

Jeffersonian Republican.

THE WHOLE ART OF GOVERNMENT CONSISTS IN THE ART OF BEING HONEST.—Jefferson.

VOL. 9.

STROUDSBURG, MONROE COUNTY, PA., THURSDAY, MARCH 22, 1849.

No. 35

Published by Theodore Schoch.

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The Poor Man.

BY T. S. ARTHUR.

"You don't look well, Mr. Preston; I'm afraid you stick too close to your shop," said a friend to Mr. Archibald Preston, a thriving manufacturer, whose well-conducted and growing business yielded him from four to five thousand dollars yearly.

"I'm not very well," replied Mr. Preston.— "The fact is, as you say, I am confined too closely to business. I need more recreation than I get."

"Why don't you go off, then, and take a good holiday? A week at the sea shore, or a trip over the mountains would add a year to your life."

"Very likely. But such luxuries are not for me. I am too poor for these indulgences."

"Too poor? You, Mr. Preston?"

"Yes, indeed. I'm too poor. There is no better established fact than this. It would delight me to do as you suggest. Last year I settled, as a thing certain, a trip to Niagara this summer. But I expected a much easier money market than there has been since mid-winter. No; I can't leave home on any pleasure trip. I am too poor for that."

"Poor man!" said the friend to himself, as he walked away, "I wonder if he will ever feel able to take any enjoyment in life?"

Shortly after, a gentleman called upon Mr. Preston, and asked if he would not take two or three dollars worth of tickets for a concert, got up for the benefit of a sick musician, and his destitute family.

"Nothing would give me greater pleasure," he replied, "but really I am too poor. We must be just, you know, before we are generous. It would be right for me to spend three or four dollars for concert tickets, and then let my notes be protested."

"No; certainly not. But there is no danger of that."

"I don't know. I ought to be the best judge. Every one knows when the shoe pinches. It is just as I tell you. I'm too poor for such luxuries."

"Don't call it a luxury, but a charity, Mr. Preston."

"But is not charity a luxury? Can anything produce more real pleasure than the act of relieving the distress of our fellow-creatures?—If I were only able, no man would take more delight in doing good. The time will come, I trust, when my hand will be as open as my heart. At present, as I have said, I must content myself with being just. I am too poor to be generous."

Now, all this was not sheer hypocrisy. Mr. Preston did think, that if he were only in good circumstances, he would be exceedingly generous; that he would scatter benefits around him with a liberal hand. But until he became better off in the world, he deemed it but right to exercise prudence in all things. And he was correct in the principle, though scarcely so in the rigid way he applied it to his own case.

A beggar came into Mr. Preston's little office or counting-room, soon after the friend to the sick musician had retired, and asked for a penny.

"We've nothing to give away," said he, waving his hand for the mendicant to withdraw.

"We're all too poor here."

"Only a penny, sir," importuned the beggar; "only a single penny."

"Didn't I tell you that we had nothing to give away," repeated Mr. Preston, sternly.— "Then he muttered to himself, as he turned to his desk.

"I'm too poor to scatter money in the street; or to fill the hand of every one who asks for charity."

And Mr. Preston really did feel poor; far poorer than his clerk, to whom he paid seven hundred dollars a year; and who, on that sum, maintained a wife and two children, and partook, at the same time, of such amusements and recreations, within his means, as he deemed essential to mental and bodily health. He could also, occasionally indulge in the luxury

of benevolence, a thing felt by his employer to be almost entirely beyond his ability.

At home, this poor feeling of Mr. Preston manifested itself in various forms, all in some way or other, abridging the comforts his family were entitled, by virtue of his real ability, to enjoy.

Mr. Preston started in life with the purpose of acquiring property. Never, since his earliest recollection, had he felt otherwise than poor; and consequently, unable to enjoy the good things of life, with which so many around him were blessed. The means possessed in the present, were never adequate to bring within his grasp such things as he desired; and, therefore, he felt always too poor to indulge in the blessings appropriate to his true external condition. When his income was a thousand dollars a year, he restricted himself and family to an expenditure of five hundred; and when it was three thousand, the limit of expense was one thousand. Now, he was reaping an annual profit of at least five thousand dollars, and was actually worth thirty thousand dollars; and yet he felt poorer than he did five years before; and was troubled in his mind at the thought of being under the ruinous expense of fifteen hundred dollars a year for the support of his family.

"If I were a rich man," was, next to "I'm too poor for that," his commonest form of expression. And he was never called upon to expend a dollar, except in the way of business, without a feeling of reluctance at parting with the money, amounting almost to pain. Wealth was, in his eyes, the greatest good, and its possession the means of bringing the highest earthly happiness. Yet, as far as his experience went, it contradicted this idea entirely; for the better off in the world he became, the more was he inwardly dissatisfied, and the more eagerly did he grasp for still larger possessions. His error was like that of far too many others. He imagined that wealth in itself would bring a state of mental tranquility—a peace of mind that nothing could disturb.— And he believed also, that after he had become rich, he would use his riches for the procurement of all the good things for himself and family that the earth had to offer. While he was poor, self-denial was felt to be a virtue; when he became rich, he meant to be liberal to himself and others.

