**The Discounters of Money**

O. Henry

The spectacle of the money-caliphs of the present day going about Bagdad-on-the-Subway trying to relieve the wants of the people is enough to make the great Al Raschid turn Haroun in his grave. If not so, then the assertion should do so, the real caliph having been a wit and a scholar and therefore a hater of puns.

How properly to alleviate the troubles of the poor is one of the greatest troubles of the rich. But one thing agreed upon by all professional philanthropists is that you must never hand over any cash to your subject. The poor are notoriously temperamental; and when they get money they exhibit a strong tendency to spend it for stuffed olives and enlarged crayon portraits instead of giving it to the instalment man.

And still, old Haroun had some advantages as an eleemosynarian. He took around with him on his rambles his vizier, Giafar (a vizier is a composite of a chauffeur, a secretary of state, and a night-and-day bank), and old Uncle Mesrour, his executioner, who toted a snickersnee. With this entourage a caliphing tour could hardly fail to be successful. Have you noticed lately any newspaper articles headed, “What Shall We Do With Our Ex-Presidents?” Well, now, suppose that Mr. Carnegie could engage *him* and Joe Gans to go about assisting in the distribution of free libraries? Do you suppose any town would have had the hardihood to refuse one? That caliphalous combination would cause two libraries to grow where there had been only one set of E. P. Roe’s works before.

But, as I said, the money-caliphs are handicapped. They have the idea that earth has no sorrow that dough cannot heal; and they rely upon it solely. Al Raschid administered justice, rewarding the deserving, and punished whomsoever he disliked on the spot. He was the originator of the short-story contest. Whenever he succoured any chance pick-up in the bazaars he always made the succouree tell the sad story of his life. If the narrative lacked construction, style, and *esprit* he commanded his vizier to dole him out a couple of thousand ten-dollar notes of the First National Bank of the Bosphorus, or else gave him a soft job as Keeper of the Bird Seed for the Bulbuls in the Imperial Gardens. If the story was a cracker-jack, he had Mesrour, the executioner, whack off his head. The report that Haroun Al Raschid is yet alive and is editing the magazine that your grandmother used to subscribe for lacks confirmation.

And now follows the Story of the Millionaire, the Inefficacious Increment, and the Babes Drawn from the Wood.

Young Howard Pilkins, the millionaire, got his money ornithologically. He was a shrewd judge of storks, and got in on the ground floor at the residence of his immediate ancestors, the Pilkins Brewing Company. For his mother was a partner in the business. Finally old man Pilkins died from a torpid liver, and then Mrs. Pilkins died from worry on account of torpid delivery-waggons—and there you have young Howard Pilkins with 4,000,000; and a good fellow at that. He was an agreeable, modestly arrogant young man, who implicitly believed that money could buy anything that the world had to offer. And Bagdad-on-the-Subway for a long time did everything possible to encourage his belief.

But the Rat-trap caught him at last; he heard the spring snap, and found his heart in a wire cage regarding a piece of cheese whose other name was Alice von der Ruysling.

The Von der Ruyslings still live in that little square about which so much has been said, and in which so little has been done. To-day you hear of Mr. Tilden’s underground passage, and you hear Mr. Gould’s elevated passage, and that about ends the noise in the world made by Gramercy Square. But once it was different. The Von der Ruyslings live there yet, and they received *the first key ever made to Gramercy Park*.

You shall have no description of Alice v. d. R. Just call up in your mind the picture of your own Maggie or Vera or Beatrice, straighten her nose, soften her voice, tone her down and then tone her up, make her beautiful and unattainable—and you have a faint dry-point etching of Alice. The family owned a crumbly brick house and a coachman named Joseph in a coat of many colours, and a horse so old that he claimed to belong to the order of the Perissodactyla, and had toes instead of hoofs. In the year 1898 the family had to buy a new set of harness for the Perissodactyl. Before using it they made Joseph smear it over with a mixture of ashes and soot. It was the Von der Ruysling family that bought the territory between the Bowery and East River and Rivington Street and the Statue of Liberty, in the year 1649, from an Indian chief for a quart of passementerie and a pair of Turkey-red portières designed for a Harlem flat. I have always admired that Indian’s perspicacity and good taste. All this is merely to convince you that the Von der Ruyslings were exactly the kind of poor aristocrats that turn down their noses at people who have money. Oh, well, I don’t mean that; I mean people who have *just* money.

