Rachel.

"Then you won't go, ma'am?" asked the captain.

"If I thought it was consistent with propriety," said Rachel, hesitating. "What do you think, Martha?"

"I think there is no objection," said Mrs. Harding, secretly amazed at Rachel's entertaining the idea.

The result was that Miss Rachel put on her things, and accompanied the captain. She was prevailed on to take the captain's arm at length, greatly to Jack's amusement. He was still more amused when a boy picked up her handkerchief which she had accidentally dropped, and, restoring it to the captain, said, "Here's your wife's handkerchief, gov'nor."

"Ho! ho!" laughed the captain. "He takes you for my wife, ma'am."

"Ho! ho!" echoed Jack, equally amused.

Aunt Rachel turned red with confusion. "I am afraid I ought not to have come," she murmured. "I feel ready to drop."

"You'd better not drop just yet," said the captain—they were just crossing the street—"wait till it isn't so muddy."

On the whole, Aunt Rachel decided not to drop.

The *Argo* was a medium-sized vessel, and Jack in particular was pleased with his visit. Though not outwardly so demonstrative, Aunt Rachel also seemed to enjoy the expedition. The captain, though blunt, was attentive, and it was something new to her to have such an escort. It was observed that Miss Harding was much less gloomy than usual during the remainder of the day. It might be that the captain's cheerfulness was contagious. For a stranger, Aunt Rachel certainly conversed with him with a freedom remarkable for her.

"I never saw Rachel so cheerful," remarked Mrs. Harding to her husband that evening after they had retired. "She hasn't once spoken of life being a vale of tears to-day."

"It's the captain," said her husband. "He has such spirits that it seems to enliven all of us."

"I wish we could have him for a permanent boarder."

"Yes; the five dollars a week which he pays are a great help, especially now that I am out of work."

"What is the prospect of getting work soon?"

"I am hoping for it from day to day, but it may be weeks yet."

"Jack earned fifty cents to-day by selling papers."

"His daily earnings are an important help. With what the captain pays us, it is enough to pay all our living expenses. But there's one thing that troubles me."

"The rent?"

"Yes, it is due in three weeks, and as yet I haven't a dollar laid by to meet it. It makes me feel anxious."

"Don't lose your trust in Providence, Timothy. He may yet carry us over this difficulty."

"So I hope, but I can't help feeling in what straits we shall be, if some help does not come."

Two weeks later, Capt. Bowling sailed for Liverpool.

"I hope we shall see you again sometime, captain," said Mrs. Harding.

"Whenever I come back to New York, I shall come here if you'll keep me," said the bluff sailor.

"Aunt Rachel will miss you, captain," said Jack, slyly.

Capt. Bowling turned to the confused spinster.

"I hope she will," said he, heartily. "Perhaps when I see her again, she'll have a husband."

"Oh, Capt. Bowling, how can you say such things?" gasped Rachel, who, as the time for the captain's departure approached, had been subsiding into her old melancholy. "There's other things to think of in this vale of tears."

"Are there? Well, if they're gloomy, I don't want to think of 'em. Jack, my lad, I wish you were going to sail with me."

"So do I," said Jack.

"He's my only boy, captain," said Mrs. Harding. "I couldn't part with him."

"I don't blame you, ma'am, not a particle; though there's the making of a sailor in Jack."

"If he went away, he'd never come back," said Rachel, lugubriously.

"I don't know about that, ma'am. I've been a sailor, man and boy, forty years, and here I am, well and hearty to-day."

"The captain is about your age, isn't he, Aunt Rachel?" said Jack, maliciously.

"I'm only thirty-nine," said Rachel, sharply.

"Then I must have been under a mistake all my life," said the cooper to himself. "Rachel's forty-seven, if she's a day."

This remark he prudently kept to himself, or a fit of hysterics would probably have been the result.

"I wouldn't have taken you for a day over thirty-five, ma'am," said the captain, gallantly.

Rachel actually smiled, but mildly disclaimed the compliment.

"If it hadn't been for my trials and troubles," she said, "I might have looked younger; but they are only to be expected. It's the common lot."

"Is it?" said the captain. "I can't say I've been troubled much that way. With a stout heart and a good conscience we ought to be jolly."

