

SAM FRANKLIN.





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SAVINGS BANK.

—  
ILLUSTRATED.  
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**I**F any one had told Sam Franklin before he married that he would ever save money out of his wages, he would have laughed the idea to scorn; they had never been more than enough when he had only himself to keep, and when there was a wife into the bargain, what chance would there be for him to have a penny to put by? Yet, before he had been a husband many weeks, he had made the discovery that the wages which had only been enough for one were rather more than enough

for two. There were no dinners at the cook-shops to be paid for, no long evenings spent in public-houses, no laundresses' bills to meet. He had a great deal more comfort, with a somewhat smaller outlay.

When Sam found half-a-crown in his pocket over and above the sum he allowed his wife for housekeeping and rent, he hardly knew what to do with it. His own fireside was very comfortable, and he did not care to leave it for the tavern. He and his wife were living on the first-floor of a house in a decent, quiet street, mostly occupied by artisans like himself, though the houses were from three to four stories high, and had been built for richer people. They had a sitting-room, with a bed-room behind it, and the use of a back kitchen for cooking and washing; so the place was quite large enough for comfort. Ann Franklin had notions of cleanliness

and smartness, which made her take great pride in herself and all her belongings. The parlor, as she liked it to be called, was kept bright and cheerful, and that man must have had a strange idea of comfort who preferred the noise, and smoke of the public-house tap-room.

What, then, was Sam to do with his spare half-crown? It doubled itself into five shillings, and by-and-by a golden half-sovereign lay among the silver and copper he carried loose in his pocket. He was a man of few words—a close man, his comrades called him—and silent as the grave concerning his own affairs. Had he told one of them when he was about to be married? Not his best friend among them! Had he mentioned it as a piece of news interesting to himself that he had a son born? Never! He despised men who could not keep a still tongue in

their heads, but must prate about all they did or thought. Even with his wife he was sparing of words, though he liked her to tell him everything she did, and keep no secret from him. But then Ann was only a woman; a man should have more control over his tongue.

So Sam Franklin did not say a word about his savings, though they seemed to grow like seed sown in good ground. Every week he gave his wife the sum they had first agreed upon, and she made the best of it, cheerfully, letting him know how every penny was spent, and sometimes wondering to him how his comrades' wives managed to be so much smarter than she was. At first he had thoughts of buying her a new bonnet, or a shawl, but he scarcely liked to own that he had been keeping back the money from her. This difficulty became



greater as the sum grew larger; and, besides that, the possession of it began to get a hold upon him. It gave to him a secret consciousness of wealth among his fellow-workmen, which was very pleasant for a time; but by-and-by, this feeling passed away, and a strange, unaccountable dread of being poor took possession of him. He began to talk about bad times, and the high prices of provisions and clothing, and the expenses of a family, though his own consisted of his cheery, managing wife, and one boy only. But this change in Sam Franklin was so gradual, that neither himself nor his wife had any idea what was going on. He spent his evenings at home, and went nearly every Sunday to the place of worship which Ann and Johnny constantly attended. Ann was very proud of her tall, fine-looking husband, whose clothes she kept in such

good order that he looked, in her eyes at least, quite a gentleman. No one had a word to say against him, though if it had been otherwise, Ann was too true a wife to let it be said in her presence. He was industrious and steady, and kind to her and the boy; and if she had to work hard to keep them both tidy and respectable, why, it was the fault of the bad times, not her husband's.

When Sam Franklin had saved ten pounds, and had two Bank of England notes to take care of, his difficulty and perplexity had very much increased. There was no Post-office Savings Bank, and he had no faith in the old savings-banks, for he could remember how his poor old mother had lost every penny of her painful savings by the breaking of the one she had put her money into. He dare not tell Ann about it after keeping



such a secret so long. The money became a trouble to him, though perhaps, it was his most cherished possession. Certainly he thought of it oftener than of Ann or Johnny, for wherever he hid it, it could not but be a source of anxiety to him. If he took it to the work-yard with him he was fearful of losing it, while if he left it at home he was quite as much alarmed lest Ann should find it. How it would alter the face of things if she discovered that he was the owner of all that money, and had never told her.

