At sunrise on Friday, the 18th of August, did not contain one. 1831, Horace Greeley landed at Whitehall, close to the Battery, in the city of New York.

New York was and is a city of adventurers .-Few of our eminent citizens were born here. It is a common boast among New Yorkers that this great merchant and that great millionaire came to the city a ragged boy, with only three and sixpence in his pocket; and now look at him!

In the list of one hundred men who are esteemed to be the most "successful" among the ty-five of the names would be those of men who began their career here in circumstances that gave no promise of future eminence. But among them all it is questionable whether there was one who on his arrival had so little to help, so much to hin-

der, as Horace Greeley.

Of solid cash his stock was ten dollars. His other property consisted of the clothes he wore; the clothes he carried in his small bundle, and the stick with which he carrried it. The clothes he wore need not be described; they were those which had already astonished the people of Erie. The clothes he carried were very few, and precisely similar in cut and quality to the garments which he exhibited to the public. On the violent supposition that his wardrobe could in any case have become a saleable commodity, we may compute that he was worth on the Friday morning at sunrise, ten dollars and seventy-five cents. He had no friend, no acquaintance here. There was not a human being upon whom he had any claim for help or advice. His appearance was all against ty days. him. He looked in his round jacket like an overgaging beauty of his face, or the noble round of his brow under that overhanging hat, over that long and stooping body. He was somewhat timorous in his intercourse with strangers. He would not intrude upon their attention; he had not the faculty of pushing his way, and proclaiming his merits and desires. To the arts by which men are conciliated, by which unwilling ears are forced to attend to an unwelcome tale, he was utterly a stranger. Moreover he had neglected to bring with him any letters of recommendation, or any certificate of his skill as a printer. It had not occurred to him that anything of the kind is necessary-so unacquainted was he with the life of cities.

His first employment was to find a boardinghouse where he could live a long time on a small sum. Leaving the green Battery on his left, he strolled off into Broad street, and at the corner of that street and Wall discovered a house that in his eyes had the aspect of a cheap tavern .--He entered the bar-room, and asked the price of board.

"I guess we are too high for you," said the bar keeper, after bestowing one glance upon the en-

"Well, how much a week do you charge?"

"Six dollars."

"Yes, that's more than I can afford," said Horace, with a laugh at the enormous mistake he had made in enquiring at a house of such pretensions.

He turned up Wall street, and sauntered into Broadway. Seeing no house of entertainment that seemed at all suited to his circumstances, he sought the water once more, and wandered along the wharves of the North river as far as Washington Market. Boarding houses of the cheapest kind, and drinking-houses of the lowest grade, the former frequented chiefly by emigrants, the latter by sailors, were numerous enough in that neighborhood. A house which combined the low groggery and cheap boarding house, in one small establishment, kept by an Irishman named M'-Gorlick, chanced to be the one that first attracted the rover's attention. It looked so mean and squalid, that he was tempted to enter, and again inquire for what sum a man could buy a week's shelter and sustenance.

"Twenty shillings," was the landlord's reply. "Ah," said Horace, "that sounds more like

He engaged to board with Mr. M'Gorlick on the instant, and proceeded soon to test the quality of his fare by taking breakfast in the bosom of his family. The cheapness of the entertainmeni was its best recommendation.

After breakfast, Horace performed an act which I believed he had never spontaneously performed the commonest kind, and the garments were few, but the purchase absorbed nearly half his capital! one he could find, and asking for employmentmerely asking and going away, without a word, as soon as he was refused.

In the course of the morning he found himself in the office of the Journal of Commerce, and he chanced to direct his inquiry, if they wanted a hand, to the late David Hale, one of the proprietors of the paper. Mr. Hale took a survey of the person who had presumed to address him, and replied in substance as follows:

"My opinion is, young man, that you are a runaway apprentice, and you'd better go home to

your master."

circumstances, but the impetuous Hale could be found friend ascended to the office, and soon after brought to no more gracious response than, "De seven the work of the day began. It is hardly me, sir?" off about your business, and don't bother us."

Horace Greeley's First day in N. York. many streets which anybody could have told him ace and Horace looked at the foreman. Horace go, three nights of stairs, with our idea of the

a little discouraged. ing. But no one wanted a hand. Business seem- or hair, and brought down the house by his "get- this little bill of seventy-three and a half dollars." ed to be at a stand still, or every office had its full ting up" alone. He no more believed that Ezek- "Mr, Davidson, can you accommodate Messrs. was still more fatigued. He resolved to remain than he could construct a chronometer. Howev- dered on the first of the month?" in the city a day or two longer, and then, if still er, partly to oblige Horace's friend, partly be- "No sir; positively impossible to do that before unsuccessful, to turn his face home-ward, and in- cause he was unwilling to wound the feelings of the end of the month-hard-times' you know, citizens of New York, it is probable that seven- quire for work at the towns through which he the applicant by sending him abruptly away, he my dear sir, but you just tell Messrs. Lord & Co., passed. Though discouraged, he was not disheart- consented to let him try.