"Who of us has a good conscience?" asked Rachel, in a melancholy tone.

"I have, Aunt Rachel," answered Jack.

"You?" she exclaimed, indignantly. "You, that tied a tin kettle to a dog's tail yesterday, and chased the poor cat till she almost died of fright. I lie awake nights thinking of the bad end you're likely to come to unless you change your ways."

Jack shrugged his shoulders, but the captain came to his help.

"Boys will be boys, ma'am," he said. "I was up to no end of tricks myself when I was a boy."

"You weren't so bad as Jack, I know," said Rachel.

"Thank you for standing up for me, ma'am; but I'm afraid I was. I don't think Jack's so very bad, for my part."

"I didn't play the tricks Aunt Rachel mentioned," said Jack. "It was another boy in our block."

"You're all alike," said Rachel. "I don't know what you boys are all coming to."

Presently the captain announced that he must go. Jack accompanied him as far as the pier, but the rest of the family remained behind. Aunt Rachel became gloomier than ever.

"I don't know what you'll do, now you've lost your boarder," she said.

"He will be a loss to us, it is true," said Mrs. Harding; but we are fortunate in having had him with us so long."

"It's only puttin' off our misery a little longer," said Rachel. "We've got to go to the poorhouse, after all."

Rachel was in one of her moods, and there was no use in arguing with her, as it would only have intensified her gloom.

Meanwhile Jack was bidding good-by to the captain.

"I'm sorry you can't go with me, Jack," said the bluff sailor.

"So am I; but I can't leave mother."

"Right, my lad; I wouldn't take you away from her. But there—take that, and don't forget me."

"You are very kind," said Jack, as the captain pressed into his hand a five-dollar gold piece.

"May I give it to my mother?"

"Certainly, my lad; you can't do better."

Jack stood on the wharf till the vessel was drawn out into the stream by a steam tug. Then he went home.

## CHAPTER VI

### THE LANDLORD'S VISIT

It was the night before the New Year. In many a household in the great city it was a night of happy anticipation. In the humble home of the Hardings it was an evening of anxious thought, for to-morrow the quarter's rent was due.

"I haven't got a dollar to meet the rent, Martha," said the cooper, in a depressed tone.

"Won't Mr. Colman wait?"

"I'm afraid not. You know what sort of a man he is, Martha. There isn't much feeling about him. He cares more for money than anything else."

"Perhaps you are doing him an injustice."

"I am afraid not. Did you never hear how he treated the Underhills?"

"How?"

"Underhill was laid up with rheumatic fever for three months. The consequence was that when quarter day came round he was in about the same situation with ourselves—a little worse, even, for his wife was sick also. But, though Colman was aware of the circumstances, he had no pity; he turned them out without ceremony."

"Is it possible?" asked Mrs. Harding, uneasily.

"And there's no reason for his being more lenient with us. I can't but feel anxious about to-morrow, Martha."

At this moment, verifying an old adage, which will perhaps occur to the reader, who should knock but Mr. Colman himself. Both the cooper and his wife had an instinctive foreboding as to his visit.

He came in, rubbing his hands in a social way, as was his custom. No one, to look at him, would have suspected the hardness of heart that lay veiled under his velvety softness of manner.

"Good-evening, Mr. Harding," he said, affably. "I trust you and your excellent wife are in good health."

"That blessing, at least, is continued to us," said the cooper, gravely.

"And how comfortable you're looking, too, eh! It makes an old bachelor like me feel lonesome when he contrasts his own solitary room with such a scene of comfort as this. You've got a comfortable home, and dog cheap, too. All my other tenants are grumbling to think you don't have to pay any more for such superior accommodations. I've about made up my mind that I must ask you twenty-five dollars a quarter hereafter."

All this was said very pleasantly, but the pill was none the less bitter.

"It seems to me, Mr. Colman," answered the cooper, soberly, "you have chosen rather a singular time for raising the rent."

"Why singular, my good sir?" inquired the landlord, urbanely.

"You know, of course, that this is a time of general business depression; my own trade in particular has suffered greatly. For a month past I have not been able to find any work."

