ELLICOTT CITY TIMES,

LOUIS J. & J. HARWOOD WATKINS,

Editors and Proprietors.

TERMS—$2 PER YEAR IN ADVANCE.

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ELLICOTT CITY TIMES.

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JOB PRINTING,

Handbills, Circulars, Bill-Heads, Legal Forms, Cards, Tickets,

AND ALL KINDS OF

Plain & Fancy Job Work

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Will prosecute claims for Pensions, Bounty, &c., and practice generally before the Departments in Washington.

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Florence P. O., Howard County, Md.

March '30, '78-tf.

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Practices in the Courts of Baltimore City and Howard and adjoining Counties.

Can be found at the Court House in Ellicott City, on the First and Third Tuesday of every month.

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ELLICOTT CITY, MD.

Nov. 27, '69-1y.

EDWIN LINTHICUM,

ATTORNEY AT LAW.

Office.—Nearly opposite the Court House,

ELLICOTT CITY, Md.

Nov. 27'69-1y.

WM. A. HAMMOND,

ATTORNEY AND COUNSELLOR AT LAW

Can be found at the Court House, Ellicott City, on the First and Third Tuesday of each month.

OFFICE—29 St. Paul St., near Lexington, Baltimore.

July 27-72-tf.

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Special attention given to Collections, and Remittances made promptly.

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Mar. 6-'75-1y.

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Practices in all the Courts of the State; in the U. S. Courts, in Admiralty and Bankruptcy.

Particular attention given to collection of Mercantile Claims in the lower counties of Maryland.

Jan. 29, '70-1y.

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ATTORNEY AT LAW,

No. 82 W. Fayette Street,

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March 2, '78-1y.

DR. SAMUEL A. KEENE,

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Having permanently located himself at Ellicott City is prepared to practice his profession in this City and County.

He may be found at his place of business at all hours, except when professionally engaged. Night calls promptly attended to.

Oct. 3, '69-tf.

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OFFICE—At Pine Orchard, Frederick Turnpike, Howard County.

March 16, '78-tf.

DR. JAMES E. SHREEVE,

DENTIST,

(Graduate of Baltimore College of Dental Surgery).

Having bought out the good will of Dr. E. Crabbe, I tender my professional services to his patrons and the public generally at the office formerly occupied by him,

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Three doors below Leishear's Store.

April 21, '77-1y.

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AGENT FOR THE

MUTUAL FIRE INSURANCE COMPANY

OF

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OFFICE—One door west of T. H. Hunt's Store, Ellicott City.

Feb. 16, '78-tf.

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Surveying at prices to suit the times.

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Feb. 23, '78 3m.

WILLIAM B. PETER,

NOTARY PUBLIC,

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GENERAL INSURANCE AGENCY,

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Estates attended to; Rents and Bills Collected Money procured on Securities. Purchases and Sales of City and Country Property effected. Property Leased. Money Invested in Ground Rents, Mortgages, &c., &c., &c., Free of Charge. All kinds of Property Insured at Lowest Rates.

MONEY TO LOAN, at Low rates, on first Class Securities, in sums from $000 to $10,000.

June 24, '71-tf.

PUBLIC

LOCAL LAW.

CHAPTER 476.

AN ACT to authorize and empower the County Commissioners of Howard county to issue bonds to raise money to build a new Jail in Howard County.

Section 1. *Be it Enacted by the General Assembly of Maryland*, That the County Commissioners of Howard County be, and they are hereby authorized and empowered for the purpose of building a new jail in the said county, to issue bonds to an amount not exceeding the sum of eight thousand dollars, or so much thereof as may be necessary, in sums not less than one hundred, nor more than one thousand dollars, to be signed by the President of the Board of said County Commissioners, and countersigned by the Clerk of said Board, with the corporate seal of said County Commissioners thereto attached, said Bonds to bear interest at the rate of six per centum per annum, payable annually on the first day of September of each and every year for which interest, proper coupons are to be attached to the said Bonds, signed by the President of the Board of the said County Commissioners, said Bonds to be free from all State, County and municipal taxation.

