

## The Mischief of a Lost Pocket-Book

(The Rev. John T. Faris, in the 'Christian Endeavor World.')

'To my nephew, Thomas Ridley Seward, three hundred dollars in cash, to be used as he thinks best.'

This was the clause in the will of Uncle Asa Pennoyer which for a time unsettled Tom Seward's mind by making him dissatisfied with his lot in life.

At first he was grateful, of course. He had never thought of receiving a cent from his uncle's estate. The three hundred dollars seemed a fortune. He could do so many things with that sum. He was eager to get his hands on it that he might begin to carry out some of his plans. How pleased he was with the provision that the money was to be used as he thought best!

But there was some delay in settling up the estate, and during the weeks before the legacy was paid Tom had opportunity to change his mind. Could he do so much with three hundred dollars, after all? It was not enough to build the cottage of which he was already dreaming; it was not enough to give him a start in business, even in a small way; neither would it enable him to buy a share in the company which employed him.

He actually began to be displeased with the unexpected legacy. 'If Uncle Pennoyer wanted to help me at all, why didn't he do something worth while—give me a thousand at the very least? He was able to do it. He might as well have left me out as throw a paltry three hundred at me.'

Tom did not make this remark so that anyone could hear; he was too much of a gentleman for that. And he was ashamed of himself for even harboring the thought. He tried to drive it from his mind, but it persisted. 'What's three hundred dollars to a young man in my position?' was the question he was continually asking himself.

Now, Tom's position had been eminently satisfactory to himself—until the legacy came. He was not in the least conceited, but he felt he was doing pretty well for a young man who had never had many advantages. Ever since he could remember he had been experimenting with electricity, and his situation as lineman with the Penwell Electric Light Company had been given him because of knowledge gained in this way. As lineman he received a fair salary—not enough, indeed, to justify him in setting up a home of his own yet, but more than most others of his age in Penwell were receiving. He had begun to have visions of the day when he could build his own cottage and settle down. But he had not been impatient for the realization of this dream. That would come with promotion and the share in the business which he hoped to buy—some day.

Now, however, the thought of his legacy made him restless. How easy it would have been—if only the legacy had been larger! What a start in life he might have had—if only the legacy had been larger! How the fellows would have envied him—if only the legacy had been larger! At length the three hundred dollars were handed him. He placed the amount in the bank on certificate of de-

posit, until he could determine what to do with it. 'We allow four percent on this, if you leave it with us six months,' the cashier said as he turned away from the window.

He remembered the words as he lounged in his room that evening. 'Four percent—the very idea! That may be all very well for men who have their thousands; but what does four percent on three hundred dollars amount to? I wish interest rates had never gone down. Now, if I could only get the two percent per month father says he had to pay out in California during the war, that would be something like. But four percent a year! Bah!'

To get away from his unpleasant thoughts he turned to the paper. Unconsciously, but naturally, considering his present state of mind, he turned to the financial page. Here the black-letter advertisements of oil and mining companies stared him in the face. He read them every one, with all their glittering promises of fabulous returns on every dollar invested. As he read he commented to himself:

'Here's Spindle Top Consolidated guarantees forty percent in one year's time. Pretty good, but oil is so uncertain. . . . Rocky Ford Gold Smelting Company, fifteen percent, shares five hundred dollars. That lets me out. . . . Mexican Rubber Company, two hundred percent in ten years. That is fine, but I can't wait ten years. . . . There doesn't seem to be anything here for me. . . . But what's this about the stock market? "Double your money in a single week by dealing in futures through Gay and Company, 45 Wall Street. For an example of how fortunes are made in a day, see first page of this paper. You may do as well!"'

Tom turned to the first page. There he read of great excitement on 'Change the day before because of a partially successful attempt to corner the wheat supply. A large number of unfortunates had been squeezed, but a few had reaped a harvest.

"You might do as well," Gay and Company say,' mused Tom. 'And why not? If I could double my money every week, or even every month, the cottage and the share in the business would both come in a year's time. It would be gambling, I know, and Uncle Pennoyer was down on anything of the kind; but he said I am to use this money as I please. And I intend to do so. This is too good a chance to lose. Gay and Company seem to know their business. I'll send them three hundred tomorrow. Then an end to drudgery and boarding-house loneliness!'

The letter was written at once, but was left unsealed for the insertion of the draft next day.

In the morning his mind was unchanged. He planned to get the draft at the noon hour, and mail the letter at once to the brokers. 'No use to lose a single day,' he thought.

There was nothing for him to do on the lines that day, and he was sent out on a collecting trip. 'Here are bills for four hundred dollars, Tom. Get the money as quickly as possible,' were his instructions. 'O yes,' the foreman added, at the same time handing him a paper. 'Stop at these

addresses as you return, and read the meters.'

These errands were promptly attended to, and Tom started back to the office with the four hundred dollars stuffed into his breast pocket. As he walked briskly along, he thought joyfully of the fortune which seemed to be almost within his grasp. He was so carried away by the delightful picture that he failed to see a careless bicyclist bearing down upon him as he stepped from the curb at a street crossing. There was a collision, and the next thing he knew he was being helped to his feet by sympathetic passers-by.

In a half-dazed condition he stumbled on to the office. As he entered the door, he put his hand in his coat to take out the bill-book. But it was not there. He felt in his other pockets, but without success. It was gone.

'I must have lost it when I was knocked into the gutter,' he thought. 'I am sure I had it just before the accident. Strange I didn't think of it then, but I was so dazed I hardly knew my own name for a minute. Not much use to go back now, I'm afraid; but I'll try it.'

His heart beat rapidly as he sought the corner. Hurriedly he scanned the gutter, but found nothing. His eager face attracted the attention of the policeman stationed near by.

'What is it?' he asked. 'A pocketbook? Lost it ten minutes ago? Well, my lad, I'm sorry for you; but, as fully five hundred people have passed this way in that time, I fear you have no chance of finding it. Hope there wasn't much of it.'

Tom turned away with a sinking heart. The finder might return the pocketbook, but he could not count on that. He must report his collections at once. If he should tell of his loss, he would either be suspected as a liar and a thief, or he would be lectured for carelessness. Discharge would surely follow in either case.

'I must say nothing, and replace the money,' he thought. 'That legacy, added to what I have saved, will be just enough. Gay and Company must wait; there's no help for it. Fortunately I remember the names of those who have paid their bills, and so can report them when I hand over the money.'

With a sigh of regret the necessary amount was drawn from the bank. The balance left to his credit was pitifully small.

That was a trying week for Tom. Try as he would, he could learn nothing of the lost pocketbook. The next week was even more trying, for the papers reported that Gay and Company had made millions in corn, and many of their clients had shared in the winnings.

'Just my luck!' he thought. 'Here I had planned to invest my legacy with that firm. It would have been in their hands right now, and my bank-account would have been much larger than it was. But I had to lose that money, and my chance is gone.'

It did not improve his temper next day, when, seated in the Fourth Church, of which he was a member, he heard his pastor preach from the text, 'All things work together for good to them that love God.' The arguments, illustrations, and applica-