

# Ragged Dick: Or, Street Life in New York with



## INTRODUCTION

### BRIEF BIOGRAPHY OF HORATIO ALGER

Alger was born into a strictly religious, Protestant family that struggled with money at times. Nevertheless, he was kept enrolled in grammar and preparatory schools throughout his youth, which enabled him to pass Harvard College's entrance exams. He graduated from Harvard in 1852, near the top of his class and a member of the elite Phi Beta Kappa honor society. After an early attempt at earning a living through writing, Alger ultimately returned to Harvard's Divinity School in order to become a preacher, like his father. He served as a pastor for two years before he was ousted for having sexually abused the children in his care—charges that Alger never denied. Fleeing this scandal, he arrived at New York City, where he again attempted to earn a living as a writer. After some initial failures, Alger soon found that his best money was made in writing to boys. He began publishing *Ragged Dick* in serial in 1867 and expanded it into a full novel the following year. *Ragged Dick* set the stage for the rest of Alger's literary career. He enjoyed moderate success during his life, due in large part to the moralistic nature of his works, which taught his young readers the values of hard work, thrift, education, religion, and cleanliness. As times changed, Alger's audience grew tired of his repetitive, formulaic plots, and his popularity waned. To fix this, he introduced more salacious violence into his novels, but this only made matters worse. By the time of his death, which occurred in relative poverty, Alger had largely abandoned his writing. Alger's survival into the modern era is due largely in part to a resurgence that his books enjoyed posthumously. During this time, some estimates place his sales at nearly twenty million copies, from the time of his death until the mid-1920s.

### HISTORICAL CONTEXT

There were two major events that appear in *Ragged Dick*. The first is the advent of wood-pulp paper around 1850, and the second is the American Civil War, which began in 1861 and ended in 1865. Prior to the invention of wood-pulp paper, paper was made from linen and cotton rags, which made it expensive to produce and purchase. This meant that books were also expensive, and were often written specifically for people with the means to buy them. However, when wood-pulp paper became a viable printing option, the price of books plummeted. Subsequently, new readerships were discovered and marketed to. Boys especially represented a relatively untapped market for publishers: one which they latched onto quickly. While the Civil War is never explicitly mentioned in

*Ragged Dick*, its impact cannot be overstated. It ended only two years before *Ragged Dick* was published, Alger avoiding serving in the war only via an exemption for poor health, and the entire nation was still feeling its effects. In literature, the Civil War is generally considered to be the boundary between American Romanticism—such as that represented by Alger's hero, Melville—and American Realism and Naturalism as exemplified by Mark Twain and Theodore Dreiser. The grim realities of the war, which tore the nation apart, put a tidy end to the romantic privileging of emotions. Instead, post-bellum writers focused on recording the world as it was—down to Alger's descriptions of the conman riddled dirt and grime of New York—not the world as they hoped or wished it to be.

### RELATED LITERARY WORKS

At Harvard, Alger gravitated towards the works of contemporary or near-contemporary American writers like Walter Scott, Herman Melville, and Henry Longfellow (who was one of his professors). While the regionalism of Melville can in some ways be seen in *Ragged Dick*, Alger's formulaic plots and lackluster writing hardly mimic the prose of his early literary ideals. Rather, as a work written rapidly for money and published in serial to a young audience, *Ragged Dick* is a rare exception. Many books like it were published over the years, but these were often written hastily by anonymous men in offices, rapidly creating a novel out of the rough sketches created for them by groups of women in typing pools. Still, *Ragged Dick* shares certain facets with some contemporary literature. It shows, for instance, the flip side of the coin to such works as Charles Dickens' [Great Expectations](#) or [Bleak House](#). In those stories, young men are neither industrious nor thrifty, and they pay a hefty price for it. Alger's dedication to reality—in the way, for instance, that Dick and Frank trace a path through the real New York City, with all of its iconic landmarks—is shared by Theodore Dreiser in his *American Tragedy* and by Frank Norris in *The Pit*. These authors, however, would have likely have been amused at the seeming ease through which Alger has Dick ascend into the middle class.

### KEY FACTS

- **Full Title:** *Ragged Dick: or, Street Life in New York with the Boot Blacks*
- **When Written:** 1867
- **Where Written:** New York City
- **When Published:** 1867
- **Literary Period:** American Naturalism
- **Genre:** Bildungsroman, serial novel, novel,

- **Setting:** New York City
- **Climax:** Ragged Dick jumps into the East River to save a drowning boy.
- **Antagonist:** Micky Maguire, Jim Travis
- **Point of View:** Third-person

## EXTRA CREDIT

**Fake News.** Amazingly, no decent biography of Horatio Alger existed until 1985. Prior to that, all Alger biographies relied heavily on a 1928 edition written by Herbert Mayes—a memoir that Mayes almost entirely made up!

**A Hasty Mistake.** Alger is notorious for having written his books so quickly that he often forgot what details he'd already included. This resulted in Alger occasionally contradicting or repeating himself. An example of this occurs in *Ragged Dick*, when Mr. Whitney is given two entirely different life stories.



## PLOT SUMMARY

Richard “Ragged Dick” Hunter, who has spent the night sleeping in a straw-lined box, is woken up by a stranger. Dick is surprised to learn that it’s already seven o’clock and laments having stayed up so late at the theater the night before. The stranger asks where Dick came by the money for the theater. Dick ensures him that it wasn’t stolen: he earned the money honestly, through shining shoes with his trusty **bootblacking box**.

Rising quickly, Dick prepares to begin his day. His clothing is in tatters and his face and hair are dirty. Still, his “frank, straight-forward manner” and good looks enable him to quickly find customers. His first client is Mr. Greyson. When it comes time to pay, however, Dick finds himself unable to make change. Mr. Greyson tells Dick to drop the money at his office later, though he notes to himself that it’s unlikely Dick will do so.

Soon, Dick has secured the funds necessary for breakfast, which he eats at a local **restaurant** that caters to bootblacks. While Dick is polishing this scant meal off, his friend Johnny Nolan enters the restaurant. Johnny can’t afford breakfast, so Dick buys one for him. After finishing, Dick tells his friend that he’d be able to afford his own meals if he weren’t so lazy.

Dick’s next customer also needs change that Dick is unable to provide, and Dick is forced to ask for it from the clerk at a nearby store. However, the clerk declares Dick’s bill to be a fake and threatens to call the police. Dick tells the clerk that he either has to have the change or have the bill back for his customer, but the clerk remains adamant. Eventually, it’s discovered that the clerk had kept the original bill and substituted it with his own counterfeit. He is fired, and Dick’s customer rewards him for his trouble.

That same day, Dick stumbles on Mr. Whitney and his nephew, Frank. Mr. Whitney has to work, so the two are trying to decide how Frank ought to spend his time. Dick overhears their conversation and offers to serve as Frank’s guide around New York City. Though they express some concern about his appearance, the two decide that Dick will make a fine guide. First, however, they present him with one of Frank’s old **suits**—still in good shape—and let Dick wash up in Frank’s hotel room. These alterations produce a remarkable change in the bootblack, who now needs only a hat to look like a proper young gentleman.

Dick leads Frank into an area of the city where the two can buy a hat. After obtaining one, Dick leaves his old one in the street, where it’s quickly picked up by another bootblack. Properly dressed, Frank and Dick begin their sightseeing in earnest.

On the tour, Frank learns that both of Dick’s parents died before he was seven years old, leaving him on the street. Frank also learns about the dismal state of Dick’s education—he’s never read the Bible, as he can barely read at all. But Frank also learns about the boy’s street smarts, including Dick’s ability to deal with the various conmen who prowl the city. When one such conman attempts to swindle twenty dollars from the boys with an elaborate scam involving a wallet full of fake cash, Dick handles him with aplomb.

Throughout their tour, Frank implores Dick to seek out an education, to stop gambling, and to save his money so that he can live a more respectable life, something Dick says he desires greatly. Eventually the boys head to Wall Street, where they encounter a young country bumpkin who had come into the city to deposit his life’s savings, fifty dollars, only to be scammed out of his money by a con artist. Frank and Dick help the bumpkin call the police, but seem certain he won’t get the money back. Unsure how to help further, they continue on their tour, boarding a ferry to Brooklyn. Within moments Dick spots the con artist, and threatens to turn the man over to the police if he doesn’t return the money. The man instantly complies and the two boys return the money to the bumpkin. Afterwards, Frank decides it’s time to return to his uncle.

Back at the hotel, Dick again meets Mr. Whitney, who congratulates the shoeshine boy on his improved appearance. Whitney echoes Frank’s sentiments that Dick should save his money, apply himself, and seek out an education. Before Dick departs, Mr. Whitney gives him a five-dollar bill. He only asks that Dick repay the favor to some unfortunate lad when he’s successful enough to have left the shoeshine business behind.

Dick’s first purchase with his windfall is a substantial meal at a respectable restaurant. It’s the kind of place, he notes, that would have turned him away in his previous clothing. He then decides to use more of his money to rent a respectable room, and later that night finds himself at the house of Mrs. Mooney, who becomes his landlord. He goes to bed early—in a bed of his very own—so he can attack his work day well-rested.

Dick decides that from now on he'll shine shoes in his new suit, which proves a great boon for his business. However, he soon attracts the attention of Micky Maguire. Maguire, a prison-hardened bootblack who takes issue with anyone of his class "putting on airs," and tries to fight Dick. Dick holds him off handily and Maguire retreats.

The next day, Dick takes the remaining money from Mr. Whitney, along with some of his new earnings, and establishes a savings account. It's in the midst of this that he remembers that he's neglected to give Mr. Greyson back his change. Dick quickly makes his way to the man's office. Greyson, impressed by Dick's honesty, invites him to the Sunday School class he teaches, and Dick agrees to come.

At dinner that night, Dick comes across Fosdick, another homeless bootblack who doesn't have money for supper. Dick treats the boy to it, then, realizing that Fosdick will otherwise be sleeping on the streets that night, invites him to stay in his room. Dick learns that Fosdick is quite well educated and strikes a deal with the boy, offering to let Fosdick live with Dick if the boy will tutor him. Fosdick agrees, and on the way home they procure a newspaper to use as a reading primer. Later on, Fosdick and Dick also begin attending Mr. Greyson's Sunday School.

The lessons go well, with Fosdick remarking on Dick's remarkable progress. Dick asks Fosdick why, with his advanced education, he doesn't try to get a better job than shining shoes. Fosdick says that it's mostly his clothes and appearance holding him back. To remedy this, Dick buys him a new suit. The new set of clothes transforms Fosdick the way Dick's new clothes transformed him. After some initial struggles—and with the help of a good word from Mr. Greyson—Fosdick finds a job as a clerk in a store.

Months pass uneventfully, when one day Dick stumbles on Tom Wilkins, whose family are about to be evicted from their home because they can't pay the rent. Dick offers to pay but doesn't have the cash on him. He returns home to get his bankbook only to discover that it's missing. Terrified that his money has been stolen, Dick consults with Fosdick and Mrs. Mooney. Together, they come to the realization that the thief was likely Jim Travis, another tenant. The next day, Dick makes his way to the bank and explains the situation. When Travis later arrives to withdraw the money, he is arrested, and Dick is able to give Wilkins the money he needs.

Shortly after the events with Travis, Dick receives a letter from Frank Whitney. Frank remembers Dick fondly and wants to know how he's doing. The letter touches Dick, who credits Frank with having given him the will to learn how to read, save money, and rent a place of his own. Dick determines to write a letter in response, which he does with some help from Fosdick.

One day, on the ferry to Brooklyn, Dick witnesses a young boy fall into the water. Without hesitation, Dick jumps in after him

and rescues the child. The boy's father, Mr. Rockwell, repays Dick handsomely first with a new set clothes and then again with a career at his counting-house. The man offers Dick the starting weekly salary of ten dollars, and Dick eagerly takes the job. He keeps his **bootblacking box** as a souvenir of his past, as he and Fosdick discuss moving into a more suitable, middle-class apartment.



## CHARACTERS

**Richard "Ragged Dick" Hunter** – Ragged Dick is the nickname of Richard Hunter, a bootblack who lives on the streets and scrounges a living by shining people's shoes with the help of his **bootblacking box**. He's been living this way since he was seven years old; he's now fourteen and an absolute authority on how to survive as a homeless boy in New York City, navigating the city with ease and skillfully avoiding the conmen with which it is replete. Dick is outgoing and pleasant, winning over customers both with his good looks and charming humor. This popularity with his patrons allows Dick to live something of a lavish lifestyle for someone with no home. He frequents the theater, smokes expensive cigars, gambles occasionally, and treats his friends to costly meals at **restaurants**. Despite these shortcomings, however, Dick is, at heart, exceptionally moral and refuses to steal or cheat his way through life. He dreams of a better life, and is sure that he won't be a bootblack forever. Dick wants to grow up "respectable," and when he meets Frank Whitney, Dick is provided with a template for how he might do just that. Frank teaches Dick the value of thrift and education, and the importance of tending to one's appearance. Dick applies these lessons faithfully and, with the help of several philanthropic businessmen (including Mr. Whitney, Mr. Greyson, and Mr. Rockwell), Dick eventually becomes a respectable young man, with an apartment, in a **suit**, making solidly middle-class income. Ragged Dick no more, he begins to refer to himself as Richard Hunter—a far more respectable moniker. Richard's success, though, doesn't curb his generosity. He still treats his friends, including Henry Fosdick, Johnny Nolen, and Tom Wilkins, but now in ways that help them to improve their lives.

**Henry Fosdick** – Henry Fosdick is a homeless bootblack like his friend Ragged Dick, but he lacks his comrade's amiable, outgoing nature. As a result, Fosdick struggles to find customers and has to endure more nights on the street, without any supper, than most bootblacks. Unlike most of his peers, though, Fosdick has a formidable education. His father kept him in school for much of his early life, and supplied him with books and encyclopedias to read, with the hope that his son would one day attend college. When Fosdick's father died prematurely, however, the dream of college died with him, and Fosdick was forced into the street by at least age twelve. His fortunes change, however, when he happens upon Dick at a

**restaurant.** Dick offers him a place to stay in exchange for his services as a tutor. Fosdick proves himself a dutiful young man, taking his educational work seriously and performing it well. He also displays a level of religious piety that surprises Dick, who is quite unused to such observances as bedside prayer and Sunday School attendance. Fosdick also learns from Dick, who teaches him the lessons of thrift and the value of importance that Dick learned from Frank Whitney. With these lessons, a new **suit** procured for him by Dick, and a shining recommendation from Mr. Greyson, Fosdick is able to achieve gainful employment as a store clerk and leave his **bootblacking box** behind. He displays the same level of diligence in his work as a clerk and soon earns a raise.