Section 2. *And be it Enacted*, That the said County Commissioners shall annually levy upon the assessable property of Howard County, a special tax sufficient to pay the interest on said Bonds, and to retire one thousand dollars of the principal annually, and that the money thus raised shall be known and kept as the jail fund, and shall be applied by the said County Commissioners to the payment of the principal and interest of said Bonds, as aforesaid, and for no other purpose whatsoever, and that said tax shall be collected as all other taxes are collected in Howard County.

Section 3. *And be it Enacted*, That if said County Commissioners shall not be able to sell the aforesaid Bonds to raise the necessary funds for the purpose aforesaid, as promptly as may be required, then the said County Commissioners are hereby authorized and empowered to borrow so much money as may be necessary for the purpose aforesaid, the rate of interest not to exceed six per centum per annum, and to refund the money thus borrowed and interest out of the proceeds of the aforesaid Bonds when sold.

Section 4. *And be it Enacted*, That the said County Commissioners be, and they are hereby authorized and empowered to build a new jail for Howard County upon a site to be by them selected convenient to the Court House, such site to be purchased and paid for out of the funds herein provided, in case the same is not upon the property now owned by said county, and to use sound judgment in procuring and adopting a suitable plan for said jail, having a due regard for the objects and purposes for which the said building is required for the use of said county, and that the sum of money to be used in the erection of said jail in said county shall not exceed the sum of eight thousand dollars.

Section 5. *And be it Enacted*, That the said County Commissioners, shall, as soon as possible, procure and adopt a plan and specifications for said building and they shall invite sealed proposals by publication for a reasonable time for the building of said jail, and the contract for building said jail shall be awarded to the lowest responsible bidders, who shall be required to give a good and sufficient bond for the faithful performance of his contract and the said County Commisssioners and hereby authorized to sell and dispose of the present jail and the proceeds arising therefrom shall be applied to the payment and retirement of the Bonds.

Section 6. *And be it Enacted*, That this act shall take effect from the date of its passage.

FITTER S. HOBLITZELL,
Speaker of the House of Delegates.

EDWARD LLOYD,
President of the Senate.

Approved April 5th, 1878.

JOHN LEE CARROLL, Governor.

April 20-4ts.

PUBLIC

LOCAL LAW.

CHAPTER 461.

AN ACT authorizing and directing the County Commissioners of Howard county to levy a sum of money for David Carson, Executor of David Hayes for Taxes erroneously paid by him and his late Co-Executor Thomas Donaldson, to said County.

Whereas, David Carson and the late Thomas Donaldson as Executors of David Hayes, deceased, have erroneously paid certain taxes to the County Commissioners of Howard County, upon personal property, consisting of stocks and bonds, said personal property being assessed in the amount of eighteen thousand seven hundred and seventy-one dollars upon the tax books of said county, said taxes having been paid as follows: $157.67 for the year 1872, $125.56 for the year 1873, $144.54 for the year 1874, and $153.92 for the year 1875, said taxes amounting in all to the sum of five hundred and eighty-one dollars and sixty-nine cents; and

Whereas, It appears from the certificate of the Register of Wills of Howard County, that said personal property had been sold by said executors, prior to said years, and so reported to the Orphans' Court of Howard County; and

Whereas, It further appears from the certificate of said County Commissioners that the sum of $581.69 has been erroneously paid by said estate unto said County Commissioners; therefore,

Section 1. *Be it Enacted by the General Assembly of Maryland*, That the County Commissioners of Howard County be and they are hereby authorized to refund unto David Carson, surviving executor of David Hayes, the said sum of five hundred and eighty-one dollars and sixty-nine cents for taxes erroneously paid by him and his co-executor, Thomas Donaldson, deceased, for county taxes for the years 1872, 1873, 1874 and 1875, upon personal property of said estate which had been sold by them prior to said years and the said County Commissioners are further authorized to levy for said amount a sum sufficient to repay and refund unto said David Carson said sum erroneously paid.

Section 2. *And be it Enacted*, That this act shall take effect from the date of its passage.

Approved April 5th, 1878.

