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## THE TRANSCRIPT,

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By HENRY A. CUTLER.

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From the Banner of Light.

### THE HOME OF MY SPIRIT.

A Vision.

By J. BOMBER, JR.

Worship and work, the journey of life.

lars, and I won't send in your bill in six months. Eight dollars for a fine broadcloth coat. Think of that! Bargains of this kind don't grow on every tree.

While Edwards talked thus he was displaying the goods he wanted to sell in a good way to let the rich glossy surface catch the best point of light, and his quick eye told him that the customer was beginning to be tempted. "I'll cut you off a coat pattern," said he, taking up a yardstick, "I know you want it. Don't hesitate about the matter."

Jacobs did not say "No," although the word was on his tongue. While he yet hesitated, the coat pattern was measured off and severed from the piece.

"There it is," came in a satisfied, half-triumphant tone from the storekeeper's lips. "And the greatest bargain you ever had. You want trimmings, of course."

As he spoke he turned to the shelf for silk, padding, &c., and while Jacobs half-bewildered, stood looking on, cut from one piece to another until the coat trimmings were all nicely laid out. This done, Mr. Edwards faced his customer again, rubbing his hands from an internal feeling of delight, and said:

"You must have a handsome vest to go with this, of course."

"My vest is a little shabby," replied Jacobs, as he glanced downward at a garment that had seen pretty fair service.

"If that's the best one you have, it will never do to go with a new coat," said Edwards, in a decided tone. "Let me show you a beautiful piece of black satin."

And so the storekeeper went on tempting his customer until he sold him a vest and pantaloons in addition to his coat. After that he found no difficulty in selling him a silk dress for his wife. Having indulged himself with an entire new suit, he could not upon reflection think of passing by his wife, who had been wishing for a new silk dress for more than six months.

"Can't you think of anything else?" inquired Edwards. "I shall be happy to supply whatever you may want in our line."

"Nothing more, I believe," answered Jacobs, whose bill was already thirty-five dollars; and he had yet to pay for making his coat, pantaloons and vest.

"But you want various articles of dry goods. In a family there is something called for every day. Tell Mrs. Jacobs to send for whatever she may need. Never mind about the money. Your credit is good with me for any amount."

When Mr. Jacobs went home and told his wife what he had done, the unreflecting woman was delighted.

"I wish you had taken a piece of muslin," said she. "We want sheets and pillow-cases badly."

"You can get a piece," replied Jacobs. "We won't have to pay for it now. Edwards will send in the bill at the end of six months, and it will be easy enough to pay for it then."

"Oh, yes, easy enough," responded the wife, confidently. So a piece of muslin was procured on the credit account. But things did not stop here. A credit account is often like a breach in a canal; the stream is small at first, but soon increases to a ruinous current. Now that want had found a supply source, want became more clamorous than before. Scarcely a day passed that Mr. or Mrs. Jacobs did not order something from the store, not dreaming, simple souls, that an alarming heavy debt was accumulating against them.

As to the income of Mr. Jacobs, it was not large. He was, as has been intimated, a clerk in a wholesale store, and received a salary of seven hundred dollars a year. His family consisted of a wife and three children, and he found it necessary to be prudent in all his expenditures, in order "to make both ends meet." Somewhat independent in his feelings he had never asked for credit of any one with whom he dealt, and no one offering it, previous to the temptation or inducement held out by Edwards, he had regulated his outgoes by his income. By this means he managed to keep even with the world, though not to gain any advantage on the side of fortune. Let us see if his good credit has been of any real service to him.

It was very pleasant to have things comfortable for a little display, without feeling that indulgences drained the purse too heavily. And a weak vanity on the part of Jacobs was gratified by the flattering opinion of his honesty entertained by Edwards, the storekeeper. His credit was good, and he was proud of the fact. But the day of reckoning drew near, and at last it came.

