THE CHESTERTOWN TRANSCRIPT.

VOL. 8. CHESTERTOWN, SATURDAY MORNING, FEBRUARY 5, 1870. NO. 36.

THOMAS NORRIS & SON,
141 Pratt street,
Near Light, Baltimore.

SOLE AGENTS for the following First Class Standard Machines:

WOOD'S SELF-RAKER REAPERS, $165.
Self-Raker Reaper and Mowing Attachment, $205.

WOOD'S JOINT-BAR MOWER,
4 ft. 3 in. cut, $125.

These Machines are too well known to need any commendation from us.

WESTINGHOUSE THRESHERS AND CLEANERS,

PELTON OR TRIPPLE-GEARED POWERS,

Warranted to suit purchasers, or no sale.

BICKFORD & HUFFMAN GRAIN DRILLS,

The farmer's favorite, with improvements for the next season, rendering them the most superior Drill in the wide world.

NOVELTY WHEEL HORSE RAKE,

The simplest and most complete and consequently most desirable rake in use: price $45.

McKENNEY'S GRUB AND STUMP PULLERS,

Worthy the attention of those who have new grounds to clear and old peach orchards to take up; takes up old peach trees by the roots with the greatest facility.

☞ Constantly on hand and for sale every variety of Implement and Machine needed on the farm, from a Portable Engine to a Hand Grain or Hay Rake.

Fresh and genuine FIELD AND GARDEN SEEDS, &c.

THOMAS NORRIS & SON,
June 5—tf. 141 Pratt st., Balt.

GROCERIES,
WINES AND LIQUORS.

NOTICE.

TO ALL LOVERS OF GOOD BRANDIES, WINES, TEAS AND GROCERIES.

I AM PREPARED TO OFFER GREAT inducements to customers, wholesale and retail. Keep constantly on hand a large and well selected Stock of Goods, consisting in part of

Green and Black Teas, of choice chops; Coffees—Java, Laguyra, Rio, &c.

English and American Pickles, Capers and Condiments, Olives, Italian Maccaroni and Vermecilla. Frehs Canned Fruits of all kinds; Canned Meats and Fish; Foreign and Domestic Preserves and Jellies. I have on hand a fine stock of

Old Brandies, Wines, Whiskeys, Gin,

which I offer to Hotel keepers at the VERY LOWEST PRICES, and ask a call.

THOMAS M. GREEN,
88 W. *Baltimore Street, near Holliday.*
Sept. 25, 1869—y.

C. T. R.

ATTENTION.

1st.

TO MY LARGE and VARIED STOCK OF GOODS,

Embracing the *Largest* and the *Best* assortment of all descriptions that I have ever offered to the Public, it would be almost an impossibility to enumerate the various kinds and qualities, and the only way to find out is to give me a call and save money by *buying of me for the CASH.*

2nd.

To my full and beautiful line of CASSIMERES,

BOUGHT TO MATCH IN SUITS,

together with assortments of Beaver & French Cloths for Overcoats, and to the fact that

MR. E. J. MOLINEAX,

Fashionable Tailor, formerly of Philadelphia,

now occupies rooms over my store: I am therefore prepared to furnish to order Clothing of all Styles, to suit the most fastidious.

3rd.

I am Agent for the justly celebrated

Grover & Baker Sewing Machines,

which I keep constantly on hand in a room fitted up for the purpose, where they are open to inspection to all that wish to buy. This Machine is so well and favorably known, that only an examination is necessary to accomplish a sale.

4th.

Lastly, I call the attention of my customers

To my complete Stock of Liquors,

consisting of

WHISKEY, BRANDY, WINE, GIN,

&c., which I will constantly keep on hand until further notice. Especial attention is called to my *SUPERIOR OLD COGNAC BRANDY, HOLLAND GIN* and *PURE RYE WHISKEY*, which I bought especially for MEDICINAL purposes and family use.

Any of the above articles can be bought CHEAP FOR CASH.

E. W. PURNELL'S
GALENA, MD.

N. B.—*Country Produce* and *Poultry* dressed for the Philadelphia market, taken in exchange for Merchandise, or the Cash.
Galena, November 16, 1869.

FOR SALE.

100,000 Healthy Peach Trees,
OF CHOICE VARIETIES.

