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cents per square for each insertion.

Business notices not exceeding 5 lines are in-
serted for \$2 a year.

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insertions desired, will be continued till forbid and
charged according to these terms.

LARRIMER & WARD.

The Wigginses—A Story for the Panic Times.

BY T. S. ARTHUR.

Joel Wiggins is a merchant. You will
see his sign at No. 22 Second street. It is a
small tin sign, with red letters on a white
ground. If I mistake not the word "Notion"
is just under the name.

"What is your husband's business?"
asked a prying inquisitive of Mrs. Wiggins,
at Newport last summer.

"He is a Philadelphia merchant," an-
swered the lady with dignity.

"That of course settled the matter. If a
woman doesn't know how to designate her
husband in the name of wonder, who
should know. Yes, W. is a merchant."

"And occupies that London store with
the brown stone front?"

"No, not exactly. If you look a little
closer, you will see that Dick & Dixon,
Importers, are the occupants of the elegant
establishment. You must ascend to the
second floor to find our "Notion" merchant."

"Bustling, active, self-important Joel
Wiggins; there he is in his curious shop,
surrounded by things grotesque and sar-
casque, symmetrical and deformed, useful
and ornamental, gathered originally from
all parts of the earth. Fire crackers, cry-
ing babies, red and white tape, fans, mar-
bles, toys, games, puzzles, masks, hobby
horses, porcelain, bric-a-brac and Indian
figures, motto cups and motto wafers, and—
but the inventory is hopeless! If your
curiosity is excited on the subject, reader,
call at No. 22—and see for yourself. W's
store is a perfect museum."

"Times were prosperous, and the credit
of W. was good for anything he wished to
purchase. So he has bought freely in
New York and Boston, as well as from the
importers in Philadelphia. He sold as
freely, on the principle, we suppose, of
"come easy, go easy." He had but to se-
lect goods, to any amount, and they were
promptly delivered, the invoice rendered,
and a note at four or six month taken in
payment. And as he was treated, so he
treated his customers, and they found
their way to his "Notion" room from all
parts of the country far and near."

"What a splendid business he was doing!"
Sales mounted upwards, at the rate of
seventy, eighty, and one hundred thou-
sand dollars a year, and his profits ranged
from ten to forty per cent. He was get-
ting rich so fast that his head swam as he
looked from the sudden height he had ob-
tained. Twenty-five per cent clear profit
annually! That was the flattering an-
nouncement he laid to his soul, and not
very far in the golden distance he saw
himself a merchant prince."

"Buying on time and selling on time are
all very well, if the selling time is shorter
than the buying. The reverse is gener-
ally the case. It was so with Joel Wiggins.
He bought at four, six and eight months,
and sold at six, eight, nine and twelve
months. Of course, when his own notes
became due, he had to meet them by dis-
counts. The two banks in which he kept
his accounts—checking from one and de-
positing in the other a great many times
every day, to indicate active business, just
as a doctor with limited practice hurriedly
calls on one of numerous pressing calls—the
two banks gave him a certain "line" or dis-
counts, about ten cents on a dollar of his
wants. The other ninety per cent, was
raised "on the street," that is, through
bill brokers, who represented private money
lenders and unscrupulous bank officers.
On ninety per cent W. paid at the rate of
from one to two-and-a-half per cent, a
month, according to the estimated value
of paper or collateral which he had to of-
fer."

"So affairs went on swimmingly with Mr.
Joel Wiggins. He was getting rich fast—
"hand over fist," as he sometimes elegantly
expressed it. His Bills Receivable and
stock of goods showed always a large sur-
plusage over Bills Payable."

"With the comfortable feeling conse-
quent upon the fact that money was be-
ing so rapidly accumulated, Mr. W. and
Mrs. W. and Araminta Jane Wiggins, the
wife and oldest daughter, naturally con-
cluded that it was time to live in a
style better agreeing with their position.
So the modest, comfortable house in
Buttwood street, at three hundred and
fifty dollars a year, was given up, and a
stylish affair beyond Broadstreet rented
at eight hundred dollars per annum."

"Now, the more increase of rent from
three hundred and fifty to eight hundred
a year, would not have been so very ser-
ious a matter, if the affair could have stop-
ped at the simple removal from Buttwood
street to the West End. But that was
out of the question. The single item

of new furniture was twenty-five hundred
dollars, and the annual increase of expen-
diture, exclusive of rent, one thousand.—
Mrs. W. and Araminta Jane, moreover
attempted the fashionable, and this cost
something—not a dime less than another
thousand dollars for shawl, silk, lace and
jewelry bills amount up wonderfully fast!
No, a thousand dollars is below the mark.
It costs a trifle to be fashionable."

