

# WILMINGTON JOURNAL.

DEVOTED TO POLITICS, THE MARKETS, AGRICULTURE, FOREIGN AND DOMESTIC NEWS, LITERATURE, AND GENERAL INFORMATION.

DAVID FULTON, Editor.

GOD, OUR COUNTRY, AND LIBERTY.

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AND  
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R. W. Brown, Esq. }  
Messrs. W. J. & W. }  
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A. Richards, Esq. }  
June 27, 1845. 41-1

**EDWARD WHEATLY,**  
Wholesale and Retail Dealer in  
**CRACKERS AND PROVISIONS,**  
Hall & Armstrong's Wharf,  
Wilmington, N. C.  
June 13, 1845. 39-1y

**CORNELIUS MYERS,**  
Manufacture and Retailer in  
**HAT AND CAPS,**  
MARKET STREET—Wilmington, N. C.

**GEORGE W. DAVIS,**  
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Liberal advances made on shipments to his friends  
in New-York.  
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NY," of Hartford, Conn., and the "HOW-  
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York, long established and approved Compa-  
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**LIFE ASSURANCE.**

BY JOHN NEAL.

'Ah! is that you?—how do you feel?—  
how's the weather?'

'Ugh!—ugh! a damp cold day my love  
—ugh!'

'A what! stopping on her way toward  
him, with outstretched arms, and a look of  
sorrowful astonishment.

'Well—what's the matter now?'

'Oh, Charles! laying her little, soft,  
plump hand upon his arm, with a sweet  
smile, and shaking her loose hair and prettily  
turned head at him, so piteously—  
'You needn't laugh, you brute you; it would  
have brought the tears into your eyes—  
Oh Charles, what did you promise me?'

'Promise you!—When?—Where?'

'When we were married, Charles.'

'Upon my word, I've forgotten—what  
was it?'

'Oh, Charles! and her large dreaming  
eyes filled with tears, and she turned away  
from the offered kiss.

'What was it, Jenny? kicking off his  
boots, and fumbling about for his slippers,  
and talking all the time as fast as he could—  
'The old gallows!—that's the way with  
every thing now; upside down, or wrong  
end first; never get a pair of slippers, but  
they're inside out, or belong to somebody  
else—there now! But you haven't an-  
swered me, love—what was it I promised  
you at the time of our marriage? Really  
now—what was it, Jenny?—to love, hon-  
or and obey?'

'This was too much—much too much!—  
and the young wife hid her face in her  
perfumed handkerchief and wept aloud.

Whereupon her dutiful and loving hus-  
band fetched a long breath, flung off his  
coat, slipped into a dressing gown, and  
went softly up to her, and sat down upon  
the sofa, and tried to pull her into his lap.

But she only wept the louder—turning  
away her sweet lips, and refusing to be  
comforted; and when he would have put  
his arm round her waist, or toyed with her  
little dainty hand, as of yore, instead of  
jumping up with a cry of transport, as in  
duty bound, or dropping a low courtesy,  
or whispering thank ye, sir, she only pout-  
ed, and flung away from him and went and  
buried herself in the farthest corner of the  
farthest couch in the room—pulling a shawl  
over her face and drawing herself up and  
turning her back to him, as much as to say—  
*now for it!—I'll see!*

Whereupon, poor Charles, who had  
been rather inclined to a fit of the sulks  
himself, when he first entered the room,  
began to chat—perhaps—and here one lit-  
tle foot, after struggling through the scanty  
drapery of shawl and flounce, began swing-  
ing to and fro, with such a tantalizing un-  
certainty of purpose, that the poor fellow  
couldn't sit still—perhaps so nothing might  
have happened; and having been solemnly  
cautioned over and over again, by nobody  
knows how many well-wishers of the fam-  
ily, to say nothing of his mother-in-law,  
never to thwart his young wife, lest he  
might have cause to be sorry for it the  
longest day he had to live—no matter why—  
he determined to gulp down the rising  
bitterness of his heart, and have another  
pull at the soothing system. But no—the  
more he tried, the more she wouldn't be  
comforted. The dear child was in his bridal  
trousers—and lying flat on her face,  
with her head buried in the pillows of a  
low deep couch, and a magnificent shawl  
wrapped round her; and growing worse  
and worse every moment.

Well! thought her husband; there must  
be something to pay; and I'd give a trifle  
to know what Jenny!—Jenny, dear!

At this moment, the bell rang, and be-  
fore Jenny could right herself, or get up a  
decent excuse for flushed cheeks, red eyes,  
and a rumpled dress—the door opened  
slowly, and in walked very slowly no less  
a personage than uncle Joe—a bachelor  
uncle, stout and free spoken—stately and  
testy; upon whom all the hopes of the fam-  
ily were fixed.