Colman's face lost something of its graciousness.

"And I fear I shall not be able to pay my quarter's rent to-morrow."

"Indeed!" said the landlord, coldly. "Perhaps you can make it up within two or three dollars."

"I can't pay a dollar toward it," said the cooper. "It's the first time, in the five years I've lived here, that this thing has happened to me. I've always been prompt before."

"You should have economized as you found times growing harder," said Colman, harshly. "It is hardly honest to live in a house when you know you can't pay the rent."

"You shan't lose it, Mr. Colman," said the cooper, earnestly. "No one ever yet lost anything by me, and I don't mean anyone shall, if I can help it. Only give me a little time, and I will pay all."

The landlord shook his head.

"You ought to have cut your coat according to your cloth," he responded. "Much as it will go against my feelings I am compelled, by a prudent regard to my own interests, to warn you that, in case your rent is not ready to-morrow, I shall be obliged to trouble you to find another tenement; and furthermore, the rent of this will be raised five dollars a quarter."

"I can't pay it, Mr. Colman," said Timothy Harding, gravely. "I may as well say that now; and it's no use agreeing to pay more rent. I pay all I can afford now."

"Very well, you know the alternative. Of course, if you can do better elsewhere, you will. That's understood. But it's a disagreeable subject. We won't talk of it any more now. I shall be round to-morrow forenoon. How's your excellent sister—as cheerful as ever?"

"Quite as much so as usual," answered the cooper, dryly.

"There's one favor I should like to ask," he said, after a pause. "Will you allow us to remain here a few days till I can look about a little?"

"I would with the greatest pleasure in the world," was the reply; "but there's another family very anxious to take the house, and they wish to come in immediately. Therefore I shall be obliged to ask you to move out to-morrow. In fact, that is the very thing I came here this evening to speak about, as I thought you might not wish to pay the increased rent."

"We are much obliged to you," said the cooper, with a tinge of bitterness unusual to him. "If we are to be turned into the street, it is pleasant to have a few hours' notice of it."

"Turned out of doors, my good sir! What disagreeable expressions you employ! If you reflect for a moment, you will see that it is merely a matter of business. I have an article to dispose of. There are two bidders, yourself and another person. The latter is willing to pay a larger sum. Of course I give him the preference, as you would do under similar circumstances. Don't you see how it is?"

"I believe I do," replied the cooper. "Of course it's a regular proceeding; but you must excuse me if I think of it in another light, when I reflect that to-morrow at this time my family may be without a shelter."

"My dear sir, positively you are looking on the dark side of things. It is actually sinful for you to distrust Providence as you seem to do. You're a little disappointed, that's all. Just take to-night to sleep on it, and I've no doubt you'll see things in quite a different light. But positively"—here he rose, and began to draw on his gloves—"positively I have stayed longer than I intended. Good-night, my friends. I'll look in upon you in the morning. And, by the way, as it's so near, permit me to wish you a happy New Year."

The door closed upon the landlord, leaving behind two anxious hearts.

"It looks well in him to wish that," said the cooper, gloomily. "A great deal he is doing to make it so. I don't know how it seems to others; for my part, I never say them words to anyone, unless I really wish 'em well, and am willing to do something to make 'em so. I should feel as if I was a hypocrite if I acted anyways different."

Martha was not one who was readily inclined to think evil of anyone, but in her own gentle heart she could not help feeling a repugnance for the man who had just left them. Jack was not so reticent.

"I hate that man," he said, decidedly.

"You should not hate anyone, my son," said Mrs. Harding.

"I can't help it, mother. Ain't he goin' to turn us out of the house to-morrow?"

"If we cannot pay our rent, he is justified in doing so."

"Then why need he pretend to be so friendly? He don't care anything for us."

"It is right to be polite, Jack."

"I s'pose if you're goin' to kick a man, it should be done politely," said Jack, indignantly.

"If possible," said the cooper, laughing.

"Is there any tenement vacant in this neighborhood?" asked Mrs. Harding.

"Yes, there is one in the next block belonging to Mr. Harrison."

"It is a better one than this."

"Yes; but Harrison only asks the same rent that we have been paying. He is not so exorbitant as Colman."