ened, and still less alarmed. a sense of independence and what fearlessness Horace was at work. carried with him about four dollars, and with that annually twelve hundred thousand artificial teeth. turns it over and over, and sayssum he could have walked leisurely and with an He has made a fortune the reader will be glad to "I don't know anything about this, sir; I'll unanxious heart all the way back to his father's learn, and lives in a mansion up town. house, six hundred miles, inquiring for work at After Horace had been at work an hour or two right, why, I'll send my boy up and pay it." in the best house he passed. Blessed is the young foreman. man that can walk thirty miles a day, and dine contentedly on half a pound of crackers! Give with no small irritation. him four dollars and summer weather, and he

spent a happy day. In the morning he induced ness." a man who lived in the house to accompany him to a smal! Universalist church on Pitt street, near the dry dock, not less than three miles distant from M'Gorlick's boarding house. In the evening he found his way to a Unitarian church. Except on one occasion, he had never before this Sunday heard a sermon which accorded with his own religious opinion; and the pleasure with which he heard the benignity of the Deity asserted and proved by able men was one of the highest

he had enjoyed. In the afternoon, as if in reward of the pions way in which he spent the Sunday, he heard news which gave him a faint hope of being able to remain in the city. An Irishman, a friend of the landlord, came in the course of the afternoon, to pay his usual Sunday visit, and became acquainted with Horace and his fruitless search for work. He was a shoemaker, I believe, but he lived in a house which was much frequented by journeymen printers. From them he had heard that hands were wanted at West's No. 85 Chatham street, and recommended his new acquaintance to make immediate application at that of-

Accustomed to country hours, and eager to seize the chance, Horace was in Chatham st., and on the steps of the designated house, by half past five on Monday morning. West's printing office was in the second story, the ground floor being occupied by McElrath and Bangs as a bookstore. They were publishers and West was their printer. Neither store nor office was yet opened, and Horace set down on the steps to wait.

Had Thomas McElrath, Esquire, happened to pass on an early walk to the battery that morning, and seen our hero sitting on those steps, with his rod bundle on his knees, his pale face supported on his hands, his attitude expressive of dejection and anxiety, his attire extremely unornamental, it would not occur to Thomas McElrath, Esquire, as a probable event, that one day he would be the PARTNER of that sorry figure, and proud of the connection! Nor did Miss Reed, of Philadelphia, when she saw Benjamin Franklin pass her father's house, eating a large roll and carrying two others under his arms, see in that poor wanderer any likeness of her future husband, the husband that made her a proud and an immortal wife. The princes of the mind always remain incognito till they come to the throne, and doubtless the Coming Man, when he comes will appear in a strange disguise, and no man will know

It seemed very long before any one came to work that morning at No. 85. The steps on which our friend was seated, were in the narrow part of Chatham street, the gorge through which before. He bought some clothes with a view to at morning and evening the swarthy tide of merender himself more presentable. They were of chanics pours. By six o'clock the stream has set strongly down townward, and it gradually swells to a torrent bright with tin kettles. Thousands Satisfied with his appearance he now began the passed by, but no one stopped until near seven round of the printing offices, going into every o'clock, when one of Mr. West's journeymen ararrived, and fining the door still locked, he sat down on the steps by the side of Horace Greeley. They fell into conversation and Horace stated his circumstances, something of his history, and his need of employment. Luckily this journeyman was a Vermonter, and a kind-hearted, intelligent man. He looked upon Horace as a countryman, and was struck with the singular candor and artlessness with which he told his tale. "I saw," says he, "that he was an honest, good young man, ing the door and doffing our beaver, we enter; and being a Vermonter myself, I determined to help him if I could."

He did help him. The doors were opened, the lily engaged in smoking and writing-Horace endeavored to explain his position and men began to arrive; Horace and his newly-, necessary to say that the appearance of Horace Horace, more amused than indignant, retired, as he sat in the office, waiting for the coming of to settle Lord & Co's bill of thirty seven dollars, and pursued his way to the next office. All that the foreignan, excited astonishment, and brought this morning?"? day he walked the streets, climbed into upper sto- upon his friend a variety of satirical observations. "My dear sir, are Lord & Co. in a failing conries, came down again, ascended other heights, de- Nothing dannied, however, on the arrival of the dition?" scended, dived into basements, traversed passages, foreman he state. his case, and endeavored to ingroped through labyrinths, ever asking the same | terest him enough 'u Horace to give him a trial. question, "Do you want a hand?" and ever re-, It happened that the work for which a man was pay bills unless people are in actual failing circumceiving the same reply, in various degrees of civil- wanted in the office was the composition of a stances-therefore, my good sir, cannot pay that ity, "No." He walked ten times as many miles Polyglot Testament, a kind of work which is ex- small bill now-out of all question."

manument and the second and the seco

The youthful reader should observe here what see if he can do anything." In a few minutes long."

every town, and feeling himself to be a free and Mr. West, the "boss," came into the office. What Leaving the wholesale man, who is afraid the

"Yes; we must have hands, and he's the best can travel and revel like a prince incognito for for- I could get," said the foreman, justifying his conduct, though he was really ashamed of it.