'Halloo!—hoity-toity—what's in the  
wind now? sung out uncle Joe, as he saw  
the lady of the house hurrying off at one  
door, while he entered at the other. 'Ain't  
ye ashamed o' yourselves! here Charles,  
here! you great lubber, you! Haven't  
ye been married long enough to behave  
like a man—hey?—lut, tut, tut. Come  
here, Jenny! What are you afraid of!  
Oh, ho! I see—crying, hey? Well, well,  
that's some comfort. Had enough o' bil-  
ling and cooing, hey?'

'Take a chair, uncle.'

'Take a chair, uncle! too be sure I  
will. Just thought of it—pretty time o'  
day. What the plague have you been  
quarrelling about?'

'Quarrelling, uncle?'

'Quarrelling! yes, to be sure—quarrel-  
ling! pulling hair. Can't I see? Don't  
I know? Haven't you been married well  
on to a twelve month, hey? setting down  
his huge knotted cane, as if he meant to  
force it through the floor, and pulling out  
a large gold snuff-box from his broad-flap-  
ped waistcoat-pocket, and scattering the  
rappee right and left over the rich carpet,

as he continued—'Come, come, now—  
none o' that, if you please. Here you,  
Jenny—stand up there, and take your fin-  
gers out of your mouth—and you, you  
great booby! what are you grinning at!  
Look me in the face now, both of you—  
what in the plague were you quarrelling  
about?'

No answer.

Uncle Joe fetched a stamp that shook  
the whole house.

'What! ashamed to tell, hey? Pretty  
fellow for a husband, ain't you?'

Here Charles looked at Jenny.

'And you, you jade—pretty fellow for  
a wife, ain't you?'

Here Jenny looked at Charles.

'That such children should dare to get  
married! Upon my life! wouldn't trust  
either of you with a rag baby?'

Here both looked at uncle Joe; and af-  
ter two or three yfices, all three burst  
out a laughing together.

And then the glorious old fellow, who  
was a bit of a humorist in his way, and  
very fond of mischief, giving Jenny a  
pinch, and Charles a wink, which brought  
the color into her cheeks, and made him  
look like a simpleton, flung himself back  
into an old fashioned arm-chair, he had  
just been patching at considerable expense,  
out of the small saving of the husband as  
a writer in some office, and upsetting a  
fancy table with a lamp on it that never  
was lighted, and a quantity of old china of  
no earthly use, fell a laughing with all his  
might, and kept on—and on—as if he  
would never stop, till the chair creaked  
and trembled in every joint, and the poor  
wife looked at her husband in dismay, ex-  
pecting every moment to see his dear old  
good-for-nothing uncle Joe, pitching head  
foremost among the glittering fragments of  
her China, or sprawling at his whole length  
upon the floor.

And then there was a lull—and then  
another boisterous outbreak; and then  
there was a little playful questioning, and  
then it turned out that the marriage prom-  
ise referred to by the wife, was about  
swearing; and that when the husband  
came into the room and she asked him a-  
bout the weather, and he answered, a little  
pettishly perhaps, that it was a *damp cold  
day*, she had mistaken what he had said  
for something very naughty—very naugh-  
ty indeed; and when she reminded him of  
the promise made to her literally on her  
marriage day, and not before, in the sea-  
son of courtship; and she found not only  
that he had forgotten that promise, but that  
he was inclined to jest with it, and turn  
the whole off with a laugh—no wonder  
she had a swelling of the heart, and lost  
her patience and threw herself upon her  
face and wrapped herself up in whatever  
happened to be nearest—and forgot her  
feet, and her husband.

This affair settled, and another long and  
hearty laugh—another yet, and yet another  
being over; uncle Joe turned suddenly  
upon his nephew and asked him, with the  
look of a thoughtful man of business, if he  
had made up his mind to insure.

'The nephew seemed puzzled for a mo-  
ment; and then he answered, no. He liked  
the plan; but really, uncle Joe must excuse  
him.

'But uncle Joe wont excuse you. You  
have no right to run such risks. What is  
to become of your wife and children, if  
you should have any; and happen to die in  
a hurry, as young men always do?'

Here Jenny caught her husband's hands  
between her's, and sat gazing into his eyes  
with a look of unutterable tenderness.

'Don't uncle, don't! I can't bear it!' she  
whispered.

'Hold your tongue, child—you're a  
goose. You don't know what you're talk-  
ing about. I want Charles to insure his  
life—it's all the property he's got, or is  
likely to have.'

'Life—property—I don't understand  
you, uncle Joe.'

'I dare say not. Allow me to make  
myself clear. People insure their ships,  
and houses, and profits—and leave what is  
more valuable to themselves, to their fam-  
ilies, and to their creditors, uninsured—that  
is their lives. Life is not only property,  
but always the best property a man has—  
will not a man give all that he has for his  
life?'

'Yes, uncle—but to assure one's life  
seems to me to be wicked, uncle Joe, our  
life is in the hands of our Maker—and it is  
fer him to assure it.'