"Couldn't we get that?"

"I am afraid if he knows that we have failed to pay our rent here, that he will object."

"But he knows you are honest, and that nothing but the hard times would have brought you to this pass."

"It may be, Martha. At any rate, you have lightened my heart a little. I feel as if there was some hope left, after all."

"We ought always to feel so, Timothy. There was one thing that Mr. Colman said that didn't sound so well, coming from his lips; but it's true for all that."

"What do you refer to?"

"I mean that about not distrusting Providence. Many a time have I been comforted by reading the verse: 'Never have I seen the righteous forsaken, nor his seed begging bread.' As long as we try to do what is right, Timothy, God will not suffer us to want."

"You are right, Martha. He is our ever-present help in time of trouble. When I think of that, I feel easier."

They retired to rest thoughtfully but not sadly.

The fire upon the hearth flickered and died out at length. The last sands of the old year were running out, and the new morning ushered in its successor.

## CHAPTER VII

### THE NEW YEAR'S GIFT

"Happy New Year!" was Jack's salutation to Aunt Rachel, as with an unhappy expression of countenance she entered the sitting room.

"Happy, indeed!" she repeated, dismally. "There's great chance of its being so, I should think. We don't any of us know what the year may bring forth. We may all be dead and buried before the next new year."

"If that's the case," said Jack, "let us be jolly as long as life lasts."

"I don't know what you mean by such a vulgar word," said Aunt Rachel, disdainfully. "I've heard of drunkards and such kind of people being jolly; but, thank Providence, I haven't got to that yet."

"If that was the only way to be jolly," said Jack, stoutly, "then I'd be a drunkard; I wouldn't carry round such a long face as you do, Aunt Rachel, for any money."

"It's enough to make all of us have long faces," said his aunt, sourly, "when you are brazen enough to own that you mean to be a miserable drunkard."

"I didn't say any such thing," said Jack, indignantly.

"Perhaps I have ears," remarked Aunt Rachel, sententiously, "and perhaps I have not. It's a new thing for a nephew to tell his aunt that she lies. They didn't use to allow such things when I was young. But the world's going to rack and ruin, and I shouldn't wonder if the people was right that say it's coming to an end."

Here Mrs. Harding happily interposed, by asking Jack to go round to the grocery in the next street, and buy a pint of milk for breakfast.

Jack took his hat and started with alacrity, glad to leave the dismal presence of Aunt Rachel.

He had scarcely opened the door when he started back in surprise, exclaiming: "By hokey, if there isn't a basket on the steps!"

"A basket!" repeated his mother, in surprise. "Can it be a New Year's present? Bring it in, Jack."

It was brought in immediately, and the cover being lifted, there appeared a female child, apparently a year old.

All uttered exclamations of surprise, each in itself characteristic.

"What a dear, innocent little thing!" said Mrs. Harding, with true maternal instinct.

"Ain't it a pretty un?" exclaimed Jack, admiringly.

"It looks as if it was goin' to have the measles," said Aunt Rachel, "or scarlet fever. You'd better not take it in, Martha, or we may all catch it."

"You wouldn't leave it out in the cold, would you, Rachel? The poor thing might die of exposure."

"Probably it will die," said Rachel, mournfully. "It's very hard to raise children. There's something unhealthy in its looks."

"It don't seem to me so. It looks plump and healthy."

"You can't never judge by appearances. You ought to know that, Martha."

"I will take the risk, Rachel."

"I don't see what you are going to do with a baby, when we are all on the verge of starvation, and going to be turned into the street this very day," remarked Rachel, despondently.

"We won't think of that just now. Common humanity requires us to see what we can do for the poor child."

So saying, Mrs. Harding took the infant in her arms. The child opened its eyes, and smiled.

"My! here's a letter," said Jack, diving into the bottom of the basket. "It's directed to you, father."

The cooper opened the letter, and read as follows:

"For reasons which it is unnecessary to state, the guardians of this child find it expedient to intrust it to others to bring up. The good account which they have heard of you has led them to select you for that charge. No further explanation is necessary, except that it is by no means their intention to make this a service of charity. They, therefore, inclose a certificate of deposit on the Broadway Bank of five hundred dollars, the same having been paid in to your credit. Each year, while the child remains in your charge, the same will in like manner be placed to your credit at the same bank. It may be as well to state, further, that all attempt to fathom whatever of mystery may attach to this affair will prove useless."

