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Love and Speculation.

A TALE OF THE DAYS OF DISCOUNTS IN NEW-YORK.

BY EPES SARGENT.

(Concluded.)

CHAPTER III.

tea sale to attend—Mississippi cotton lands to buy—India rubber stock—malleable iron—Canton—Maine timber-lands, and—is this your friend, Buckwood?

"Yes; allow me to make you acquainted, Mr. Timberstock, with Mr. Singleton, Mr. Singleton, Mr. Timberstock."

"I am most happy to make your acquaintance," said Singleton, bowing. "I have heard so much of Mr. Timberstock's business talent, his activity, his—"

"Enough said—know just what you were going to remark—save yourself the trouble—can tell by a man's eye what he is going to say."

"Another proof of the sagacity for which I was about to give you credit."

"Credit, sir? If you have any funds you are not using, I am the man for—pshaw! Excuse me. I was on a false trail. Buckwood has been telling me your story."

"Yes, Mr. Timberstock, and he has impressed me with a very high idea of your capability and shrewdness."

"As for that matter, Mr. Singleton, I trust I can make or lose a fortune as fast as any one. To-day at the top of the wheel—to-morrow on the lowest spoke—to-day a bull, to-morrow a bear—but always ready to serve a friend. The secret of success in this world, Mr. Singleton, is embraced in one simple word. That one word is your genuine philosopher's stone, your true elixir, by which all you touch may be converted into gold. That one word is—let me whisper it in your ear."

Harry inclined his ear to his new monitor, who whispered the mysterious word.

"Humbug! Did you say *humbug*?" ejaculated our hero.

"Exactly," said Mr. Timberstock.

"Sublime!" rejoined his pupil.

"Touching your own case, now," said Moses, "let me inquire have you any rich relative, from whom you expect any little legacy?"

"Not one," replied the artist, "not one from whom I hope to receive a brass farthing—though, to be sure, I have an uncle in Canton, but whether he is rich or poor, I know not."

"What is his name?"

"Doyle—Daniel Doyle; and when I last heard from him, he was in robust health, and likely to live these fifty years."

"No matter for that, sir. We must kill him."

"Kill! kill! What do you mean, Mr. Timberstock?"

"I said kill—ay, kill, kill, kill, sir! Can any thing be more explicit? We must kill him, and let you inherit the whole of his property."

"Sir, if you are jesting, let me tell you, I am not in a mood to relish buffoonery."

"Don't prattle—don't interrupt me," said the imperturbable Moses. "I will settle your business for you in five minutes. Buckwood, amuse our friend while I am writing."

Mr. Timberstock drew a table towards him, seized a pen, and commenced writing with immense velocity. The young painter looked towards Buckwood for an explanation, but that gentleman preserved an unmoved countenance.

"I congratulate you, sir," said Singleton, "upon your choice of acquaintances, and thank you for introducing to me such an amiable cut-throat as this Mr. Timberstock appears to be."

"Pooh! it is all in the way of business," said Buckwood; "it will not be the first murder he has committed. On paper—"

"Is it possible, Buckwood, that you can palliate the monstrous profligacy of his proposition—you, whom I have regarded as a gentleman and man of honor?"

"Nonsense, Harry. You should be above such childish prejudices by this time."

"Prejudices, indeed!"

"This will do," exclaimed Timberstock, rising from his seat. "Here is some news for *Messieurs les Redacteurs*. Listen to this paragraph: 'Fortune's Freaks—The Brighton, which arrived at Boston, from Calcutta, on Wednesday last, brings intelligence of the death of Mr. Daniel Doyle, the chief partner of the extensive house of Doyle & Co. The whole of his immense property falls to his nearest heir and nephew, Mr. Henry Singleton, a young and accomplished artist of this city. By this windfall, Mr. Singleton comes into the possession of upwards of two millions of dollars, and is lifted from a condition of comparative penury to affluence. We are glad to learn, that the young gentleman is in every respect worthy of his good fortune.'"

"And do you think," exclaimed Henry Singleton, "that I shall lend myself to such an imposition?"

"Buckwood, your friend is green," said Timberstock, quietly raising his glass. "Come we won't be offended Mr. Singleton; you have confided your interests to us, and we will take care of them. My young friend, do not hope to move a step forward in this world with the reputation of a poor man. First, make the world believe you are rich, and then they will trust riches upon you. Let them suppose you to be poor, and they will deprive you of the little you have. Such is human nature!"

