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Select Poetry.

THE MONEYLESS MAN.

Is there no place on the face of the earth
Where charity dwelleth, where virtue has
birth?

Where bosoms in mercy and kindness shall
heave,
And the poor and the wicked shall ask and
receive?

Is there no place on earth where a knock from
the poor

Will bring a kind angel to open the door?
Ah! search the wide world wherever you can,
There is no open door for the moneyless man!

Go look in yon hall, where the chandelier
light

Drives off, with its splendor, the darkness of
night;

Where the rich hanging velvet, in shadowy
fold,

Sweeps gracefully down with its trimming of
gold,

And the mirrors of silver take up and renew,
In long lighted vistas, the wildering view;

Go there in your patches, and find if you can,
A welcoming smile for the moneyless man!

Go look in yon church of the cloud-reaching
spire,

Which gives back to the sun his same look of
red fire;

Where the arches and columns are gorgeous
within,

And the walls seem as pure as a soul without
sin;

Go down the long aisle—see the rich and the
great,

In the pomp and pride of their worldly estate;
Walk down in your patches, and find if you
can,

Who opens a pew for a moneyless man!

Go look in the banks, where Mammon has told
his hundreds and thousands of silver and gold,

Where safe from the hands of the starving
poor,

Lies pile upon pile of the glittering ore;
Walk up to the counter—ah, there you stay
Till your limbs grow old and your hair turns
gray,

And you'll find at the bank not one of the
clan

With money to lend to a moneyless man!

Then go to your hovel—no raven has fed
The wife who has suffered so long for her
bread—

Kneel down by her pallet and kiss the death-
frost

From the lips of the angel your poverty lost—
Then turn in your agony upwards to God,
And bless while it smites you the chastening
rod;

And you'll find, at the end of your life's little
span,

There's a welcome above for the moneyless
man!

A STORY FOR YOUNG MEN.

I SHALL not soon forget the family of
Israel Day, who lived neighbor to
my father when I was a boy. Mr. Day
was working as a laborer, and as he had
a large family dependent upon his earn-
ings for support, and sometimes in our
neighborhood it was difficult to find em-
ployment, the family was poor, and the
strictest economy had to be practiced to
furnish the bare necessities of life.

I often wondered how it happened that
such a man as Mr. Day should be so poor.
He had no intemperate or extravagant
habits and was a man of more than com-
mon education, and there was an air of
intelligence and refinement about the
entire family that commanded the re-
spect of their neighbors. Mr. Day was
industrious, but always seemed to be a
man who had no ambition in life, and
who expected and desired no more than
a mere subsistence for his family. No
one in the neighborhood knew anything
of his history. The family had come

from another State a few years previous,
and while polite and friendly they were
very uncommunicative as to their former
life, and there was something about them
that forbade inquisitiveness.

I was at this time sixteen years of age,
and on very intimate terms with Mr.
Day's family. At the time of my story
he was helping my father on the farm
for a few days and boarding with us.—
One day when we came in from our fore-
noon work, we found 'Squire Black was
to take dinner with us, and as he was
reputed to be the wealthiest man in the
township we felt quite honored. He was
a very genial man and an excellent
talker, and had an adroit way of flatter-
ing and making every one feel easy in
his company.

On this occasion he made himself very
agreeable; he praised the neat appear-
ance of the farm and buildings, compli-
mented mother on her good cooking,
called me a fine, manly fellow, gave
some small change to the children, and
by the time dinner was over had gained
the good will of the entire family.

After dinner Mr. Black asked to see
the stock and examine the arrangement
of the barn and outbuildings, and as
father took pride in having good, well-
fed stock and one of the most conveni-
ently arranged barns in the county, he
was glad to show him around, and was
much pleased with the hearty commen-
dation which Mr. Black bestowed upon
them.

He finally made known the object of
his visit; he had found a piece of very
desirable property for sale, low, so that
there was no question that within less
than a year he could clear several thou-
sand dollars on it, but he must pay all
cash down and he lacked two thousand
dollars of having enough money to pay
for it. He wished father to become se-
curity for him for one year, as he had
found a party who was willing to lend
him the amount if his signature could be
had to the note.