☞ *Send for Price List, &c.*

E. R. COCHRAN,
Middletown, Del.
Sept. 25, 1869—6m.

JOHN P. RINGGOLD,
175 Balt. street,

OFFERS the following inducements to the citizens of Kent and Queen Anne's Counties:

For Ladies.

Patent Merino Vests.
Patent Merino Drawers.
Fine Wool Under Vests.
Fine Wool Drawers.
Scarlet Cashmere Vests.
Fine Cardigan Jackets.
Balmoral Stockings.
Kid and Buck Gloves.
Castor and Cloth Gloves.
Roman Scarfs and Sashes.

For Misses.

Patent Merino Vests.
Patent Merino Drawers.
Patent Merino Stockings.
Scarlet Cashmere Stockings.
Black Cashmere Stockings.
Kid and Buck Gloves.
Cloth and Castor Gloves.
Fine Cardigan Jackets.
Fleecy Cotton Hosiery.
Roman Scarfs and Sashes.

For Gentlemen.

Shirts, Collars and Cuffs.
Undershirts and Drawers.
All Wool Undershirts.
All Wool Under Drawers.
Scarlet Cashmere Shirts.
Scarlet Cashmere Drawers.
Buckskin Shirts & Drawers.
Buck and Cloth Gloves.
Kid and Castor Gloves.
Scarfs, Ties and Socks.

For Youth.

Patent Merino Shirts.
Patent Merino Drawers.
All Wool Undershirts.
All Wool Drawers.
Fine Woollen Hosiery.
Knitted Mits and Gloves.
Wristlets, Mittens.
Suspenders, Ties.
Merino Stockings.
Roman Scarfs and Ties.

Dec. 11, 1869—y.

WM. TOMLINSON. WM. T. TOMLINSON

WM. TOMLINSON & CO.,
COMMISSION MERCHANTS,
FOR THE SALE OF
Grain, Live Stock and Country Produce Generally,
No. 112 Light St. Wharf, Balto.

ORDERS FR GROCERIES, SEEDS, Fertilizers, Farm Implements, and other Merchandise promptly filled.

☞ *Consignments respectfully solicited.*
January 19, 1868—y

NEW FALL GOODS, AT KENNEDYVILLE.

C. W. WARREN has just opened a large, well-selected stock of seasonable **Dry Goods, Groceries, &c.,** bought on good terms, and will be sold as low, for cash or Produce, as they can be purchased anywhere in this county.

READY-MADE CLOTHING!

A large stock all kinds, at low prices.

MALLALIEU'S CEREBRATED CASSIMERES, and KERSEYS, in great variety.

☞ Call and See our STOCK ☜

No trouble to show Goods.

Kennedyville, Nov. 6, 1869.

FIFTH YEAR OF PUBLICATION.

The Democratic Almanac for 1870.

We have now in press, and will publish about the 1st of January, THE DEMOCRATIC ALMANAC for 1870. It will contain, besides the usual matter of all Almanacs, full and official returns of the elections held this year, compared with previous ones, the most important Acts of the last session of Congress, lists of Federal and State officers, members of Congress, chronology of all the important events of the year, statistical and other information indispensible to every politician, planter, farmer, merchant or mechanic.

All orders will be filled according to the date of their reception. The cash must accompany all orders.

TERMS:

Single copies, by mail, prepaid,	$0 20
Seven copies, by mail, prepaid,	1 00
Fifteen copies, by mail, prepaid,	2 00
One hundred copies, by express,	12 00

Address,
VAN EVRIE, HORTON & CO.,
Publishers, No. 162 Nassau st.,
Nov. 20, 1869. New York.

H. McCoy. *Wm. I. Rasin.*

McCOY & RASIN,
General Commission Merchants,
No. 73 South Street,
OPPOSITE CORN EXCHANGE,
BALTIMORE.

Tendering our thanks to the citizens of Kent, for the liberal patronage extended to us in the past, we ask for a continuance.

☞ We refer to the following among our patrons in Kent:

Judge Joseph A. Wickes,
Hon. William Welch,
Hon. Samuel Comegys,
George D. S. Handy,
William B. Wilmer,
George T. Holyday,
Dr. Samuel A. Beck.