## COLLECTOR'S EXPERIENCE "HARD TIMES."

WRITTEN FOR THE OLIVE BRANCH BY MARK EVELYN.

I verily believe, that the plebeian occupation of collecting the debts due a mercantile retail store is the most discouraging of all earthly employments. The vender of peanuts and one cent molasses corn-balls, at the blesk corners of the stately elms on the park, enjoys, comparatively,

More particularly is it trying and disheartening to "dun" for money during the present "hardtimes;" when one short forenoon's experience is in these times, when money is so hard to obtain by any customary method-when banks will but sparingly discount-when some men cannot pos- enough, I assure you. sibly pay their debts, and when some can, but and another, they experience a peculiar gratification in knowing that they possess enough for any emergency, and in being able to sing the tune of "hard-times" in their debtor's ears; -many might | Mr. P.'s excuses. pay before they do, thereby allowing others to cancel their debts sooner and easier; but no! "It is 'hard-times;' I am not to blame! when others pay me, I'll pay my debts."

If any one would like an idea of "hard-times" as experienced by an humble book-keeper and collector for a warehouse on Washington street, follow the record of a forenoon's jaunt after the various debts due that establishment. I will "nothing extenuate, set down naught in malice, but relate a plain, unvarnished tale." Ye merchants, sitting in your counting room's easy chair, awaiting the return of your collector, in almost vain hope, that he will succeed better than he did yesterday, and whose ups and downs in obtain- of twelve and a half dollars?" ing portions of your money, ye know but little save, perhaps, by the dim reminiscences of the trials of your clerkship-salesmen, with nothing to do these dull times, that helped contract the debts but know nothing of the collecting-all who wish, follow.

It is a beautiful morning in January; the sun bright and the air bracing; and somewhat buoyant in spirits and enlivened by the bustling panorama of life as seen about Washington St. on Co.'s bill to-day?" such a morning, we approach and enter "down town" with a handful of bills against various personages, amounting to, say, five hundred dollars. Here we stand in front of a magnificent edifice, five or six stories high, and occupied by numerous a half." business firms and individuals. What a splendid building it is. What massive granite blocks! first." Architecture unique! The merchant doing business in such an enchanting seat of Commerce certainly must be in affluent circumstances! Undoubtedly will pay on the first presentation of failthe bill! The first name on our list to be "dunned" is Mr. L. S. Moody, who keeps in this handsome building; ah! there's his name, one of the firm up in the fourth story. "Is Mr. Moody in?"

"Which Mr. Moody d'ye want?" leisurely and crustily asks a clerk, who perceives our handful of bills, therefore thinks us of but little impor-

tance-"Mr. L. S. Moody, sir."

"Yes, I guess he's in the other room." Openand perceive, through a dense mass of cigar smoke, Mr. L. S. Moody sitting at his desk, bus-

"Is this Mr. Moody?"

"Yes. my name's Moody; you want to see

"Yes, sir; I've called to see if it is convenient

"No sir; I'm happy to say they are not."

"Then don't ask me for any money, I don't

ame square mile. He went the entire length of hours given it up. The foreman looked at Hor- to escape the noisome atmosphere, and down we different times, but have never found him in-

saw a handsome man, (now known to the sport- rich and beautiful of that edifice, at least, its occu-He went home on Friday evening very tired and ing public as Col. Porter of the Spirit of the pants, one notch on the decline. The next name Times.') The foreman beheld a youth who is that of a gentleman who keeps on the street Early on Saturday morning he resumed the could have gone on the stage that minute as Ezek- floor of the same building, and is reputed to be search and continued it with energy till the even- iel Homespun, without the alteration of a thread very wealthy, he certainly will not refuse to pay

complement of men. On Saturday evening he iel could set up a page of a Polyglot Testament Lord & Co., with a settlement of their bill, ren-

that they need'nt fear for their money; I "Fix up a case for him," said he, "and we'll can't pay now, but they shall have it before We leave with our idea of that building some-

