CHAPTER ONE

February 1765, St. Eustatius, Dutch West Indies

"Mayhap it's time they went to work."

Papa sat at the table staring at the flickering candle, a glimmer of despondency in his eyes. His mouth had a tight, unpleasant look. His desk was piled high with letters from his creditors demanding payment. But I knew his purse was empty. He had not been paid in weeks.

"Jamie is thirteen and Alex is eleven," he continued. "They're old enough to be apprenticed in a suitable trade. By their age I already had a place."

My mother put down the lace cap she was sewing. "I won't have them become servants to a filthy, drunken blacksmith or cooper who beats them for the slightest mistake. It's out of the question." There was an unmistakable air of defiance in her voice.

"They're not all like that," said Papa. "I was apprenticed to a fine gentleman named Richard Allen who taught me all about the textile trade."

"This is the West Indies, not Scotland," said Mama, her eyes flashing.

I saw now she was serious. Mama had drawn an imaginary line around Jamie and me with her firm voice and flashing eyes, a line which my father dared not cross.

"I have to get the money somehow," he said, his ruddy face turning even more scarlet. "One of them would make a fine cabin boy for Captain Davis, even Alex is old enough to work now."

This time Mama's refusal grew bolder. She grabbed the pearl necklace around her neck with a look of determination. I knew she was of a mind to sell it to keep Jamie and me out of the clutches of a boorish master. It was all she had from her past life. The only reminder she had once been a wealthy young heiress. I could not let her sell it!

By now my heart was pounding and my mind raced for a solution. I was good in arithmetic. And I knew the rudiments of bookkeeping. It was only last week that my teacher, Madame De Castro had admonished me about daydreaming in class. She told me that if I applied myself, I could become a master of trade.

It was a hot, sweltering day. The harbor of St. Eustatius was teeming with every privateer, smuggler, merchantman, and Guineaman in the Lesser Antilles. Great ships of every nation—French, Dutch, Spanish, British, Danish, and American. Their billowing sails beckoned to me like the graceful hands of a mermaid.

The cheery singing of the sailors furling sails and coiling ropes echoed across the bay, tormenting me while I sat in the stuffy schoolroom, squirming in my sweaty waistcoat and oversized breeches, listening to an aging crone discussing the art of bookkeeping. It was all I could do to keep from falling asleep.

Suddenly the teacher's ruler rapped my desk.

"Alexander Hamilton," she said. "You can't spend your whole life daydreaming like a lizard on a rock!"

The other children burst out laughing. I felt my cheeks aflame and my limbs start to tremble.

Mayhap I woke up on the wrong side of the bed that morning. Or mayhap I was too impertinent for my own good. For whatever reason, I threw my book down and told Madame Da Costa that her instruction was not suitable for the son of a nobleman. That perhaps her simple teaching methods were suitable for a future merchant or tradesman, not for one destined for greatness. Bookkeeping, I told her, was the trade of lowly, groveling clerks, not for the children

of the highborn. I told her she was old and feeble-minded, resembled a toad and I was not obliged to listen to her.

The old Jewess peered at me with shrewd eyes. I shrunk back, fearing her cold hands striking my face. But to her credit, Madame Da Costa did not strike me. Instead, she collected herself, straightened her mobcap, and walked over to the bookshelf where she selected a volume of Plutarch's *Lives*. She told me take it home and read it in my spare time. If I grew in wisdom and forbearance, then she would give me the book to keep. But if I did not apply myself to learning the lessons therein, she would think me very foolish indeed, and not worthy of being the son of a nobleman. She said nobility, true nobility, comes from a cultivated spirit and not from a coarse and impetuous mind.

"Alex," she said, raising an imperious eyebrow. "Tis true you have a fine mind, possibly even a great mind. But you're far too arrogant for your own good. You must learn humility. True greatness comes from within. That is the only way to become a noble gentleman."

Her words stunned me. Up until then I had been a child and was treated as such by my father, my mother, and our servants. I was not expected to do anything great or accomplish anything of any importance. I was treated like a spoiled, petulant child. But Madame Da Costa had called me great. In her eyes I was capable of great things. And one day, if I applied myself, I could become a noble gentleman. It did not matter that my father didn't own a large plantation or have a vast fortune. It did not matter that my family was relegated to the lower rung of West Indian society. If I could find mastery over myself, then I could find my own path to greatness.

But my hot-headed nature got the better of me.

"Fine gentlemen do not work in counting-houses," I argued. "Only lowly, groveling clerks." "Nonsense!" she said. "All gentlemen should know about ledgers and invoices, waste books and cash books. How else can you manage a large plantation or know how much you're worth?"

I furrowed my brow as I considered her words.

"I'll hire a manager for my estate," I said, certain that I had outsmarted her.

"Fool!" she said. "Even great men have been robbed and cheated by unscrupulous managers. If you want to become useful in this world—nay, if you want to become *great*, a master of trade, you must learn the art of bookkeeping. For it is indeed an art, an ancient and necessary art. And in your spare time you can read Plutarch. But first you must learn about money, because the world revolves around money. And any man who fails to learn how to keep his books may soon find himself penniless. But more important," she said, peering at me with wizened old eyes. "He who learns how to manage the accounts of a business can also manage the accounts of a city, an island, a nation, even an *empire*."

I was astounded. After school I rushed home, clutching my copy of Plutarch, vowing to learn it by heart. I sensed my only path out of poverty was by hard work and education. I had to master the art of trade and learn the language of *money*.

I knew then what I had to do. I stood up and approached my mother.

"Mama, I can work in a counting-house," I said. "I know about bookkeeping."

She shook her head. "Not you, Alex, I want you and your brother to become *gentlemen*. I want you to go to college." She put her hand on my cheek. "Even if it means I have to sell my jewelry. Even if it means I have to sell my *soul*."

Papa pursed his lips and crumpled the letter he was holding.

"I will find some other way to raise the money," he said, pouring himself a drink.

Papa held his peace for he was a fine Scottish gentleman, a man of his word. But I feared our money troubles would bring us to ruin.