Feb. 12, 1869—y.

COX, WARDEN & MERRITT
SUCCESSORS TO
Cox & Brown,
COMMISSION MERCHANTS
FOR THE SALE OF
GRAIN, FLOUR AND COUNTRY PRODUCE,
Nos. 8 Bowly's Wharf & 72 South St.
Jan. 16, 1868—y. Baltimore, Md.

NEW CHEAP CASH STORE IN GALENA.

THOMAS H. HORSEY.

"Come one, come all! This rock shall fly
From its firm base as soon as I."
Fitz James spoke thus to Rhoderic Dhu,
And so, kind friends, we'll say to you,
That we intend to sell
Goods as cheap as they can be bought in Kent.

We now offer to the Public at LOW RATES for *CASH* or *COUNTRY PRODUCE*, a General Assortment of Goods, just purchased from NEW YORK & PHILADELPHIA markets.

OUR STOCK OF DRY GOODS
Is Hard to Beat.

Always on hand a full supply of

FAMILY GROCERIES
And Choice Liquors.

A well-selected stock of Boots and Shoes, Hats and Caps, Hosiery and Gloves, Builders' and House Keeping Hardware; Queens, Stone and Cedar Ware—a full stock in this Line, to suit all tastes.

☞ Ladies *DRESS GOODS, WHITE GOODS, NOTIONS* and *TRIMMINGS* we make a speciality.

MALLALIEU'S KERSEYS and CASSIMERES, *very cheap.*

Turner's celebrated AXES, just received.

NO TROUBLE TO SHOW GOODS!

Give us a call, and we'll suit you all.

Galena, October 30, 1869—y.

CIGARS & CONFECTIONERY.

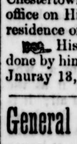
TOBACCO! TOBACCO!!

RICHARD B. RUSSELL having removed to the Old Stand on High St., below T. B. Hynson's, is now

Manufacturing Cigars

with a view to supplying the store-keepers as CHEAP AS THEY CAN BE BOUGHT IN THE CITY!

Chewing Tobacco of all grades,
both natural and sweet; and also Fine Cut.



A GOOD ASSORTMENT OF
Smoking Tobacco,
SNUFF AND PIPES,
A GOOD ASSORTMENT OF
CANDIES
AND
FRUITS.

☞ A good smoke or a good chew may always be had at
RICHARD B. RUSSELL'S.
Chestertown, Jan. 8, 1870—tf.

Removal.

SAMUEL C. GLEAVES

RESPECTFULLY informs his customers and the public generally that he has removed to the

Corner Store, up town,

formerly occupied by Mr. James W. Phillips, and has now in store, and will keep constantly on hand a large and choice assortment of

GROCERIES, SUGAR, COFFEE, TEA, &C.

GOOD TOBACCO AND SEGARS.

I have also a full assortment of

LIQUORS OF ALL KINDS.

FLOUR, MEAL AND FEED,
of all kinds, on hand.

☞ Please call and examine my stock of Goods.

SAMUEL C. GLEAVES.
Chestertown, Sept. 11, 1869—y.

DR. J. T. TWILLEY,



Dentist,

CHESTERTOWN, MARYLAND,

RESPECTFULLY informs the citizens of Kent county, that having located in Chestertown, he can always be found at his office on High Street, next door below the residence of Miss T. Bradshaw.

☞ His charges are moderate and all work done by him guaranteed to be as he represents.
Jnuray 18, 1865—y.

General Jobbing & Carpentering!
DONE BY
ARTHUR J. TOULSON.
SHOP ON QUEEN STREET,
Over the Blacksmith Shop, near the Foundry.

PARTICULAR attention paid to mending broken Tables and Furniture of all descriptions: will neatly Varnish the same, if ordered. Venitian Blinds neatly repaired and hung. He is prepared to make
WARDROBES,
DESKS, TABLES, STANDS,
CLOTHES RACKS,
IRONING BOARDS,
LAP BOARDS, GATES, &c.
Also, Saw Filing done.
The patronage of the public is respectfully solicited. Jan. 8, 1870—3m.

TAXES FOR 1869.

THE subscriber hereby notifies Tax Payers of the Fifth District that their tax accounts for the present year are now due and prompt payment is earnestly solicited.