"And so your principle is—"

"Humbug, sir—principal and interest—plain *humbug*."

"Well, what do you propose doing?"

"I propose giving you an opportunity of making your fortune in earnest. To-morrow your endorsement will be as valid among the rabid speculators of Wall street, as the name of John Jacob Astor. They will see the statement in the newspapers, and swallow it with a gudgeon's eagerness. Stocks are daily fluctuating,—you must buy on credit and sell for cash—and continue to buy and sell until your fortune is made. I know many cases where fortunes have been staked upon lighter presumptions. Now, tell me, what stocks you will have. Here is a splendid opportunity for speculation in the Grand-Rag-Sugar-Anti-Slave-Labor-Company."

"Rag-Sugar! What the devil is that?" ejaculated Harry.

"The Company was formed," said Timberstock, "upon the report in the newspapers, that a French chemist had discovered a process for extracting sugar from old rags. On this hint, we have gone ahead. The capital of our company is three hundred thousand dollars. We have already established a grand Rag-Depot, at the Five-Points, and our apparatus for the manufacture will soon be constructed. Suppose I put you down for a hundred shares? The stock is only ten per cent above par. We shall drive it up to fifty in a day or two. What say you to a hundred shares?"

Harry Singleton began to suspect he was the victim of a quiz—or, as the knowing ones say, that he was 'sold.' He resolved that he would be even with his 'victimizers,' and so said, with assumed carelessness:

"Oh, put me down for a couple of hundred shares, while you are about it."

"Why that is twenty thousand dollars!" said Buckwood.

"Only twenty thousand!" exclaimed Singleton—"Well, if you think that too little, put me down for three hundred shares."

"Bravo!" exclaimed the broker, noting down the order—"three hundred shares for Mr. Singleton, in the Grand-Rag-Sugar-Anti-Slave-Labor-Company."

"To be paid for in rag money," added Buckwood.

"Ah! here," said Mr. Timberstock, "is the most wonderful project of all. We call it the 'Patent-India-Rubber-suction-hose-Atlantic-Milk-supplying Company,' and our proposal is, to establish a grand milk reservoir at Montauk Point, and to supply ships crossing the Atlantic, with milk, by means of three thousand miles of suction hose, composed of India-rubber. Between you and me, I got up the company to help on my India-rubber stock. How many shares will you take?"

"As the project is rather a bold one," replied Singleton, "and as I entertain some philosophical doubts as to its feasibility, I think I will venture to take only a couple of hundred shares."

"Now, you had better say three hundred," said the broker, with his most winning smile; "I assure you, upon my honor, the stock will rise ten per cent before the week is out. If you were not a particular friend, I should not think of letting you have it at any price. Shall I say three hundred?"

"Well, it is all the same to me. Let it be three hundred."

"Three hundred it is. Let me see, what comes next on my list—a plan for ameliorating the condition of quadrupeds—pshaw!—Plan for carrying the mail by balloons—the Saw-dust and Shavings Association, who have taken out a patent for making deal boards out of sawdust and shavings,—Submarine Exploring Company,—the Tar and Turpentine Paving Company,—the Bubbleton Timber Association,—Zounds! does no one among all these hit your fancy? Well, what think you of Wholehogopolis city lots?"

"Oh, I will take them by all means, to any amount," said Singleton with alacrity.

"Good! I will put you down for five hundred shares. And now I must be off. In the morning you must give me your note for these stocks, endorsed by Buckwood, and before the week is out, you shall be a rich man, in spite of yourself, Mr. Singleton. For the present good bye. Come, Buckwood."

Now it chanced, that as Messrs. Buckwood and Timberstock were taking leave of their friend and approaching the door, they confronted Mr. Cabbage, the tailor, who was entering with a very formidable looking bill in his hand. Harry Singleton, wearied and vexed, had thrown himself upon a sofa, unconscious of all that was spoken.

"Cabbage, my boy, how are you?" exclaimed Timberstock, striking that individual upon the back with a vehemence that made him draw up his leg with pain—"Have you come to congratulate our young friend here?"

"Yes, if you call that congratulation," replied Cabbage, displaying his bill with a grim dryness of manner.