He did not give father time to think
or scarcely answer his question, but
took from his pocket-book and handed
him a paper supposing it to be the note
which he had drawn up, and signed by
himself, all ready for father's signature.
I verily believe that if the paper had
been what 'Squire Black thought it to
be father could not have refused to sign
it; but it so happened that he had made
a mistake and left the note at home and
had substituted for it another paper.

A shade of vexation passed over the
'Squire's face when he discovered the
mistake, but he at once recovered his
good humor and said:

"Never mind; I will call again this
evening," and hastily mounted his horse
and rode away.

Father looked troubled, and turning to
me said, "I do not like to endorse for
any one, but 'Squire Black will be in-
sulted if I should refuse, and as he is
rich I suppose there can be no danger
about it. It is only complying with a
legal form and I suppose I shall be
obliged to do so."

Before I could reply, the barn door
opened and Mr. Day came out; he was
pale and deeply agitated, and when he
spoke I should not have recognized his
voice. Calling my father by name he
said:

"I believe you are in danger, and if
you listen to me I will give you a chap-
ter from my own history that I had
never intended should be known to any
one in this neighborhood."

Father motioned for me to leave,
thinking that Mr. Day wished to speak
to him alone. He noticed it, however,
and said:

"No, let him stay, for he cannot
learn too soon what my experience
teaches. I would be willing that it
should be published to the world if there-
by some could be saved from bitter ex-
perience. I overheard, as you know,
what 'Squire Black said to you. Listen
to my story and then decide as to whether
you will put your name on his note."
"Fifteen years ago, when I was married,
I was not the poor man that you know
me to be. My father gave me as my share
of his property two thousand dollars,
which I had increased to three, and my
wife received as her wedding portion one
thousand dollars. We were both strong
and willing to work, and ambitious to
succeed in the world, and we bought a
good farm, running in debt a few
hundred dollars. For several years

we were greatly prospered. We had
good health, and the season was favor-
able, so that we grew favorable crops
and obtained fair prices for them.

"At the end of five years we had paid
off our debt and had nearly one thou-
sand dollars in the bank, and we felt
that it would be safe to build a new
house, although we expected to put
more than the amount of money on
hand, into it.

"In the meantime there had come
into the neighborhood one of the most
companionable men I ever met. He was
familiarily known as Captain Cole. He
had been a lawyer, but had been ap-
pointed by the General Government to
a lucrative office, which he held for
some years, and had the reputation of
being wealthy. He lived in good style,
and was a general favorite in all the
community.

"When my house was finished I
found myself in debt seven hundred dol-
lars, and as I had given the contract to
a carpenter, who furnished everything
in the building, he needed all his money.
I went to the bank to borrow the amount
until I could find some one who would
let me have it for one or two years, and
not being accustomed to borrow money
it did not occur to me that an indorser
would be necessary until the cashier of
the bank informed me that it was their
invariable custom to require security.—
Captain Cole, who happened to be in at
the time, overheard the conversation and
came forward with a pleasant, 'Good
morning,' saying, 'I shall only be too
happy to indorse for my friend, Mr.
Day.' I felt both grateful and flattered,
and when a few months later I happened
to be in the bank when he wanted an
indorser, I was glad to return the favor.

"We had two years of prosperity and
I paid the debt on my house. I now de-
termined to build a fine barn, and as I
had always paid my debts easily and
could not well get along with my old
barn until I had saved the money to
build the new one, I determined to bor-
row one thousand dollars, and happen-
ing to meet Captain Cole I asked him if
he knew where I could get that amount
for three years. He told me he did, and
offered to become my security. The
money was borrowed and my barn be-
gan.

"A few weeks later Capt. Cole called
to see me. Like 'Squire Black to-day,
he seemed delighted with everything he
saw. His flattery put me in the best
possible humor, and when he asked me
to endorse a note of five thousand dol-
lars for sixty days, and assured me he
could meet it (or twice as much) promp-
tly, to the day, I consented against my
better judgment, and affixed my signa-
ture to the note. That act ruined me.
Before the sixty days had expired I
learned that he was bankrupt. My
farm was sold at a sacrifice, under the
hammer, and when I paid the thousand
dollars which I had borrowed to build
the barn with, I was left penniless.