"Next a carriage, and next a country
house. They came naturally. A cottage
and garden overlooking the Delaware.—
This was the climax!

"Everything went on charmingly. Mrs.
W. and Araminta Jane were at Newport
last summer, bent on making a sensation,
and Mr. W. was in Philadelphia, taking
care of his payments, which were heavy.
Money all at once grew a little tight;
banks were unaccommodating, and Wiggins
found himself obliged to submit to
sundry terrible hard shaves to "raise the
wind." One day his bill broker could get
nothing on the paper he had to offer. So
he was forced into Third street, where on
"undoubted" collateral, he raised two
thousand dollars for two days, at one per
cent a day!

"On the next day money was a little
tighter. He had five thousand dollars to
pay. He got through, but only at a ter-
rible sacrifice."

"On the day following he raised three
thousand more to lift maturing notes, but
not enough to meet the two thousand col-
lateral on which he was paying one per
cent a day. That arrangement was confined
for two days longer."

"Mr. W. began to feel a little uneasy.—
Pleasant on to one of his dependents after
three o'clock, a letter from Mrs. Wiggins
asking for five hundred dollars.—
Wiggins crushed the letter impatiently,
uttering "five hundred dollars!" It was
unmistakable and unambiguous; but he
was in trouble and excited."

"On the following day, W. sent his wife
one hundred and fifty dollars, with direc-
tions to pay off her bills and return with
Araminta Jane immediately. Both she
and Araminta Jane demurred, and scolded
him soundly for his small response to
their demand for money. They did not
mean to leave until the close of the season.
But Wiggins was in earnest, and he
made them comprehend it in another let-
ter. That brought them off by the next
boat for New York."

"Joel Wiggins was getting frightened. The
banks threw him out altogether, and he
was at the mercy of the shavers. But few
country merchants had been in, and few
of them brought money. Sales were light
against an unusually large stock of goods,
which could not be forced on the market
and sold at even half their value. His
country house cost him ten thousand
dollars. He mortgaged it for five—tried
a second mortgage for three more, but no
one bid. It must be sold then—matters
were pressing. Mr. W. announced the
fact at home, like one who expected a
strife. It came. Mrs. Wiggins and Ara-
minta Jane were astounded and indignant.
"Never!" said Mrs. W.

"Never!" cried Araminta Jane.

"What will people say at this coming
down?" queried Mrs. W.

"It will kill me!" sobbed Araminta Jane,
who had caught a beautiful beam at New-
port, and was expecting an offer of mar-
riage by every mail."

"They'll say that Joel Wiggins has been
living too fast," was answered bluntly;
and they'll say the truth—I'd no busi-
ness with a country house yet a while."

"You'd put down the carriage next, I
suppose," said Araminta Jane, indignantly,
not really meaning to be understood as
in dread of that extreme measure, but
rather intending her words as a cutting
rebuttal."

"If I so!" replied Mr. W., who, now,
that the ice was broken at the edge of the
stream, felt his courage rise into a desper-
ate resolution to go forward. Just so,
my dear; the carriage will have to be put
down, and Mrs. W. and Araminta Jane
must walk, or take sixty paces rides in the
omnibus! Necessity knows no law."

"We will not describe the scene that fol-
lowed. Mrs. W. was at first indignant,
but after awhile she calmed down, and
hearkened a little to reason. Araminta
Jane indulged in a fit of hysterics from
which she did not recover for some hours.
But Mr. Joel Wiggins was inexorable."

"On the next day the country house was
advertised for sale. On the next came
the startling announcement of the failure
of the Ohio Life and Trust Company.—
And then—but the disastrous events fol-
lowed are of too recent occurrence to re-
quire a word of detail. Joel Wiggins was
brought down in the general crash, a fact
that in no way surprises. Mrs. W. was
inconsolable for a time—Araminta Jane
was in despair. Oh, the disgrace of com-
ing down! It seemed as if it would kill
them. The carriage went of course, and
with it the caped and banded coachman.
The folly had gone that far."

"The broken "Notion" merchant, who
had kept his carriage and boasted a coun-
try house, called together his creditors
and made an exhibit of his affairs. Alas!
the columns of assets did not foot up as
large as the columns of liabilities, by many
thousands of dollars. This discount and
interest account showed a fearful balance
on the wrong side. Fifty thousand dol-
lars had been paid for the use of money
less than four years. Mr. W. owed
eighty-three thousand dollars, and his
nominal assets were sixty-four! So much
for the rich merchant, who had set up his
carriage, and sent his wife and daughter
to see high life and spend money at Sera-
toga and Newport! He represents a
class, and is rather a favorable specimen;
for Mr. W. really meant to be honest, but
the inflation of the times led him into error."

"The creditors of Mr. W. were not hard
on him. They agreed to accept forty
cents on the dollar, taking his own notes

at six, twelve, eighteen and twenty-four
months, in settlement. A few wanted to
close him up. They were outraged at the
country house and carriage part of the
business—but the majority pitied poor
Wiggins, who was so deeply humiliated,
and almost ready to shoot himself in des-
pair."

"We must give up this house," said Mr.
W. on returning from the meeting of his
creditors. He spoke like a man in earn-
est. Mrs. W. started and flushed—Ara-
minta Jane turned pale.

"Your creditors have not been so exact-
ing, so cruel!"

"Are you nothing but selfish fools!" ex-
claimed Mr. W., his wrath leaped over all
barriers. "Hard! Cruel! They have been
kinder than I dared to hope for!"

"Oh, then, we will not be forced to move
from here!" sobbed Araminta Jane. "It
would kill me—I could never survive the
humiliation. You must not think of it,
pa."

"It is thought of and decided," said the
resolute Mr. W. "The bubble has burst,
and I am now a bankrupt. We went up
like a rocket, and now we are coming
down like the sick."

"But we will economize," said Mrs. W.

"I know you will for necessity knows
no law," was answered.

"We'll send away the waiter, and let
the chambermaid attend the door and
table."

"The cook can attend to the door, and
we'll wait on ourselves at table. It won't
be the first time in our lives. I for one
shall feel relieved. It always annoys me
to have a waiter gazing at me when I eat."

"Poor Araminta Jane was in despair.
"We can't get all our furniture into a
smaller house," said Mrs. W.

"Very true," replied Mr. W. "I've
thought of that. We'll have a sale, and
get rid of the costly lumber that surrounds us.
Furniture furniture will suit better our
reduced style of living, and—my honorable
parole!"

"A sale! Oh, disgrace! Would you kill
me, sir?" And Araminta Jane confronted
her resolute papa with the countenance
and attitude of a tragedienne."

"You don't seem to have common sense
or common decency enough to live in this
world, so the sooner you are killed off the
better," coldly replied Mr. W. "I shall
have the sale and risk the consequences."

"And he did according to his word.—
The red flag in less than a week, was
unfurled from one of the windows of the
handsome West End house; and the hum-
ble and desolate Wiggins retired to a
meaner abode in a smaller street, the fur-
niture of which corresponded much bet-
ter with the condition of a man who
could pay only forty cents on the dollar."

"Wiggins himself was honest at heart;
but the W. in the mass were weak, vain
and pretentious. The suddenness with
which they fell from the extreme height,
stunned and blinded them, and it was
some time before a new and better life be-
gan to vitalize their actions. It did, how-
ever, thanks to the resolute conduct of
their head."

"There is a lesson in the fall of the Wig-
ginses, and a good many lessons in the way
they managed to get along after their fall.
With the reader's leave we may look in
upon them again at intervals. We think
them worth observing."

[From the New York Ledger.]

A HOT DAY.

Sissing frying-pans and collapsed flap-
jacks, what a hot day! Not a breath of
air stirring, and mine almost gone. Fans
enough but no nerve to wield 'em. Food
enough but no strength to chew it. Chairs
hot, sofas hotter; bed hottest. Sun on
the back stoop; sun on the front stoop;
and hot neighbors on both sides. Kittens
mewing; red-nosed babies crying, poor
little Hot-ten-tots! dogs baying about
with protruding tongues and inquiring
tails; cockerels feebly essaying to crow.
Everything sticky, and flabby, and limp-
sy. Can't read; can't sew; can't write;
can't talk; can't walk; can't even sleep;
hate every body who passes through the
room to make it hotter."

"Now, just see that fly. If I have knock-
ed her off my nose once, I have done it
forty times; nothing will serve her but
the bridge of my nose. I say her, because
I am sure it is a female, on account of its
extraordinary and spiteful persistence."