**Frank Whitney** – Frank is the nephew of Mr. Whitney, a businessman in New York City whom Frank visits one day. He is a student at an expensive boarding school in Barnton, Connecticut, where he studies the classics. Frank and Mr. Whitney meet Ragged Dick on a street corner as the two try to decide what Frank ought to do with his day, as Mr. Whitney has business to which he must attend and can't show Frank around the city. Dick offers to serve as a tour guide to Frank, and, with some amusement, the Whitneys agree to this—with the provision that Dick accept the gift of one of Frank's old **suits**. During the tour, Frank proves himself to be a slightly sheltered boy. He fails to understand the various cons that he and Dick encounter and would surely have fallen victim to them if left to his own accord. Still, while he learns some street smarts from Dick, Frank imparts a great deal more than he takes. Frank believes wholeheartedly that Dick can change his lot in life if the bootblack simply adheres to a strict program of thrift and education, while making some effort to attend to his appearance. Dick sees Frank as the model boy—the kind of boy Dick would like to be—so the young bootblack takes Frank's lessons to heart. A thoughtful, sentimental youth, Frank writes to Dick more than a year after they first meet, just to check in. In his letter, he shows genuine concern for and interest in the homeless boy with whom he'd only spent a few hours.

**Mr. Rockwell** – Mr. Rockwell is an exceptionally minor character with few speaking lines who appears only at the story's conclusion. Nevertheless, it is through his generosity and sense of fairness that Dick is able to make his final transition from homeless bootblack to the successful businessman Richard Hunter. Rockwell is an incredibly successful entrepreneur who owns a counting house: a place where a person's accounts (and sometimes their actual money) were kept. One day, while taking the ferry to Brooklyn with his family, Rockwell's son tumbles overboard into the river. Rockwell proves an ineffective rescuer, as he can only stand helplessly on the boat, crying for help. Dick jumps overboard, quickly coming to the son's rescue. Rockwell rewards the boy lavishly with new clothes, but also takes a personal interest in him and learns his life story. Because he recognizes that Dick is

a moral, hard-working young man, he gives the boy a job with a higher salary than he deserves with the promise of future promotion.

**Mr. Greyson** – Mr. Greyson is a businessman and Sunday School teacher who first meets Ragged Dick when the boy offers to shine his shoes. Dick is unable to provide Greyson with the proper change, and Greyson suggests that the boy bring the change to his office later on. He doesn't suspect this will actually happen but is curious to see if Dick will keep the change or return it as promised. Throughout the story, Greyson is always willing to take a chance on Dick and, later, on Fosdick, despite the two boys' lowly status in life. He invites the boys into his home, treats them as equals, and works hard to improve their religious education. He also provides a generous recommendation to Fosdick, which helps him secure his job as a store clerk. Although Greyson appears only sporadically, his appearance always enriches the boys' lives.

**Mr. Whitney** – Mr. Whitney is Frank Whitney's uncle and a successful New York City businessman. He hires Ragged Dick to show Frank around the city. Mr. Whitney takes a keen, philanthropic interest in Dick, noting his amiable attitude and work ethic and rewarding it. It is through Mr. Whitney that Dick gets his first new **suit** and the five dollars with which he begins his savings account. This type of deserved charity is typical of well-off adults in *Ragged Dick* and is mimicked by Mr. Greyson and Mr. Rockwell. Like his nephew, Mr. Whitney is a firm believer in the power of hard work, thrift, and education.

**Mrs. Mooney** – Mrs. Mooney is Ragged Dick's, and later Fosdick's, landlady. She is frazzled and overworked, often struggling to make ends meet. Her financial situation is such that she's willing to take less rent from Dick than she normally accepts, just to make sure she has additional funds coming in. Mooney shows deference to Dick because of his fancy dress, and shows it even more when she realizes the size of Dick's saving's account. However, this deference doesn't extend to the cleaning of their rooms, as the boys often complain about the houses' unkempt nature.

**Micky Maguire** – Micky Maguire is a homeless bootblack like Ragged Dick. However, whereas Dick yearns for a better life and ultimately earns one, Micky seems content with his lot in life and actively dislikes ambitious boys like Dick and Fosdick. He calls their ambition "putting on airs." Micky is also something of a bully and a thug, having been to prison twice for stealing, and having beat up or otherwise intimidated boys in the past who he considered to have put on airs. Micky has little such luck with Dick, however, as Dick's calm and collected nature enable him to easily outsmart the bully multiple times throughout *Ragged Dick*.

**Jim Travis** – Jim Travis is a bartender who rents the room next to Ragged Dick and Fosdick. Much like many of the bootblacks Dick encounters, Travis is a lazy man, always looking to get rich

quick in order to avoid working. He serves, in essence, as an example of the kind of man that people like Micky Maguire grow up to be. Nevertheless, he acts far more hospitably to Dick and Fosdick than does Maguire. Travis often makes small talk with the boys and invites them to his bar for a drink, even though they are too young. This hospitality ends, however, when Travis overhears Dick discussing his bank account and seeks to rob the boy of his savings. His thieving side exposed, Travis is ultimately sentenced to time in prison before he can embark on his next get-rich-quick attempt in California.

**Tom Wilkins** – Tom Wilkins is a bootblack, who like Fosdick and Ragged Dick, is honest and hardworking. Unlike Fosdick, and like Dick, Wilkins makes good money for himself. However, Wilkins is not homeless, as he lives with his mother and siblings. Lately, however, Wilkins' mother has been so ill that she can't work, and he's been forced to use all of his earnings to buy food for his family. Without their mother's income, the family finds it impossible to pay their rent. They are preparing to be evicted when Dick steps in with the requisite rent money, which he pulls from his savings account. An exceptionally honest and thoughtful boy, Wilkins at first refuses this charity, admitting to Dick that he'll never be able to pay him back and worrying that Dick himself will need the money. Ultimately, however, he takes the gift. In this way, Dick is able to pay forward the charity that Mr. Whitney had given him.

**Johnny Nolan** – Johnny Nolan is a bootblack with little ambition who hangs around with similarly unmotivated bootblacks. Johnny openly admits that he's lazy, but he also doesn't believe that working hard will save him. Rather, he sees his life as already prescribed, with no way to rise from his current status, even though he witnesses Dick do just that.

Whitney helps the bootblack see the value of saving money, Dick's entire life is turned around for the better. Living thriftfully, Alger thus argues, is a prerequisite for a successful life.

At the beginning of the book, Dick is quick to spend every penny he earns and is impoverished specifically because he fails to be prudent with his money. Sometimes his expenditures are on necessities, like food and lodging, but they're often on decadent luxury items. Dick even wastes his money through gambling, with the result that he can't, at times, afford to pay for necessities and must sleep on the streets on an empty stomach—a result that directly reflects the consequences of overspending.

Everything changes for Dick after he spends the day acting as a tour guide for Frank, an experience that grants him his first glimpse into the pleasures of financial stability. Dick feels great respect for both Frank and Frank's uncle Mr. Whitney, and promises to heed their advice when they admonish him to be better about saving his money in order to work his way up in the world. Mr. Whitney gives Dick five dollars for his time, and in a testament to Dick's new attitude, he uses the money to rent a room rather than go to the theater.

As soon as Dick abandons this lavish way of spending, he discovers that he is able to live more comfortably and respectably, and his entire life quickly begins to turn around. When he stops wasting money on theater tickets and cigars, for instance, he is able to stop eating his meals at the run-down **restaurant** that he normally frequents, and instead to afford proper breakfasts complete with coffee and toast. This extra nutrition, in turn, gives him more energy with which to approach his work, allowing him to make more money than he'd been able to previously. Because of this, he's also able to pay an entire month's rent in advance. This gives him a permanent address that he can use when applying for jobs. It also gives him a secure, (comparatively) clean place to store his possessions, especially the treasured **suit** given to him by Frank—an item that has helped him to earn a great deal more customers, as he in it appears much more respectable than his bootblacking peers. Most importantly, by not spending all of his money at once, Dick is able to take the step of establishing a savings account. Such an account will help him if he ever becomes ill or experiences an unusual lull in customers for his shoeshine business. Thrift in the novel is thus a mark of foresight and ambition, a virtue reflective of the mature desire to think beyond the present moment and anticipate a future for oneself. It's important to note that Alger's notion of thrift doesn't preclude generosity, something which Dick has always shown; on the contrary, Dick's newfound sense of financial responsibility allows him to be even *more* generous than he was as a poor bootblack. Whereas before Dick would offer free meals to whatever friend he happened upon, he now reserves his charity for those truly in need and whom he can truly



## THEMES

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### THE POWER OF THRIFT

Richard "Ragged Dick" Hunter is a young, homeless boy who makes a living by shining the shoes of businessmen. While it might seem that such a life would be dismal—especially in a cold, northern city like New York—Dick manages to get by pretty well. He frequents the theater, buys expensive cigars, and often treats himself and his friends to lavish meals. Horatio Alger, *Ragged Dick's* author, sees such spending as inappropriate and highlights it as a fault in Dick's character—something Alger hopes his young readers won't emulate. When Dick's encounter with the well-off Frank

help—and, with the help of his ever-increasing savings account, he can help them in much more substantive ways. Because he has a savings account, Dick has funds available to buy his friend Fosdick a new suit, for example. This suit allows Fosdick to apply for jobs that are a better fit for him, since Dick recognizes that Fosdick isn't very good at the shoeshine business. Similarly, the savings account also allows Dick to pay the rent for the Wilkins family when Mrs. Wilkins falls ill and is unable to work. By saving his money, Dick is able to save an entire family from ruin and lift his friend out of poverty.

While Dick constantly meets with great success when he chooses to live thriftfully, Alger is careful to note that living in such a way isn't always easy. In fact, it often involves sacrifice in the sense that Dick must deny himself fleeting comforts and indulgences, deal with the bureaucracy inherent to being a person of means, and resist temptation in the name of future happiness. Yet thrift—like many virtues in Alger's world—is itself transformative. Once Dick manages to get himself on the right track—once he has seen the value of thrift, that is—it becomes increasingly easier for him to stay there. His frugality even sets in motion a series of events that cements Dick's position in the middle class: it is only because he has saved so much money that Dick can afford to take off the fateful afternoon during which he saves a wealthy businessman's son from drowning. He is rewarded with a new job and an impressive starting salary, and Alger makes clear that his thrift has been an invaluable factor in his windfall. That Dick leaves the shoe-shining business but vows to hold onto his old **bootblack box**, meanwhile, underscores that he will never fail to appreciate every penny he earns.



### FORTUNE FAVORS THE INDUSTRIOUS

In the second half of the nineteenth century, as today, it was not likely that someone born into abject poverty or homelessness could work himself into middle-class respectability. Even those with a marketable skill, like shoe-shining, would find their meager wages quickly eaten up by the basic costs of survival. Unable to save money, they would be equally unable to acquire the education, wardrobe, or steady place of residence needed to obtain more profitable employment. This creates a problem for any author trying to write a realistic rags-to-riches story that can give their audience hope for the future, without having that story's hero rely on charity. Yet, this is precisely the sort of story that Alger seeks to tell with Richard "Ragged Dick" Hunter—a young bootblack who has been homeless since he was seven years old. Alger avoids this problem by having Dick, now fourteen, encounter lucky opportunities that give him a leg-up just as he needs it. These opportunities, though, aren't things that just anyone could stumble into. They are chances that only someone like Dick could take advantage of, owing to his particular work ethic and pluck. In this way, Alger tells his

audience that, though it seems impossible on the surface, hard work and initiative are enough to save one from even the most dire of circumstances because fortune will favor those who deserve it.

Dick's industrious attitude directly leads to positive changes in his fortune. Indeed, he begins his long climb out of poverty when he takes initiative by offering to be Frank's tour guide around the city. Though Dick is a shoeshine boy, and thinks of this as his legitimate profession, he nevertheless jumps at the opportunity for employment in the completely unrelated industry of tourism. He then performs his work as tour guide with confidence and a great deal of enthusiasm. Because he does his job so well, Frank and Frank's uncle Mr. Whitney take a liking to him, and, being from a fairly well-off family, they compensate Dick with a new **suit** and a five-dollar bill. Frank also offers Dick two less tangible but nevertheless invaluable rewards for his service: his friendship and his guidance as a role model. Through his meeting with Frank, Dick learns to save money and care for his appearance, as well as the value of having a place of his own. And, because of the pluck with which he carried himself, Dick has earned a suit that he would never have been able to afford on his own and more money than he would earn in weeks of shoe-shining. Dick uses this windfall to rent a room, and uses his new suit to attract a higher-end clientele, both of which ultimately enable his ascendance into the middle class.

Even Dick's dedication to running his shoeshine business properly provides him with an unlikely, but invaluable, social and religious education, which also helps to pull him out of his impoverished state. When Dick goes the office of Mr. Greyson's office to return his change to him, after Greyson had overpaid the bootblack for shining his shoes, the wealthy man is impressed by the boy's honesty and drive. Wanting to help Dick in return, Greyson suggests that he attend the Sunday School class that Greyson teaches. Here, Dick learns about the bible—for Alger, a necessary element of attaining middle-class respectability. He's further introduced into middle-class society when Greyson invites him and Fosdick back to Greyson's home for lunch, and is taught how to interact at dinner parties and other such gatherings by a sensitive and understanding tutor. Greyson, as a very well-off businessman, had his shoes shined often and by any number of boys; however, it was only Dick that received these rewards of Greyson's benevolence, and only because Dick was so good and honest in running his business.

The greatest obstacle for Dick to overcome in his climb out of poverty is getting out of the shoeshine business, and he's able to do this through another stroke of good luck available only to him. Shoe-shining was something that only poor children did; however seriously Dick takes it, it was not a respectable occupation. Thus, to truly rise into the middle class, Dick must get a better job—or "situation" as he calls it. Even for an

industrious boy like Dick, such situations were very hard to come by. Employers wanted young men to still live at home, which was clearly impossible for Dick, who had been orphaned nearly a decade before, and starting wages at other jobs were lower than what he made as a shoeshine boy.

Dick avoids all of these problems and catapults himself into a very high paying position when he saves Mr. Rockwell's son from drowning, and Mr. Rockwell sees fit to reward him with a salaried job. Because he was the right person—that is, a person endowed with the energy, grit, and moral compass needed to jump into a dangerous situation with little thought for himself in order to save a small child—in the right place at the right time—that is, where a rich man's son was drowning—Dick's initiative, aided by fortune, enabled him to get a job it would have taken him years to get otherwise, if ever.



### CLOTHES MAKE THE MAN

Horatio Alger didn't coin the adage, “dress for the job you want, not the one you have,” but he certainly believed in it. Clothes are incredibly

important in *Ragged Dick*, a story whose titular fourteen-year-old orphan shines shoes on the streets of New York. In the book, those who wear nice clothes and take care of their appearance, are successful, where those with little care for their apparel, or whose clothing is ill-fitted or worn, are presented as lazy—and thus bound to remain in poverty. This is more than just a reflection of class values or even the late-nineteenth-century obsession with clothing; Alger suggests that the clothes *literally* make the man. Even a simple upgrade in one's wardrobe, then, is capable of changing a person and being a springboard into a new life of social respectability and economic prosperity.