And so the world went on with Mr. Archibald Preston. Yearly he added house to house, and dollar to dollar. But he was still, in feeling, a poor man. It really hurt him to part with a shilling; and almost every luxury his family enjoyed was wrung from him by his pride, or yielded to an importunity that he had not the moral power to withstand. His health was suffering through prolonged application to business, and he felt the necessity for relaxation. If he could have gone away alone, at the time a friend suggested, as has been seen, to visit the sea-shore, he would have gone and taken cheap boarding in some private family for a week or two. But that economical way of doing the thing was out of the question; for his wife had been urging him, year after year, to take her to Cape May, Saratoga, or some other summer resort; and if he went for his health, she must, of course, go along. And this would make the trip far more expensive than he felt able to afford. So he denied himself this ground. When he was able, even in his own estimation, to make his wife a companion in the long-thought-of and desired summer recreations, another drawback to the enjoyment was at hand. Three daughters had come so near to the estate of womanhood, that the leaving them at home, as indifferent parties to such an arrangement, was out of the question. And to take them along would make the expense entirely too great. Their school bills, music bills, and bills for various private lessons in the languages, etc., were really appalling to the father, and kept him, all the time, with a poor feeling about his heart. To add to the annual cost of living, already alarmingly great, by a fashionable trip to the springs of the sea shore, was not to be thought of for a moment.

"But," urged Mrs. Preston, who was more importunate than usual, "it is absolutely necessary for you to take some relaxation from business. And I am sure we can afford the expense far better than the Melvilles, who go to Saratoga, Newport, or somewhere else every season."

"As for that," replied the husband, "I am of opinion that the Melvilles had much better stay at home. To my certain knowledge, Melville is always short for money; and rarely succeeds in getting a note out of bank without borrowing from some one. I believe I am worth two dollars to his one, if the truth were known, but I can't afford the extravagances in which he indulges."

"A couple of hundred dollars, once in your life-time," said Mrs. Preston, in reply to this argument, "I am sure, can't hurt you. For more than twenty years you have been tugging at the oar of business, without so much as a week's relaxation; and I think it is a pity if you can't take a little enjoyment now. What's the use of money, if not to enlarge our comforts?"

"Two hundred dollars! indeed! If it were not going to cost any more than this I would

not say a word; though I am not so clear that it would be right to throw even that sum away. But five hundred is not going to cover the cost. Why, you and the girls would spend at least two hundred in new clothes before thinking yourselves in any kind of decent trim to appear at a fashionable watering-place. I know exactly how it will be. I've thought it over and over and over again, twenty times, and can come within a dollar of the cost."

"Suppose it were to cost a thousand dollars," said Mrs. Preston. "What of that? It is only once in a year; and it's a pity if we can't enjoy, to some small extent, the means in our hands. I'd rather be poor than to suffer the tantalization of our present circumstances."

"Poor! Rich! Can't I make you comprehend, Ellen, that we are not rich? If I were rolling in wealth, it would be another thing.— But I am not. Every cent I can scrape together I need in my business; and, under these circumstances, to throw away five hundred or a thousand dollars in two or three weeks for mere pleasure would be a folly that I am not insane enough to commit. It would be a pleasant thing, indeed, to come home from Newport, after a month's extravagance and dissipation, and have my paper lie over immediately after."

"Oh, there's no danger of that!" said Mrs. Preston, impatiently.

"Beg your pardon, madam! There is danger. No one who wastes his money can expect to prosper. Suppose we had gone on as extravagantly as the Fultons—what then?— Why, we would have been so poor as they are. Prudence and industry have made me prosperous to a certain extent; and I cannot think of marring all by departing at the present time from the good rule wisely adopted in the beginning."

It was of no use for Mrs. Preston to argue the case with her husband. He held the purse-string, and that, too, with no light grasp. If he did not feel able to afford the expense, no matter who craved the indulgence, it had to be given up. So the trip to Newport or Saratoga was abandoned for that season; though under a promise, which was made in order to get the subject postponed, of a compliance with the wife's wishes when the next summer came round.