"With my history in your possession
do you wonder that I was alarmed to-
day when I saw you fall into the same
trap? I tell you I have a right to feel
deeply on this subject. Would that I
could make my voice heard by every
young man in the land. I would
say to him, shun as you would a ser-
pent this evil which has brought ruin to
so many families. I realize fully what
it means to put my name on another
man's paper, and it is just this—that I
assume all the risks of his business
without any voice in its management or
any possible chance of profit if he is
successful; but with a fearful certainty
that if from any cause he makes a fail-
ure, my earnings must make it good,
even though it reduces my family to
beggary. Since my own misfortune I
have made this matter a study, and I
find that a very large per cent. of the
business failures of the country (and
nearly all among farmers) are due to
this practice.

The remainder of my story is soon
told. My father was deeply impressed
with Mr. Day's story, and before night I
was dispatched to 'Squire Black's with
a note from father stating that after
carefully considering the matter, he had
decided not to sign the note. In less
than a year after this 'Squire Black was
declared bankrupt, and at the final set-
tlement of his business it did not pay
ten cents on the dollar.

Father felt that he owed a debt of grati-
tude to Mr. Day, and he presented him

with a good team and helped him to
rent a farm.

This encouraged him and he worked
so industriously and managed so pru-
dently that in a few years he was able
to buy a small farm and has since been
able to support his family comfortably.

Many years have passed since these
events transpired, and I am now past
middle life, but I have never ceased to
be thankful for the lesson taught me by
Mr. Day, and fulfilling his wish I would
repeat the lesson which the story teaches
—Never Indorse.

FOUR HOURS OF MORTAL TERROR.

THE schooner Louis Walsh, from
Baracoa, made fast to the pier next
south of Fulton ferry recently, and the
first thing that Capt. McDade did was
to call for a coach. A helpless sailor
was taken to his home. This was First
Mate O'Donnell, whose father owns the
schooner, and whose brother-in-law is
her Captain.

The Louis Walsh sailed from Baracoa,
Cuba, on the 27th of April, with a cargo
of bananas and cocoa nuts. She is a trim
little vessel, and rides rough sea like a
nautilus. The weather was fine until
the third day out, but just after they had
passed Castle Island it began to blow up
from the southwest rather fresh. When
Mate O'Donnell made his appearance
on deck that morning he was rather
gloomy, and his old friend, Patrick
Downey, the steward, who had been
around the world with him, asked him
what was the matter.

"Something is going to happen," he
replied, "I had a terrible dream last
night."

Downey tried to cheer him up, but
when a few hours later he saw two
sharks swimming after the schooner,
he remembered what O'Donnell had
said, and began himself to feel appre-
hensive. The wind stiffened and be-
came a gale, but the little schooner be-
ing fixed for it, scudded along at twelve
knots an hour. In the early evening
the wind abated a little and there was
some rain, but shortly before midnight
a gust from the southeast caught the
schooner unprepared. Then the wind
seemed to blow from all points of the
compass, and the sea ran very high, and
the darkness was so intense that it look-
ed like a black wall, illuminated now
and then by flashes of lightning. The
crew could not sleep, and made their
way to the deck, and when O'Donnell
stepped on deck for his watch at mid-
night he felt so nervous, his dream and
the storm being associated in his mind,
that he asked Downey to keep his com-
pany during his watch.

At 1 o'clock the storm was at its
height. The Captain tried to jibe, so as
to get out of the trough of the sea, but a
gust of wind whipped the main boom
around, and a piece of the tackling
snapped one of the spokes of the plot
wheel and whistled by Capt. McDade's
head with the force of a cannon ball.
The men could not see an arm's length
in front of them, and could barely hear
the Captain's orders. Another blow on
the sail belled it out and strained the
tackling. Something had got to give
or the schooner was over, and the iron
"traveler," an inch and a half thick,
did snap, and the main boom was
adrift.

Mate O'Donnell knew what had hap-
pened, and, crawling along the deck
with the second mate, John Peterson,
they caught some of the main boom
tackling. O'Donnell threw it around a
belaying pin near the main throat hal-
yards, hoping thereby to hold the main
boom. Every instant they expected to
go over.

"Lower sail, John," the mate said to
Peterson as he tried to secure the bight
to the belaying pin.