We hereby certify that the aforegoing is a correct copy of an act of Assembly passed January session, 1878.

AUGUSTUS GASSAWAY,
Secretary of the Senate.

MILTON Y. KIDD,
Chief Clerk of the House of Delegates.

April 20-4ts.

PUBLIC

GENERAL LAW

PASSED BY THE

GENERAL ASSEMBLY OF MARYLAND AT JANUARY SESSION, 1878.

[Published by Authority].

CHAPTER 309.

AN ACT to repeal section 5 of chapter 329, passed at the January session, 1867, entitled "An act to provide for the selection, drawing and summoning of jurors in the several counties, and prescribing their qualifications," and to re-enact the same with amendments.

Section 1. *Be it enacted by the General Assembly of Maryland*, That section five of chapter three hundred and twenty-nine, passed at the January session, 1867, entitled "An act to provide for the selection, drawing and summoning of jurors in the several counties, and prescribing their qualifications," be and the same is hereby repealed, and re-enacted so as to read as follows:

Of the forty-eight jurors drawn and summoned, the court, at the beginning of the term for which they were drawn and summoned, shall select and appoint one, who shall be the foreman of the grand jury, and shall direct the clerk of said court to legibly write upon ballots the names of the remaining forty-seven jurors, and after carefully folding said ballots separately to place them in a box with a sliding top, and said clerk shall draw said ballots therefrom, one at a time without looking into said box, and the first twenty-two names drawn, with the foreman previously appointed, shall constitute the grand jury, and the remaining twenty-five names shall constitute the petit jury for said term of said court.

Sec. 2 *And be it enacted*, That this act shall take effect from the date of its passage.

Approved April 1, 1878.

We hereby certify that the aforegoing is a correct copy of an act of Assembly passed January session, 1878.

AUGUSTUS GASSAWAY,
Secretary of the Senate

MILTON Y. KIDD,
Chief Clerk of the House of Delegates.

April 20-4t.

The Bear and the Bull.—Russia—I want several provinces to square off my territory.

England—Now I don't think that is right.

Russia—I'm going to take those Turkish ships.

England—Now, you shouldn't do that. Taint right.

Russia—Let's see. But that isn't near enough. I want two or three, or twenty or thirty millions of roubles.

England—By George, you'd better take Turkey and be done with it.

Russia—Don't know but I shall. Now there is Egypt.

England—Now, if you touch Egypt I shan't like it. I'll roar. I can roar awful. You'd better not make me roar.

Russia—Oh, roar and be—! I think I'll cork up the Bosphorous, too.

England—Now, if you cork up the Bosphorous I will roar. I've got 400,000 roaring men. I—

Russia—Yes, I'll put a fort on the Bosphorus.

England—Now I'm just going to commence roaring right away if you do that. Austria will roar with me too, won't you, Austria?"

Austria—I—I dunno. I haven't roared for a good while. I got awful sick the last time I roared at Germany. Maybe I'll roar. I'll see. I'll think about it.

England—Well, I've a good mind to roar all by myself. I declare it's shameful. Why the man has no more conscience than a bear.

Words of Wisdom.—Despair has ruined some, but presumption multitudes.

Delays increase desires, and sometimes extinguish them.

Let them obey those who know how to rule.

The near miss of happiness is a great misery.

Haste trips up its heels, fetters and stops itself.

Look well into thyself; there is a source which will always spring up if thou wilt search there.

The virtue of a man ought to be measured, not by his extraordinary exertions, but by his evry day conduct.

Liberality, Courtesy, benevolence, unselfishness, under all circumstances and towards all men—these qualities are to the world what the linchpin is to the rolling chariot.

—Two sons of Erin, shoveling sand on a hot day, stopped to rest, and exchanged views on the labor question. "Pat, this is mighty hard work we're at," "It is, indade, Jemmy; but what kind of work is it you'd like if you could get it?" "Well," said the other, leaning reflectively upon his shovel and wiping the perspiration from his brow with the back of his hand, "for a nice, aisy, clane business, I think I would like to be a bishop."

THE WATERFALL.