At length, when his savings mounted up to twenty pounds, a bright idea struck him one day. He stayed at home the next Sunday evening, and, having found his old wedding waistcoat, which was lined with a good strong linen lining, he carefully unpicked a part of one of the seams large enough to

take in a folded bank-note, and spread them as high as he could reach with his finger up and down the breast of it. He could not stitch it up again as neatly as it had been sewn before, but he was obliged to trust to Ann not noticing it, for it was a worn-out waistcoat and past her regard altogether; yet, when she came home, the first thing she saw was, that he had it on with his coat buttoned across it.

“Good gracious, Sam!” she cried; “what ever made you put on that old thing?”

“It’s warmer than any I’ve got,” he answered, putting his hand up against the breast of it where the bank-notes lay safe and hidden.

“It’s so old-fashioned,” she said, discontentedly; “but it doesn’t matter much if you won’t go out of doors in it. Men have no notion of things.”

“What was the text, Ann?” he inquired, simply to turn away her attention from the old waistcoat.

“Oh, it hadn’t anything to do with us,” she replied, more cheerfully; “it was, ‘The love of money is the root of all evil.’ Nothing for us in that, you know, though the preacher did say we might love it as much from craving after it as having it. Well, I neither have it, nor crave it.”

Sam felt uncomfortable, and did not make any further remark. He told his wife he should always put on his old waistcoat when he came in from his work; and he continued to do so regularly for some time, then occasionally, until after awhile the waistcoat simply hung on a nail behind the bed-room door, only being taken down once a week by Ann to have the dust brushed from it. Every now and then he had another note

to add to those he had already secured ; and he became so skilled in opening and sewing the seam, that there was no fear of Ann noticing any difference. Even yet he would wear it upon a rainy Sunday, feeling a deep satisfaction in his admirable scheme for concealing and taking care of his savings.

Month after month, and year after year, the old waistcoat kept his secret faithfully. His eyes rested upon it the first thing in the morning and the last thing at night, hanging behind the door, as if it would hang there for ever. He grew more stingy than ever, grudging his wife her bits of blue and pink ribbon, with which she made herself smart, and altogether refused to send Johnny to a school where the fee was sixpence a week, instead of the threepence he had paid hitherto at a dame's-school. He was



longing to make up fifty pounds; he had already forty-five in his waistcoat, and how much more fifty pounds sounded than forty-five!

He had between three and four pounds toward this very desirable end, when one night, upon his return from work, he went as usual into the back room to wash his hands and face, and glanced at once toward the familiar object behind the door. But it was not there! The place was bare, and the nail empty. The mere sight of an empty nail in that place filled him with terror; but no doubt Ann had laid it away in some drawer. His voice, as he called to her, was broken and tremulous.

“Where have you put my old waistcoat?” he asked. He could hear her pouring the boiling water over the tea in the next room, and she did not answer before clicking down the lid of the teapot.

"Oh, it was only harboring the dust," she answered, in a cheerful voice; "so I made a right good bargain, and sold it for ninepence to an old-clothes man."

The shock was so sudden that Sam staggered as if he had received a heavy blow, and fell on the floor. He did not quite lose his senses, for, he felt Ann trying to lift him up, and heard her asking what ailed him. In a minute or two he managed to get up and sit down on the foot of the bed, but still he found himself giddy and stunned.

"Where is it?" he cried, bursting into tears and sobs, like a child; "Where is it?"

"The old waistcoat?" she asked, thinking he was gone out of his mind.

"Yes!" he said. "There were nine five-pound notes in it; forty-five pounds in Bank of England notes!"



At first Ann thought his head had been hurt by his fall, and he was rambling; but as he kept on moaning over his loss, and confessing how he had concealed the notes from her, she began to believe him, and all the sooner when he pulled out the three sovereigns he had saved toward the tenth note and flung them on the floor in angry despair.