Dick's new **suit**—presented to him by Frank Whitney before the two begin their sight-seeing tour—doesn't just change the way he looks; it changes the way he feels about his life. After seeing himself in the new suit, he realizes how dirty and worthless he looks in his former vagabond clothes and is unwilling to return to them. With this realization comes adjacent ones, like the understanding that he doesn't want to eat breakfast, or live at, at the same places where boys in vagabond clothes do. It's not that Dick feels as though he's suddenly *better* than these boys. Rather, he feels as though he's been awakened to a new way of life, one that has shown him who he is capable of becoming. The other boys could be awakened to their potential, too, if they only had the right clothes. In this way, the suit has alienated Dick from his previous existence. He no longer feels like he can be a part of that life, and instead begins making plans for a new one—one better fitting a boy in a nice suit.

A similar transformation happens to Dick's friend Fosdick when Dick helps him to purchase a new set of clothes. Fosdick always

suspected that he was cut out to be more than a shoeshine boy. Indeed, he expected—because Fosdick had been groomed for college by his father, prior to his untimely death—that he would attend college and live a comfortable life. However, as his deteriorating circumstances forced him into the ragged clothes of a bootblack (someone who shines shoes), his vision for that life began to dim. While Dick's friendship, coupled with the room and board that Dick provides the boy, give Fosdick a better life, his outlook isn't improved until Dick buys him a suit. Once adorned in the trappings of a successful young man, however, Fosdick again believes that he can be one—and instantly finds the courage to look for a better job.

Almost as a testament to their figurative statuses in *Ragged Dick*, neither of the boys' suits appear susceptible to wear and tear—despite the hard use that the shoeshine boys surely put them to. Both boys own only a single suit, which they wear daily during their long outdoor shifts. Besides the obvious, damaging exposure to the weather, the boys' work consists of a constant bending down to shine shoes, which would wear the garments out, and a constant exposure to shoe polish itself, which would easily stain them. Indeed, this hard work is precisely the reason that the boys' former clothes are so dirty, tattered, and generally out of order. Yet the suits are resilient—a testament to the fact that they are more than mere clothes and are, instead, enduring symbols of the boys' newfound path towards a more respectable life.

It's no wonder, then, that Dick and Fosdick putting on suits cause such anger in people like the street urchin Micky Maguire, who tries to hurt Dick when he sees him wearing fancy new clothes. Though Micky believes that Dick is “putting on airs” through his sartorial choices, the reality is quite different. Through his clothes, Dick has already taken the first step down the path to a better life. This new life is one that Micky, whose clothes are of the same vagabond sort as Dick's were previously, will never have access to—not because he doesn't own a suit, but because he doesn't *want* to own one. He is, instead, quite happy to wear tattered hand-me-downs, including Dick's original clothes, which Maguire steals by story's end. At that time, Maguire had a chance to steal Dick's better clothing, as well, but—happy with his station in life—had no desire to do so. Clothes, then, are yet another testament to Dick's pluck and industrious nature.



### THE VALUE OF EDUCATION

Many factors go into *Ragged Dick*'s eventual rise from living on the streets of New York and shining shoes to the middle-class respectability he enjoys by story's end: his wardrobe, the lucky opportunities he encounters, the social networking he enjoys at church. Yet, nothing is as important as the work Dick puts into educating himself. Alger repeatedly has his successful characters espouse the value of being able to read and write, and he makes it nearly

impossible for his literate characters to fail. More than this, he makes that education seem relatively easy to achieve. Learning to read and write takes persistence and dedication, but it's ultimately so easy in the novel that it can be done in cramped quarters and dim light, while exhausted, and with someone who is only vaguely qualified as a tutor. In this way, lack of education becomes the one thing that separates the industrious poor from their equally industrious counterparts in the middle and upper classes.

The value of education is underscored when Dick makes his first bank deposit. When the teller asks Dick if he can write, the narrator notes that "our hero" grew "a little embarrassed," and responded, "Have I got to do any writing?" He then signs his name into a book of the bank's deposits only after "a hard effort." This moment makes a distinct connection between education and success; anyone seeking the services of a bank would be assumed to be able to read and write, and this moment undoubtedly contributes to Dick's desire to pursue literacy.

Fosdick's choice of "textbook" in teaching Dick to read—that is, newspapers—provides just one example of how easily such education might be achieved. Newspapers were ubiquitous at the end of the nineteenth century—their quantity and price both brought down heavily by technological advances in paper making. Indeed, papers were so cheap and plentiful that the job of selling them was often left to homeless boys, as Dick himself, a former newsboy, proves. This kind of throwaway materiality would have made it possible for a boy such as Dick, or any one at all, to legally obtain a discarded newspaper for free. From there, Dick requires only slight tutoring from Fosdick—himself not well educated—in order to learn how to read. This investment in a tutor does cost Dick some money, but it's only because he's being quite generous with his friend. It's clear that Fosdick would have done the job for far less. Regardless, the money is less than what Dick previously spent on such luxuries as the theater or cigars.

Even without Dick's fortunate access to Fosdick as tutor, Alger makes it clear that Dick had options for advancing his education through night school. Both Frank and Fosdick suggest this avenue to Dick. However, neither makes it clear whether such institutions charged tuition, and Dick himself, in considering night school, seems to ignore this important question. Instead, he focuses on the possible feelings of embarrassment he might experience while going to such a school, where he imagines everyone will be better educated than he is. Because of the lack of regard for the cost of night school, the audience is meant to conclude that such education is either free or highly affordable.

Of course, Dick ultimately decides against night school and instead furthers his education at Sunday School with Mr. Greyson, another entirely free institution for learning. Because of its religious underpinnings, Sunday School wouldn't offer the

same variety of classes to Dick that the night school program might, like arithmetic. However, it would improve his reading ability, as well as provide him with the social capital afforded by a knowledge of the bible. Such knowledge would likely make him far more desirable for employers looking for upstanding young men to take on work.

Because of Alger's claims that education is so easily achievable, poverty becomes almost inexcusable—it becomes a choice. This requires an odd conceit, however. It must be noted that Dick works something like a 9-5 job, rising in the morning to greet businessmen on their way to work and going home after they do. To miss these opportunities in the name of learning how to read would mean sacrificing hours in which Dick might make money for the sake of education—be it through night school, tutoring, or Sunday School. This would still be a choice, granted, but a much harder one.



### AMERICAN DEMOCRACY VS. THE BRITISH MONARCHY

Queen Victoria came to the British throne in 1837 and reigned until her death in 1901. Her remarkably long service was well established by the time of *Ragged Dick's* writing in the late 1860s, and Dick references the Queen nearly a dozen times, and always in tandem with some other reference to obscene wealth. Dick, a homeless boy shining shoes on the streets, is himself surrounded by the incredible wealth of New York City, and feels the monarchy to be at the height of prestige in the world. Yet, Alger is quick to point out that this isn't so. Through his illustration of New York City, Alger shows that the democracy of America has far outstripped the lush monarchical trappings of England—and it's done so in a far more egalitarian way, since anyone might become rich in America, where wealth and social status are not simply inherited as Alger and Dick seem to feel they are in England; as Dick notes, "Victorian boys" are born with "a gold spoon, set with di'monds." Democracy, then, is the one form of government which enables such ascendancy in its people.

The strongest proof of democracy's superiority is in the strange editorial note that Alger supplies regarding the Fifth Avenue Hotel. Frank and Dick, encountering the famous building, both feel the hotel to be breathtakingly regal—worthy of Queen Victoria herself. The narrator, however, openly breaks in at this point to provide his opinion that the Fifth Avenue Hotel is, in fact, better than the Queen's own palaces. He specifically mentions St. James' Palace, the Queen's previous residence, as being particularly ugly and factory-like (he neglects to mention that Queen Victoria seems to have felt the same way, since she moved the official royal residence from St. James' Palace to Buckingham Palace decades earlier). He adds that "there are few hotels in the world as fine-looking as this democratic institution."

As jarring as the narratorial interruption is to begin with, the association of the Fifth Avenue Hotel with democracy is even odder. What Alger seems to be suggesting in this association is that one must be born into royalty to stay at the comparatively shabby palaces of the monarchy, while one only need be able to foot the bill to stay at a grand location like the Fifth Avenue Hotel.

The Fifth Avenue Hotel was a real building and business—one of many such nonfictional elements highlighted by the story's narrator. The **restaurant** named Delmonico's, which Dick mentions always in a mindlessly adoring way, is another, and it also bolsters the claim that democracy enables its people to bootstrap their way to financial success. While Alger makes no direct connection between Queen Victoria and Delmonico's, his readers might well have been aware that the restaurant often decorated its tables with edible sculptures of the Queen. This décor was for good reason. Even in a city like New York, Delmonico's was notorious for its unapologetically upscale attitude, yet it was frequented by commoners, elites, and nobility—a distinctly democratic blending of patrons. The idea of ordering from a menu, instead of *prix fixe*, also originated at Delmonico's. Previously, diners were largely forced to accept the meals the restaurant chose to prepare that day, with few options. This innovation mimics the democratic system: it allows its participants to choose from a wide variety of options, crafting their meals individually in the same way that a voter can choose from an array of candidates on a ballot. By voting, citizens in a democracy can help craft a nation in which they can succeed. Alger thus uses Delmonico's as yet another example, like the Fifth Avenue Hotel, of an American model which surpassed the British one through the employment of democratic means.

While the references to Queen Victoria in *Ragged Dick* are surprisingly overt and cannot be overlooked, it's important to realize that Alger champions democracy. However, he values democracy more for the way that it can level the playing field for capitalism. The monarchy, for instance, will always have its nobility who maintain their elevated status even when they lack money, a fact that Alger finds expressly unfair. Democracy removes this permanent advantage, Alger feels, enabling anyone to achieve success in their life, as long as they're willing to work hard and live morally.



## SYMBOLS

Symbols appear in **teal text** throughout the Summary and Analysis sections of this LitChart.



## THE SUIT

Dick's suit symbolizes who he wants to be in life. It's said that the clothes make the man (or woman), and

nowhere is that more true than in *Ragged Dick*. Dick literally changes over night when he's presented with a new suit, thanks to Frank and Mr. Whitney. Prior to this, Dick had been a bit of a vagabond, wasting his money on luxuries like cigars and gambling. With just the addition of the suit, however, Dick begins his rise to respectability. This is because the suit is more than just a collection of tailored fabric—it represents Dick's ideal image of himself. Thus, when Dick (and later, Fosdick) improves this outer image, he has no choice but to improve his life choices to match it, propelling himself closer and closer to his ideal self.



## BOOTBLACKING BOX

The bootblacking box symbolizes Dick's transience and homelessness. Dick's profession is a highly portable one, as everything he needs to shine shoes, from the polish to the rags to the brush, fits neatly into his bootblacking box. This box makes Dick's life easier—indeed it even makes his life possible—but it also marks him as a transitory figure. He isn't a permanent fixture somewhere with a professional office, or a cubicle, that is marked as his spot, and he lacks the same permanence in his private life. Thus it's not surprising that as Dick becomes more established in his life, the box starts to mean less to him, until, at last, he's able to abandon the box altogether, keeping it only as a memento of that time in his life.



## RESTAURANTS

Restaurants act as symbolic indicators of social status in *Ragged Dick*. At the beginning of the novel, Dick eats at a restaurant that's little more than someone's apartment. It serves cheap food of questionable nutritious value, but it fills his belly for what little money he has. As Dick improves his lot in life, he's able to frequent better restaurants, which serve better food. When he does this, he's always aware of his situation's social significance: that he wouldn't have previously been allowed in that restaurant, that he sees some of his customers there, and so forth. Even when Fosdick and Dick have comfortably established themselves and are no longer poor, they still dream of eating at Delmonico's, a restaurant that the rich and famous frequent. In this way, the boys are dreaming of completing the next step in their journey: from poverty to the middle class to, ultimately, their dream of upper-class living.



## QUOTES

Note: all page numbers for the quotes below refer to the Signet edition of *Ragged Dick: Or, Street Life in New York with the Boot Blacks* published in 1990.

## Chapter 1 Quotes

☞ “Oh, I’m a rough customer,” said Dick. “But I wouldn’t steal. It’s mean.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker)

**Related Themes:** 

**Page Number:** 4

### Explanation and Analysis

Ragged Dick, sleeping in a box on the street, has just been awoken by a stranger. The stranger mildly rebukes him for being lazy, but Dick replies that he’s not—he was just out late at the theater the night before. The stranger assumes the boy must have stolen the money to buy theater tickets, but Dick again rebukes him, saying he would never steal.

Alger wants to make very clear from the get-go that—though his hero is a street urchin—Dick isn’t a criminal. Reassurance of this will come time and time again in *Ragged Dick*, alongside instances of Dick helping the victims of theft and other schemes to recover their lost property. Alger will go on to highlight Dick’s many faults, but these, he promises, can be overcome. The same, it seems, would not be true if Dick lacked the basic moral compass needed to avoid criminality.

☞ Another of Dick’s faults was his extravagance. Being always wide-awake and ready for business, he earned enough to have supported him comfortably and respectably. There were not a few young clerks who employed Dick from time to time in his professional capacity, who scarcely earned as much as he, greatly as their style and dress exceeded his. But Dick was careless of his earnings.

**Related Characters:** Richard “Ragged Dick” Hunter

**Related Themes:**  

**Page Number:** 7

### Explanation and Analysis

In this moment, as Dick is eagerly searching for new customers, the narrator describes both his business acumen and penchant for overspending. It’s clear that Dick is just as sharp as the “young clerks” whose business he seeks, but his faults have, thus far in life, kept him from attaining their level of respectable success.

The narrator will go on to list Dick’s various extravagances, among them smoking cigars, gambling, treating his friends to extravagant meals, going to the theater, and in general failing to save his money. This last, the fact that Dick “was careless of his earnings,” is in truth the chief fault that Alger wants his audience to see in Dick. Overcoming this fault will be the key to Dick attaining the respectable life he wants to live: that is, to becoming more like the young clerks whose shoes he shines.

☞ I hope my young readers will like him as I do, without being blind to his faults. Perhaps, although he was only a boot-black, they may find something in him to imitate.

**Related Characters:** Richard “Ragged Dick” Hunter

**Related Themes:** 

**Page Number:** 8

### Explanation and Analysis

The narrator continues his exploration of Dick, having laid out all of his faults alongside his positive qualities. He has added that Dick is an attractive young man, if a bit dirty, with a face that engenders confidence with its honesty.

This is one of a handful of moments where the narrator uses a personal pronoun in their address to the reader, creating a tone of familiarity and confidence meant to engender trust in the narrator’s positive conception of the novel’s hero. Dick, for instance, has a quite caustic sense of humor at times; he’s dirty and doesn’t seem to care; and, he’s just been given a laundry list of bad habits. Although the narrator has also listed some positive attributes, it’s not until this moment—where the narrator reveals how fond they are of Dick—that the reader can be sure that they’re meant to like the story’s hero themselves, let alone find something to imitate in him.

## Chapter 2 Quotes

☞ Now, in the boot-blackening business, as well as in higher avocations, the same rule prevails, that energy and industry are rewarded, and indolence suffers. Dick was energetic and on the alert for business, but Johnny was the reverse. The consequence was that Dick earned probably three times as much as the other.