Notwithstanding the credit at the dry goods store, there was no more money in the young man's purse at the end of six months than at the beginning. The cash that would have gone for clothing when necessity called for additions to the family wardrobe, had been spent for things the purchase of which would have been omitted but for the fact that the dollars were in the purse instead of in the storekeeper's hand and tempted needless expenditures.

The end of the six month's credit approached, and the mind of Jacobs began to rest upon the dry goods dealer's bill, and to be disturbed by a feeling of anxiety. As to the amount of this bill, he was in some uncertainty, but he thought it could not be less than forty dollars. This was a large sum for him to owe, particularly as he had nothing ahead, and current expenses were fully up to his income. It was now, for the first time in his life, that Jacobs felt the night-mare pressure of debt, and it seemed at times as if it would almost suffocate him.

One evening he came home feeling more sober than usual. He had thought of little else all day except his bill at the store. On meeting his wife he saw something was wrong.

"What ails you, Jane?" he said, kindly. "Are you sick?"

"No," was the simple reply. But her eyes dropped as she said it, and her husband saw that her lip quivered.

"Something is wrong, Jane," said her husband. Tears stole to the wife's cheeks from beneath the half-closed lids—her bosom labored with the weight of some pressure.

"Tell me, Jane," urged Jacobs, "if anything is wrong. Your manner alarms me. Are any of the children sick?"

"Oh, no! oh, no! Nothing of that," said Edwards, with forced calmness. "The credit was only for six months. But how much is the bill?"

His voice was unsteady as he asked the question.

"A hundred and twenty dollars!" and poor Mrs. Jacobs burst into tears.

"Impossible! there is some mistake! A hundred and twenty dollars! Never!"

"There is the bill," and Mrs. Jacobs drew it from her bosom.

Jacobs glanced eagerly at the footing up of the long column of figures. There were numerals to the value of one hundred and twenty.

"It can't be," he said, in a troubled voice; "Edwards must have made a mistake."

"So I thought when I first looked at the bill," replied Mrs. Jacobs, recovering herself, yet speaking in a sad voice. "But I'm sorry that it's all right. I have looked over it and over it again, and cannot find an error. Oh, dear! how foolish I have been. It was so easy to get goods when no money was to be paid down. But I never thought of a bill like this. Never!"

Jacobs sat for some moments with his eyes upon the floor. He was thinking rapidly.

"So much for good credit," he said at length, taking a long breath. "What a fool I have been. That fellow, Edward, has gone to windward of me completely; he knew that if he got me on his book he would secure three dollars to one of my money, beyond what he would get by cash down system. Ah, are we happier now for the extra dry goods we have procured? Not a whit. Our bodies have been a little better clothed, and our love of display gratified to some extent. But has all that wrought a compensation for the pain of this day's reckoning?"

Poor Mrs. Jacobs was silent. Sadly she was repenting her part in the folly they had committed.

Ten time came, but neither husband or wife could do much more than taste food. That bill of a hundred and twenty dollars had taken away their appetites. The night that followed brought neither of them a very refreshing slumber; and in the morning they awoke sober-minded and little inclined to conversation. But one thought was in the mind of Mr. Jacobs—the bill of Mr. Edwards; and one feeling in the mind of his wife—self-reproach for her part in the work of embarrassment.

"What will you do?" said Mrs. Jacobs, in a voice that was unsteady, looking into her husband's face with glistening eyes, as she laid her hand upon his arm, causing him to pause as he was about leaving the house.

"I'm sure I don't know," replied the young man gloomily. "I suppose I shall have to ask him to wait. But I'm sure I'd rather take a horse-whip-

ping. Good credit! He'll sing a different song now."

For a moment or two longer the young couple stood looking at each other. Then as each sighed heavily, the former turned away and left the house. His road to business was past the store of Mr. Edwards, but he now avoided the street in which he lived, and went a whole block out of the way to do so.