“And I don’t know the man from Adam!” cried Ann. “I never saw him before: and he’ll take very good care I never see him again. O Sam, how could you! How could you keep it a secret all these years, when I never bought as much as a yard of ribbon or a collar on the sly? I can’t forgive it, or forget it, either.”

She felt it very hard that Sam should not have trusted her. The loss of the money was hard, and she could not help thinking

what a large sum it was, and what it might have done for Johnny. But the loss of faith in her husband was ten times worse. How could she ever believe in him again? Or how could she ever be sure again that he really loved and trusted her?

It was a very miserable evening. Sam bewailed his money so bitterly, that Ann began to fancy he would rather have lost her or his child. She sat silent and indignant, while he, unlike himself, was almost raving with angry sorrow. She did not speak to him the next morning before he set off to the yard, though she knew that he had lain awake all night like herself, and had not swallowed a morsel of breakfast. It was a cold, wintry day, with a drizzling mist filling the air. Sam was wet through before he reached his work, and there was no chance of drying his clothes. He was wet through

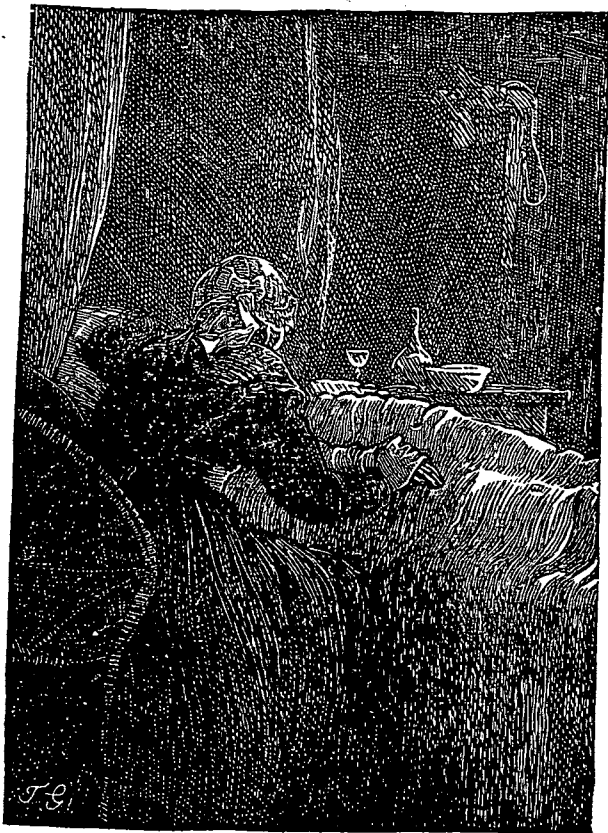


when he came home, but there were no dry warm things laid out for him. He might wait upon himself, thought Ann; it would be well for him to see the difference between a good wife and a bad one. He would not condescend to find a change of clothing for himself, and he sat shivering on the hearth all night, in spite of the warm, cheerful blaze of the bright fire.

By the time the week was ended Sam Franklin was compelled to knock off work. Severe rheumatic fever had set in, and the doctor said he must not expect to get back to the yard for three months or more. Perhaps it was the best thing that could have befallen him, for it brought back all the old warm love for him, to his wife's heart, which had been grieved and estranged by his closeness and want of trust in her. She nursed him tenderly, never saying a

word to blame him now he could not get out of her way, as many wives would have done. Before his illness was half over, she was forced to pawn all her own best clothing, as well as his, to buy the mere necessities of life. Never had Sam Franklin thought his wife would have to go day after day to the pawn-shop: but she did it so cheerfully, that half of the sting of it was taken away.

"Nancy," he said, one morning; "all night long, I've had a text ringing in my head, 'You cannot serve God and mammon,' 'You cannot serve God and mammon!' Why, I used to think I was doing God a service when I put on my Sunday clothes and went to church of a Sunday morning with you. As if he'd think that were serving him! And then all the week I was worshipping that old waistcoat of mine,



hanging behind the door, as much as any poor heathen worships blocks of wood and stone. I begin to think it was God who put it in your heart to sell it to the old-clothes man. But how can I serve him now, Nancy, my girl? I can't do anything save lie in this bed and be a burden to you."