**Related Characters:** Johnny Nolan, Richard “Ragged Dick” Hunter

**Related Themes:**   

**Related Symbols:**  

**Page Number:** 10

### Explanation and Analysis

Dick has just met his friend Johnny Nolan at the ramshackle restaurant that both boys frequent. Johnny hasn't the money for a proper breakfast, so Dick treats him to one. Both Dick and, here, the narrator, bemoan Johnny's lack of industry. Johnny, for his part, doesn't seem much to care one way or another.

Johnny Nolan exists in *Ragged Dick* as a kind of mile marker. Johnny's life, it's clear from these words, will always remain the same. He'll do enough to get by, but will never ascend into a higher position in life. Dick is living similarly at the moment. His industriousness makes him a lot more money, certainly, but he spends it all as soon as he gets it, so he's really no better off than Johnny. However, as Dick eventually begins to not only work hard but save for his future, his lot in life will begin to appear very different from Johnny's. When Johnny appears much later in the book, he remains much the same as he does in this moment, but the positive changes in Dick are startling. Through Johnny, then, the book seeks to establish the power of hard work and self-discipline as means to financial success.

## Chapter 3 Quotes

“I'm in luck,” thought our hero complacently. “I guess I'll go to Barnum's to-night, and see the bearded lady, the eight-foot giant, the two-foot dwarf, and the other curiosities, too numerous to mention.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker)

**Related Themes:**  

**Page Number:** 18

### Explanation and Analysis

Dick has just finished a fiasco with a store clerk, wherein he was accused of passing counterfeit money on his customer's behalf. Dick is ultimately found to be innocent, while the store clerk loses his job, and Dick's customer rewards Dick with a sizable portion of the change he was originally sent to retrieve. Now, Dick ponders how he ought to spend this

windfall.

There may, in fact, be nothing wrong with going to see such a spectacle as Barnum's—certainly Dick has few other comforts or entertainments in his life. However, Dick's listing of the attractions to be found there feels almost like advertising, and it speaks to a great deal of familiarity with the place. This, in turn, suggests that Dick has been there often: often enough to have memorized what he'll be seeing when he goes that afternoon. This seems problematic given that Dick rarely has the money needed to rent a room at night, and it speaks to his state of mind and spending habits.

“I'm afraid you haven't washed your face this morning,” said Mr. Whitney [...]

“They didn't have no wash-bowls at the hotel where I stopped,” said Dick.

“What hotel did you stop at?”

“The Box Hotel.”

“The Box Hotel?”

“Yes, sir, I slept in a box on Spruce Street.”

**Related Characters:** Mr. Whitney, Richard “Ragged Dick” Hunter (speaker), Frank Whitney

**Related Themes:**  

**Related Symbols:** 

**Page Number:** 20

### Explanation and Analysis

Dick has just approached Mr. Whitney and offered to serve as tour guide for Whitney's nephew, Frank, throughout New York City. Both Whitney and Frank seem amused by this suggestion at first, given Dick's unkempt appearance, but take it more seriously as they realize that Dick is serious. Ultimately they agree, if Dick agrees to clean up a bit and to take one of Frank's old suits, so that he can appear a more presentable companion for Frank.

This quote serves as a kind of mold from which all of Dick's humor can be understood. Dick's jokes always revolve around his lack of money. In them, he pretends to be rich—staying at hotels, owning shares in companies, eating at fancy restaurants, knowing famous people, owning mansions, and employing expensive tailors. Generally, the person he's talking to understands the joke, because Dick is obviously both homeless and penniless. Sometimes,

however, as with this interaction with Whitney, the mere thought that Dick is without the basic comfort of a place to bathe is too much for the listener to comprehend, and the joke falls flat. Indeed, immediately after this moment, Mr. Whitney takes Dick to get a new suit,

## Chapter 4 Quotes

☛ When Dick was dressed in his new attire, with his face and hands clean, and his hair brushed, it was difficult to imagine that he was the same boy.

**Related Characters:** Mr. Whitney, Frank Whitney, Richard “Ragged Dick” Hunter

**Related Themes:**  

**Related Symbols:** 

**Page Number:** 22

### Explanation and Analysis

Dick has gone back to the hotel with Mr. Whitney and Frank, washed up, and put on his new suit. Neither Whitney nor his nephew can believe the transformation that this has on Dick. Dick’s first appearance in the suit clearly shows that the clothes are more than just clothes. Certainly, changing an outfit can produce a marked change in one’s appearance, but not to the point that a person becomes entirely unrecognizable. This is, instead, a symbolic shift. What becomes unrecognizable in Dick is the homeless boy who spent every penny he made on pointless luxuries like the theater. What is instead recognizable is the industrious young man who will work hard, save, educate himself, and break free from poverty. The suit serves as the thing that enables that shift.

## Chapter 5 Quotes

☛ Dick succeeded in getting quite a neat-looking cap, which corresponded much better with his appearance than the one he had on. The last, not being considered worth keeping, Dick dropped on the sidewalk, from which, on looking back, he saw it picked up by a brother boot-black who appeared to consider it better than his own.

**Related Characters:** Frank Whitney, Richard “Ragged Dick” Hunter

**Related Themes:**  

**Related Symbols:**  

**Page Number:** 29

### Explanation and Analysis

Frank and Dick have gone out into the city to find Dick a new hat to match his new suit—their first stop on their sight-seeing tour. Though Frank would probably buy his hats at a fancy boutique, Dick has to settle on an off-the-rack unit from a cut-rate store in a seedy part of the city. As he leaves the store, he discards his old hat, and another bootblack quickly scoops it up.

His new outfit completed, Dick is symbolically leaving his old life behind. Granted, the path to his new life of middle-class respectability will take him the rest of the novel to complete, but he never wanders off that path or looks back from this point on. Like his hat, it’s a life he’s simply discarded.

Alger, however, makes a sad commentary at this moment. Dick is on to bigger and better things, but even as sad as his life was before—as represented by his delapidated hat—there’s still another street boy out there who’s very excited to pick up that hat and wear it.

☛ Turning towards our hero, he said, “May I inquire, young man, whether you are largely invested in the Erie Railroad?”

**Related Characters:** Frank Whitney, Richard “Ragged Dick” Hunter

**Related Themes:**   

**Related Symbols:**  

**Page Number:** 33

### Explanation and Analysis

Frank and Dick continue their tour of the city, stopping for an ice cream at Taylor’s Saloon. Dick makes one of his many off-hand jokes about owning shares in the Erie Railroad. Always before, these jokes have been understood as such because of Dick’s obvious homelessness. Now, however, in his new suit, Dick is mistaken for a young man of means.

Two things happen symbolically in this moment. First, Dick finds himself admitted to an establishment he would surely

have been denied entry to even hours before. Not only is he allowed in, he is treated as any other customer would be—that is, as though he were not a bootblack at all. Second, the suit continues to change the way people perceive Dick and the way Dick thinks about himself. Dick has always joked about owning shares in the Erie Railroad. He begins to consider, now, that he might be able to actually do it one day.

## Chapter 6 Quotes

☞ “Did you ever read the Bible?” asked Frank, who had some idea of the neglected state of Dick’s education. “No,” said Dick. “I’ve heard it’s a good book, but I never read one. I ain’t much on readin’. It makes my head ache.”

**Related Characters:** Richard “Ragged Dick” Hunter, Frank Whitney (speaker)

**Related Themes:**    

**Page Number:** 36

### Explanation and Analysis

Dick takes Frank past a print shop that specializes in Bibles, and Frank asks his guide if he’s ever read one. Dick replies that he hasn’t, and Frank soon understands that this is because Dick can’t read (or, at least, read well).

Alger in these moments begins to build his case for both the value of education and the value of religious education, which at times he conflates and at times keeps strictly separated. Both, he will argue, are necessary for Dick’s final socio-economic ascension, though, of course, one must learn to read before one can read the Bible. Generally, those who meet Dick and come to learn about his lack of religious education are amazed at how moral and good he is. Dick’s eventual openness to learning more about the Bible will bring about more good fortune for him, further connecting Christianity to morality in the novel.

☞ “Some boys is born with a silver spoon in their mouth. Victoria’s boys is born with a gold spoon, set with di’monds; but gold and silver was scarce when I was born, and mine was pewter.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Frank Whitney

**Related Themes:**   

**Page Number:** 38

### Explanation and Analysis

Frank continues to learn about Dick. He’s surprised that the boy, as enterprising as he is, hasn’t tried to get a better job than bootblacking. He also remarks on Dick’s remarkably sense of humor, which never seems to fade and which Frank calls “queer.” Dick replies that he was “brought up queer,” admitting that he was not born with a silver spoon in his mouth as some were, but rather with one of a far baser metal.

Beyond highlighting the stark socio-economic difference between Dick and Frank, this passage is also important in that it shows Dick’s strange obsession with Queen Victoria. He mentions the British monarch many times after this, and he almost always does so with a bit of scorn. Here, this disdain seems to come because of the immense riches that Dick feels the British monarchy must have. He resents this wealth being passed down generationally—via children born with diamonds dripping from their mouths—rather than because of any merit. This is, perhaps, an understandable sentiment from a boy born into the world in the same physical way as Victoria’s children were but having none of their material advantages thereafter. It does, however, ignore the fact that Frank has not worked for his money at all, either.

## Chapter 7 Quotes

☞ Though Frank did not know it, one of the queen’s palaces is far from being as fine a looking building as the Fifth Avenue Hotel. St. James’ Palace is a very ugly-looking brick structure, and appears much more like a factory than like the home of royalty. There are few hotels in the world as fine-looking as this democratic institution.

**Related Characters:** Frank Whitney, Richard “Ragged Dick” Hunter

**Related Themes:** 

**Page Number:** 42

### Explanation and Analysis

Frank and Dick have found themselves on Fifth Avenue and both are staggered by the riches on display there. Frank thinks that Queen Victoria herself would be happy to stay at so lush a place as the Fifth Avenue Hotel. The narrator intervenes directly after this remark to educate the

audience on the current state of the British crown's landholdings.

Portraying a hotel as a "democratic institution" is a bit unusual, and seems to set up the Fifth Avenue Hotel as an American version of the British palaces (which, as a private business, it clearly is not). This continues the tension between American democracy and British monarchy already established by Dick's earlier diatribe against the Queen and her sons. Whereas Dick attacked their wealth, the narrator here attacks their sense of grandeur and style. That is, the narrator seems to say that despite having immense wealth, the British can't even manage to construct a proper palace for their monarchy. The Americans can clearly do it, however—and not just for aristocrats, but for anyone who can afford to stay there for the night.

“I know his game,” whispered Dick. “Come along and you’ll see what it is.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Frank Whitney

**Related Themes:**    

**Page Number:** 43

### Explanation and Analysis

Dick has just stumbled on a conman whose “game” he is familiar with and offers to show Frank. Sure enough, the man attempts to swindle the two boys, but Dick outwits him. Ultimately, the conman is forced to retreat after unsuccessfully threatening Dick and Frank.

Mr. Whitney and Mr. Greyson and a great many other businessmen implore Dick to further his education if he wishes to become respectable. However, they ignore a central facet of Dick's life: the education he's received on the streets. Having spent exactly half of his life as a homeless boy, Dick has learned a great deal about the various cons and scams being enacted all around him. This knowledge has given him immunity to them and allows him to escape various pitfalls as he, himself, attempts to become the kind of middle class person that conmen love to target. By comparison, his companion Frank is infinitely more educated (in a traditional sense) than Dick is, but openly admits that he would have fallen victim to the scams that Dick points out.

## Chapter 8 Quotes

“I ain't got no mother. She died when I wasn't but three years old. My father went to sea; but he went off before mother died, and nothin' was ever heard of him. I expect he got wrecked, or died at sea.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Johnny Nolan, Henry Fosdick, Frank Whitney

**Related Themes:**  

**Page Number:** 48

### Explanation and Analysis

Frank and Dick pause a moment in their tour to talk about Dick's past. Dick reveals that his mother and father both died when he was very young, and the woman with whom they left him died not long after. He was, thereafter, on his own, scrounging a living through various jobs before finally finding some success with bootblacking.

Dick's early life story is shared almost universally by his friends. To be a homeless bootblack, it seems, one must first have lost their parents—either through death, like Dick and Fosdick, or through addiction, like Johnny Nolan. But while these early setbacks give the bootblacks a reason to have landed on the street in the first place, it's clear that for Alger it's no reason for them to continue to be there. Fortune favors the industrious in *Ragged Dick*. While fortune may have dealt him a bad lot in the beginning, Dick's industriousness will see him rise above his initial lot in life.

## Chapter 11 Quotes

“There isn't but one thing to do. Just give me back that money, and I'll see that you're not touched. If you don't, I'll give you up to the first p'liceman we meet.”

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Frank Whitney

**Related Themes:**   

**Page Number:** 69

### Explanation and Analysis

Dick has identified the con artist who stole the country bumpkin's money. Here, he confronts him on board a ferry, telling the man that he knows all about the scam and intends to call the police unless the money is returned immediately. To Frank's surprise, the man gives Dick the

money he stole and quickly runs off.

Dick shows in this moment not just how personally adverse he is to stealing for himself—something he’s contended since the very first chapter—but also against stealing for anyone. His sense of morality just won’t allow it. Though Dick is highly acquainted with these crimes, it seems likely that this is the first time he’s actively intervened to stop one. This, largely, should be attributed to the fact that his suit has transformed him into something rather more than a fourteen-year-old bootblack.

☞ Save your money, my lad, buy books, and determine to be somebody, and you may yet fill an honorable position.

**Related Characters:** Mr. Whitney (speaker), Frank Whitney, Richard “Ragged Dick” Hunter

**Related Themes:**    

**Related Symbols:** 

**Page Number:** 72

### Explanation and Analysis

Frank’s tour has finally come to an end and the two boys report back to Mr. Whitney. Whitney is impressed by Dick, especially after learning more about him from Frank, and he offers the boy some advice on how to better himself in the world.

This advice serves as the central prescription of the book—its moral code of sorts. Dick applies these principles faithfully (replacing the buying of books with the procuring of newspapers while still in the fledgling days of his education) and, as a result, rises into respectability. These words provide, symbolically, the verbal equivalent of the visual change that the suit imparts on Dick.

## Chapter 15 Quotes

☞ I’ll make a bargain with you. I can’t read much more’n a pig; and my writin’ looks like hens’ tracks. I don’t want to grow up knowin’ no more’n a four-year-old boy. If you’ll teach me readin’ and writin’ evenin’s, you shall sleep in my room every night.

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Frank Whitney, Henry Fosdick

**Related Themes:**  

**Page Number:** 99

### Explanation and Analysis

Dick has just treated his friend Fosdick to dinner and offered him a bed for the night. Realizing that Fosdick could help him to achieve the education he so desires, Dick makes him a deal: if Fosdick agrees to serve as his tutor, Dick will share his room with the boy.

