

the place where I was married, to obtain a pre-emption on 160 acres, with an allowance of twelve month's time in which to make the payments. Money was scarce, and the prices paid for labor extremely low, and when the twelve months expired, I had just money enough to pay for 80 acres. One of my neighbors prevailed on me to borrow the money and pay for the remaining 80 acres for him, and I did so, acting under assurances from him, that the money would be refunded in a very short time. The short time never came, and I was soon made to feel that my own little ^{home} was placed in a critical condition. The time for making the payment was fast approaching. I went to my neighbor, and spread before him in a clear and truthful light, the condition in which I would soon be placed, if he did not raise the money I had borrowed for him, and he paid me in words; total inability, total insolvency, and total do nothing. Times were hard, money extremely scarce, and prices for labor almost nothing. I went to a merchant, a man of wealth; I stated the case to him; he listened patiently, and without hesitation, gave me all the money I wished on twelve months time. I then paid my neighbor for his improvements, and took the land. In six months from the time the friendly merchant let me have the money, I paid the debt; money earned by hard labor, and at low prices.

After the foregoing trials, troubles and disappointments, I did not falter, kind reader, in my efforts, but on the contrary, in the heat of summer, I split rails at twenty-five cents per hundred and found myself, to provide the necessaries of life for my then helpless family. We had seven in family, and our circumstances reduced to almost nothing. And now it was that I was brought to meditate upon