burden pressing on each was partly an unseen one. father, doubting whether his firm could last through the day: my mother, her distress about my brother, now with his regiment on the coast, already exceeding that which she felt for the public misfortune, had come down, although hardly fit to leave her room. My sister Clara was worst of all, for she could not but try to disguise her special interest in the fleet; and though we had all guessed that her heart was given to the young lieutenant in the flagship—the first to go down—a love unclaimed could not be told, nor could we express the sympathy we felt for the poor girl. That breakfast, the last meal we ever had together, was soon ended, and my father and I went up to town by an early train, and got there just as the announcement of the loss of the fleet was telegraphed from Portsmouth.

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The panic and excitement of that day—how the funds went down to 35; the run upon the bank and its stoppage; the fall of half the houses in the city; how the government issued a notification suspending specie payment and the tendering of bills—this last precaution too late for most firms, Carter & Co. among the number, which stopped payment as soon as my father got to the office; the call to arms and the unanimous response of the country—all this is history which I need not repeat. You wish to hear about my own share in the business of the time. Well, volunteering had increased immensely from the day war was proclaimed, and our regiment went up in a day or two from its usual strength of 600 to nearly 1000. But the stock of rifles was deficient. We were promised a further supply in a few days, which, however, we never received: