

THE ACTON FREE PRESS.

Volume 11, No. 48—Whole No. 94

ACTON, ONT., THURSDAY, APRIL 26, 1877.

\$1.00 per annum in Advance.

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LIVING TOO FAST, OR THE Confessions of a Bank Officer.

I went to my station, after taking my drawer from the safe. I was not quite willing to believe that the president considered me guilty. If he did, he would not trust me with the funds of the bank, though he had forbidden me to leave the building. I proceeded in the discharge of my duties as usual, but I soon discovered that the eyes of my superior were upon me, and if I had been disposed to indulge in a *coup d'état*, I was too closely watched to permit it to be successful.

Within half an hour after the opening of the bank, the cashier handed me twelve hundred dollars in payment for a draft, which had been placed in my keeping, and which I had deposited in the safe. Just after the bank closed the day before, he had accommodated a friend from my department, by giving him the cash for this draft on a bank, which for some reasons best known to its officers, declined to pay it after bank hours. It is not for me to discuss the propriety of this action on the part of my superior. It was irregular, and the cashier was personally responsible for his conduct. The draft had been handed to me, and I included it in my cash balancing.

I learned that the cashier had not been present when the president counted my cash. The book-keeper and receiving teller had assisted him, and as the draft was not in my drawer, the amount appeared to be a deficit on my part. It was very strange to me that I did not think of this transaction sooner.

Perhaps if my family troubles had not perplexed me, I should have done so. But it came to my mind soon enough to correct the impression in the mind of the president, if I had not chosen to suffer rather than betray the irregularity of my superior.

"That makes it all right," said the cashier, as he slipped the bills into my drawer, rather shyly. "I'm afraid not, Mr. Heavyside," I replied, in a low tone, for Mr. Bristolbach seemed to be all eyes and ears on us this forenoon.

"What do you mean, Glasswood?" he asked.

"What time did you leave the bank yesterday?"

"About three. I went out to ride with my wife."

"Where do you get your teams?"

"Of Shaytop. Why do you ask?"

"My cash was examined yesterday afternoon, after both of us left; and I am charged with a deficit of twelve hundred dollars."

"Whew!" whistled Heavyside, more alarmed than I was.

He stood by my side at the counter while I told him that Shaytop "had put a flea into the ear of the president" on my account.

"The second! I will never drive another of his teams!" exclaimed the cashier.

Shaytop was not likely to make much by his snivelling operation, which was too mean for any gentleman to appreciate. There was no ground for a charge against me, and I think the stable-keeper made it out of pure malice.

"I said nothing to Mr. Bristolbach about the draft," I continued; "and he still thinks the cash is twelve hundred dollars short."

"This is bad," said he, biting his lips with vexation.

"I paid a check, and the cashier walked away to his desk. I saw that he was much disturbed. He was an honest man, in the ordinary sense of the word, and the worst which could be said of the transaction in which he was implicated was simply irregular. He came to me again soon.

"Although this affair amounts to nothing at all, it will cost me my situation, and perhaps my reputation, if the president knows of it," said he.

"He shall not know of it through me," I replied.

"Thank you, Glasswood," he added, warmly, but the conversation was interrupted, so that nothing more was said on the subject.

Mr. Bristolbach was a very particular man, but I do not complain of him on this account. It was proper and right that he should act in his requisited in this manner. Mr. Heavyside had no intention of defrauding the bank of a single dollar, he was imprudent. I believe he did not realize the nature of the act when he obliged his friend out of the funds of the institution. It was fully satisfied in regard to his integrity, and I was more disposed to suffer myself than to excite a suspicion against him.

I am willing now to acknowledge that my position was wrong. The truth should have been told in the

beginning. Mr. Heavyside might have been censured, as doubtless he ought to have been, but I do not think he would have been discharged. If he had been, perhaps the tendency would have been to make bank officers more circumspect, more inflexible in the discharge of their duties. It is not safe to step over the straight line of duty even for a moment, for there is no knowing how far one may wander on the wrong side of it.

If this incident did not injure him, it paved the way for me to take a long stride down the road to ruin. When he consulted to be sheltered from the displeasure of the present by the cunning of his subordinate, he placed himself, to some extent, in my power. A superior should never sacrifice his dignity before a subordinate, and should never place himself in the attitude of dependence upon him.

The business of the bank went on as usual. My griefs at home had robbed me of my appetite, and I had taken no breakfast. I was not permitted to go out for a lunch, and when the doors were closed my empty stomach and my sleepless night had produced an effect upon me. I was pale and faint, but I was too proud to say anything, and my several weeks had avoided him, so far as my presence was concerned. Mr. Bristolbach thought he saw in my wan features and trembling frame abundant evidences of my guilt. He looked triumphant.