"How am I to pay this bill?" murmured the unhappy Jacobs, pausing in his work for the twentieth time, as he sat at the desk, and giving his mind to troubled thoughts.

Just at that moment the senior partner in the establishment came up and stood beside him.

"Well, my young friend," said he, kindly, "how are you getting along?" Jacobs tried to smile and look cheerful, as he replied—

"Pretty well, sir." But his voice had in it a touch of despondency.

"Let me see," remarked the employer, after a pause, "your regular year is up to-day is it not?"

"Yes," replied Jacobs, his heart sinking more heavily in his bosom, for the question suggested a discharge from his place, business having been dull for some time.

"I was looking at your account yesterday, resumed the employer, "and find that it is drawn up close. Have you nothing ahead?"

"Not a dollar, I'm sorry to say," returned Jacobs. "Living is very expensive and I have six months to feed."

"That being the case," said the employer, "as you have been faithful to us, and your services are valuable, we must add something to your salary. Now you receive seven hundred dollars."

"Yes, sir?"

"We will call it eight hundred and fifty."

A sudden light flashed in the face of the unhappy clerk; seeing which, the employer, already blessed in blessing another, added—"and it shall be for the last as well as for the coming year. I will fill you out a check for a hundred and fifty dollars, as balance due up to this day."

The feelings of Jacobs were too much agitated to trust himself to oral thanks, as he received the check, which the employer immediately filled up; but his countenance fully expressed his grateful emotion.

A little while afterwards the young man entered the store of Edwards, who met him with a smiling face.

"I have come to settle your bill," said Jacobs.

"You needn't have troubled yourself about that," replied the storekeeper, "though money is always acceptable."

The money was paid and the bill received, when Edwards, rubbing his hands, an action peculiar to him when in a happy frame of mind, said—

"And now what shall I show you?"

"Nothing," was the young man's reply.

"Nothing? Don't say that," replied Edwards.

"I've no money to spare," answered Jacobs.

"That's of no consequence. Your credit is good for any amount."

"A world too good, I find," said Jacobs, beginning to button up his coat with the air of a man who had lost his pocket-book, and feels disposed to look well that his purse doesn't follow in the same unprofitable direction.

"How so? What do you mean?" asked the storekeeper.

"My good credit has taken a hundred and twenty dollars out of my pocket," replied Jacobs.

"I don't understand you," said Edwards, looking serious.

"It's a very plain case," answered Jacobs. "This credit account at your store has induced myself and wife to purchase twice as many goods as we would have otherwise bought. That has taken sixty dollars out of my pocket; sixty dollars more have been spent under temptation, because it was in the purse instead of being paid out for goods credited to us on your books. Now you understand me?"

The storekeeper was silent.

"Good morning, Mr. Edwards," said Jacobs. "When I have cash to spare, I shall be happy to spend it with you, but no more book accounts for me."

Wiser will they be who profit by the experience of Mr. Jacobs. These credit accounts are a curse to people of moderate income, and should never, under any pretence, be opened.

A HINT FOR THE LADIES.—The credulity of women on the subject of being loved is very great; they often mistake a common liking for a particular regard, and on this foundation build up castles in the air, and fill them with all

the treasures of their bright hopes and confiding love; and, when some startling fact destroys the visions, they feel as if the whole creation were a blank to them, and they were the most injured of women. It is safer to be very skeptical on the subject of being loved; but if you do make the mistake, take all the blame to yourself, and save your dignity by secrecy, if you cannot keep from loving.

Ours no More.

Is there not much of sadness in these words? Do they not echo through Memory's hall with fearful distinctness, dying away mournfully into silence like that of the grave? Ah! yes; and we fold our arms, and, with fast-dropping tears, think of what is ours no more.

The sunny days of childhood—that "fairy realm"—where the sweet springtime was longer than a whole year of now, and when May flowers bloomed just when they ought to.