Alger amps up Dick’s peculiar dialect in this moment, perhaps to make him appear more uneducated than he usually does in confessing his lack of schooling to Fosdick. Previously, Dick hadn’t much cared about education. However, since his interactions with Frank and Mr. Whitney, he now sees its incomparable value. In this quote, he shows just how much he’s assimilated that lesson. Those without education are little more than pigs and hens, or, at best, toddlers.

## Chapter 19 Quotes

☞ Mr. Henderson, this is a member of my Sunday school class, for whose good qualities and good abilities I can speak confidently.

**Related Characters:** Mr. Greyson (speaker), Henry Fosdick

**Related Themes:**    

**Related Symbols:** 

**Page Number:** 127

### Explanation and Analysis

Fosdick has, at long last, gotten a job interview despite the intensely crowded market and that market’s prejudice against homeless boys. He nearly misses his chance, however, when he’s asked to provide a reference. Luckily, Mr. Greyson serendipitously appears at exactly this moment and provides Fosdick with this simple but strong recommendation.

Like Dick, Fosdick’s new suit has changed his life. Part of that change has come as a result of his reintroduction into polite society. Fosdick was, of course, already educated—both traditionally and religiously. However, he lacked anyone in an established position to stand by him and serve as a witness to his abilities. Because he managed to impress Mr. Greyson in Sunday School as much as Dick did, however, he is able to provide the necessary reference to make this massive step into respectability. Again, Alger here connects morality—in this case exemplified by attending

Sunday school—with success.

## Chapter 24 Quotes

☞☞ Dick read this letter with much satisfaction. It is always pleasant to be remembered, and Dick had so few friends that it was more to him than to boys who are better provided. Again, he felt a new sense of importance in having a letter addressed to him. It was the first letter he had ever received. If it had been sent to him a year before, he would not have been able to read it. But now, thanks to Fosdick's instructions, he could not only read writing, but he could write a very good hand himself.

**Related Characters:** Henry Fosdick, Richard “Ragged Dick” Hunter, Frank Whitney

**Related Themes:**   

**Page Number:** 160

### Explanation and Analysis

After some time, Frank has finally written to Dick. He tells his friend all about the boarding school he's at—about his studies (which are in Latin and Greek), the headmaster, and all of the games that they're able to play. Frank is genuinely excited to be writing to Dick. Dick, in turn, is genuinely excited to hear from Frank—it confirms to Dick that Frank really did befriend the homeless bootblack.

This is, in itself, a wonderful moment of exposition for Dick's character development. The boy has gone from an illiterate, homeless child into a literate young man, with fine handwriting, versed in mathematics, and capable—as will soon be seen—of holding down a very adult job at a counting-house.

## Chapter 25 Quotes

☞☞ I've give up sleepin' in boxes, and old wagons, findin' it didn't agree with my constitution. I've hired a room in Mott Street, and have got a private tooter, who rooms with me and looks after my studies in the evenin'. Mott Street ain't very fashionable; but my manshun on Fifth Avenoo isn't finished yet, and I'm afraid it won't be till I'm a gray-haired veteran. I've got a hundred dollars towards it, which I've saved from my earnin's. I haven't forgot what you and your uncle said to me, and I'm trying to grow up 'spectable.

**Related Characters:** Richard “Ragged Dick” Hunter (speaker), Mr. Whitney, Frank Whitney

**Related Themes:**    

**Page Number:** 165

### Explanation and Analysis

Dick has received a letter from Frank and ventures to write a response, though he's never written a letter before. Dick's letter is a bit hard to understand in its references, but as Fosdick points out, it captures his voice perfectly. Both boys think Frank will enjoy receiving the letter and wish that they could visit him.

As a literary device, the letter serves as a way for Alger to look back on Dick's growth and remind the reader of how far he's come. Remember that *Ragged Dick* was published serially, chapter-by-chapter in a magazine, before it was published as a novel. Presented in chapter twenty-five, this list was probably a welcome refresher. Moreover, it shows that while Dick's fortunes have changed, the things that first drew Frank to him—his humor, his upbeat nature even in the face of adversity, and so forth—haven't.

## Chapter 27 Quotes

☞☞ “...you were ‘Ragged Dick.’ You must drop that name, and think of yourself now as—”

“Richard Hunter, Esq.” said our hero, smiling.

“A young gentleman on the way to fame and fortune,” added Fosdick.

**Related Characters:** Henry Fosdick, Richard “Ragged Dick” Hunter (speaker)

**Related Themes:**     

**Related Symbols:** 

**Page Number:** 178

### Explanation and Analysis

Near the story's end, Dick has given up his lifelong moniker of “Ragged Dick” in exchange for the more respectable name he was given at birth, Richard Hunter. Fosdick encourages him to continue on with this practice, since he no longer is ragged but rather a respectable man.

*Ragged Dick* is a bildungsroman—a novel of education where a young person learns (not always with ease) the lessons needed to transition from childhood into adulthood. In this moment, the adult that Richard has become fully emerges, and he can leave behind the shell of the ragged child he once

was. This shell is represented symbolically by his bootblacking box, which he decides to keep as a memento of

his past and a reminder of how hard he has worked and how far he has come.



## SUMMARY AND ANALYSIS

The color-coded icons under each analysis entry make it easy to track where the themes occur most prominently throughout the work. Each icon corresponds to one of the themes explained in the Themes section of this LitChart.

## CHAPTER 1: RAGGED DICK IS INTRODUCED TO THE READER

Dick is shaken awake by a random man who has passed him in the street. Dick spent the night there, curled up in a wooden box. Upon awakening, Dick realizes that he's late for work—he tells the man that he's a bootblack, or shoeshine boy—and rises quickly. He admonishes himself for having gone to the theater the night before, and thus staying up late and subsequently oversleeping.

The man is curious how Dick came by the money for a theater ticket. Dick assures him that he earned it honestly, through work and not stealing, which Dick considers to be immoral. While the two talk, Dick gets ready for his work day. This routine consists of little more than dusting off his clothing, which is far too large for him and in a state of utter disrepair. Despite this unkemptness, the narrator asserts that Dick is an attractive boy with an honest look about him.

Parting ways with the stranger, Dick begins to solicit clients. He jokes with his first customer, telling the businessman that shoeshine prices are so high because of the exorbitant rent charged on Fifth Avenue mansions and by tailors. He adds that his wardrobe appears to be a hand-me-down because it comes from such famous people as George Washington and Napoleon.

The man, Mr. Greyson, is amused and takes an instant liking to Dick. When Greyson pays for his shoeshine, Dick is unable to provide the man with the necessary change. Running late already, Greyson gives Dick his address so that the boy can drop the change off later. Greyson thinks to himself that this probably won't happen, but that it will say a lot about the boy's character if it does.

When Mr. Greyson departs, Dick continues to search for customers. He is a hardworking young man, the narrator declares, though not without his faults. Dick spends what little money he earns quite freely, often going to the theater or to vaudeville shows. He likes to treat his friends to lavish meals, too, when he can afford it, and—even worse—he smokes and gambles. Nevertheless, the narrator says, Dick would never steal or cheat and is at heart a “noble” person.

*The novel was originally published chapter-by-chapter in a magazine, and as such Alger immediately dives into his plot. These opening lines quickly illustrate who Dick is—a hardworking street urchin with a habit of overspending—and set the action in motion.*



*Dick will reject the thought of thievery throughout the novel, underscoring his lack of criminality and admirable morality in spite of his economic circumstances. The narrator does most of the work here, occasionally peeking into Dick's thoughts or describing his motivations. Though not a part of the story per se, the narrator seems emotionally invested.*



*Dick's humor is a bit acerbic, and it always comes from his poverty. It would be easy to think of him as bitter as a result, but it's clear from his interactions with successful adults that they don't see it that way. Instead, it seems best read as a kind of tongue-in-cheek humor.*



*This is an early moment of fortune favoring the industrious. It will eventually lead to Greyson giving Dick the religious education he needs to thrive in the world, all because of Dick's work ethic and decision to return the man's change.*



*No moral argument is supplied by the narrator as to why smoking, gambling, or going to the theater are the wrong way of doing things. Instead, it's assumed that the reader will see these as faults or weaknesses intuitively. Here, as throughout the book, the narrator will work to endear Dick to the reader through both an honest dissection of his faults and assertion of his innate goodness.*



## CHAPTER 2: JOHNNY NOLAN

After working for an hour or so, Dick begins to get hungry. He's earned some money, so he can afford breakfast. He purchases it at a ramshackle restaurant that the narrator compares unfavorably to **Delmonico's**. There, Dick meets an old friend, Johnny. Fourteen-year-old Johnny isn't as industrious as Dick and struggles to find work. As such, he can't afford breakfast, so Dick buys one for him.

After their breakfast is over, Dick and Johnny begin to go their separate ways, when Johnny suddenly takes cover in an alley. He's spotted a man who tried to help him once by finding him a home in the country on a farm. Johnny didn't like this, however, because the farm's work required him to get up quite early in the morning rather than sleeping in. Furthermore, Johnny had an alcoholic father living in the city who relied on him. Thus, Johnny stowed away on a railroad car back into the city. Once the man has passed, Dick and Johnny part ways.

Dick thinks to himself that, while he probably wouldn't like country life either, he's glad that he's not as lazy as Johnny is. While pondering this, he stumbles on another customer. Yet again, Dick can't make change for the customer. This time, however, the customer's large bill forces him to go into a store to get the necessary change.

Dick presents the bill to the store's clerk for change. However, when the clerk takes it he declares it a counterfeit. He refuses to return the bill to Dick and insists that Dick leave immediately, lest the clerk call the police. Stunned, Dick tries to explain that the bill belongs to one of his customers, and he either needs it back or his change. The clerk, however, ignores him.

## CHAPTER 3: DICK MAKES A PROPOSITION

Since the clerk won't listen, Dick leaves the shop to tell his customer what has happened. The two return, and Dick's customer confronts the clerk, who seems nervous. The clerk explains that Dick gave him a fake bill and shows the man a counterfeit bill as proof. The counterfeit, however, was drawn on a different bank than the man's bill was. The clerk suggests that perhaps Dick pocketed the customer's bill, while supplying a counterfeit to the clerk.

*Delmonico's seems to have been a particular obsession of Alger's, as it's mentioned multiple times in *Ragged Dick*. He clearly expects his readers to have heard of it, and, what's more, to want to be able to eat there. Here Alger also contrasts Dick's work ethic with Johnny's lack thereof, in an effort to further establish the connection between hard work and financial success.*



*As much as fortune favors the industrious in the novel, it's also true that those who lack ambition don't know what to do when fortune plays them a good card. The underlying assumption here is an old one: that the poor are poor because they choose to be. Recognizing the harshness of blaming a young man for his own homelessness, Alger also always mentions the failures of Johnny's parents.*



*The seemingly humdrum fact that Dick can't make change for his customers is a direct result of the fact that Dick spends every penny he makes. This means that his customers have to bear the burden of his bad habits—hardly a good business model.*



*Dick faces a harsh reality. In most cases, he will witness conmen trying to swindle people because they appear rich and thus naïve. Here, however, Dick is being swindled because he appears quite poor and thus powerless.*



*Paper money had long been a part of the U.S. economy, but not in the standardized cash of today. Instead, individual banks were able to create their own paper currency. Having such a bill meant one could go to that bank and retrieve an equivalent amount of silver or gold, but the bills were easy to counterfeit.*



Dick offers to turn his pockets inside out to prove that he has no other bills on him, and Dick's customer demands the same of the clerk. The resulting arguments draws the attention of the store's manager, who, after hearing the story, demands that the clerk allow himself to be searched.

*The idea of private citizens searching other private citizens to determine whether or not a crime has been committed seems a bit odd in modern times, but it comes up over and over again and reflects the norms of the period in which the story takes place.*



When the bill is discovered in the clerk's possession, he is immediately fired. Dick's customer offers him a handsome reward for all of his trouble—money which Dick quickly decides to spend at the circus that evening. He lists of the many things he hopes to see there, clearly familiar with the attractions on hand.

*Dick's honesty is again rewarded, underscoring the novel's assertion that morality and good deeds bring about just rewards. Dick plans to attend none other than Barnum's circus, which at the time was little more than a travelling museum of curiosities with some animal attractions thrown in. Nevertheless, this moment illustrates Dick's early tendency to immediately part with whatever fortunes befall him.*



While searching for his next customer, Dick stumbles upon Mr. Whitney and Frank. Mr. Whitney is apologizing to his nephew, because the older man won't be able to give the boy a proper tour of the city while he's there. He'll have to settle for exploring just around the area of Mr. Whitney's work. Frank appears disappointed but agrees.

*Alger is a strict realist in his descriptions of New York City. He often goes out of his way to evoke real-life buildings and attractions that have absolutely nothing to do with the plot, but probably appealed to the imaginations of his young readers. This moment also quickly establishes the stark difference in socio-economic circumstances between Dick and Frank.*



Dick, listening in on their conversation, offers to be Frank's tour guide. Both Frank and his uncle are amused by this suggestion, since Dick is so young and quite dirty. Mr. Whitney comments that Dick hasn't even washed his face yet, to which Dick jokingly replies that there was no soap at the "Box Hotel" he slept at—a.k.a. an actual box on Spring Street. Still, they agree that he looks honest and agree to let him be Frank's guide. First, however, the two require that Dick accompany them to their hotel room.

*It's interesting that, though Dick lands the job as a tour guide because of his industriousness and honest look, he first discovers the job through the imprudent act of eavesdropping on two family members holding a private discussion. This scene also captures Dick's humor, which invariably relies on poking fun at his poverty.*



## CHAPTER 4: DICK'S NEW SUIT

Once at the hotel, Dick is presented with a **suit** by Mr. Whitney. Though it was Frank's previously, it's still in quite good shape, and will make Dick appear a more suitable companion for Frank. They also instruct the boy to wash up, before he puts on his new clothes.

*Boys' literature as a genre in Alger's time was meant to be wholesome and moralizing. As such, there's no sense of oddness or danger associated with this admittedly unusual situation.*



Frank is suitably impressed by Dick's change in appearance, and the two agree that all that's needed to complete the ensemble is a new hat. As they leave the hotel to find one, Dick stumbles upon Johnny. At first, Johnny doesn't recognize Dick in his **suit**, but after a moment is amazed to see his friend—a fact which pleases Dick to no end.

*It should be noted that Dick was already wearing a suit of a kind—just a dirty, falling-apart one that fit poorly. Putting a new suit on him might make him look better, but for it to make him unrecognizable is clearly symbolic; for Dick, the suit represents the kind of man he would like to be.*



Dick and Frank make their way into the city, Dick pointing out landmarks along the way. Throughout their trip, Dick pretends to be a rich man like Frank, and jokes about his troubles with paying taxes and his good friend, the mayor.

*Dick's humor is part of who he is, certainly, but it's also just good business at the moment. A lively, funny tour guide is naturally better than a boring, staid one.*



## CHAPTER 5: CHATHAM STREET AND BROADWAY

Dick navigates to the corner of Chatham and Broadway, where a series of ready-made clothing shops line the streets, hocking goods that they claim are being sold for less than cost. As the merchants try to sell their goods to the boys, Dick mocks them and sometimes explains their various scams to Frank, who is naïve to such things.