The examination of my department was commenced at once. The checks paid were called off, and the bills counted. To the intense astonishment of the president, and I am sorry to add, to his intense chagrin also, the balance came out all right. There was not a dollar missing. Two cents gave the same result. Mr. Bristolbach was compelled to give it up. I persisted that my account had been squared the day before, but I suggested that some papers had been laid upon a few odd bills which had probably escaped his notice in counting—if I had been present the mistake could not have occurred.

The president stumbled through something which he intended for an apology, and while he was doing so I absolutely fainted away from sheer exhaustion. Mr. Bristolbach was not a bad man, and I am sure he regretted his inconsiderate accusation. I told him I was not very well, and that the satisfactory result of the investigation was all I desired. I did not blame him. I thanked him for his fairness and all that sort of thing. From that moment he had more confidence in me than ever—and Shaytop lost another customer.

CHAPTER VIII. COMING TO THE POINT.
 A cup of coffee, and a breakfast set me right, and I started for my miserable home. I was thinking of meeting Lillian. When my uncle, Captain Halliard, stopped me in the street.

"By the way, didn't I let you have three hundred dollars some months ago?" he said.

"I think you did," I replied, blantly.

"He wanted to talk with me, and led the way into an insurance office."

I was not pleased at the meeting, and ventured to suggest that I had important business at home; but my uncle gently dragged me into the insurance office. It was not pleasant to see him just then, and for several weeks had avoided him, so far as it was practicable to do so. Captain Halliard was a rich man and it could not possibly make any difference to him whether or not I paid the money I owed him. But I knew that he was exacting.

"I think you said you did borrow three hundred dollars of me," said my uncle, as he seated himself at the long table and took out his pocket-book, evidently for the purpose of finding the note.

"There is no doubt about it," I replied, with what self-possession I could command.

"Just so, I had forgotten the particulars," he continued, as he took the note from the papers in his pocket-book.

"Heighs as well have told me that I had forgotten it, as that he had; but I am sorry to say that both of us had a bad habit of pretending not to remember what, from the nature of the case, must have been uppermost in the mind. It was a stupid and ridiculous forgetfulness. My creditors were often in my mind; and I am sure his debtors were as faithfully remembered.

"I am not prepared to pay the note just now," I began, with more candor than I generally used.

"But, Paley, it is three or four months since I lent you the money; and you promised to pay it in a few weeks?"

"My memory was improved wonderfully."

"I have just furnished my house, and that cost me a good deal of money," I pleaded.

"But you got trusted for that," said he, sharply.

"For only a small portion of it," I answered, wondering how he could know that I owed anything.

"Paley, how much do you owe?" he demanded.

"Only a few hundred dollars! I don't know precisely how much, but not more than I can pay in a short time."

"I'm glad to hear it," replied he, rather dryly. "In how short a time?"

"In a few weeks."

"That won't do. When I lend money to any one I expect him to pay me, whether he is out of town in the family or out of it. I'm afraid you are getting along a little too fast."

"I don't think so."

"Your wife is rather extravagant, I'm told."

"I don't think so."

"Where have you taken a house?"

"In Needham street."

"Humph! What do you pay for it?"

"Six hundred dollars."

"Six hundred dollars!" exclaimed he, leaping to his feet.

"A very moderate rent for the house," I did not at all blush, and at what I considered the impudence of my uncle.

"That is more than I pay, Paley. I'm astonished!"

"I don't think so. What did it cost you to furnish it?" he continued, fixing a severe gaze upon me.

"About eight hundred dollars," I answered, not deeming it prudent to give more than half of the actual cost.

"You are crazy, Paley! You will run yourself out in a couple of years at this rate. Eight hundred dollars! When I was married I didn't spend a hundred dollars on my house. Paley, I will give you three days to pay this note. If you don't do it in that time, I shall do the next thing."

"What is the next thing?" I asked, indignantly.

"I'll trustee your salary!"

"You need't trouble yourself about the little sum I owe you; I will pay you," I replied, rising and walking towards the door.

"The next time I have occasion to ask a favor, I shall not go to a relation like you."

Doubtless he regarded this as a very ungrateful remark, but I did not think it his execution involved any great hardship on his own part. I walked out of the insurance office with a degree of dignity and self-possession, which would have been creditable in a bank president. My uncle must be paid. There was no doubt of it. I would not be thorned by him for he was a very uncomfortable sort of man to a debtor, and very obstinately insisted on collecting his dues.