The letter was read in amazement. The certificate of deposit, which had fallen to the floor, was picked up by Jack, and handed to his father.

Amazement was followed by a feeling of gratitude and relief.

"What could be more fortunate?" exclaimed Mrs. Harding. "Surely, Timothy, our faith has been rewarded."

"God has listened to our cry!" said the cooper, devoutly, "and in the hour of our sorest need He has remembered us."

"Isn't it prime?" said Jack, gleefully; "five hundred dollars! Ain't we rich, Aunt Rachel?"

"Like as not," observed Rachel, "the certificate isn't genuine. It doesn't look natural it should be. I've heard of counterfeits afore now. I shouldn't be surprised at all if Timothy got took up for presenting it."

"I'll take the risk," said her brother, who did not seem much alarmed at the suggestion.

"Now you'll be able to pay the rent, Timothy," said Mrs. Harding, cheerfully.

"Yes, and it's the last quarter's rent I mean to pay Mr. Colman, if I can help it."

"Why, where are you going?" asked Jack.

"To the house belonging to Mr. Harrison that I spoke of last night, that is, if it isn't already engaged. I think I will see about it at once. If Mr. Colman should come in while I am gone, tell him I will be back directly; I don't want you to tell him of the change in our circumstances."

The cooper found Mr. Harrison at home.

"I called to inquire," asked Mr. Harding, "whether you have let your house?"

"Not as yet," was the reply.

"What rent do you ask?"

"Twenty dollars a quarter. I don't think that unreasonable."

"It is satisfactory to me," was the cooper's reply, "and if you have no objections to me as a tenant, I will engage it at once."

"Far from having any objections, Mr. Harding," was the courteous reply, "I shall be glad to secure so good a tenant. Will you go over and look at the house?"

"Not now, sir; I am somewhat in haste. Can we move in to-day?"

"Certainly."

His errand satisfactorily accomplished, the cooper returned home.

Meanwhile the landlord had called.

He was a little surprised to find that Mrs. Harding, instead of looking depressed, looked cheerful rather than otherwise.

"I was not aware you had a child so young," he remarked, looking at the baby.

"It is not mine," said Mrs. Harding, briefly.

"The child of a neighbor, I suppose," thought the landlord.

Meanwhile he scrutinized closely, without appearing to do so, the furniture in the room.

At this point Mr. Harding entered the house.

"Good-morning," said Colman, affably. "A fine morning, Mr. Harding."

"Quite so," responded his tenant, shortly.

"I have called, Mr. Harding, to ask if you are ready with your quarter's rent."

"I think I told you last evening how I was situated. Of course I am sorry."

"So am I," interrupted the landlord, "for I may be obliged to have recourse to unpleasant measures."

"You mean that we must leave the house."

"Of course you cannot expect to remain in it, if you are unable to pay the rent. I suppose," he added, making an inventory of the furniture with his eyes, "you will leave behind a sufficient amount of furniture to cover your debt."

"Surely you would not deprive us of our furniture!"

"Is there any injustice in requiring payment of honest debts?"

"There are cases of that description. However, I will not put you to the trouble of levying on my furniture. I am ready to pay your dues."

"Have you the money?" asked Colman, in surprise.

"I have, and something over. Can you cash my check for five hundred dollars?"

It would be difficult to picture the amazement of the landlord.

"Surely you told me a different story last evening," he said.

"Last evening and this morning are different times. Then I could not pay you. Now, luckily, I am able. If you will accompany me to the bank, I will draw some money and pay your bill."

"My dear sir, I am not at all in haste for the money," said the landlord, with a return of his affability. "Any time within a week will do. I hope, by the way, you will continue to occupy this house."

"I don't feel like paying twenty-five dollars a quarter."

"You shall have it for the same rent you have been paying."

"But you said there was another family who had offered you an advanced rent. I shouldn't like to interfere with them. Besides, I have already hired a house of Mr. Harrison in the next block."