We remember the very spot where the sweetest and brightest of all the "fairy sisterhood" first opened their eyes, to see if blue birds really had come; a little rivulet had wandered away from its home in the hills, and danced along right gladly until it came to an old gray rock, where it stopped to think until a little pool was formed, and presently over went the merry rivulet, forming a mimic cascade, and making music in its fall like the rippling laughter of childhood; right there sweet May's finest children bloomed, and many bright Springs we sought and found them there; but they are ours no more.

A little while we lingered on the threshold of our first home—on the bank of "life's green isle"—and looked at the future as an unseemly Eden. Mere existence was enjoyment then; Hope sang her sweetest strains, while Life's pathway was covered with flowers, rich with fragrance, intoxicating the senses, until we neither saw nor felt the thorns that were surely there. Ah! how swiftly fled those hours—and we sought deeper joys. Hope whispered of "to-morrow"—that to-morrow that never came—and while we looked for it anxiously, the present began to lose its brightness, and we wondered that so soon we were changed; for we were changed. Only a little while, and we knew why—our hearts were growing cold and hard. The trusting faith of childhood was dead. So, at this second stopping-place in our life's journey we build a tomb, where we buried our lost faith, and over its entrance we wrote: "Ours no more." We need not tell how this came to pass—how the ideal faded, and real stood before us, like an image of iron—for do we not all know?—have we not all felt in our hearts that it was and is so?

"The heart knoweth its bitterness," but who can tell it; We do not live in the Present, but are ever looking back to what is lost in the eternity of the Past, or to that Future which is brightened by the shadow of the rainbow. We forget that time is so precious that we can have it moment by moment only. We never learn that to live right is to live now.

There is much sadness in the words "Ours no more," but when the yet stainless pages of Life are all written over—when the minutes and hours are well nigh total—will it not be joyful to think that the weary Past is forever gone—ours no more? We will think of our Life's glorious morning—of the brighter hopes of maturer years—of the dead faith of childhood—of all that made life joyous or mournful—we shall remember it all; but not with dread as now. No—we shall be glad; and, as the blissful music of Heaven drops the discordant sounds of earth, we shall say, with a sigh; "Ours no more."

HOME CONVERSATION.—Children hunger perpetually for new ideas, and the most pleasant way of reception is by the voice and the ear, not the eye and the printed page. The one mode is natural, the other is artificial. Who would not rather listen than read? An audience will listen closely from the beginning to the end of an address which not one in twenty of those present would read with the same attention. This is emphatically true of children. They will learn with pleasing from the lips of parents what they deem it drudgery to study in the books; and even if they have the misfortune to be deprived of the educational advantages which they desire, they cannot fail to grow up intelligent if they enjoy in childhood and youth the privilege of listening daily to the conversation of intelligent people. Let parents, then, talk much and talk well at home. A father who is habitually silent in his own house may be, in many respects, a wise man;

but he is not wise in his silence. We sometimes see parents who are the life of every company which they enter, dull, silent, uninteresting at home among their children. If they have not mental activity and mental stores sufficient for both, let them first provide for their own household.

AN OLD VIRGINIA LAW.—Some of the ancient records of the Cavaliers are no less amusing than those of the Puritans; in one before us we read that "At a grand assembly held in James Cittie, in the year 1616, were passed many acts to the glories of Almighty God, and the publique good of this his Majestie's colonies of Virginia." Among them was the following, entitled: *Women causing scandalous suits, to be checked.*

"Whereas, oftentimes many babbling women often slander and scandalize their neighbors, for which their poore husbands are often brought into chargeable and vexatious suits and cost in great damages:

"Be it therefore enacted by the authority aforesaid, that in actions of slander occasioned by the wife, as aforesaid, after judgment passed for the damages, the woman shall be punished by ducking, and if the slander be so enormous as to be adjudged at a greater damage than five hundred pounds of tobacco, then the woman to suffer a ducking for each five hundred pounds of tobacco so adjudged against her husband, if he refuses to pay the tobacco."