It was patent to me that some one had been talking to Captain Halliard. Perhaps that mischievous stable keeper had been in communication with him; and it was possible that my friend Buckleton had mentioned the trivial circumstance that I owed him eight hundred dollars. Mr. Bristolbach and I had been discussing my affairs. They were intimate acquaintances, and the captain did business at the Forty-ninth.

I must pay Captain Halliard, or there would be a tempest about me at once. Not that he would trustee my salary, or anything of the kind, for this was once and for all. He would mention the matter to the president of our bank. I must pay him, but how to do so, was a matter about which I could not venture an opinion. I had little money, and I had already bled my friends and my wife for a long time. Here I was going to be asked for a hundred dollars, or more, in a short time. I walked up State street, trying to think who should suffer for my sins, when I met Tom Flynn. We never passed each other without stopping to speak, though we stood side by side in the bank during business hours. I saw that he looked embarrassed, and I flashed upon my mind-before he opened his mouth that he wanted his money, and that he had made up his mind to ask me for it. I did not regard it as proper for him to do so.

"Tom, I'm glad to see you," I began, "I wanted to meet you."

"That's just my case. I was going down to the bank to find you, after calling upon you at Mr. Olliphant's. I wanted to see you very badly, and the honest fellow looked more embarrassed than ever."

"Well, that's a coincidence," I replied, deeming it my duty to spare him any unnecessary embarrassment. "I have just had a call for a little money I owe, and it was not convenient for me to pay

it. It was awkward, because I have a habit of paying up all these little things at night, even if I have to borrow the money to do so. I shall be flush in three or four days, but I dislike to make this particular fellow wait. Could you lend me a hundred dollars till Monday?"

"I am very sorry, Paley," replied the poor fellow, the wind all taken out of his sails. "The fact is, Tom, I'm short myself."

"O, well, never mind it. I'm sorry I said anything," I continued. "There was no harm in saying it to me," laughed he, apparently more troubled at my necessity than his own.

"I had a chance to buy some 'stock' at a low figure, if I could raise the money today, so that the owner can leave to-night for New York. I am one hundred short of the amount required; but no matter, let it go."

"I'm sorry I haven't the amount about me," I replied, with a troubled look. "Perhaps I can raise it for you."

"O, no! I don't want you to do that. You said you should be flush in a few days."

"Yes, I shall have some money on Monday."

"Well, then, Paley, since you can't help me out, I can help you out," said the noble fellow, with a generous smile. "I can't buy my stock, and you may as well have the money as to let it remain idle."

"Thank you, Tom," I replied.

"You said a hundred dollars," he continued, stepping into a doorway and drawing out his wallet.

"I said a hundred dollars, but only because I had not the check to mention more. I must raise three hundred to-morrow—but only till Monday, you know."

"Three hundred," said he, musing. "I think I can help you out."

"Thank you, Tom. Next Monday I will pay you this, and the other hundred I owe you. And by the way, I had quite forgotten that you held my note."

"It's of no consequence. I haven't wanted it very badly. But I have a chance to invest what little I possess to-morrow, and if I can get it there, it will suit me better than to receive it now."

"You shall have the whole next Monday, without fail," I replied, though I had no more idea where the money was to come from than I had of the source of the Nile.

"That will be my base exactly," he replied, with a satisfied air. "We will step into the bank, and I will give you a note for it."

Every body had left the bank except the messenger, and I wrote the note. He had the three hundred dollars in my pocket. I was intending to take the sting out of my uncle's tongue. I meant to prove for all steps, that I was not a debtor in the street, and, hastened to the insurance office, where I had left Captain Halliard. I found him tipped back in his chair in the inner room, talking with Mr. Bristolbach. I suspected that my case was the subject of their discussion.

"Is that you, Paley?" called my uncle, as I made a movement to retire.

"Yes, sir, but I won't trouble you now; if you are engaged," I replied.

"Come in," we were talking about you, Mr. Glasswood," said the president. "I was just telling your uncle how well satisfied I am with you."

"Thank you, sir. I am very much obliged for your good opinion, and I hope I shall always merit it," I added, with becoming modesty.

"Do you wish to see me, Paley?" he asked, in a low tone.

"Only for a moment, sir, but I will wait till you are at leisure."

Mr. Bristolbach took his hat, and left the office, saying he had no particular business with my uncle.

"The president of the bank speaks well of you, Paley," said my uncle, good-naturedly. "I was glad to hear it, for I had a hint that you were going a little too fast. Bristolbach and I talked the matter over yesterday."

"I'm glad you found it all right. Have my note in your pocket now?" I continued, rather stiffly.

"Yes, I have it."

"I drew my wallet and took out the three hundred dollars I had just borrowed."