Ann Franklin stooped down and kissed her husband, whispering, "I don't mind it a bit about your being a burden, as you call it;" and after that, she opened a Bible and read these words:

"Then said they unto him, What shall we do, that we may work the works of God? Jesus answered and said unto them, This is the work of God, that ye believe on him whom he hath sent."

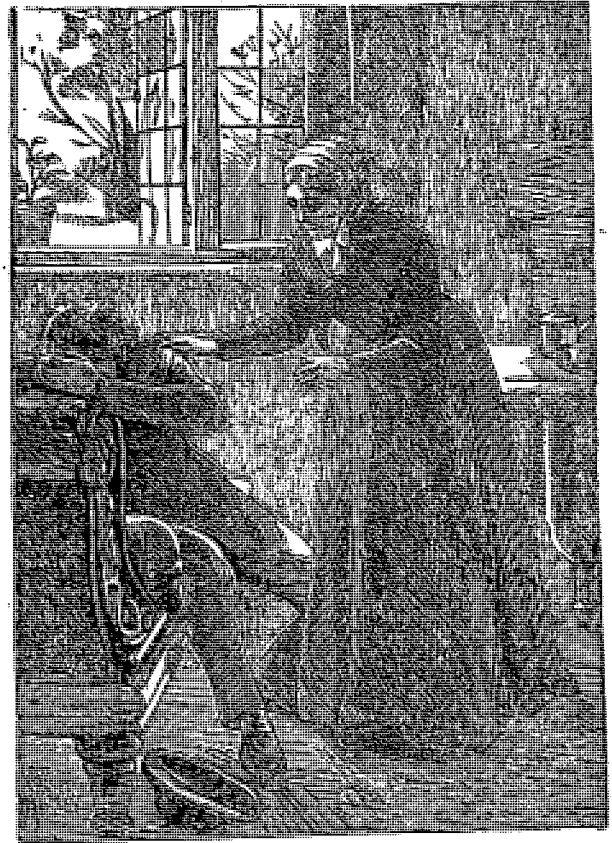
"Ay! I see it," he said, after a long pause; "that's a work I can begin better

here, perhaps, than in the yard at my work. I can work for God that way, lying here on my back as helpless as a baby. And now I come to think of it, Jesus Christ never served mammon any way, and if I believe in him I shall try to be like him. It's no use praying to him on Sundays and doing contrary all the week, wailing after money and such like."

"Sam," answered his wife; "I've not been believing in him as I ought, for I've been fretting after that old waistcoat ever so, thinking how useful the money would be, now: but if you'll help me, I'll help you, and we'll try to believe in him, just the same as if we could see him coming into the room and talking to us."

"But that would be seeing, not believing."

"So it would," she answered; "and he



said himself, 'Blessed are they that have not seen, and yet have believed.' We must trust in him without seeing him."

But it was a hard trial to trust in God while all their possessions were disappearing one after another. Sam was a long while in fully recovering his strength; and when he was fit to go back to the yard they were pretty deeply in debt. Yet never had they been so happy in former days. Their simple faith in the Saviour gave them a peace different from anything they had ever felt before; and Sam, who had now no secret care or pleasure to brood over in his own mind, grew frank and open with his wife. They pinched and denied themselves to get out of debt; and when the next winter came they were again in the comfortable circumstances which had been theirs when Ann sold the valuable old waistcoat.



## CHAPTER II.

“SAM,” said Ann, a day or two before Christmas-day, “Johnny’s been putting threepence a week into the school-club. He’s got as much as nine shillings in, and he’s to have twopence a shilling added to it if we buy him clothes with it, but we can have the nine shillings out if we like. Come home in time to go with us to the school to-night.”

“Ay, ay!” said Sam heartily, “I’ll go with Johnny to get his little fortune.”