"When thou passeth through the waters, I will be with thee; and through the rivers they shall not overflow thee."—Isaiah XIII. 3.

Beside a lofty waterfall I've stood,
Formed by a torrent from a mountain height;
And gazed far up, to where the foaming flood
Burst from the skyline, on my awe-struck sight.

So vast a volume, and so fierce a shock,
No power at first, its headlong course might stay,
It seemed as if the everlasting rock,
Before its furious onset would give way.

But as it fell, it lingered in mid air,
And melted into lace like wreaths of mist,
Decked by the sun in rainbow colors fair,
And swayed by passing breezes as they'd list.

And when at last, it reached the dimpled pool
Hid in its granite basin far below,
Its sprays fell softly, as the showers that cool
The sultry languor of a summers glow.

The aspen leaf scarce quivered to its sound,
The blue-bell smiled beneath its benison;
And all the verdure of the forest round
A fresher green from its baptism, won.

So I have watched, for coming sorrows dread
With heavy heart for many a weary day,
Foreboding that the torrent over head
Would bear me, with one flowing flood, away.

But when the threatened evil came,
I found that God was better than my foolish fears,
The furious flood, fell gently to the ground
And blessed my soul, with dew of grateful tears.

God mingles mercy, with each judgment stern
Brings goodness, out of evil things we see;
Then let us from our past experience learn
That as our days, our promised strength shall be.

The Paying Teller's Story.

French, Pym & Co., had just employed a new clerk. Not in the place of any one they had discharged, but as an addition to their force. His name was Smeadon. He was said to be a connection of the wife of Mr. French, the senior partner.

At that time I was the paying-teller of the bank of the New World.

Do you know what it is to be a paying-teller of one of our New York city banks? It is almost impossible to make you understand unless you are somewhat familiar with business.

From ten to three he is like a fortress under the enemy. Checks and notes are constantly presented to be paid in cash, or certified (that is, marked with the teller's name, which means they are good, and by which the bank is bound), while the teller must act with unremitting celerity and dispatch, or he never will be able to get through the day. He must not pay the note or check of a "doubtful" person, unless the money is actually on deposit, and he must exercise a responsible care in protecting the paper of valuable depositors who are, nevertheless, late in "making up their accounts." To not offend a good customer without risking too much in honoring his checks, is sometimes a difficult task.

It is easy enough to get along with the old fashioned, solid folks, whose money is always in the bank, and also with the doubtful ones, whose accounts must be good, or "no payment;" but, for the third class, who deal heavily, and who generally leave large balances over, while they draw hard during the day—all I can say is, they are the perpetual torment of the paying teller.

There are, besides, various exceptional characters, who are continually trying us. We keep the accounts of a literary gentleman, for instance, who is continually making mistakes, and wondering that the teller does not pay his checks. Another is a man of elegant leisure, who because he is wealthy, is amazed that the teller is not willing to overdraw. A third individual begs us, three or four times a week, to take a deposit, at ten in the morning, to protect a draft of the day before.

You see we have an odd life of it. Our very vocabulary is not adapted to any common parlance. "Good" has not the least reference to any moral quality, but only to financial ability. "Strong" is not predicated of anything Sampson like, but of the amount of capital you control. "Respectable" has not the slightest connection with your social position, but refers to the character of your "paper." "First-class" does not mean that you belong to the best society, but that you have your hundred of thousands in dollar marks.

Yes, it is an odd sort of life, and for us hard, very hard. How would you feel to be subjected for five hours daily to the risk of simple ruination, place lost, character shattered, your bondsmen forced to pay up, and for yourself a long vacation, with little chance to recuperate?

You have to keep the daily run of millions of cash which are in constant circulation, and which must come out right every afternoon. I don't wonder I am thin—nearly all paying-tellers are thin. There may be exceptions, but I know of none in any of our large banks.

I say thin—I mean careworn as well. Why, Leroy, when he used to be in my place, did not weigh over a hundred and thirty; since he quitted the bank he has got up to one hundred and eighty. Furthermore, it is not pleasant to feel, if you should happen some evening to go to the theatre on the invitation of a friend—who has received a present of tickets—that one of the directors has an eye on you, and as a result, a detective is requested to report on "that young man's habits."