"You need't trouble yourself about that just now," said he.

"I don't like to be driven into so close a corner as you put me into a little while ago, and I was sure you would have my interest. If I don't know any better than to borrow money, I ought to be hung for a fool."

"I am sorry now that I said anything, Paley. I'll take it all back," said the president, and interest, and I shall be satisfied."

It was not in his nature to refuse money under any circumstances. He gave up my note and pocketed the amount. It is quite probable that he wondered where I had ob-

Gems of Thought.

One cannot be your friend and your flatterer too.
 True weight and measure is heaven's treasure.
 It is better to hold back a truth than to speak it ungraciously.
 They that stand high have many blasts to shake them, and, if they fall, they dash themselves to pieces.
 The brook is the bath of little birds, the mirror of heaven, the image of life, a running road, the font of baptism.
 Life is a duty and one ought to desire its preservation. Willfully to let it decay would be a sin in the sight of God.
 There is a peculiar happiness which springs from the hope of heaven for a soul one loves, from seeing it united to God, the Sovereign of gods.

Brief Remarks on the Month of April.

April is the month when the earth is most rent by earthquakes. In April a bald-headed lion is called a joke.
 In April there is either a bonnet in the family or a row.
 In April a woman ties a towel round her back hair, spatches up carpets, wears out brooms, and never neglects to leave a chunk of soap on the bottom stair for a man to step on.
 In April Sunday school children begin to look forward to picnics, lots of attenuated lemonade, and very robust colic.
 In April girls prepare for croquet by buying shoes a size smaller than before.
 In April big brown men chase little spheres of stocking raveling around cow-pastures and call it base ball.
 In April a young man mightly stuffs his coat tail pockets with maple sugar and strikes out for the home of his girl. Two fond souls show the same cake of sugar quite frequently that night.
 In April girls are not happy without ten hard-boiled frescoed eggs. They eat the eggs and the doctor calls presently with a stomach pump.
 In April the farmer goeth forth to sow—see does the seaman's.
 In April the tramp trampeth up his nose at soup-houses and goeth forth seeking whose chickens he may devour.
 In April a gambler bids good-bye to his abominable loss and the best of people retires into his hole, and their countenances into bow-knots.
 In April the house fly reappears in the milk-pitcher. He is a successful swimmer.
 In April it is very apt to rain. When it rains, the rain is raining; it sometimes showers a little. The showers are useful for an every body knows, "April showers bring forth cauliflowers."
 In short, April is not the festive season that it is cracked up to be. In the sweet words of impassioned verse:
 April is a skin-meat month.
 Taint warm enough for a calico coat, and you feel like a fool in an Ulster.

The Blarney Stone.

Five miles to the west of the city of Cork, in a valley where two streams meet, is the little village of Blarney, with its castle, whose fame is widespread, for high in the northeastern side of the adventure is a stone, and he who is adventurous enough to reach it, and has faith enough to kiss it, will be sure to possess himself of a gift of marvellous effluvia. There is a well which flows from his lips; persuasive power will hang on his utterances; he will win his way everywhere and with anybody; and, when mankind, and much more's wanting; are taken captive by the witchery of his tongue, they say, "He has kissed the Blarney Stone." There are two stones which each claim to be the real talisman—one on the summit of the castle, being about two feet square, with the date 1703; the other, that which records the date of the building, 1446. Thanks to Mr. Jeffrey, any one may kiss the stone. To kiss the stone after the rotary must be let down 20 feet by a pulley and tackle. Try it, if not, let no amount of "Blarney" induce you to attempt the other.

Old Tom Matches.

In a western Iowa a man was sent to prison. Miss Mann, who lived across the street, flirted with him through the bars of his cell window. They became engaged, and their wedding was held in jail, where the happy couple are now spending the honeymoon. In Baltimore an aged German went to an asylum, picked out a woman from among the wild patients, and married her. He explained that his previous wife had been crazy, and he liked her so well that he wanted another.

The Canada Screw Company's works at Dundas are to be greatly enlarged this year. The "non-putation" policy of the Government does not appear to have injured that industry.
 Dull times have driven many merchants to the cash system, and they are now contemplating their stores with notices such as "Pay to-day, or trust to-morrow." "If I trust a man, I am in God we trust all others cash."
 It seems difficult to account for so small a creature as a bird, making tones as loud in singing as an animal one thousand times its size. But it has been discovered that in birds the lungs have several openings, communicating with corresponding air-bags or cells, which fill the whole cavity of the body from the neck downward, and into which the air passes in and out, and which the bird breathes. Besides this the bones are hollow, and act with the lungs as air pipes.

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