He will be at Gray's Inn steamboat wharf every Saturday morning, at Rees' Corner every Saturday afternoon, and at Chestertown on Tuesdays. A. B WHEATLEY,
July 31, 1869—tf. Coll. Fifth District.

LUMBER,
For Sale at Buck Neck Wharf.
Nov. 20, 1869. J. BELL & BRO.

Selected Poetry.

IN SCHOOL-DAYS.

Still sits the school-house by the road,
A ragged beggar sunning;
Around it still the sumachs grow,
And blackberry vines are running.

Within, the master's desk is seen,
Deep scarred by raps official;
The warping floor, the battered seats,
The jack-knife's carved initial;

The charcoal frescoes on its wall,
Its door's worn sill betraying
The feet that, creeping slow to school,
Went storming out to playing!

Long years ago a winter sun
Shone over it at setting;
Lit up its western window-panes,
And low eves' icy fretting.

It touched the tangled golden curls,
And brown eyes full of grieving,
Of one who still her steps delayed
When all the school were leaving.

For near her stood the little boy
Her childish favor singled;
His cap pulled low upon a face
Where pride and shame were mingled.

Pushing with restless feet the snow
To right and left he lingered;
As restlessly her tiny hands
The blue-checked apron fingered.

He saw her lift her eyes; he felt
The soft hand's light caressing,
And heard the tremble of her voice,
As if a fault confessing.

"I'm sorry that I spelt the word:
I hate to go above you,
Because"—the brown eyes lower fell—
"Because, you see, I love you!"

Still memory to a gray-haired man
That sweet child-face is showing;
Dear girl! the grasses on her grave
Have forty years been growing!

He lives to learn, in life's hard school,
How few who pass above him
Lament their triumph and his loss,
Like her—because they love him.

For the Transcript.

The late George L. L. Davis.

Having recently seen the death of this gentleman announced in the papers, and having maintained amicable and cordial relations with him during his long residence in Chestertown, and since, I feel it a sacred duty to add my testimony to his character. Having myself employed some spare hours in pursuits similar to those in which he was engaged, we were soon drawn together as familiar friends—and it afforded me pleasure to aid him in collecting materials for his contemplated work on the "Early History of Kent County." This work, although he had amassed a great amount of valuable documents from various sources, was never finished; and his design was only in part carried out by the publication of the "Day Star" in 1855. In that work, which will carry his name with honor to posterity, he has taken only partial notices of the original Colonists of the Eastern portion of Maryland, being then particularly attracted by a laudable desire to place the *Religious* Freedom of his native State on its true historical basis. He continued, however, to collect materials for the work originally contemplated, both from England and this country; and when he removed to Baltimore, he left in my care a large case of important papers, intending to complete his original design at a more propitious time, and to add a full history of Maryland in a larger work

While engaged in his favorite and cherished purpose of searching into the old families of Kent, he made discoveries among the records of the clerk's office in Chestertown which rendered a personal visit to certain localities necessary—and I remember to have accompanied him, by invitation, to Eastern Neck, the lower part of Kent county, whither he went to fix on the location of St. Peter's Church and New Yarmouth. Here, complete success rewarded his efforts—and the scattered ruins of old St. Peter's—*the first Church edifice* in the State, were identified on that part of a large tract of land called Huntingfield, now belonging to Mr. George Willson—and of New Yarmouth at the mouth of a cove of Gray's Inn Creek, a branch of Chester river, on that part of Huntingfield now belonging to Mr. Thos. Brown of Baltimore. The whole tract of Huntingfield originally belonged to Major Thomas Ringgold who came from [illegible] Island with the first immigration, by the inscription on a tomb stone recently found on [illegible] Mr. Willson, died in 1659.

Of St. Peter's Church and New Yarmouth, in addition to the recorded testimony in the clerk's office, we found that there still existed reliable traditions among the descendants of the first settlers—all of which, but for the persevering investigations of Mr. Davis, would perhaps in the next generation, have been blotted out forever. Their existence and situation are now placed beyond doubt. It is deeply to be regretted that the circumstances which now changed his residence presented an insurmountable barrier to his original design—and it is believed that no individual now living in that ancient county, feels an inclination for the task.