I don't know why I have indulged in this long digression, except that people are apt to consider a paying-teller as a disagreeable, morose, reticent fellow, always inclined to be disobliging, and very apt to put on airs. Airs, indeed! But never mind.

I was saying, French, Pym & Co., had just before this, employed a new clerk. French, Pym & Co., were an old established house—solid men, large capital and large means outside of their business. No trouble with them. Always four figures to their account, and oftener five. French, the senior partner, was one of our directors—an old fashioned man of sixty years of age, active though, and managed his concern himself. He had been a widower several years. A little before the time I am telling you of, he had visited St. Louis, and brought back with him a young wife. He had three children, all of whom were married and settled away from him, and I suppose he naturally began to feel lonesome by himself.

When an old man marries a young woman, people will talk, and this was no exception. The young fellows in the bank gossiped about it, and the upshot was, it was generally admitted no one knew anything about her.

Nothing, you understand, can be much more severe than that.

His friends—I mean his female friends—pitied Mr. French exceedingly. I think the gentlemen rather pitied the young woman, for it was said she was only four and twenty, a pretty little widow—so the story went—when Mr. French married her.

Well, to come back to where I began, about three months after Mr. French's marriage, the new clerk was employed. As I have said, he was a connection of the young wife. It was supposed that he had obtained his place through her influence.

His position in the firm was a confidential one for the relief of the senior partner. I recollect the first time I saw him. I did not know who he was. He came to the counter with a check for ten thousand dollars, payable to bearer, and asked for the bills.

It was such an unusual thing for that house to do—check to bearer for a large sum—that I looked in the person's face—generally I don't take the trouble. I saw a fine appearing, sedate individual of six or seven and twenty, standing calmly before me.

I hesitated, and cast my eyes carefully on the signatures, and then on the filling in of the check. The former were certainly genuine; the latter had not been altered.

There it was—ten thousand dollars to bearer. Had a money broker drawn such a check, I should have thought nothing of it; but why should French, Pym & Co., do it?"

The man saw I hesitated.

"Any difficulty?" he asked, in a calm, firm tone.

"I should prefer to know who you are before paying this check."

"I approve your caution," he replied; "but this is to bearer."

At that moment I saw Mr. French himself pass in and go toward the director's room. The man also saw him, and, to my surprise, went up and spoke familiarly with him. The result was, he came over to my counter.

"Mr. Simcox," he said, "this is Mr. Henry Smeadon, now in our employ as a confidential clerk. I thought you had been made acquainted with him."

Nothing could be more satisfactory. Mr. Smeadon bowed in the same quiet manner, and I proceeded to count out ten one thousand dollar bills to him.

I observed he did not show the check to Mr. French; but that was no affair of mine. About an hour after that, I saw one of French, Pym & Co.'s clerks making a deposit. I stepped along to the receiving teller, and noticed, among other things, the ten bills I had, a little before, paid to Mr. Smeadon.

There could easily be found explanation for this, but it left a curious impression on me. Still I cannot say I was disagreeably impressed with Smeadon. Only this, he did not create, as some do, a feeling of confidence.

Not long after, I overtook Mr. Smeadon walking up town. He was proceeding at a slow space. I always take a fast one. As I was passing him, the way was obstructed, and we came close together. He was the first to speak.

"Do you walk always?" he asked.

I answered in the affirmative.

"So do I," he said; "but not at your rapid rate. I like company, and will increase my speed, if you will consent to slacken yours."

This was spoken in his calm, placid way, which produced a rather pleasant effect upon me. We walked along together.

"I thought," said he, "after I went in the bank, the other day, it was hardly fair for me to ask for so large a sum, though it was to bearer, without being identified. The fact is, the check was drawn in a hurry, to meet a possible emergency, which, by the by, did not present itself, and I sent the very bills back in less than half an hour."

Here was the whole thing explained. I no longer permitted myself to feel the least want of confidence in French, Pym & Co.'s new clerk.