Timberstock glanced over the document, and then whispered with apparent earnestness,

"Nonsense, Cabbage; your charges are too moderate. Clap on at least fifty per cent. He will pay it. Why do you stare? Have n't you heard the news?"

"What news?" gasped forth the astonished Cabbage.

"Old Doyle is dead—that good old man—Singleton's uncle. The boy pockets a cool two million. You will see it in the newspapers to-morrow. I advise you to keep on the right side of him."

"Two millions of dollars! I am paralyzed! Two millions of dollars!"

"Certainly; the last arrival from Canton brought the news. So clap on the items, Cabbage, to double the amount. The boy will pay, and ask no questions. And Cabbage, if you are in want of funds, come to me, I have the investing of his property, and you, you dog, shall have another kind of *in-vesting* to do for him—do you take?" Capital pickings! Mum's the word."

Thus saying, and blinking, and touching his nose in a most mysterious manner, Mr. Timberstock and his companion departed. As for Cabbage, he stood mute with amazement, trying to take in the immense idea, which had been so suddenly imparted. A thousand golden visions flitted through his brain. It was no later than yesterday, that he had rebuked his daughter, Lucy Ann, for remarking that Mr. Singleton was a nice looking young man. Now, if Mr. Singleton could only be persuaded to think that Miss Lucy Ann was a nice looking young woman, what a nice speculation it would be for the family of the Cabbages! But here he was interrupted by an ejaculation from the wealthy heir himself, who abruptly rising, exclaimed:

"How could they so sport with my misfortunes?"

"His misfortunes! Poor youth! He was fond of his uncle," said Cabbage, aside.

"To intrude themselves upon me in this hour of my affliction with so absurd a project!"

"That fellow, Timberstock, has been trying to league him in with him in some of his fancy stock speculations. Prudent youth, to refuse to have any to do with him"—thought Cabbage.

"No, Emily; it must not be! I must give you up."

"Some poor girl, that he now feels too proud to marry," said the tailor, with an inward admiration of his own sagacity.

"Give her up! I cannot! I will rush to her arms." Singleton turned in the ardor of his emotions, and found himself affectionately clasped by Cabbage.

"This meeting is as unexpected, sir, as it is—delightful," said Harry, with a wry expression of face and a faltering tongue.

Cabbage hastily tried to conceal his bill, and began,—"I beg pardon, Mr. Henry, for intruding at such a moment, but I could not forbear offering you my—"

"Your bill of course," interrupted Harry.

"Well, out with it, man. You needn't put on that tombstone face."

"You misapprehend, Mr. Henry. It was my condolence, my sympathy, my—"

Here poor Cabbage was so overcome with emotion, that he drew forth a white pocket-handkerchief, applied it to his eyes, and then in language broken by subdued sobs, continued:

"Most worthy man was your lamented uncle, Mr. Doyle. Excuse this display of feeling, but my interest in the family, my—"

"Eh? How? What is the meaning of all this?" said Harry. "Wasn't that your bill in your hand?"

"That, sir! what, sir?"

"That paper in your left hand—the one behind you."

"Oh, that, sir! That is the paper—ahem!—I brought to take your measure with. Of course, you will want a new full suit of mourning."

"Full suit! Mourning! Oh, ah! Oh, yes, I recollect. (This is a very pleasant delusion.) But touching your little account."

"Oh, I beg you not to speak of it."

"But how will you take up that note?"

"A matter of no consequence. The bank will renew it. Upon my word, Mr. Henry, I shall take it as unkind if you insist upon hurrying the payment. I beg you will permit it to stand."

"I am very anxious, at this moment, to pay off all my accounts; but seeing it is you, Cabbage, why, ahem, the bill may stand."

"Much obliged—and now, if you will step round here to the light, I will take your measure."

"Ah, now, for the full new suit of solemn black."

Before retiring to repose that night, Henry Singleton, addressed the following note to the lady of his love:

"DEAR EVELINE,—We must abandon our project of an elopement for the present. My motives for this reconsideration will be explained when we meet. Couldn't you rally the Count into challenging me? *Ton ami; qui t'aime.*"

H. S.

CHAPTER IV.