One evening Pilkins went down to the red brick house in Gramercy Square, and made what he thought was a proposal to Alice v. d. R. Alice, with her nose turned down, and thinking of his money, considered it a proposition, and refused it and him. Pilkins, summoning all his resources as any good general would have done, made an indiscreet references to the advantages that his money would provide. That settled it. The lady turned so cold that Walter Wellman himself would have waited until spring to make a dash for her in a dog-sled.

But Pilkins was something of a sport himself. You can’t fool all the millionaires every time the ball drops on the Western Union Building.

“If, at any time,” he said to A. v. d. R., “you feel that you would like to reconsider your answer, send me a rose like that.”

Pilkins audaciously touched a Jacque rose that she wore loosely in her hair.

“Very well,” said she. “And when I do, you will understand by it that either you or I have learned something new about the purchasing power of money. You’ve been spoiled, my friend. No, I don’t think I could marry you. To-morrow I will send you back the presents you have given me.”

“Presents!” said Pilkins in surprise. “I never gave you a present in my life. I would like to see a full-length portrait of the man that you would take a present from. Why, you never would let me send you flowers or candy or even art calendars.”

“You’ve forgotten,” said Alice v. d. R., with a little smile. “It was a long time ago when our families were neighbours. You were seven, and I was trundling my doll on the sidewalk. You have me a little gray, hairy kitten, with shoe-buttony eyes. Its head came off and it was full of candy. You paid five cents for it—you told me so. I haven’t the candy to return to you—I hadn’t developed a conscience at three, so I ate it. But I have the kitten yet, and I will wrap it up neatly to-night and send it to you to-morrow.”

Beneath the lightness of Alice v. d. R.’s talk the steadfastness of her rejection showed firm and plain. So there was nothing left for him but to leave the crumbly red brick house, and be off with his abhorred millions.

On his way back, Pilkins walked through Madison Square. The hour hand of the clock hung about eight; the air was stingingly cool, but not at the freezing point. The dim little square seemed like a great, cold, unroofed room, with its four walls of houses, spangled with thousands of insufficient lights. Only a few loiterers were huddled here and there on the benches.

But suddenly Pilkins came upon a youth sitting brave and, as if conflicting with summer sultriness, coatless, his white shirt-sleeves conspicuous in the light from the globe of an electric. Close to his side was a girl, smiling, dreamy, happy. Around her shoulders was, palpably, the missing coat of the cold-defying youth. It appeared to be a modern panorama of the Babes in the Wood, revised and brought up to date, with the exception that the robins hadn’t turned up yet with the protecting leaves.

With delight the money-caliphs view a situation that they think is relievable while you wait.

Pilkins sat on the bench, one seat removed from the youth. He glanced cautiously and saw (as men do see; and women—oh! never can) that they were of the same order.

Pilkins leaned over after a short time and spoke to the youth, who answered smilingly, and courteously. From general topics the conversation concentrated to the bed-rock of grim personalities. But Pilkins did it as delicately and heartily as any caliph could have done. And when it came to the point, the youth turned to him, soft-voiced and with his undiminished smile.

“I don’t want to seem unappreciative, old man,” he said, with a youth’s somewhat too-early spontaneity of address, “but, you see, I can’t accept anything from a stranger. I know you’re all right, and I’m tremendously obliged, but I couldn’t think of borrowing from anybody. You see, I’m Marcus Clayton—the Claytons of Roanoke County, Virginia, you know. The young lady is Miss Eva Bedford—I reckon you’ve heard of the Bedfords. She’s seventeen and one of the Bedfords of Bedford County. We’ve eloped from home to get married, and we wanted to see New York. We got in this afternoon. Somebody got my pocketbook on the ferry-boat, and I had only three cents in change outside of it. I’ll get some work somewhere to-morrow, and we’ll get married.”