*Surprisingly, ready-made clothing was a relatively new commodity even in Dick's time. Many men of means would still have their clothing custom-made for them by a tailor (as, indeed, Frank probably had).*



Eventually Dick and Frank find a proper hat store, and Frank buys a new hat for Dick, who simply leaves his old hat in the street. It's quickly picked up by another shoeshine boy, whose hat is in even worse repair.

*There's a certain sadness in the realization that, as pathetic as Dick's situation is, there are still those with much worse circumstances than his.*



The two make their way back from Chatham and Broadway, with Dick continuing to point out landmarks. Frank expresses his amazement that the city can hold so many shops, and Dick points out that they haven't even seen the majority of them. Frank asks about Barnum's Museum. Dick replies that it's good, but not quite as exciting as the Old Bowery.

*The Old Bowery is the theater Dick most enjoys frequenting. While going to the theater might not seem like a bad thing for a young man to do, the Old Bowery was in a part of town known for its criminality.*



On their sight-seeing tour, Dick and Frank visit the New York Hospital and **Taylor's Saloon**, where they eat ice cream together. In the saloon, Dick jokes about all the stocks that he owns in the Eerie Railroad Company. A nearby businessman overhears this and believes it, given Dick's appearance. He gives Dick stock advice before leaving, and Dick remarks on his new life as a "man of fortune."

*His "shares in the Eerie Railroad" are an ongoing joke for Dick that he shares with almost all of his companions. Whenever some expense comes up—whether he can meet it or not—Dick says he'll need to sell some of his shares. This is the only time he's really believed, however.*



## CHAPTER 6: UP BROADWAY TO MADISON SQUARE

Leaving the shop, Dick continues to show Frank the sights, moving up Broadway to Madison Square. Here, he mentions, the hotels cost in excess of a million dollars to build, and a library exists with over fifty-thousand books in it. They also visit a place called the Bible House, where Bibles are printed and bound. Frank asks Dick if he's ever read the Bible. The boy replies that he hasn't, though he's heard it's good.

Dick adds that reading makes his head hurt, especially when big words are involved. Frank replies in a compassionate tone that he wishes the two boys lived closer together, as he would be very willing to help Dick learn to read. He adds that he'd love to have Dick over to his house to stay for a while, one day.

Dick is quite surprised by the generosity that Frank is showing to him, despite his lowly status as a shoeshine boy, and he tells Frank this. When Frank replies that Dick is "no worse for being a boot-black," and could one day be a successful man, Dick reveals that it's his hope to retire from the business and instead get a respectable office job. Frank then suggests that, with his new clothes, Dick might be able to get such a job now. Dick, however, demurs, saying that the opening salaries for such work were too little to support himself on.

Looking at a fourteen-foot-high bronze statue of George Washington in Union Park, Dick jokes that Washington has grown since his presidency. Frank notes Dick's queer sense of humor, to which Dick responds that he was raised queer; while other boys were raised with silver spoons—or, Victorian boys, gold spoons set with diamonds—in their mouths, his own was mere pewter.

Frank tells Dick the story of Dick Whittington, another "Ragged Dick." Whittington is befriended by a rich merchant who lets him live in his home and help with his business. Impressed by the boy's enterprising spirit, the merchant tells the boy he can send anything he likes along with the merchant's next cargo shipment, and they'll try to sell it for him.

The boy has only one possession in the world, a kitten, but nevertheless, Frank says, he sends the kitten along on the ship. During the long voyage, the kitten grows to be a strong cat. As luck would have it, the ship one day discovers a hitherto unknown island overcome with mice, and the ship's captain is able to sell the cat to the island's king at an incredible price. Whittington, thus enriched, goes on to be a very successful businessman and eventually the Lord Mayor of London.

*Though Dick's lack of formal education and lack of religious education are two entirely separate things, they are often blended together in the novel. One precedes the other, in the sense that the boy cannot learn from the Bible until he has learned how to read the Bible. The two types of education are meant to go hand-in-hand.*



*Frank's response touches Dick deeply here. It seems the first time that anyone has really talked to Dick as though he were a human being above all else, and not merely a bootblack or a homeless boy.*



*Here, as with his prescriptions against smoking or gambling, Alger assumes a certain attitude from his audience. He firmly expects them to believe that the world of business is what gives respectability to a man. Thus, the only way to be respectable is to be a businessman. The opening salary of an entry-level job becomes a major problem by novel's end, one only solved through extraordinary circumstances.*



*This moment again highlights the stark differences in economic circumstances between Dick and Frank, underscoring how hard Dick must work to overcome his circumstances. The reference to the monarchy further establishes Dick's resentment of unearned extreme wealth.*



*The story of Whittington is not Alger's own invention but a mythic one attributed to the real Dick Whittington. Its fairytale nature, gently mocked here, reads like something of an admittance by Alger that such rises in fortune are improbable at best.*



*This story of extreme success in life—even to the upper echelons of political power—is rather different from the comfortable, middle-class security that Dick finds by story's end. Interestingly, scholars note that readers associated Alger's stories with the kind of tremendous rise in fortune that Frank relates, even though that isn't ever what befalls his characters.*



Dick replies that it's a good story, but says he doubts he'd have that sort of luck no matter how many cats he had. Frank admits that this is probably true, but adds that Dick could become successful in other ways. Dick admits the truth of this, saying he could already be much more respectable if he stopped spending his money in such lavish pursuits as going to the theater, eating oyster stew, and gambling.

*Note well that what Dick seems to care most about here is his respectability—that is, whether or not other people respect him. For someone with so few comforts in life, it's surprising that Dick would be so willing to forgo things that give him pleasure in exchange for the respect of strangers.*



## CHAPTER 7: THE POCKET-BOOK

Dick and Frank make their way to the Fifth Avenue Hotel, which Frank knows by name. Dick says that he stayed outside of it once, joking that he found the rates quite reasonable. The boys joke that the queen could live there, though the narrator notes that one of actual royal palaces is a very ugly, unimpressive building that holds no comparison to the “democratic” Fifth Avenue hotel.

*Here the narrator suggests that, for all its money, the British royal family lacks the style of a place like the Fifth Avenue Hotel—a structure that, at least in theory, is far more democratic than a royal residence in that anyone with the means could stay the night,*



The two discuss Dick's homelessness, and how it would be quite preferable for him to stop sleeping on the streets or in cheap, one-night hovels and instead rent a room of his own. Dick says winter nights are especially hard, though the narrator notes it's difficult for Frank to grasp that his companion “had actually walked the streets in the cold.”

*Though Dick admits that it gets cold in New York City during the winter, Alger carefully censors the boy's homelessness such that the worst it seems he might endure is a few shivers. In reality, homelessness would, at times, likely be a life-or-death affair.*



As Dick and Frank walk and talk, they encounter a conman whom Dick has some knowledge of. The man attempts his con on the two boys: he pretends to have just found a wallet on the ground, filled with cash. He's sure that the wallet's owner will want to give him a large reward, but claims he can't stick around to return it, as he's late for his train already. Instead, he wants the boys to take the wallet and return it, receiving the reward. All he asks in return is twenty dollars from Frank and Dick, which he assures them will be only a small portion of the reward the wallet's owner will give them.

*The remarkable amount of money that the man asks for shows just how well-off the boys must look. This moment also paints the city in a certain light. Here, and going forward, the city crawls with predators looking for any weakness whatsoever. Dick's “street education” allows him to bypass all this, which certainly means it has value.*



Dick, knowing that the wallet is stuffed with fake money, gives the conman a fake bill of his own in exchange for the wallet. The man hurries off, and Dick explains the con to Frank, who expresses shock at the whole affair. Dick, however, is quite happy, as he's at least gained a new wallet from it.

*This is one of those moments where Alger seems to have forgotten his previous plot. Had Dick been found with this fake bill earlier, in chapter three, things would have gone quite badly for him.*



When the conman discovers that Dick has given him a fake bill, he returns, and threatens to call the police on Dick. Dick handles the man easily, telling the conman that he wishes he would call the police, as the police could help figure out who owned the wallet. Defeated, the man walks off, leaving Dick and Frank laughing behind him.

*It's not immediately clear why Dick outconning the conman—instead of simply ignoring his game—is consistent with his strict program of moral uprightness. After all, Dick profits from his con (he gets a wallet out of the deal) in much the same way as the conman does.*



## CHAPTER 8: DICK'S EARLY HISTORY

Frank asks Dick about his early childhood. He learns that the boy has always lived in New York and has been on the streets since he was seven years old. Both of his parents died when he was very young, and the woman with whom they left him died shortly thereafter. That woman's husband deserted Dick, leaving him to scrounge a living on his own.

Dick made his living in a variety of ways before becoming a boot-black. He was a newsboy, until he tried to sell more papers by falsely announcing the death of Queen Victoria—something for which he later felt quite terrible. For a while, he also tried to sell matches, but found the business unprofitable. Throughout it all, he tells Frank, he never stole, although it would often have been easy and profitable for him to do so.

Dick thanks his companion and says that he wishes more people were like Frank and Mr. Whitney. Frank again assures Dick that the shoeshine boy's fortune might one day change, adding that Mr. Whitney himself was not always rich. He was once a poor school teacher but worked himself up through the world of business. Like Dick, however, Mr. Whitney earned his success by adhering to strict moral code.

Frank questions Dick about his schooling and suggests that the boy attend a night school to enhance his education. Dick agrees that this would be a good idea. Frank tells his friend that a better life is possible, if Dick will attend to his education and always work hard and with integrity.

## CHAPTER 9: A SCENE IN A THIRD AVENUE CAR

Frank and Dick hop on a horse-drawn public transport to go to Central Park. The transport is remarkably crowded, and they're forced to sit next to a sour-faced woman with a clear dislike for them.

Soon after sitting, the woman screams to the conductor for the transport to stop. She declares that her wallet has been stolen and accuses the two boys of stealing it. This accusation greatly amuses Dick, who gently mocks the woman, much to the delight of the car's passengers. His irreverence only angers her more, however. Both Frank and Dick declare their innocence and agree to be searched by the conductor. Another passenger remarks that the boys "don't look" like thieves.

*Here, as with Johnny Nolan, Alger capitulates that it's not Dick's fault he's homeless. Those initial circumstances were beyond his control. However, it's clear that he has only himself to blame for his continued homelessness.*



*The number of times that Dick says he doesn't steal—or the narrator informs the audience that Dick doesn't steal—is impressive. Certainly, it speaks to Dick's sense of doing the right thing. But it also seems to speak to a societal prejudice against the homeless: namely, the belief that because one is homeless, one must be a criminal.*



*This is the first of two stories presented to Dick regarding Mr. Whitney's upbringing. It is the far more plausible of the two in that it relies less on luck and more on hard work. For Whitney, as with Dick, fortune favored him because of his industriousness. In the second story, this is far less true.*



*When Dick later meets the highly educated Fosdick, it becomes clear why education alone isn't enough to ensure success in the world. Without Dick's drive to work, the education will be useless.*



*Even in their nice suits, the boys are still boys, and some people will always have a natural distaste for children. This moment also underscores a certain similarity between Frank and Dick despite the vast difference in their socio-economic circumstances.*



*Dick's suit does a lot of work in this scene. It protects him from suspicion he would have surely endured in his bootblacking uniform, and it allows him to speak with some impudence to the woman without facing disapproval from other riders.*



When neither Frank nor Dick is found in possession of the woman's purse, and, when the conductor asks the woman to check her pockets again, she finds it. The conductor demands that she apologize to the boys, but she refuses, and eventually departs. When Frank and Dick leave the car, the conductor laughingly tells them to beware of pickpockets.

*By now the formula that Alger used for his chapters is fairly clear. First, decide on a place for the boys to go. Second, decide on some mishap that will happen to them along the way. Third, find a way for Dick's charming personality, moral uprightness, and work ethic to resolve that tension.*



## CHAPTER 10: INTRODUCES A VICTIM OF MISPLACED CONFIDENCE

Frank and Dick arrive at Central Park, which is still under construction. Frank remarks that it doesn't look like much, and Dick agrees, though the shoeshine boy thinks that it'll be grand one day. The boys decide to go back to Mr. Whitney, and the narrator mentions that "no incidents worth mentioning took place during their ride down town."

*Dick displays a good ability to look into the future with optimism and hope. Central Park is described as, essentially, a mound of rubble. Yet, the boy can see the plan behind the demolition and construction, just as he will come to envision his own plan.*



Dick offers to show Frank Wall Street before he ends their tour. There they meet a young man from the country who has unknowingly been the victim of a con artist. The young man tells Frank and Dick that he came to the city to deposit fifty dollars in the bank. Before he had a chance to, however, a stranger offered him a sixty dollar check for his cash. The young man saw an opportunity to make ten dollars off of the exchange and quickly took it.

*It's easy to blame the victim in this situation, as this was so obviously a scam. To do so, however, would be to slightly discount the singular nature of New York City. While Dick is well-suited to living there, anyone coming in from the outside—even someone as educated as Frank—could just as easily fall victim.*



The check, however, turned out to be drawn on a made-up bank. Frank and Dick help the young man to find a police officer, who makes a report but says it's unlikely that anything will come of it.

*This is the second instance of a counterfeit bank instrument in the novel. It demonstrates the anxiety around paper currency at the time.*



Dick, however, thinks he knows the con artist based on the description the young man gave to the police. Shortly after, he and Frank stumble upon the man while taking a ferry to Brooklyn.

*The world of conmen in the story is clearly as insular as the world of bootblacks. Dick seems to know them all.*



## CHAPTER 11: DICK AS DETECTIVE

To Frank's surprise, Dick confronts the man, acting as though he were an agent of the police. He tells the con artist all about the sixty-dollar check and the young man who was conned. Dick suggests to the con artist that he will have him arrested if he doesn't give the money back immediately.

*It must be remembered, no matter how well Dick is dressed, that he is only fourteen years old when he's threatening this man. This underscores the depth of his aversion to thievery and strength of his personal convictions.*



The con artist hastily hands the money over to Dick and dashes from the ferry, which has just docked. Dick and Frank decide to remain on board and return to Wall Street in hopes of returning the money to the young man.

Again on dry land, they quickly find the young man and return his money to him. The young man is overwhelmed with gratitude and shakes Dick's hand so enthusiastically that the young shoeshine boy has to ask him to stop. The boy, who is named Jonathan, invites Dick to his country home, and Dick says the fresh air would be good for his wife; with this, Dick and Frank walk away from a confused Jonathan, whom the narrator notes is likely still unsure whether or not Dick had been joking.

Frank realizes that his uncle, Mr. Whitney, has probably finished up work for the day, and so decides to end his tour of the city. He asks Dick to come back to the hotel with him, however, before they part ways.

At the hotel, they find Mr. Whitney, who remarks that he barely recognizes Dick in his new **suit**. Whitney tells Dick his life story, noting that he used to be as poor as Dick was but managed to become part of the middle class through a combination of hard work and a dedication to education.