"Will I have any thing to drink? No,
wine heats me; lemonade sours me; wa-
ter perspires me. Will I have the blinds
closed? No. Will I have 'em open? No.
What will I have? Well, if there's an
old maid to be had, for Heaven's sake
walk her through this room to cool it."

"What will I have for dinner? Now, isn't
that the last drop in my brimming cup?
Dinner, indeed! Soup hot; fish hot; beef
hot; mutton hot; chicken hot—ugh!
Hot potatoes; hot squash; hot peas; hot
padding; hot children—ugh! Tell that
butcher to make his will, or get out of my
kitchen. Lady down stairs wishes to see
me. In the name of Adam and Eve take
all my dresses off the pegs, and show her
—but don't believe I'd be so mad as to get
into them for anybody living."

FANNY FERN.

PROGRESS OF AMERICAN ARTS.—A watch
manufactory has been established in Wat-
tiam, Mass., where the separate parts of a
watch are stamped out by machinery, and
are made so exactly alike that parts of
one watch will fit the works of a thousand
other watches of the same size; and in re-
pairing, new parts without deranging the
other works. The jewels are bored by
hand, and the corresponding pivots fitted
to them by females. The simplest kind
of lever watch, without the fusee, is the
form adopted, and per annum. It is said
that better machinery for a watch will be
long be made for \$5, than was made fifty
years ago for \$150.

The Washington Hotel Poisoning.

We conversed yesterday with a very in-
telligent gentleman of this city, one of the
officers of the American Telegraph Com-
pany, who is among the sufferers by the
mysterious disease which broke out in
Washington city just prior to the last
Presidential inauguration. From a condi-
tion of great bodily vigor and a comfort-
able degree of corpulence, he has gradu-
ally wasted until reduced to a feeble in-
valid. During the many weary days of con-
finement allotted to him, he has watched
the progress of the malady till the list
of deceased victims has reached twenty
seven, including many eminent names;
and he calculates that out of a total of
three hundred sufferers, at least one half
are in a state of dejection no better than
his own. In spite of all the theories
which have been advanced by medical
men and Sanitary committees, he adheres
to the belief that the fatal "epidemic," as
it was called, was occasioned by nothing
else than a malignant mineral poison; and
the same opinion is held by other suffer-
ers with whom he has conversed. Up to
a recent period, he was treated by a physi-
cian of the neighborhood as for malarial
or atmospheric poison, with no percepti-
ble benefit; but upon the physician and
treatment being changed, substituting an
antidote to arsenic, favorable symptoms
became at once apparent, and he is now
able to leave his apartment. The conclu-
sions of the Washington examining com-
mittee, which attributed the disease to
noxious influences to some extent by the
desire at that time existing to secure a
large appropriation from the government
for an extensive system of sewerage, and
has been thus obtained.

"What ever the origin of the disease, it is
very difficult to satisfactorily account for
all the phenomena attending it, especially
the slow, deadly manner in which it preys
upon the system, year after year, until the
vital principle is destroyed and the strong
man prematurely cut off, unless the agency
of a malignant mineral poison is admit-
ted."—*Journal of Commerce.*

THE KOSUTH FAMILY IN AMERICA.—This
now in a certain degree retired from pub-
lic notice, we are certain that the Kos-
uths in this country still hold a warm in-
terest in the hearts of thousands among
us. We are glad therefore to know that
after many severe trials incident to their
ad exile and sudden change of circum-
stances, land and language, they are now
in a great degree sheltered from the cruel
storms that have swept over them."

The daughters of the admirable Mad-
ame Meslensky, the Nightingale of the Hun-
garian war hospitals, have been most gen-
erously cared for by Mr. Cuger, of our city,
and under superior teachers, have grown
up to sensible and accomplished woman-
hood, such as would have rejoiced the
spirit of their departed mother, who ex-
claimed on her death bed that she could
now expire in peace, since her children
would be in a better condition than if she
had lived."

Friends of Madame Zulovsky have pur-
chased for her a little farm in New Jersey,
where she lives in comfort with her two
youngest children. Her second son is
quite distinguished as a civil engineer in
the West."

The gentle, discreet and accomplished
Madame Rutspay has established a
boarding school for young ladies at Corn-
wall, near Newburg, which promises to be
highly successful. Her eldest son, a grad-
uate of Union College, is in the engineer
department of the navy yard at Brooklyn;
the second is in the navy agency at New
York. They are gentlemanly unexception-
able young men."

Sad as has been their lot in the loss of
fortune, home, country