“But, I say, old man,” said Pilkins, in confidential low tones, “you can’t keep the lady out here in the cold all night. Now, as for hotels—”

“I told you,” said the youth, with a broader smile, “that I didn’t have but three cents. Besides, if I had a thousand, we’d have to wait here until morning. You can understand that, of course. I’m much obliged, but I can’t take any of your money. Miss Bedford and I have lived an outdoor life, and we don’t mind a little cold. I’ll get work of some kind to-morrow. We’ve got a paper bag of cakes and chocolates, and we’ll get along all right.”

“Listen,” said the millionaire, impressively. “My name is Pilkins, and I’m worth several million dollars. I happen to have in my pockets about $800 or $900 in cash. Don’t you think you are drawing it rather fine when you decline to accept as much of it as will make you and the young lady comfortable at least for the night?”

“I can’t say, sir, that I do think so,” said Clayton of Roanoke County. “I’ve been raised to look at such things differently. But I’m mightily obliged to you, just the same.”

“Then you force me to say good night,” said the millionaire.

Twice that day had his money been scorned by simple ones to whom his dollars had appeared as but tin tobacco-tags. He was no worshipper of the actual minted coin or stamped paper, but he had always believed in its almost unlimited power to purchase.

Pilkins walked away rapidly, and then turned abruptly and returned to the bench where the young couple sat. He took off his hat and began to speak. The girl looked at him with the same sprightly, glowing interest that she had been giving to the lights and statuary and sky-reaching buildings that made the old square seem so far away from Bedford County.

“Mr.—er—Roanoke,” said Pilkins, “I admire your—your indepen—your idiocy so much that I’m going to appeal to your chivalry. I believe that’s what you Southerners call it when you keep a lady sitting outdoors on a bench on a cold night just to keep your old, out-of-date pride going. Now, I’ve a friend—a lady—whom I have known all my life—who lives a few blocks from here—with her parents and sisters and aunts, and all that kind of endorsement, of course. I am sure this lady would be happy and pleased to put up—that is, to have Miss—er—Bedford give her the pleasure of having her as a guest for the night. Don’t you think, Mr. Roanoke, of—er—Virginia, that you could unbend your prejudices that far?”

Clayton of Roanoke rose and held out his hand.

“Old man,” he said, “Miss Bedford will be much pleased to accept the hospitality of the lady you refer to.”

He formally introduced Mr. Pilkins to Miss Bedford. The girl looked at him sweetly and comfortably. “It’s a lovely evening, Mr. Pilkins—don’t you think so?” she said slowly.

Pilkins conducted them to the crumbly red brick house of the Von der Ruyslings. His card brought Alice downstairs wondering. The runaways were sent into the drawing-room, while Pilkins told Alice all about it in the hall.

“Of course, I will take her in,” said Alice. “Haven’t those Southern girls a thoroughbred air? Of course, she will stay here. You will look after Mr. Clayton, of course.”

“Will I?” said Pilkins, delightedly. “Oh yes, I’ll look after him! As a citizen of New York, and therefore a part owner of its public parks, I’m going to extend to him the hospitality of Madison Square to-night. He’s going to sit there on a bench till morning. There’s no use arguing with him. Isn’t he wonderful? I’m glad you’ll look after the little lady, Alice. I tell you those Babes in the Wood made my—that is, er—made Wall Street and the Bank of England look like penny arcades.”

Miss Von der Ruysling whisked Miss Bedford of Bedford County up to restful regions upstairs. When she came down, she put an oblong small pasteboard box into Pilkins’ hands.

“Your present,” she said, “that I am returning to you.”

“Oh, yes, I remember,” said Pilkins, with a sigh, “the woolly kitten.”

He left Clayton on a park bench, and shook hands with him heartily.

“After I get work,” said the youth, “I’ll look you up. Your address is on your card, isn’t it? Thanks. Well, good night. I’m awfully obliged to you for your kindness. No, thanks, I don’t smoke. Good night.”

In his room, Pilkins opened the box and took out the staring, funny kitten, long ago ravaged of his candy and minus one shoe-button eye. Pilkins looked at it sorrowfully.

“After all,” he said, “I don’t believe that just money alone will—”

And then he gave a shout and dug into the bottom of the box for something else that had been the kitten’s resting-place—a crushed but red, red, fragrant, glorious, promising Jacqueminot rose.