It was quite dark in the evening when the three started off for the school where the weekly pence were paid in. But as

they locked their parlor-door and turned into the street, they saw a girl about Johnny’s age, with bare feet and no bonnet on her head, standing on the outer door-sill, shivering and crying as she looked at the dismal night, with flakes of snow drifting lazily in the air. They all knew her well; she was the little girl belonging to the tenant of the attic two floors above them. Ann had often given fragments of bread and meat to Johnny to take to her, but she had always shrunk from inviting her into their parlor, because she was too dirty and ragged. Now, as the child stood crying and shivering on the door-step, her heart smote her for her want of kindness, and she stopped to speak to her gently.

“What’s the matter?” she asked.

“Father says I must go and beg,” she answered, crying more bitterly, “and I’m

frightened, and it's so bitter cold. But we must pay our rent, he says, or be turned out, and he doesn't know where to go to, and is very ill, coughin' ever so. We owe for three weeks now, that's nine shillings, and I don't know where I'm to beg for nine shillings."

"There's all the coppers I've got," said Sam, putting three or four pennies into her hand, and hurrying on with Ann and Johnny, while the girl pattered after them, with her bare feet tingling in the snow. Ann did not speak again till they reached the school, but ~~once~~ or twice she looked back and saw the little ragged figure following them. There was no one in the schoolroom except themselves and the gentleman who was ready to receive their payment and give them the ticket for buying clothes to the value of ten shillings and sixpence. But

before he could write out the ticket Ann glanced round, and saw a thin, careworn little face peering in through the window.

"O Sam," she cried, "we don't want it so badly after all, and I think if it belonged to him, Jesus Christ, he would give it to the poor man up in the attic to pay his rent with. Don't you think he would?"

"But it's Johnny's little fortune," said Sam, "and we should lose one and sixpence if we took it out for that."

"Johnny 'ud be glad to give it to poor little Bell?" asked Ann, with her hand on the boy's shoulder.

"Yes, mother, for little Bell," he said readily.

"Johnny's clothes are warm, if they're shabby," pursued Ann, "and there's that poor little creature in rags, and barefoot.

My heart aches for her, Sam. If it were our boy, and they'd nine shillings they didn't want badly, what should we like them to do?"

"Well, Ann, I give up," he said; "after all, it's your savings, not mine."

Still he was not quite satisfied about it. That man in the attic was very probably a drunken vagabond, and deserved to be turned out for not paying his rent. To be sure, he had been a tenant nearly a year, and had been quiet enough, meddling with nobody, and not putting himself in anybody's way. Sam had not seen him above two or three times, and then he had only just caught sight of a thin, stooping figure, with a shabby old coat buttoned up to the throat, as if the man had no shirt to wear. Anyhow it was Ann's business, and if any

wife deserved to have her own way in a thing like this, it was his wife.

Ann picked up the money, which was counted out to her, with a pleasant smile upon her face. It was snowing very fast when they opened the schoolroom door; but there was little Bell still, with her face pressed against the window and one foot drawn up out of the snow to keep it warmer. Ann called to her, and she ran quickly towards them.

"I prayed to God for the money this morning," she said, looking wistfully up into Ann's smiling face, "but he couldn't have heard me, for he never sent it."

"He's going to send it now," answered Ann.

"Will an angel come with it?" she asked.

"Ay!" answered Sam, stooping down

and lifting the child in his arms, for he was quite strong again, and she was too thin and puny to be much weight. He did not like to see her bare feet on the snow, and if Ann was going to do them a good turn, why should not he do another?

“An angel with shining, white clothes on, and wings?” said little Bell.

“No; she’s wearing an old bonnet and a faded shawl,” answered Sam, “and her wings aren’t grown yet, I’m glad to say.”

“For shame, Sam!” cried his wife; but she was glad to hear from his voice that he was agreeing heartily with her self-denial. It was not far back to their home, but instead of turning into their own pleasant room they all marched up two flights of stairs to the attic.

It was a low room with shelving roof, and lighted by a skylight, of which two or



three of the panes were broken, and a few stray snow-flakes were floating in, and hardly melting in the chilly air. There was an old rusty stove instead of a fireplace, but no fire in it; and in one corner lay a hard mattress, on which they could see in the dim light the figure of a man, barely covered with a few clothes. As he lifted up his head to speak to them a racking cough choked him, and it was a minute or two before he could utter a word.