CHEERFULNESS.—Cheerfulness, unaffected cheerfulness, is the thing that you must bring into company, if you wish to shine in conversation. Now, I do not mean by this any of those outbreaks of loud mirth, nor what the world sometimes calls a "high flow of spirits," but a light and airy equanimity of temper, that never rises to boisterousness, nor sinks to dullness—that moves gracefully from grave to gay, from serious to serene, and by mere manner gives proof of a feeling heart and generous mind. The high and boisterous flow of spirits, so often praised by the superficial world, that keeps up during a party or visit, and then sinks down to absolute inanity, is, on the other hand, a sure sign of a coarse and vulgar nature. Let women look to this matter, for, though rarely coarse and vulgar in their own nature, they may suffer from the coarseness of others, and should, therefore, set their pretty faces against it, however much they pretend that it is redeemed by the "dear fellow's" wild, rattling spirits.

THE ROMANCE OF A WOMAN'S LIFE.—On the 5th of October died at Frankfort on the Oder, eighty-five years old, in the Holy Ghost hospital, Louise Dorothea Schulz of Demmin, in Pomerania. The late Prof Ackermann, friend of Theodore Korner, and Jager in Lutzow's Freischaar, made the following communication on the life of this remarkable woman: "Louise Schulz fled from her home during the wedded procession to a distant church, which wedding was to bind her, by the will of her parents, to a Mecklenburg gentleman, Von Hahn, whom she hated, and who was deformed. In her bridal dress she threw herself into a boat, was rowed down the Peene, and joined Schill's corps, in which she served till the taking of Stralsund, where she was made prisoner by a French soldier, who, we expect, was not deformed, for she married her captor subsequently. Her husband fell in Spain; her only son served in the Prussian army, but died before her. She lived at Frankfort on a small Prussian pension."

PICTURES.—A room with pictures in it and a room without pictures differ by nearly as much as a room without windows. Nothing, we think, is more melancholy, particularly to a person who has to pass much time in his room, than blank walls and nothing on them; for pictures are loopholes of escape to the soul, leading it to other scenes and other spheres. It is such an inexpressible relief to a person engaged in writing, or even reading, on looking up, not to have his line of vision chopped square off by an odious white wall, but to find his soul escaping, as it were, through the frame of an exquisite picture, to other beautiful, and perhaps, Idyllic scenes, where the fancy for a moment may revel, refreshed and delighted. Is it winter in your world?—Perhaps it is summer in the picture; what a charming momentary change and contrast! And thus pictures are consolers of loneliness; they are a sweet flattery to the soul; they are a relief to the jaded mind; they are windows to the imprisoned thought; they are books; they are his-

torics and sermons—which we can read without the trouble of turning the leaves.

HOW TO SHAKE OFF TROUBLE.—Set about doing good to somebody. Put on your hat, and go and visit the sick and the poor; inquire into their wants, and minister to them. I have often tried this method, and have always found it to be the best medicine for a heavy heart.

PRIDE.—It has been well said, that the thing most likely to make the angels wonder, is to see a proud man. But pride of birth is the most ridiculous of all vanities—it is like the boasting of the root of the tree, instead of the fruit it bears.

A person in Rockport, on looking over some old papers a few days ago, discovered an old letter written in 1801, inclosing a \$2 on the Gloucester Bank, to be used by the recipient in purchasing a new pair of gloves. The letter and bill were in a good state of preservation.

A would-be prophet down South lately said in one of his sermons that "he was sent to redeem the world and all things." Whereupon a native pulled out a Confederate shipplaster and asked him to fork over the specie for it.

Life is but a field of blackberry and raspberry bushes. Mean people squat down and pluck the fruit, no matter how they black their fingers; while genius, proud and perpendicular, strides fiercely on, and gets nothing but scratches and holes torn in his trousers.

ENERGY.—It is a common error to mistake mere effort for energy. Where there