It may not be generally known that Kent Island in Chesapeake Bay, at the mouth of Chester river, is the part of Maryland first settled—and that that was by a colony from Virginia under Colonel Claiborne. From this Island a few families crossed the river and settled Eastern Neck and Eastern-Neck-Island, and founded St. Peter's Church near the head of *Church* creek (so called from the Church,) and New Yarmouth, the latter being intended to be the metropolis of Kent county, the seat of Justice. We have recorded evidence that *here* Juries sat and Vestries met. Further details are deemed unnecessary to this article, though ample documents now existing, would establish them.

The inhabitants of this part of Kent county soon multiplied by births and immigration, and it was discovered that New Yarmouth had ceased to be a central locality and of course unfit for a County Town. St. Peter's Church itself was going to ruins—and it was determined by the proper authorities, to remove the one to Chester (generally known as *Quaker*) neck—to the farm on Chester river, now belonging to Mr. Thomas Lusby, and the latter to the spot where now stands *St. Paul's* Church. At the spot on Mr. Lusby's farm—still called Old Town—no houses were built; and as the population rapidly increased and extended upwards, the place where Chestertown now stands was chosen.

To these historical truths, and equally valid traditions, the public attention was directed and fixed by the antiquarian researches of Mr. Davis—and had he lived, and other circumstances been propitious, we should before this time, have read a history which would have made Kent county proud of her adopted son.

Mr. Davis was born in Frederick county—and he inherited from his ancestors, in England, (where he had discovered a genealogical record of many centuries) and in this country, the position of a gentleman—a position which he cherished as one of no little value—and which he confirmed by a demeanor in perfect accordance with it. *If he had a fault*, it was found in his never-forgotten and punctilious observance of certain established canons, which would not, under any circumstances, allow the sacred obligation to observe them to be despised or neglected. To this, all who had the pleasure of knowing him well, will cheerfully testify.

The surviving friend who offers these recollections to the public, could fill many sheets with interesting matter which would place the character of Mr. Davis in an enviable light. He will now only add to what has been said that, being invited by the Visitors of Washington College, he delivered a lecture which commanded universal admiration. His audience consisted chiefly of the intellectual society of Chestertown. When he concluded, he was cheered by his admiring audience—most of whom regretted that they had not lived in that chivalrous period now stigmatized as the "Dark ages"—when the man *"sans peur et sans reproche"* had flourished—when the distinguished Templars and noble Chevaliers who adorned the Courts of Charles VIII and Louis XII of France, had lived and died, leaving names and memories which will endure while noble deeds in war and in social refinement, shall be admired on earth! He died, it is said, trusting in the Faith of his Fathers.

May he rest in peace! W.

Singular Mode of Telling the Hour.

An exchange gives the following singular method of telling the time of day or night, which we copy for the benefit of those who wish to try the experiment:

Seat yourself at a table. Attach a piece of metal (say a shilling) to a thread.—Having placed your elbow on the table, hold the thread between the thumb and forefinger, and allow the shilling to hang down in the centre of a glass tumbler.—The pulse will immediately cause the shilling to vibrate like a pendlum, and the vibrations will increase until the shilling strikes the side of the glass, and supposing the time of experiment to be at seven, the pendulum will strike the glass seven times, and then lose its momentum and return to the centre; if you hold the thread a sufficient length of time, the effect will be repeated; but not until a sufficient length of time has elapsed to convince one that experiment is completed. We need not add that the thread must be held with steady hand otherwise the vibrating motion would be counteracted. At whatever hour of the day or night the experiment is made, the coincidence will be the same.

CAUTION TO MOTHERS.—A distinguished physician of Paris declared just before his death, said: "I [illegible] twenty-six years' [illegible] have been borne to the ceme[illegible] to the absurd custom of naked arms." Boston," adds Dr. Warren, "sacrifices 500 babies every year by not clothing their arms." What these little arms need is thick knit woolen sleeves, extending from the hand to the shoulder. The extremities require as much clothing as the body. Women should dress their arms and legs in woolen of some kind. The absurdity of loose flowing sleeves and widespread skirts worn in our climate hardly needs to be discussed.