We were soon chatting familiarly. Why not? He was not a person I had to be on my guard against, but quite the contrary, every way.

I was at that time living at home with my mother, who occupied a house far up town, over by the Tenth Avenue. Our whole family consisted of my mother, myself and a little sister then but twelve years old.

Smeadon told me he had come from Cleveland, and knew nobody in New York, and went no where, except once in a while to call on his cousin, Mrs. French.

It was natural I should ask him to come and see me. He promised to do so, and we parted, mutually pleased with each other. So much for my first acquaintance with Smeadon.

I will tell you how I first saw Mr. French's young wife.

It was just after Smeadon and I walked up town together. In the busiest part of the day—quite a line at my counter—a very small white hand, with a large solitaire diamond sparkling on the fore finger, was extended to me with a check for one thousand dollars—French, Pym & Co.'s check. This, too, was to bearer.

There were so few feminine hands extended toward us, that I stopped to see if the lady was as pretty as her hand gave token of. So I looked at her, saying politely, "Large or small bills, madame?"

I declare, it was one of the sweetest, most innocent faces I ever beheld.

She appeared very young—at that moment not more than twenty; graceful figure, black hair and eyes, beautiful complexion, and so innocent. She was dressed in excellent taste, but quite inexpensively.

She exhibited a little natural confusion at my question, but replied,—

"Two or three hundred dollars in fives and tens, the rest large."

I counted the money, and placed it before her. As she took it, she raised her eyes to mine, as it seemed quite accidentally.

I cannot describe their effect on me. There are women's eyes which are like the eyes of the basilisk—they charm and subdue, and lead you captive by a single glance. Here was an instance. I cannot tell how or wherefore. Nothing could be more modest than was their expression. They rested on me only as if to withdraw, but when withdrawn, I felt as if I was ready to do that woman's will forevermore—that I would rejoice to be her slave, and perform whatever she should bid.

I am not surprised you stare at me—strange extravagance of speech for a bank teller—is it not? It is the simple truth, though. As she turned and left the bank, I looked after her; everybody outside the counters looked after her; two or three clerks who happened to see her standing there, looked after her. No wonder; the handsomest form you ever beheld, and the most perfect foot and ankle; her motions all modesty and grace.

"Don't you know who that is?" asked young Platt of me—his turn was next.

"I'm sure I don't."

"Well, you ought to. It is the wife of one of your directors."

"Mrs. French?"

"Yes."

"Nobody knew where she came from," said the women.

Who would care to know? Not I. To see her was enough. If Mr. French thought so, why, he thought right.

About a week after that Smeadon called one evening to see me. My mother was knitting by the fire, and my little sister attempting to study her French lesson without assistance. I welcomed Smeadon cordially, introduced him to my mother and Laura, and we were soon chatting away as if we had always been intimately acquainted. It was not long before he asked Laura about her studies, and finding she was at French, volunteered to assist her. She was delighted. Smeadon appeared to understand the language perfectly, and he kept on until the lesson was completed. Mother was pleased too.

We engaged in general conversation; then Smeadon spoke of himself—of life in the West, and of New York, which he said he knew almost nothing about. We were all sorry when, a little after ten he rose to depart.

"I cannot tell you," he said, addressing my mother, "how much I envy your son his happy, domestic home. If I were not such a stranger to you, I would ask you if you could not persuade yourself to make room for me. It has been several times on my lips this evening, but I was afraid to venture. Now, as I leave here, the cheerlessness of my boarding house presents itself and makes me bold."

My mother was much surprised, but she was pleased—I may say flattered—by Smeadon's manner, as well as by what he said. She looked a little doubtingly at me and responded, "We have never thought of such a thing as taking any one in our house. As you are a friend of Charles, I shall leave the matter entirely to him."

"Thanks, my dear madame; your son and I will talk it over. Don't think me impertinent for making the request. Good evening."

After he left the affair was discussed in all its bearings. Smeadon was every way unobjectionable. Laura was not old enough to raise a question about her. The only difficulty was, it broke in on the happy privacy of home. On the other hand it was admitted, the additional income we should receive was by no means unimportant. The result was, it was decided to admit him on terms which I was to arrange.