The next forenoon, after a late breakfast, Henry Singleton walked forth to breathe the sea air on the Battery. Of the events of the preceding day, his interview with Eveline seemed alone to remain upon his memory. If he thought of all of Messrs. Buckwood and Timberstock, it was only to smile at the folly and flippancy of the proposition, which the latter individual had made to him. It was a brilliant morning. All the beauty and fashion of

New-York seemed to be flashing through Broadway. Since the reverse in his fortunes, Harry had mingled but little in society, and to be candid, society did not appear to miss him much. The people who gave dinner-parties, had quite dropped him, now that a sumptuous dinner was a rarity to him, and mammas with marriageable daughters, who used once to insist upon treating him as 'one of the family,' now always managed to have their attention attracted towards something beyond, when he met them in the street.

But, for some reason or other, on the morning in question, a most miraculous change appeared to come over every body, who had ever known or seen him. He had not proceeded the length of a square, before he was accosted by Mr. Snob, who shook hands with him for nearly five minutes, a fact sufficient to have given Harry unlimited credit with half the tailors in town. Snob was what is called 'a solid man.' He was a Director in the Bullion Bank, and had been kind enough to recommend to Singleton's father, the endorsements, by which the latter was sunk. In consideration of this friendly act, Harry had, soon after his father's demise, called upon Snob with the request that he would assist him in getting discounted at the bank some good paper, to the enormous amount of two hundred dollars, a request which Snob superciliously rejected, recommending Singleton to lay aside his kid gloves and French boots, and to 'live as he had lived at his age.' Harry had a better memory for benefits than for injuries, and so, when Snob took him by the hand, he did not repel the familiarity.

"Come and dine with us to-day, *en famille*," said Snob; "Maria often speaks of you, and the rides you took at Saratoga. She has improved astonishingly in her playing. We dine at six."

"Indeed, you must excuse me to-day," said Singleton, wondering at the inexplicable condensation.

"Well, suppose you say to-morrow, or the next day," continued the bank director.

"I will send you word in the morning," said Harry. "Should I be able to come during the week?"

"Nay, we will fix a day, and send you word," said Snob. "Good bye, my dear boy. Expect to hear from us soon."

As Harry continued his walk, all his acquaintances seemed to be at extraordinary pains to bow and smile. Mr. Whip, the Editor, who had cut up his pictures in the last exhibition so unmercifully, stopped and made known, that he had written a most laudatory critique upon Harry's portraits at Clinton Hall. Mrs. Somerset, who had stricken Harry's name from her visiting book for the last two years, beckoned to him from her carriage, as he was passing Stewart's, and begged he would come to a small musical party at her house, that evening. Mr. Cameo drew his greys up to the curb-stone, in his natty turn-out, and invited him to ride over to the races. In short, before he reached home that afternoon, he seemed to have shaken hands with half the city. He entered his room, mystified at the occurrences of the day. What could have made people so very friendly all at once? His eyes fell upon the centre-table, and there lay some half-dozen unopened notes in delicate envelopes, and sealed with fancifully-tinted wax. He hastily connoed the directions to see if any of them were in Eveline's handwriting. Alas, no! They were invitations from Miss A. and Mrs. B. and other worthy people to small parties and family re-unions.

"What the deuce does all this mean?" said Harry, thoughtfully, "am I dreaming?"

He sat down, carelessly took up the newspaper of the day, and abstractedly ran his eye over the editorial columns. He was in the midst of a very able 'leader,' which was proving to his entire conviction, that the country was completely ruined, and that the Barings would have it in their power to sell the whole United States at auction, to the highest bidder, before the year was out, when his head sank with drowsiness, and the soft influences of dreamland lulled his senses. He suddenly started, however—some mischievous imp, commissioned by Queen Mab, having respectfully intimated to him, that Count Mareschino was slapping him on the back. He smiled at the joke—picked up the newspaper, and again attempted to fix his attention upon its contents; but the letters swam before his eyes, which opened and shut again, and finally stared wide open, as if unclosed by a spring. Their gaze seemed riveted with an expression of consummate horror upon the paper. What did they behold? It was the announcement penned by Timberstock, in which our hero was declared to be the fortunate heir of two millions of dollars! There it was, printed—published, with the name of HENRY SINGLETON ESQ., at full length! So, the mystery was explained! Poor Harry! He thrust on his hat, seized a caw-skin, and rushed from the house.

CHAPTER V.

In a small office, attached to the basement story of a building in Wall street, sat Mr. Timberstock, expounding matters financial to his latest victim, Mr. Gregory Gray, the father of the interesting young lady, whom we have intro-