“We’ve been your neighbors a long while,” said Ann, gently, “and I’m ashamed I never came to see you before. We’ve brought little Bell home, for it’s a dreadful night out of doors, not fit for a grown-up person scarcely.”

“But the landlord says he’ll turn us out to-morrow,” gasped the sick man.

“No! no!” answered Ann; “that’s all

right. We've got the money ready for him, and now we'll make you as comfortable as we can. Sam, run down and bring me a light, that's a good fellow."

"I'm not going to live long," said the stranger, "and I'm afraid of being turned out, but I can never pay you back again. There's no more work in me, and my money's done; I can't pay you."

"Never mind," she answered, "we're only doing as we'd be done by, so don't you worry about it. Here's Sam coming with a candle; and now I'll put your bed straight."

But when the light was brought in, and Ann looked down at the poor covering on the mattress, she uttered a little scream of amazement, and sank down on a box which stood beside the sick man. Sam himself stood as still as a stone, staring, as she did,

at the clothes which lay across the bed. There was his old wedding waistcoat; he knew it by a patch which Ann had put into it very carefully. Was it possible that the nine five-pound notes were still safely hidden in the lining?

"That's an old waistcoat of mine," he said, as soon as he could speak; "I never thought to see it again."

"I bought it soon after I came here," answered the attic tenant; "an old-clothes-man offered it for a shilling. It's been a good warm waistcoat; but I've worn it for the last time."

"I'll give you a couple of blankets for it," said Sam, eagerly. My wife sold it without asking me, and it was my wedding waistcoat, you see. I didn't want to part with it."

"Take it and welcome, without any

blankets," he answered; "you've done enough for me already."

"No," said Ann, "I'll bring the blankets."

She was trembling with excitement, but she would not leave the poor man until she had stopped up the broken panes, made the bed comfortable, and wrapped him well up in some warm blankets. Then she went down to their own room, and found Sam waiting for her before opening the seam in the lining of the waistcoat. Even his hands shook, but he managed to unpick a few stitches, and draw out a crumpled bit of paper. Yes; they were all there, the nine five-pound notes he had never expected to touch again.

"O Sam!" she cried, with tears in her eyes, "do you think you will love them again?"



For a few minutes he sat still, looking earnestly at the notes, with a strange expression of fear upon his face. He compared the peace and happiness of the last few months, with the heavy burden his secret had been to him. He thought of how he had begun to learn to think of God when he awoke in the morning, and when he was falling asleep at night. If he kept the money, would it be the same? Yet would it be right to throw away what God might intend them to keep as a provision against some time of need? Perhaps God saw the time was come when he might be trusted with money again.

“Ann,” he said, “if I thought these notes would tempt me to serve mammon again, I’d throw them all on the fire yonder. You take charge of them, my lass, and put them into the Post-office savings-

bank. that was opened a few months ago. Thank God I lost them, and thank God I've found them again."

There is very little more to say, except that Sam Franklin and his wife nursed and tended the dying man in the attic as tenderly as if he had been their own brother, teaching him what Sam had learned himself, that even on a sick-bed he might work the works of God, by believing on Jesus Christ, whom he hath sent. When he died, blessing them for their brotherly love to him, they took charge of little Bell, and no doubt they spent as much upon her as the money laid by in the savings-bank. But she grew up like a daughter to them; and not long ago she became their daughter by marrying Johnny Franklin. The wedding took place a day or two before Christmas, the anniversary of the

day when Johnny readily gave up his little fortune for little Bell.

"O Sam!" said his wife, as she thought of it, "how would it have been if we'd kept the nine shillings to buy clothes for Johnny?"

"We should have kept the nine shillings and lost the forty-five pounds," answered Sam. "It's true, 'He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.'"

"Yes, but it's more than that," said Ann; "we'd a chance of doing something like Jesus Christ would have done in our place, and we did it. That was the best of all."

**THE END.**