These were speedily settled, and the following Monday he took up his abode with us. Smeadon proved to be not only unobjectionable, but his stay with us was a source of much pleasure. He was very quiet, and spent enough of his time in his room to allow the family to be together.

He was a great help to Laura, whose progress in French was rapid under the instruction he seemed to take pleasure in giving her. He was strict in the observance of the Sabbath, and always accompanied my mother to church, even when feeling the need of rest, I would myself stay at home.

As you may naturally suppose, we became very intimate. He gave me an account of his life—how, by the death of his father, he was thrown out of a lucrative business, and hardly knew which way to turn, when, through the influence of his cousin, he secured his present situation. Of her he spoke in the most exalted terms. If ever there was angel here below, it was she. Mr. French he considered one of the felicity of the earth. He represented the felicity of the two as complete.

I cannot well express, continued the paying-teller, after a pause, how much I enjoyed the six months which Smeadon spent with us. During that time he had done us a great many favors, I do not mean precisely of a pecuniary nature, but still incidentally valuable. Once on a holiday, he took Laura with him to call on his cousin. The girl came back perfectly delighted with Mrs. French, who had given her a pretty gold bracelet and invited her to come again. The result was Laura used to go almost every Saturday, to spend an hour with her kind friend, and always had some little thing to bring. Not, you understand, of any great value, but quite appropriate for a child.

Meantime, Mrs. French occasionally came to the bank to draw money—always in pretty large sums, but no larger, certainly, than a rich, indulgent husband like Mr. French would grant. You may ask me if it did not strike me as a little odd that she should come herself instead of sending. I cannot tell you why, but it never seemed in the least out of place. Whatever she did appeared so natural, and just as it should be. She did not come often, but I confess I looked forward to her arrival with impatience. Her very presence produced a strange joy in my heart, and I took as long a time as possible to count the bills before giving them to her. There was something delicious in the idea that I had the power to keep her standing before me even for so brief a period. When she took the money she would look timidly in my face, as if to say, "I suppose this is right?" and when she turned away I was left always under the same spell. I never spoke with her, of course—she never recognized me—but I knew she knew I was little Laura's brother, and her cousin's friend.

During these six months, French, Pym & Co's business was very large, and so Smeadon was busily occupied. He was in the habit of coming often to the bank to draw large sums on the checks of the house, but I no longer thought anything of this, as Smeadon had explained to me that they were now buying extensively in consequence of the depreciated prices, and as it was an object for them to conceal their operations, their purchases were made through brokers, and paid for in the bills. So affairs progressed until one Wednesday morning, the seventh of October. On that morning Smeadon asked to have his breakfast a little earlier than usual, as he had to be at the counting-room in good season, and had a hard day's work before him. "We hope to secure," he said, "all of Ellerton's stock—that is, if he does not discover who is after it."

I wished him good luck, and he left the house before me.

It wanted about twenty minutes to eleven when Smeadon came in the bank in a hurry—his manner was never hasty, in fact, always calm—but he stepped quicker than usual, as if he was about accomplishing something important. He placed two checks of French, Pym & Co., before me, one to his order for thirty-seven thousand dollars, the other to bearer for twenty-seven thousand dollars—in all sixty-four thousand dollars.

"Certify the thirty-seven, and give me large bills for the twenty-seven," he said. "I have to step to the president a moment; please have them ready, as I have no time to lose."

I confess I did not indulge the slightest suspicion. Who would under the circumstances? I scarcely looked at the checks, but certified the one and proceeded to count out the money for the other.

Smeadon was back almost before I had finished. I handed him the check and bills.

"I had a fool's errand," he said, with a slight air of vexation. "I started to give the president some 'receivables,' and found I had forgotten to take them from the safe. Must go back for them. Now I am here, will go to South street first. Will be back in less than an hour sharp. There will be no more checks in, unless one of fifteen hundred dollars to Edgerton and Co., till late in the afternoon."

(*Continued on fourth page*).