Dick tells Mr. Whitney that he doesn't intend to be a shoeshine boy forever. Whitney tells him that there's nothing wrong with the shoeshine business, as it's good, honest work. But he agrees with Dick that the boy might be able to do something more with his life. In the meantime, Mr. Whitney tells Dick to make sure that he's living frugally and saving as much of his income as possible, only using some of it to buy books.

Dick agrees to this plan, and Frank accompanies him upstairs so that the boy can get his old clothes and his **shoe-shining equipment**. On the way, Frank admonishes Dick to stop spending his money on gambling. Dick agrees to this, too, and says he wishes that Frank were staying in New York. Frank gives Dick his address so that he can write to him, though Dick admits he's not a very good writer.

Before Dick leaves, Mr. Whitney gives him a five-dollar bill. At first Dick doesn't feel right about taking it, but Mr. Whitney says that he is giving him the money under the condition that, when Dick becomes prosperous himself, he will help a homeless boy in need. Dick agrees.

*Dick will have another jolting experience on this same ferry by story's end. That episode also comes to a pleasant end, again thanks to Dick's morality and work ethic.*



*Dick is again coolly triumphant, and this scene reinforces his nonchalance and quick-wittedness. That the narrator notes Jonathan's perhaps continued confusion heightens the humor of the scene.*



*Leaving Frank behind after some eleven chapters with him feels a bit odd, but Frank's message to Dick—and the glimpse of a better life that he showed him—remains with Dick for the rest of the story.*



*Notably, Mr. Whitney's accounting of his early life is quite different from the one Frank gave Dick. Frank claimed his uncle was a school teacher who went into business. Whitney says he was a printer who created "an invention."*



*Whitney's admonishment to Dick to buy books is surprisingly generic. Whitney says he attributes his success to reading, but doesn't try to prescribe a program of reading to Dick as most people would. The mere act of reading, not the content one absorbs, seems to be the more important thing to him.*



*For a while—a long while for what is, in the end, a short novel—Dick has been given a taste of another life. Returning to his bootblacking box and ratty clothes feels simply wrong. It does to Dick, too. However, if he a life like Frank's, he knows he has to work for it.*



*Charity has something of a feeling like thievery to Dick, who feels he must earn everything that he gets. When Mr. Rockwell offers Dick a lavish wage at story's end, Dick responds in a similarly.*



## CHAPTER 12: DICK HIRES A ROOM ON MOTT STREET

Dick realizes that he's hungry and so seeks out his supper. Rather than his usual, ramshackle **restaurant** however, he now chooses a more respectable one with more substantial food choices. He is amazed to find that he's welcomed there without question, when he wouldn't have been in his previous wardrobe and unclean state.

After his dinner, Dick ponders what to do with his remaining money. Normally, he thinks to himself, he would go to the theater. He wants to be true to his word with Frank, though, and try to turn over a new leaf. He also worries that if he continues to sleep outside, his new **suit** will be quickly ruined.

Thus, Dick resolves to himself to rent his own room. He finds one in a somewhat run-down part of the city and agrees to pay seventy-five cents a week for it. His landlady, Mrs. Mooney, is surprised that such a well-dressed young man is interested in the room, but nevertheless agrees to rent it to him.

Dick expresses amazement, to himself, about how comforting the idea of having a bed to sleep in every night is.

*There are, of course, other things besides dress that might make Dick feel out of place in such a restaurant. His way of speaking, for instance, is particularly uncultured and marks him as a street urchin. This, however, never seems to be a problem.*



*Here the suit begins to show itself as more than an article of clothing. It is, instead, part of an entire transformation for Dick. To tarnish it by sleeping outside, would be to tarnish that transformation—to ruin the person he hopes to become.*



*This may seem like a fair amount of money—even with his windfall, Dick only has enough money for one month's rent. However, Alger's careful record keeping shows that Dick spends this much money regularly on wasteful things.*



*One can pretty easily imagine how much of a relief this feeling would be. This is a major step in Dick's transformation, and reveals to him the pleasure of financial stability.*



## CHAPTER 13: MICKEY MAGUIRE

Dick awakens in his room the next morning and surprises himself by washing up before he gets dressed. He has to decide whether or not to wear his old clothes to work or to risk staining his new **suit**. He finds that he's ashamed of his old clothes and can't wear them. Instead, he tells himself that he simply must make more money so that he can replace his new suit when it becomes worn out or damaged. He also decides that he must buy a comb.

Though he's hungry again, Dick decides that he has to earn some money before getting breakfast. He doesn't want to use any more of the money Mr. Whitney gave him and instead plans to start a savings account with it.

*Dick finds, increasingly, that as his wealth grows, so do his expenses. At first, it seems as though Dick is miring himself with lavish expenses associated with "looking good"—behavior that would be little better than gambling. However, Dick maturely curbs this behavior after the purchase of the comb.*



*Dick could just as easily keep the money on him—but the savings account will keep him from spending frivolously, and it is simply more of an adult thing to do.*



Dick finds that his new **suit** enables him to get customers more quickly, and he earns a substantial amount of money before breakfast. Thus, he eats a more substantial meal than he normally would have—the receipt of which is written out line by line—and buys himself a comb so that he can look more presentable.

Returning to work, Dick finds himself confronted by Micky Maguire, a young hooligan who takes offense to Dick's new wardrobe. Maguire thinks that Dick is putting on airs, and he wants to knock Dick down a peg or two. Maguire and his friend, a boy named Limpy Jim, start a fight with Dick.

## CHAPTER 14: A BATTLE AND A VICTORY

After a few words, Maguire throws a punch at Dick, who easily avoids it and returns with one of his own for Maguire. Maguire tries to tackle Dick, but Dick merely trips him instead. When the hooligan tries to call to Limpy Jim for assistance, the other boy refuses to join in. Before long, a police officer arrives, and Maguire and Jim run off.

Dick explains to the police officer that Maguire didn't like Dick because he "went to a different tailor than him." The officer laughs and remarks that Dick's wardrobe is an odd one for his profession. Dick replies that he hopes to not always be a shoeshine boy.

The officer advises Dick that shoe-shining is honest work, and that he should keep to it until something better comes along. He then points to a bookstore across the street and tells Dick that its owner began his life as a lowly newspaper boy. Dick wonders to himself if he will grow up to be a respectable man like the bookstore owner.

Leaving the officer, Dick makes his way to a bank and opens a savings account. Because he's had such a busy morning, he's able to add a dollar to his remaining funds from Mr. Whitney and so starts the account with five dollars. The teller assumes, based on Dick's **suit**, that he can write; Dick must then write out his name to open the account, which proves difficult given his illiteracy. Taking his bank-book, Dick ponders this moment heavily in his mind. He's proud of the account, but he's also anxious to start his education.

*Alger goes through the decidedly odd step of writing out the receipt, line by line, for Dick's breakfast. He claims this is to satisfy the curiosity of his readers; it also handily fills up an entire paragraph worth of space.*



*Ganging up two-on-one against Dick is decided not the right thing to do, and Maguire accordingly loses his fight. Later, Dick will have the opportunity to similarly gang up on Maguire, but he doesn't.*



*Dick's prowess in the fight is somewhat unexpected, especially given his admission that he's never fought. Mostly, Alger chucks Dick's success up to his cool-headedness. He makes mature decisions against Maguire's heated, childish ones.*



*In other clothes, Dick might have been in a spat of trouble with the police. However, in his new suit, the officer comes to the scene to protect Dick, presumably a young gentleman, from Maguire.*



*New York City, it seems, is replete with rags-to-riches stories meant to inspire Dick. However, as seen in characters like Johnny Nolan and Maguire, it is also chock-full of failures.*



*The type of account Dick opens requires that the owner of the account always have his passbook with him when visiting the bank. This will become important later on, when the passbook goes missing. This moment also spurs Dick to again consider the importance of education.*



## CHAPTER 15: DICK SECURES A TUTOR

The next morning, while shining shoes, Dick remembers that he failed to return the change he'd promised to Mr. Greyson days earlier. He goes to the gentleman's office immediately, hoping that the man won't think too poorly of him for having taken so long.

Greyson is surprised both by Dick's new appearance and the honesty he showed in returning the change. He asks Dick if he learned to be honest from the Bible, and Dick responds that he doesn't have much experience with the book. Greyson offers to let Dick attend his Sunday School to help him get a proper religious education.

Later that same evening, Dick goes out to dinner and there recognizes another shoeshine boy, Fosdick. The boy hasn't had enough work to afford a proper supper, so Dick buys one for him. He also offers to let Fosdick spend the night in his room, since he doesn't have proper lodging for the night.

As they talk, Dick learns that Fosdick had intended to go to college, but his plans were thwarted when his father died. Despite this, Fosdick is still well-educated. Dick offers to let Fosdick live with him, if the other boy will teach him to read and write. Fosdick agrees, and Dick obtains a newspaper to serve as his first reading primer.

*Alger presents a more human element to doing the right thing, here. Dick means well; he merely forgets to carry out his duty. That kind of failure, it seems, is fine and probably unavoidable.*



*This is a moment of Dick's innate sense of morality and desire to do the right thing leading directly to an opportunity to get the kind of education that will better himself in the eyes of society.*



*Fosdick's name is eerily similar to Dick's name—it, in fact, contains it—which perhaps suggests a similarity or kinship between the boys. Dick proves kind and generous even in his newfound financial fortune.*



*This is another example of Dick being extremely generous with his money. In this moment, the generosity seems to be a positive attribute of Dick's as it—like his dedication to returning Mr. Greyson's change—leads to another step on the path to bettering himself. Alger thus continues to make a strong connection between morality and good fortune.*



## CHAPTER 16: THE FIRST LESSON

Prior to their first lesson, that very night, Fosdick attempts to gauge Dick's existing knowledge. He learns that Dick has had a grand total of two days of schooling in his lifetime, during which he naturally didn't learn to read. However, the time that Dick spent as a newsboy taught him to read a small amount, and, Fosdick discovers, Dick at least knows the alphabet.

Fosdick finds an appropriately simple newspaper article on which Dick can begin. Dick struggles at first, but the narrator remarks that he's a quick study, and that both boys undertake their work as student and teacher with good humor.

*Dick learning the alphabet or even rudimentary reading in two days seems an unlikely thing, no matter how quick a learner he might be. Nevertheless, this moment underscores the poverty of Dick's upbringing and establishes how far he must climb in his studies.*



*Newspapers would prove an excellent learning tool for the boys, as they're cheap and easily discarded—unlike books, which are expensive and meant to be kept.*



Eventually the boys grow tired and end the lesson in order to get ready for bed. Dick is surprised when his friend kneels at the bedside to pray before getting into bed. Fosdick explains the prayer to him, and offers to teach him how to pray, a proposal that Dick quickly accepts.

*Dick knows about the Bible and believes it to be a source of good, but he's otherwise essentially godless. Alger largely hid this fact until his character was established enough for the audience to accept it. Dick's willingness to join his friend in prayer emphasizes his morality in spite of his lack of religious education.*



The next morning, Dick tells his landlord that Fosdick will be living there as well. She agrees, while adding twenty-five cents to the weekly charge. Dick says that he will pay this on Fosdick's behalf.

*Though the two boys are sharing a bed, there's not a hint of homosexual subtext to be found here; again, Alger's story is purely wholesome. Dick's generosity continues to be on display.*



Recognizing that Fosdick isn't very good at soliciting customers, Dick begins to work in tandem with the young boy. Dick solicits multiple customers, always sending one to Fosdick for shoe-shining. In this way, both boys are able to earn more, and Dick is able to add substantially to his savings account, while Fosdick is able to start an account of his own.

*It's hard to place Fosdick in Alger's system of the lazy versus the industrious. Fosdick is industrious in his way, but he's also shy, and so his industry doesn't work out for him. Without Dick, he would never be able to break out of poverty. That Dick helps Fosdick suggests his capacity for the world of business.*



At week's end, Dick contemplates going to Mr. Greyson's Sunday School. He's almost talked himself out of it when Fosdick intervenes, offering to go along. Soothed by the idea of not having to go alone, Dick quickly agrees, and the two boys go to the church together.

*Dick's reticence isn't one born of a desire to shirk religious education. The boy simply feels as though he'll be out of place in church—recognized as a homeless bootblack masquerading as a respectable boy.*



## CHAPTER 17: DICK'S FIRST APPEARANCE IN SOCIETY

At the church, Dick and Fosdick find Mr. Greyson, who sits the boys with him and his family for the service. After the service is complete, Mr. Greyson explains that the Sunday School begins in the afternoon and suggests the two boys join his family for lunch at their home. They agree, though Dick admits to himself that he feels a bit out-classed by the obviously wealthy family.

*Note that Dick—who felt so at ease helping Frank navigate around the comen of New York City—here feels totally out of place. These are some of the precious few moments where the boy seems to act his age and to display the naivete appropriate to it.*



On the way to, and during, lunch, Dick finds himself talking incessantly with Mr. Greyson's daughter, Ida. She thinks that Dick is just like any of the other boys she's met, and is surprised to find that he isn't going to college and instead works for a living.

*This part of the episode reads a bit like the beginning of a romance or marriage plot. That his lifestyle and future surprises Ida further emphasizes the vast socio-economic gulf between them.*



At Sunday School, Mr. Greyson becomes aware of Dick's complete lack of religious education and graciously adjusts his lesson plan to a more basic one for Dick's benefit. Ida asks if Dick will come again, spurring him to reflect that she is "the nicest girl he had ever seen." Dick agrees to come every Sunday to continue his religious education. As he and Fosdick leave, however, they are accosted by Micky Maguire, who throws a stone that just misses Dick's head.

*Dick's utter lack of education is again emphasized here, as is the possibility for romance with Ida despite their drastic class differences. The re-emergence of Micky Maguire, meanwhile, suggests that Dick has yet to escape his ragged roots.*



## CHAPTER 18: MICKEY MAGUIRE'S SECOND DEFEAT

Maguire runs away from Dick and Fosdick as soon as he's spotted, but Dick gives chase. When Maguire trips and tumbles badly, Dick is on him in an instant. The boy is seriously injured by the fall, however, so Dick does not engage with him. He only warns Maguire to leave him alone and advises Fosdick to let him know if Maguire ever gives him any trouble.

*Alger neatly sidesteps the need to have his hero commit violence towards another person by having that person injure himself through his recklessness. Later in his career, Alger would embrace violence—a step that wasn't well-received by his audience.*



Some time passes, which, the narrator suggests, was fairly uneventful except that Dick continued to live his life in the responsible way he had promised Frank he would.

*This is one of many unusual moments where the narrator intervenes to say that nothing of consequence has happened, perhaps underscoring the monotonous nature and dedication required of hard work.*



Dick has also made great progress with his studies, and Fosdick informs him that he's ready to learn how to write. Dick says he feels that he'll never learn as much as Fosdick knows. Fosdick disagrees and adds that though he may know more than Dick, Dick has certainly been more successful as a businessman. Dick admits this last part. He feels that Fosdick is simply too shy for the business, and he hopes that the boy will give it up in exchange for a different type of job.