dwell in the spirit of a man who had learned the The gentleman to whose intercession Horace what on the decline-and cross over to Mr. Steart of living on the mere necessaries of life. If Greeley owed his first employment in New York phenson's, an eminent importer, with a small bill Horace Greeley had, after another day or two of is now known to all the dentists in the Union as of seventy-five cents for repairs on articles at trial, chosen to leave the city, he would have the leading member of a firm which manufacture house. Mr. Stephenson takes the bill, looks at it,

take it home and ask my wife about it, and if it's

independent American citizen, traveling on his his feeelings were when he saw his new man may retail man is trying to cheat him out of seventyown honestly earned means, undegraded by an be inferred from a little conversation upon the five cents, for repairs on articles at his house, and obligation, the equal in social rank of the best man subject which took place between him and the on whom we shall have to call again, probably, a month hence, to jog his memory about the same "Did you hire that d-d fool?" asked West bill, we make our exit; and step into Mr. Wright's office-

"Is Mr. Wright in?"

"No sir."

"Will you be kind enough to inform me at On Sunday morning, our here arose refreshed "Well," said the master, "for God's sake pay what hour he is in? This is the fourteenth time grown boy. No one was likely to observe the en- and cheerful. He went to church twice, and him off to-night, and let him go about his busi- I have been here during the last fortnight, and have never vet been able to see him."

"Well, he's in a while in the morning, and a while in the afternoon; that is,-in fact he is in and out all the time; no particular time to find him here."

"Thank you."

Messrs. Pierce & Bell, the tailors, keep in the next street; we have a bill of \$1,50 against the senior partner, which has been presented for the sixth time.

"Good morning, Mr. Pierce."

"You here again! can't pay that bill to-day possibly; note to pay to-morrow; can't get any monev."

"But, my dear sir, you told me yesterday that you would pay to-day without fail." "Did 1? well then I will; but I would not if I

sufficient to produce "blues" of the first degree; had'nt promised-I did'nt mean to. We can't collect any of our bills, utterly impossible-have to depend on what we sell daily, and that's little

Hastily attaching our autograph to the bill, for will not, for sundry reasons; one is, they find it fear he will find some reason for not now paying difficult to get what may be due them from others, it, we take the dollar and a half from the reluctant hands, quietly pocket it, and bid Mr. Pierce good morning, heartily glad that we shall not again have to call for that bill, and receive no more of

Next call is upon Mr. Drew, who has promised many times to pay, but has never yet kept his

"Mr. Drew, I've called to settle Messrs. Lord & Co.'s bill."

"Have you, indeed, sir? can't do it!"

"But you promised to, and you must." "But I can't, sir? No money!"

"Very well; I shall not come aga'n-something of more efficacy than my appearance must tend to your case. Good morning, sir."

"I wish to see Mr. Hodges."

"My name, sir."

"Can you conveniently settle Lord & Co.'s bill

"No, sir; I want to see Mr. Lord about my bill, he's charged me too much for some of the articles-I'll call up and see about it soon." "Very well, sir."

"Good morning, Mr. Frain; I find on Lord & Co.'s books, a small bill against you, sir." "Well, leave it, can't pay to-day; I'll exam-

"Mr. Edmands, will you please settle Lord & "There, I forgot that bill; left it at the house; I'll bring it down and have it settled."

"I know the exact amount, sir, and will give you a receipt in full; it is just two dollars and

"Well-a-no-a-I rather see the bill again

Not particularly gratified at our success thus. far, we'll step into Mr. Abercrombie's; who promised a fortnight ago, to pay to-day without

"Well, Mr. Abercrombie, the stated day has arrived."

"Yes, sir; but I'm sorry to say, my affairs are in chancery; found it impossible to do any other way, sir; sorry, but nevertheless 'tis so."

Now we'll drop into a lawyer's office and enquire how the bill against Mrs. Collis-who keeps a boarding house-gets along, that was put into his hands for collection, and there ascertain that he cannot get one cent, every article belonging to Mrs. Collis being mortgaged.

Another man on the same street owes twentyeight dollars and some cents.

"No, can't pay to-day; pay it the first of the month. Don't come here again after it! I'll send it up-never was dogged so about a bill in

my life." "But, sir, you ought to take into consideration that ours is a cash business, and that this work was done, to accomodate you, in a great hurry, as you had sickness in your family; we disappointed other customers for the sake of serving you, sir."

"Can't help it! Can't pay till the first of the

month, no way."

Leaving this ungrateful personage we call upon Mr. Coakley, who is a lawyer and keeps up two as he needed, for he was not aware that nearly tremely difficult and tedious. Several men had "Good morning, sir," and we leave Mr. Moody flights, in a back office; and without stretching all the printing offices in New York are in the tried their hand at it, and in a few days or a few to enjoy his cigar without farther comment, glad the truth, we've been after Mr. Coakley thirty