John Freedley's never-varying motto was—"Self dependence and self reliance." He says: "My observations through life satisfy me that at least nine-tenths of those most successful in business, start in life without any reliance except upon their own heads and hands—hoe their own rows from the jump.

Don't believe in the man that talks most. for mewing cats are often good mousers.

THE TIN SAVINGS BANK.

Charles Lynford was a young mechanic in good business. At the age of twenty-six he had taken himself as a wife Caroline Eustis, the daughter of a neighbor, who had nothing to bring him except her own personal merits, which were many, and habits of thrift, learned in an economical household under the stern teaching of necessity.

It was well, perhaps, that Charles Lynford should obtain a wife of this character, since he himself found it very difficult to save anything from his income.

It was not long before Caroline became acquainted with her husband's failing.—She could not feel quite easy in the knowledge that they were living fully up to their income, forseeing that a time would come when their family would grow more expensive, and perhaps her husband's business, now flourishing, might become less so.

Accordingly one day she purchased of a tin-pedlar, who came to the door, a little tin safe, such as children frequently use as a savings bank. This she placed conspicuously on the mantel piece, so that her husband might be sure to see it on entering.

"Hallo, Carrie, what's that?" he asked curiously.

"Only a little purchase I made to-day," said his wife.

"But what is it meant for?" he asked again.

"Let me illustrate," said his wife, playfully. "Have you a ten cent piece about you?"

Charles drew a dime from his waistcoat pocket. His wife, taking it from his hand dropped it into the box through a little slit in the top.

Charles laughed.

"So you have taken to hoarding, Carrie? My little wife became a miser!"

"No, only a little prudent. But seriously, Charles, that is what I want you to do every night."

"What—drop a dime into this newfangled arrangement of yours?"

"Exactly."

"Very well, that will be easy enough. A dime is not a great sum. But may I know what you are going to do with this newly commenced hoard?"

"Lay it by for a rainy day," answered Caroline.

Charles laughed merrily.

And what will a dime a day amount to?" he inquired.

"In a year it will amount," commenced his wife seriously—

"O, never mind—spare me the calculation! It sounds too much like business and I have enough of that during the day."

"But you don't object to my plan?"

"Not in the least. I have no doubt it is very prudent and commendable; but you know, Carrie, I never was gifted with much prudence."

"I am quite aware of that," said his wife, smiling.

This ended the conversation for the time.

The plan inaugurated by the young wife was steadily carried out. She was not one of those (of whom there are so many) who enter upon a new plan zealously, but soon tire of it. In the present case she was thoroughly satisfied of the wisdom of her purpose, and resolved to carry it through. Every morning she called upon her husband for a dime, which was forthwith added to the accumulation. Frequently he had not the exact change, but would toss her a quarter instead.—She would assure him laughingly that this would answer her purpose equally as well. More than once Charles would banter her on the subject of her little savings bank, but this she bore gaily. But these were not the only accessions the fund received. Her husband had early arranged to make an ample allowance for dress—I say ample, though I dare say some of my city readers might not have considered it so; but Caroline—who was in the habit of making up her own dresses—provided herself with a good wardrobe at as much less expense than some not so well versed in the science of managing could have done.

After considerable calculation she came to the conclusion that out of her allowance she should be able to make a daily deposit equal to that which she exacted of her husband. Of this, however, she thought it best, on the whole, not to inferm Chas. enjoying in anticipation the prospect of being able, at some time, to surprise him with the unexpected amount of her savings.

At the close of every month the [illegible] was emtied, and the contents [illegible] ferred to a [illegible] of more pretentious [illegible] would be allowed. When the sums deposited there became enough, Mr. Lynford, who had considerable business capacity, withdrew them and invested in bank and other stocks, which would yield a large per cent. Of her mode of management her husband remained in complete ignorance. Nor did he ever express any desire to be made acquainted with his wife's management.—He was an easy, careless fellow, spending as he went, enjoying the present and not feeling any particular concern about the future.

At the end of eight years, during which he had been unusually favored by prosperity in business and uninterrupted health, his books showed that he had not exceeded his income, but that on the other hand he had saved absolutely nothing. Twenty-five cents alone stood to his credit.

"Running pretty close, isn't it Carrie?" he said, laughingly. "I take credit to myself for keeping on the right side of the line. But then, I suppose you have saved an immense sum."