At the time this plea of being too poor to bear the expenses was so successfully urged, Mr. Preston was worth, at least, a hundred thousand dollars, and was conducting business on a very extensive scale. But all his means were locked up in his business or otherwise invested, and he kept himself poor by pushing his enterprise to the fullest extent. Every hundred dollar check, drawn for family expenses, was filled up with a sigh; for that much was lost, irrecoverably. Money expended in business; like seed sown in the ground, produced more money; but money spent for eating, drinking, and other things, necessary to the support of life, was felt to be like so much thrown into the sea. As Mr. Preston grew older and more prosperous, this false estimate became more and more confirmed, and the feeling arising therefrom, stronger and stronger. He never felt otherwise than poor; for he never saw clearly how he could spare money from his business or investments, in which he could have used profitably five times as much as he really possessed.

When the daughters of Mr. Preston arrived at woman's age, he found an influence brought to bear upon him that he could not resist; and money, much as the extravagance pained him, was spent with a freedom certainly at variance with his previous habits. Spite of all resistance on his part, the trip to Saratoga was made in the summer succeeding that in which he admitted that he was able to take his wife but not his daughters; and, agreeably to his estimate of expense, the levy upon his purse for that extra piece of "folly," as he did not fail to pronounce it, was exactly one thousand dollars; and this in spite of all his disputes with porters, cabmen, bootblacks, waiters, and hotel-keepers, the whole posse of whom he declared were in combination to swindle travelers.

The wife and daughter of Mr. Preston having gained a decided advantage to themselves, were not at all inclined to relinquish it. The trip to the Springs made them three or four new city acquaintances, with whom visits were exchanged soon after their return. These new acquaintances happened to be living in a style that rather opened the eyes of Mr. Preston's family, and opened their eyes a little in regard to what was due to their social position. A larger house, and newer and more elegant furniture were proposed, and, of course, opposed. But Mr. Preston's opposition was not of long continuance. The odds were entirely against him. He tried to get the matter put off a year or two; to a time when he hoped to feel more able to afford the expense; but no such proposition would be listened to. As for the plea of being "too poor to afford an extravagant style of living," it was not in the least regarded, for it was not believed.

So very rapid was Mr. Preston's accumulation of money, that could he have kept his annual ex-

penditure within the limit it had attained previous to this new innovation, he would have begun to feel a little comfortable—in fact, to regard himself as being in quite easy circumstances. But the purchase of a house at a cost of twenty thousand dollars, with the additional item added thereto of four thousand dollars for fashionable furniture, caused him to feel so poor as to become actually unhappy; the more especially, as, shortly after the possession of his elegant residence, the new year came round, and with it the accustomed annual investigation into business affairs. Unexpectedly, the result of this investigation was a discovery that, instead of a clear yearly profit of ten or twelve thousand dollars, not a single cent had really been made. Two or three pretty serious losses, through failures, added to a sudden depression of prices, while a large stock of manufactured goods were on hand, had produced this result. These failures and this depression in prices were events of very recent occurrence, and their real effects upon the year's business was just becoming apparent. Poor Mr. Preston! He had less enjoyment now than ever in the good things of life with which God had blessed him.— His property had a real value of nearly one hundred and fifty thousand dollars, and his business was a large and profitable one. Yet so poor did he feel after the result of that one unfortunate year become known to him, that for trouble of mind he scarcely slept at night, or eat through the day. Not a block away from where he lived was a man whose income was fixed at twelve hundred dollars. He also had grown-up daughters, and younger children were still to be raised and educated. Yet he was a rich man compared with Mr. Preston; for he rarely had a poor feeling, and enjoyed to the full extent the natural blessings his income enabled him to procure. Sometimes, as he passed the handsome residence of the man rich in this world's goods, he thought how pleasant it must be to have money to spend for all that the heart desired, and to be removed from the necessity of nice calculations in expenditure and self-denial in even moderate desires. But such thoughts were soon dismissed, and caused but a small weight of discontent to rest upon his feelings.— He had a hopeful and confident spirit; and was, therefore, rich in comparison with his neighbor.

The next year's business did not turn out much better for Mr. Preston. There had arisen a great competition in the principal article he manufactured, prices had gradually been falling, and a large stock accumulating. In the early part of the year he stopped his works altogether, and during the remaining portion did but very little. Utterly discouraged at the prospect before him in the beginning of the next year, and fearful lest a continuance in business would result in some disaster, he sold out his establishment at a sacrifice of about twenty thousand dollars on the price at which he valued it, and retired from the business world, feeling really poorer than when he started in life with only a few hundred dollars that he could call his own.

The fact of his retiring from business, gave very naturally the impression that he had accumulated a handsome fortune and was now determined to enjoy it. A man with the reputation is not always left undisturbed in the possession of what he has accumulated. Not long after he had withdrawn himself from the active world to brood over his disappointments, and to ponder on the smallness of his fortune, and the danger of its being swept from his grasp by some unforeseen event against the occurrence of which no foresight of his could guard, he was called upon by a leading member of the church he regularly attended every Sabbath, for a contribution to its funds for some special purpose. The subscription paper was unfolded, and to his dismay, Mr. Preston saw that men really not half so well off in the world as he, had written down their hundreds. A ten dollar subscription was in his mind, as the utmost he felt justified in giving; but his pride would not let him put down "Archibald Preston, \$10," among names opposite to which stood three, four, and five hundred dollars. He considered awhile, to see if there were no way of escape with credit to himself; but none presenting itself, he resolved to gain time by saying—

"Call to-morrow, about this hour, and I will be prepared to say what I will give."