Mr. Colman was silenced. He regretted too late the hasty course which had lost him a good tenant. The family referred to had no existence; and, it may be remarked, the house remained vacant for several months, when he was glad to rent it at the old price.

## CHAPTER VIII

### A LUCKY RESCUE

The opportune arrival of the child inaugurated a season of comparative prosperity in the home of Timothy Harding. To persons accustomed to live in their frugal way, five hundred dollars seemed a fortune. Nor, as might have happened in some cases, did this unexpected windfall tempt the cooper or his wife to enter upon a more extravagant mode of living.

"Let us save something against a rainy day," said Mrs. Harding.

"We can if I get work soon," answered her husband. "This little one will add but little to our expenses, and there is no reason why we shouldn't save up at least half of it."

"So I think, Timothy. The child's food will not amount to a dollar a week."

"There's no tellin' when you will get work, Timothy," said Rachel, in her usual cheerful way. "It isn't well to crow before you are out of the woods."

"Very true, Rachel. It isn't your failing to look too much at the sunny side of the picture."

"I'm ready to look at it when I can see it anywhere," answered his sister, in the same enlivening way.

"Don't you see it in the unexpected good fortune which came with this child?" asked Timothy.

"I've no doubt you think it very fortunate now," said Rachel, gloomily; "but a young child's a great deal of trouble."

"Do you speak from experience, Aunt Rachel?" asked Jack.

"Yes," said his aunt, slowly. "If all babies were as cross and ill-behaved as you were when you were an infant, five hundred dollars wouldn't begin to pay for the trouble of having them around."

Mr. Harding and his wife laughed at the manner in which the tables had been turned upon Jack, but the latter had his wits about him sufficiently to answer: "I've always heard, Aunt Rachel, that the crosser a child is, the pleasanter he will grow up. What a very pleasant baby you must have been!"

"Jack!" said his mother, reprovngly; but his father, who looked upon it as a good joke, remarked, good-humoredly: "He's got you there, Rachel."

But Rachel took it as a serious matter, and observed that, when she was young, children were not allowed to speak so to their elders.

"But I don't know as I can blame 'em much," she continued, wiping her eyes with the corner of her apron, "when their own parents encourage 'em in it."

Timothy was warned, by experience of Rachel's temper, that silence was his most prudent course. Anything that he might say would only be likely to make matters worse than before.

Aunt Rachel sank into a fit of deep despondency, and did not say another word till dinner time. She sat down to the table with a profound sigh, as if there was little in life worth living for. Notwithstanding this, it was observed that she had a good appetite. Indeed, Miss Harding appeared to thrive on her gloomy views of life and human nature. She was, it must be acknowledged, perfectly consistent in all her conduct, so far as this peculiarity was concerned. Whenever she took up a newspaper, she always looked first to the space appropriated to deaths, and next in order to the column of accidents, casualties, etc., and her spirits were visibly exhilarated when she encountered a familiar name in either list.

The cooper continued to look out for work; but it was with a more cheerful spirit. He did not now feel as if the comfort of his family depended absolutely on his immediate success. Used economically, the money he had by him would last eight months; and during that time it was hardly possible that he should not find something to do. It was this sense of security, of having something to fall back upon, that enabled him to keep up good heart. It is too generally the case that people are content to live as if they were sure of constantly retaining their health, and never losing their employment. When

a reverse does come, they are at once plunged into discouragement, and feel the necessity of doing something immediately. There is only one way of fending off such an embarrassment; and that is, to resolve, whatever may be the amount of one's income, to lay aside some part to serve as a reliance in time of trouble. A little economy—though it involves self-denial—will be well repaid by the feeling of security it engenders.

Mr. Harding was not compelled to remain inactive as long as he feared. Not that his line of business revived—that still remained depressed for a considerable time—but another path was opened to him.

Returning home late one evening, the cooper saw a man steal out from a doorway, and attack a gentleman, whose dress and general appearance indicated probable wealth.

Seizing him by the throat, the villain effectually prevented his calling for help, and at once commenced rifling his pockets, when the cooper arrived on the scene. A sudden blow admonished the robber that he had more than one to deal with.

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