Peterson felt for the main throat hal-
yards. If he could only lower sail and
ease her off the danger would be lessen-
ed. Just then and there came a gust
that made the timbers creak and sound-
ed on the sails like a cannon boom.
Peterson heard a snapping noise, and
knew that the belaying pin to which
O'Donnell had fastened the tackling had
broken.

The cordage turned around one of
O'Donnell's legs so tight that he was
lifted clean from his feet as the wind
slapped the main boom around, and
threw him against the gunwale. He
struck on the small of his back, and

was thus drawn along to the stern. There
the rope uncoiled, and he dropped into
the sea.

"Cap'n, I'm overboard," Capt. Mc-
Dade heard his brother-in-law scream.
It was a trying moment for the Captain.
His wife's brother in the sea, and his
main boom whipping back and forth,
his vessel careening, and his control
over her almost gone. If he tried to
save the mate his craft was gone, sure.

"He's dead; it's no use, Cap'n,"
Peterson shouted.

Capt. McDade did not answer, for just
then, as the vessel lurched, the binnacle
light went out, and in an instant after-
ward a flash of light shone from the
cabin windows. Steward Downey saw
that flash. "My God," he cried to the
Captain, "the ship is afire." He leaped
into the cabin. The three oil lamps
were on the floor, and the fire was well
under way. Downey sprang through
the flame to the Captain's stateroom,
then on the fire stamped it out.

Meanwhile the crew had got the main-
sail lowered, and the schooner was
eased. Mate Peterson, however, had
heard O'Donnell shout, and without
waiting for orders groped his way for-
ward and lowered the yawl into the
water, and then Capt. McDade heard
him shouting away behind in the
schooner's wake. Adrift in the boat,
without an oar, and the schooner mak-
ing ten knots an hour. He could not
even see the schooner's torch, the waves
ran so high. Peterson had given up hope.
Suddenly he heard faintly away off in
the darkness—
"Look sharp!"

It was poor O'Donnell, whom Peter-
son supposed to be at the bottom of the
sea. Just then he saw the schooner's
light. She had tacked, and was almost
sweeping over him. He made fast to
her as she scudded along, and shouted
to the Captain that he was safe. Just
then they all heard again a voice out
in the darkness. Downey seized the oars,
jumped into the yawl, and with Peter-
son rowed toward the voice.

When O'Donnell struck the water he
sank only a few feet, and on rising to
the surface shouted to the Captain, and
then tried to swim. He could not use
his legs. Then he remembered the blow
he had received in the small of the back.
He thought his back was broken and
that he might as well die. He paddled
a little with his hands, and saw that it
kept him afloat, although his legs hung
like lead in the water.

Almost in despair, he was about to
cease paddling. Then he saw the light
of the vessel, and that kindled hope.—
The light disappeared, and he feared
that the Captain could not stop to pick
him up, but he kept up a gentle pad-
dling. Thus he kept his head above the
water and rode out the great waves. He
was able to keep himself afloat with lit-
tle exertion, but the pain in his back
was excruciating.

Now and then he shouted, and tried
to catch an answer. None came. He
gave up all hope, but paddled instinc-
tively. He remembered the sharks that
followed the schooner in the morning.—
This filled him with terror. Still he
paddled, half unconsciously. Then he
thought of his wife and children, now
in Europe, and that nerved him, and
putting his hands together reverently,
just using motion enough to keep him
afloat, he prayed to Heaven to spare
him for his wife and children.

As he opened his eyes after the prayer,
he saw that dawn was just breaking, and
far away a speck approaching him. It
was the boat. The men did not see him,
but fortunately they pulled in his direc-
tion, and when they heard him shout,
they pulled with all their might toward
him.

Downey said afterward that they were
just about giving him up as they heard
him call. O'Donnell sank to the bot-
tom of the yawl unconscious and the two
sailors pulled to the schooner, which lay
six miles away. He had been four hours
in the water.

An hour later the sailors saw the two
sharks following the schooner again.

Lord Chesterfield was dining at an
inn where the plates were very dirty.
Lord C., complaining, was informed by
the waiter that "every one must eat a
peck of dirt before he dies."

"That may be true," said Chesterfield,
"but no one is obliged to eat it all at
one meal."