To-morrow, at that hour; not having made up his mind definitely, he managed to be out of the of the way. By this means, he escaped for a week; but the evil day could not be put off entirely. The man with the subscription paper found him out again, when with a sigh he wrote—"Archibald Preston, \$300."

The poor man felt at least twenty thousand dollars poorer after this act. He did not hear ten words of the sermon, on the next Sabbath, for thinking of the ruinous subscription he had been forced to make; and half made up his mind, before the services were concluded, to give up his pew and attend some free church where the gospel was dispensed as it ought to be, without mon-

ey and without price. Such an arrangement, however, he knew better than to propose; for there was a power behind the throne of his will greater, in most matters, than the throne itself. His family knew precisely his ability, and did not let their demands upon his purse fall very far below it.

The annual income of Mr. Preston, on retiring from business, and investing all his money in real estate, or government scrip, was a little over six thousand dollars. The expense at which he was living was about five thousand. For two or three years this went on, and finding he was better off by about a thousand dollars, at the end of each year, he began to feel as if he were in tolerable easy circumstances, when a large fire broke out in a part of the city where he owned five warehouses. These, with a large amount of other property were consumed. A mistake of just one day in the date of the policy of insurance, threw him into a loss of twenty-five thousand dollars.— His property had paid him seven per cent. above taxes, and all other expenses, and the loss in his annual income, was in consequence over seventeen hundred dollars.

Mr. Preston was now poor indeed. The rest of his property paid him but little over four thousand dollars; and he was living at a cost of five thousand. An immediate change was insisted upon and carried; for the poor man had arguments to urge that were made unanswerable. Reform once began was extended far beyond the points to which those who yielded at first imagined it would go. "It's no use to talk, I can't afford it!" was an all-powerful argument, uttered as it was with unaccustomed determination of manner. The elegant house was rented for two thousand dollars, and the family come down so far in their style of living as to take up their abode in one for which Mr. Preston had been receiving eight hundred dollars.

By these changes, Mr. Preston actually reduced his expenses to two thousand dollars below his income. But he has never got over his loss of twenty-five thousand dollars, and feels so poor that he refuses all applications of a charitable nature, denies himself and family at a hundred different points to the abridgement of his own and their real comfort, and makes both himself and them wretched.

Poor man! Had he the wealth of Croesus it would be all the same. To one like him, money never comes as a blessing, for his mind estimates it falsely, and is incapable of finding in its possession any of the real enjoyments that competency is designed to bring.

Process of Coining Gold.

The process of coining gold is very accurately yet succinctly described in a letter in the Boston Post. We condense the description as follows:

The miners have to grind the gold rock fine, keeping it wet constantly, and as it becomes fine it washes off. They have a hard kind of stone for grinding; and they then mix quick-silver with it, and that collects together the gold dust. It is washed out dried and goes through some kind of a heating process. The gold dust is then usually sold to the superintendent of the mint. Sometimes the miners melt the dust and cast it into a bar before offering it to the mint. To find the value, each parcel has to be assayed. The assaying is the most curious and scientific of all business in the mint. The melters take the gold dust, melt it, and cast it into a bar, when it is weighed accurately, and a piece cut off for the assayer. He takes it, melts it with twice its weight of silver, and several times its weight of lead. It is melted in some cups made of bone ashes which absorb all the lead, when a large part of silver is extracted by another process, and the sample is then rolled out into a thin shaving, coiled up and put into a sort of vial called matrasses, are put on a furnace and the acid is boiled again. This is done several times till the acid has extracted all the silver and other mineral substances, leaving the samples pure gold. The sample is then weighed, and by the difference between the weight before assaying and after, the true value is formed.— The gold, after it has been assayed, is melted, refined, and being mixed with its due proportion of alloy, (being equal parts of silver and copper,) is drawn into long strips, in shape not unlike an iron hoop for a cask, the round pieces cut out with a sort of punch, each piece weighed and brought to the right size by a file, if too heavy, when it is milled, or the edge raised and put into a stamping press, whence it comes forth a perfect coin, bearing the endorsement of the "U. S."

A friend, like a glass, will best discover to you your own defects.

Discourse, like the season of the year, is best in its proper time.

Secrecy is the key of prudence, and the sanctuary of wisdom.

He is richest who is contented; content is the riches of nature.

The noblest designs are like a mine, if discovered they are lost.