*Here is further proof that, though Alger sees education as a necessary condition of rising from poverty, it is not in itself a sufficient condition. Dick's drive continues to be the thing propelling his success, with education simply enabling him to achieve greater heights. In this, Fosdick serves as a foil: proof that lack of drive negates education.*



Fosdick replies that he would love to give up shoe-shining, but no one would hire him given his current state of dress. Dick acknowledges this, offering to buy Fosdick a new set of clothes with the money from his savings account, in which Dick has exactly eighteen dollars and ninety cents. Fosdick has six dollars and forty-five cents. After some reluctance, Fosdick finally agrees to this, and Dick buys him a new suit for twenty-three dollars.

*Alger's decision to include exact amounts spent and saved by Dick pays dividends here. The amount of money that Dick offers his friend is almost frightening, because we know how very long it took Dick to save.*



## CHAPTER 19: FOSDICK CHANGES HIS BUSINESS

On the hunt for a different line of work, Fosdick soon encounters difficulties. All of the jobs he applies for are swamped with applicants. In those cases where he manages to be considered, he is declined because he does not live at home with his parents.

*These difficulties would have been far from fictional—and more likely simply familiar—for Alger or his readers, and underscore how hard it was for even hard-workers to lift themselves out of poverty.*



Finally, however, Fosdick manages to get an interview for a clerk position at a hat store. He does well for the most part, but things seem at a loss when he's asked for references. However, at that exact moment, Mr. Greyson enters the store and greets Fosdick happily. Greyson eagerly tells the store's owner about Fosdick's attendance at Sunday School and his good character. Impressed, the store owner agrees to hire Fosdick on the spot.

*Remember that the expedition that changed Dick's life—his sight-seeing trip with Frank—began with a quest for a new hat. It's a handy mile-marker that Fosdick's apprenticeship isn't at a low-rent, off-the-rack store like the one that Frank and Dick visited, but rather at a boutique store capable of paying real wages. Again, morality—in this instance, exemplified by religious dedication—helps secure one's future.*



## CHAPTER 20: NINE MONTHS LATER

Nine months pass, during which Fosdick receives a raise at his job and Dick continues to have remarkable success as a shoeshine boy. His bank account, which he has not taken from since purchasing Fosdick's wardrobe, now contains over one hundred dollars.

*This passage reveals that both boys have displayed responsibility and dedication to bettering their circumstances in the intervening months.*



Dick's studies have also improved. Now he can read quite well in addition to writing and doing arithmetic. Indeed, Fosdick tells him, Dick now knows as much as his tutor. The narrator asserts that such progress is due to Dick's being so "earnest in his desire to improve." Fosdick tells Dick that he is ready to find a new job (and a better apartment).

*Dick's learning happens at such a rapid pace that the narrator is forced to explain to the reader (likely a schoolboy himself) that it's made possible only by Dick's unique drive; hard work is again equated with success.*



A few days later, Dick encounters Tom Wilkins, another bootblack about Dick's age. Tom's mother has broken her arm and is unable to work, and the family—including Tom's younger siblings—are facing eviction since Tom cannot earn enough money on his own to pay the rent.

*Tom serves as the only bootblack with something akin to a normal family. However, while he has a home and siblings, he still lacks a father—which seems to be the essential ingredient to staving off homelessness.*



Dick quickly agrees to pay the family's rent, a total of four dollars, even though Tom admits that he'll never be able to pay the amount back. Dick doesn't have the full amount needed on him, however, and has to return home to get his savings account passbook. The narrator notes that, upon his arrival, he will be disagreeably surprised.

*Dick's generosity is extreme here, again revealing that he has not grown greedy despite his newfound success. His attempt to do a good deed, however, will soon unravel, as the ominous foreshadowing at the end of the chapter notes.*



## CHAPTER 21: DICK LOSES HIS BANK-BOOK

On returning home, however, Dick is surprised to find his bankbook missing from the locked drawer where he kept it. Discussing the matter with Fosdick, the two decide that the book was stolen. The thief, they deduce, must have been one of the other tenants in the house—though not the housekeeper, as she is too simple minded.

*Dick has proven himself immune to all manner of conmen, but the city seems intent on taking his money in any way possible. It should be obvious by now, however, that this crime will not pay for the one who committed it.*



The pair approach Mrs. Mooney about the problem. Upon learning how much money Dick had saved, the landlady views him with newfound respect. She then suggests that it may have been Jim Travis, a new renter who worked as a bartender. Travis, she said, had been home sick that day, and his chest of drawers used the same key as Dick's. The two agree it must have been him, only hoping that Travis hadn't made it to the bank before it closed that day.

The narrator notes that, though Dick has grown fond of having wealth and to derive pleasure from the act of responsibility saving, the greatest satisfaction for Dick would still be to help Tom Wilkins. Fosdick lends Dick the remaining money he needs to help Tom, and the two decide on a plan. They agree not to broach the subject with Travis, should they see him, and instead go to the bank first thing in the morning to report the lost passbook.

Nevertheless, Travis visits the boys himself in what they recognize as a thinly veiled attempt to see if they've noticed the missing passbook. Dick and Fosdick act as though nothing is amiss, and Travis quickly departs.

## CHAPTER 22: TRACKING THE THIEF

The narrator intervenes to provide a bit of Travis' back story. He had indeed stolen the passbook after hearing Dick and Fosdick talk about their savings one night. A lazy young man, Travis has heard about a possible get-rich-quick scheme in California, but needs seventy-five dollars to secure his transport there. Being unable to come up with this amount himself, he resorted to stealing from Dick—but hadn't yet been able to withdraw the money from the bank.

Dick makes his way to the bank as soon as it opens and tells the clerk—who knows him by name owing to his frequent appearances there to deposit money—what has happened. The clerk assures Dick that the money is still there, and together they arrange for the police to be on hand when Travis arrives to withdraw Dick's money.

As Dick is preparing to leave the bank (in order to return to shining shoes), he spies Travis about to walk in. With the clerk's help, Dick hides from Travis behind the counter.

*Financial success, as a marker of morality and diligence in Alger's world, again proves to be the primary means of bettering oneself and gaining respect. Jim's work as a bartender, meanwhile, marks him as a less-than-desirable character in a story where such crutches as smoking and gambling are so heavily denigrated. It seems very likely that Dick and Fosdick are right in their suspicions.*



*Dick's strength of character is again evidenced by his desire to spread his wealth and his immense generosity. His maturity is also clear in the fact that he now actually enjoys denying himself frivolous pleasures and instead saving money.*



*This scene suggests to the reader that Travis is, in fact, guilty, and ends the chapter on a note of tense suspicion.*



*This is the first of two narrative interludes about Travis, who is given a surprising amount of backstory. Alger probably saw Travis as the great antagonist of his story, with Maguire only a minor one. In contrast to Dick, Travis is unwilling to put in the hard work required of wealth, and his laziness is meant to be reflective of his low moral character.*



*Dick being so dutiful in his banking duties as to have formed a relationship with the teller pays off nicely here. Another example of how "doing the right thing" always results in a positive outcome within the novel.*



*It's a testament to Dick's rise in life that the clerk trusts him—a homeless shoeshine boy—so completely in this situation.*



## CHAPTER 23: TRAVIS IS ARRESTED

Travis approaches the clerk and requests to withdraw the money. The clerk acts as though this is perfectly normal but trips up Travis—who is an older man—when he says that the account is registered to a fourteen-year-old boy.

Travis claims that the account belongs to his younger brother, who is unable to come himself because he's sick with the measles. The clerk replies that he must be feeling better, as Dick jumps from behind the counter to confront Travis.

Travis attempts to flee but is met at the door by a police officer who drags him off as Travis yells threats to Dick. The narrator again intervenes to say that Travis would be convicted to nine months in prison, after which he found his way to California and forgot entirely about his threats against Dick.

Dick immediately leaves the bank in order to give Tom Wilkins his money, so that the younger boy can stave off his family's eviction. Dick throws in an extra dollar, for a grand total of five, so that the boy can buy food as well. Dick feels extremely satisfied by the chance to help the family, and notes with some that five dollars was the same amount that Mr. Whitney had given him previously with the request that he “pay it forward” when he was able.

## CHAPTER 24: DICK RECEIVES A LETTER

One day, Fosdick points out a notice in the newspaper to Dick. The notice states that there is a letter for a boy by the name of “Ragged Dick” left unclaimed at the local post office. The two decide that the letter must be from Frank Whitney.

Worried that the post office won't surrender the letter to a well-dressed boy claiming to be Ragged Dick, Dick adorns his old shoeshine clothes one last time and has little trouble getting the letter, which turns out to indeed be from Frank.

*Travis, because he lacks Dick's ambition, has no savings account and thus no experience with banking. This makes his scheme particularly hard to pull off.*



*This is a particularly dramatic moment that invigorates the story. It's reminiscent of Dick's earlier “detective” work with the country bumpkin.*



*The narratorial interlude wrapping up Travis' story is long and tangential. It's either meant simply to fill space or to give the audience absolute certainty that the threat to Dick has passed.*



*Dick has done a wonderful deed in saving the family from eviction and homelessness. The fact that he again finds more joy in helping Tom Wilkins than in simply saving money for himself continues to underscore his strength of character.*



*Earlier, Dick mentions having left his job as a newsboy because he couldn't read the newspaper headlines. Now, he's able to read them so easily that it's not even remarkable. This underscores his immense progress, which is, of course, a product of his own hard work and dedication.*



*It's worth considering whether or not it's surprising that Dick has held on to his old clothes for so long. Is this an insurance policy, in case his lot in life changes again? It may also be a type of nostalgia, a reminder of the life he once led and motivation to continue on the upright path he's found.*



Frank's letter—the first Dick has ever received—details his life at boarding school, including his studies in English literature as well as Latin and Greek. He thinks that Dick will be more interested in hearing about the games the boys play, however, so he describes them in great detail. Mostly, Frank says that he wishes Dick were able to be at school with him, asserting that he is naturally smart and that he wishes he could pay for his education. He asks Dick to write back, and Dick is immensely pleased at having confirmation of their friendship and tangible proof of how much he has changed.

On the way back home, Dick encounters Micky Maguire, who is thrilled to see Dick back in his raggedy clothes. Dick simply ignores him.

*There's a certain strangeness imagining Dick playing games and sitting in a classroom—a result of his having functioned as an adult throughout the whole of the story. Alger offers no sentimentality here, though. Dick's lot in life is simply his own. This moment is also an important one in Dick's development, as it evidences just how far he has come—able now not simply to read, but to write back.*



*Maguire is no longer even worthy of a response from Dick: a sure sign that he has moved into a new life.*



## CHAPTER 25: DICK WRITES HIS FIRST LETTER

Back home, Dick shows Fosdick the letter. Fosdick suggests that Dick write one in return and even offers to proofread it for him. Dick does this, telling Frank all about his rise in life: how he's saved money, learned to read and write, and has his own room. He jokingly offers to come to Frank's school as a teacher, should they need one—so long as the pay is as good as shoe-shining is.

On the way to mailing the letter, Dick encounters Johnny Nolan, whose station remains the same as ever. Johnny is amazed to learn that Dick knows how to read and write. Dick tells the boy that he could learn, too, if he weren't so lazy. Johnny, however, disagrees.

*Beyond highlighting his good will and thoughtfulness, Dick's letter serves as the ultimate marker of how far he's come—from a boy who could barely sign his name on a bank-book, to a young man able to craft entire letters to his well-off friend.*



*Johnny serves as an example of what Dick would be if he lacked industriousness. Alger insists that's what was necessary to propel Dick to his success. Education was required but not sufficient on its own to do so.*



## CHAPTER 26: AN EXCITING ADVENTURE

Dick finally decides it's time to find another job and begins to apply, though he finds conditions much the same as Fosdick did. With his financial security, Dick allows himself occasional half-days off. On one such day, Dick accompanies Fosdick into Brooklyn on a mission from Fosdick's employer, taking the same ferry he had earlier. Two young children are playing near the boat's edge.

Suddenly, one of the children—a boy—falls into the water, screaming on his way down. The boy's father, Mr. Rockwell, is unable to swim and yells for help, offering lavish monetary rewards for whoever saves his son. Before he even hears these offers, however, Dick has jumped into the water to save the boy.

*Uncharacteristically, Dick goes with Fosdick simply because he has nothing better to do. Normally, this time would be better spent working, but the narrator claims that Dick is now comfortable enough to take some time off—another true sign of how financially stable he has become.*



*It's important that Dick doesn't hear these offers before jumping in. His act is entirely selfless with no thought of reward.*



Dick manages to save the boy only in the nick of time, and the child's weight almost pulls him under. However, Dick rescues him, and a group of rowboaters pick the two boys up, the ferry having not stopped. The rowboaters carry Dick and the boy to the shore, where the boy's ecstatic father meets them.

*This is the novel's climactic peak. Dick has saved himself from homelessness, saved Tom Wilkins's family from destitution, and now literally saved another's life.*



Mr. Rockwell has Dick and Fosdick brought to his house, along with his son. He supplies Dick with a new **suit** to replace his ruined one and instructs Dick to meet him at his counting room the next day. The boy's father wishes to discuss how he can repay Dick for saving his son.

*There's certainly some symbolism in this second suit. Whereas the original one was entirely an act of charity, Dick has earned this suit of his own accord, through his bravery and morality. Yet again, Dick's virtue will bring about financial reward.*



## CHAPTER 27: CONCLUSION

At the counting house, Mr. Rockwell introduces himself to Dick properly and asks the boy some questions. Dick tells him about his past, his change in fortune, and about his current trouble finding a job. Mr. Rockwell asks Dick to write his name down as proof that he can read and write. Dick does this in a well-formed, bold hand, using the name Richard Hunter rather than Dick.

*This change in names represents another move towards adulthood and the complete shedding of Dick's former raggedness.*



Rockwell offers Dick a position at his counting house starting at ten dollars a week, an amount which leaves Dick dumbfounded. He protests that it's more money than he can earn, but Mr. Rockwell has faith that Dick will earn it and, what's more, will advance quickly in his company. Dick, who remembers that he was expecting to earn three dollars a week from whatever employment he obtained, accepts without question. They agree that he will start the following Monday.

*Dick's good deeds have paid off throughout the story, and this moment is no different. Alger has gone to such lengths to establish Dick's morality that such a stroke of good fortune is suggested to be more than luck, and instead a just and perhaps inevitable reward for Dick's behavior.*



On leaving, Dick realizes that he will be able to save at least half of his weekly salary, while still entertaining a better life than he previously had. He decides on the spot to retire from bootblacking, though he plans to always keep his **bootblacking supplies** as a reminder of how far he's come. In the end, he and Fosdick agree that it's time to find a better place together.

*Unlike many popular conceptions of Alger's writing, Dick doesn't end up among the world's superrich. Rather, he rises comfortably into the middle class. Here, he can afford a place to stay, to take off work when sick, and regular meals—while still only dreaming of eating at Delmonico's. That he keeps the supplies from his old life underscores the self-made nature of his good fortune.*





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