"How much do you think?" asked his wife.

"O, perhaps a hundred dollars," said Charles Lynford, carelessly, "though it would take a good many dimes to do that."

His wife smiled, but did not volunteer to enlighten him as to the correctness of his conjecture.

So things went on till at length came the panic of of 1857—a panic so recent that it will be remembered by many readers of this sketch. It will be remembered how universally trade and business of every kind were depressed at this period—among others the trade which occupied Chas. Lynford suffered.

One evening he came home looking quite serious—an expression which seldom came over his cheerful face.

Caroline, who had watched the signs of the times, was not unprepared to see this. She had expected that her husband's business would be affected.

"What is the matter, Charles?" she asked cheerfully.

"The matter, is, that we shall have to economise greatly."

"Anything unfavorable turned up in business matters?"

"I should think there had. I shall have but half a day's work for some time to come, and I am afraid that even this will fail before long. You haven't an idea, Carrie, how dull business of every kind has become."

"I think I have," said his wife, quietly. "I have read the papers carefully, and have been looking out for something of this kind."

"Do you think we can reduce our expenses one-half?" asked her husband, doubtfully.

"I think we shall be able to do so.—Both of us are well supplied with clothing, and shall not need any more for a year, at least. That will cut off considerable expense; then there are a great many little superfluities, you are accustomed to buy—little things you are kind enough to bring home to me frequently, which I can do very well without. Then we can live more plainly—have less pies and cakes, and I have no doubt it will be an improvement so far as health is concerned."

"What a calculator you are, Carrie?" said her husband, feeling considerably easier in mind. "I really think after all you have said that it won't be so hard to live on half our usual income—for the present, at least. But, and his countenance again changed, "suppose my work should entirely fail—I suppose you couldn't reduce our expenses to nothing at all, could you?"

"That certainly surpasses my power," said his wife, smiling, "but even in that case there is no ground for discouragement. You have not forgotten our savings bank, have you?"

"Why, no, I didn't think of that," said her husband. "I suppose that would keep off starvation for a few weeks.

His wife smiled.

"And in those few weeks," she added, "business might revive."

"To be sure," said her husband.—"Well, I guess it'll be all right—I'll not trouble myself about it any longer."

The apprehensions to which Charles Lynford had given expression proved to be only too well founded. In less than a month from the date of the conversation just recorded, the limited supply of work which he had been able to secure entirely failed, and he found himself without work of any kind—thrown back upon his own resources.

Although he had anticipated this, it seemed unexpected when it actually came upon him, and again he returned home in a fit of discouragement. He briefly explained to his wife the new calamity which had come upon them.

"And the worst of it is," he added, "there is no hope better times till spring."

"Do you think business will revive then?" asked his wife

"It must by that time, but there are five or six months between. I don't know how we are to live during that time."

"I do," said his wife, quietly.

"You!" exclaimed her husband, in surprise.

"Yes; your income has never been more than six or seven hundred dollars a year, and I have no doubt we can live six months for two hundred and fifty dollars."

"Yes, certainly; but where is that money to come from? I don't want to run in debt, and if I did I should'n't know where to borrow."

"Fortunately, there is no need of it," said Mrs. Lynford. "You seem to forget our little savings bank."

"But is it possible it can amount to two hundred and fifty dollars?" exclaimed Charles, in surprise.

"Yes, and six hundred more," said his wife.

"Impossible!"

"Wait a minute and I will prove it."

Caroline withdrew a moment, and then reappeared with several certificates of bank and railroad shares, amounting to eight hundred dollars, and a bank-book in which the balance was deposited to her credit.

"Are you quite sure you haven't had a legacy?" demanded Charles, in amazement. "Surely a dime a day has not produced this?"

"No, but two dimes a day have, with a little extra deposit now and then. I think, Charles, we shall be able to ward off starvation for a time."

Charles Lynford remained out of employment for some months, but in the spring, as he anticipated, business revived, and he was once more in receipt of his old income. More than two-thirds of the fund was still left, and henceforth Charles was no less assidious than his wife in striving to increase it.

The little tin savings bank still stands on the mantel piece, and never fails to receive a deposit daily.

Do not choose your friend by his looks; handsome [illegible]

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