'Nonsense, are not our ships and houses  
in the hands of our Maker? our crops?  
our health? our happiness? why not leave  
him to take the whole care of these off our  
hands? why sow? why reap? why take  
medicine? why provide for the morrow?  
why for our families?'

'I see, uncle—you do not mean to pre-  
vent death, by insuring against death.'

'Certainly not, when we insure a ship,  
we don't say that she cannot go to the bot-  
tom—we only say, that if she does, we'll  
pay for her, and the owner shall not go to  
the bottom with her, a ruined and discour-  
aged man. So with fire, we don't say that  
if you insure, houses wont burn—but sim-

ply, that if they do burn—we will pay for  
them, and save the owners from ruin. So  
—by insuring life, we do not mean to say  
that men shall net die; but only that when  
they die, their families shall not die with  
them—be scattered to the four winds of  
heaven—or starve and rot in cellars and  
work-houses; that accomplished women  
shall not be turned adrift upon the world;  
or helpless children be smitten at once with  
bereavement and poverty.'

'Yes, uncle Joe—but—'

'But what, sir!'

'I haven't had time to think of it.'

'A fiddlestick's end—yes, you have—  
how much time do you want? Thinking  
is of no use, I tell you, unless you have  
somebody at your elbow to answer your  
questions. You cannot even hope to un-  
derstand the whole system, as I do, unless  
you give a month at least to the subject.  
Of course, therefore, if you were to put it  
off for a twelve month, you would be just  
where you are now. No, no, Charles—  
decide as you may, and when you may,  
still you must depend upon somebody you  
have confidence in—just as we do upon a  
doctor. You take his drugs, every day,  
without understanding why or wherefore.  
Now—in one word—I tell you to insure.  
I say it is your duty.'

'But how am I to pay the premium?'

'Fudge. You are young and in good  
health! Let me see, twenty-five last Oc-  
tober. For one hundred dollars a year,  
you can be certain of leaving behind you,  
to your wife and children, Charles—think  
of that, my boy—to your wife and chil-  
dren—five thousand dollars, cash, die when  
you will—to-morrow if you like; and the  
larger you live, the larger the sum will be,  
unless you withdraw the profits; so that if  
you live to the average length of life at  
your age, and allow these profits to accumu-  
late, you will leave not five thousand,  
but fifteen or sixteen thousand dollars to  
your family.'

'Bravo!—but how am I to pay the hun-  
dred dollars a year?'

'Nothing easier. Pay one quarter cash,  
and the other three quarters at the end of  
the year—giving a good note on interest.'

'But if I should not be able to pay the  
note at the end of the year?'

'Then pay what you can—the interest  
if nothing more and renew for the balance.'

'And if I die—what becomes of the note?'

'It is deducted from the sum total due  
you on the books—made up of premiums,  
earnings and profits divided yearly, and  
averaging about ten per cent a year.'

'And if I pay up every year?'

'Then you receive certificates of stock,  
bearing six per cent interest; upon which  
certificates the company are bound to you  
66 2-3 per cent, in cash, whenever you  
need it, whether to pay your premiums, if  
a change of circumstances should occur, to  
educate your children, to provide for your  
family, or for yourself.'

'I'll do it uncle!'

'Don't, Charles, don't!' whispered his  
young wife.

'And why not, pray? If Charles will  
take my advice, he would never consult  
you—what do women know about such  
things?'

'Much, dear uncle—much more than  
you old bachelors ever give them credit  
for.'

'Hold your tongue, Jenny. Do as I bid  
you. You must insure his life—and then  
happen what may, the money will belong  
to you, and to your children—there, there—  
don't make a fool o' yourself. You  
must be looking for children—it is your  
duty—else what do you marry for? And  
it is your duty to provide for them too?'

'But uncle—thoughtfully—how can  
this belong to a wife and to her children,  
if the husband and father is in debt?'

'Well done, my girl! Now I've some  
hope of you. You are not the simpleton  
I took you for—not by any means, and  
therefore I must answer you. The law is  
beginning to look upon the wife as a part-  
ner in business with her husband. She  
stays at home and takes care of the house-  
hold—the children—the servants, and saves  
all she can. She has her little earnings  
and savings, and the law allows her to put  
them by in this way, and in no other, to  
the amount of three hundred dollars a year.'

'Ah! I see—but—'

'But what?'

'But a wife may have so much to gain  
by the death of her husband—smiling  
faintly, but with tears in her beautiful eyes  
—that—perhaps—in some cases—she  
might not watch over him so faithfully as  
she ought—'

'Poh!'

'But—pshaw!—I have wasted time  
enough with you on this subject; and I  
say that you have no more right to risk  
your life a single day without insurance,  
my boy, than you would have to risk your  
houses and ships, or other property with-  
out insurance, and if you were over head  
ears in debt. Good night—God bless you!  
—Good bye.'

And the next moment uncle Joe had  
vanished. For full half an hour not a loud  
word was spoken. The young wife and

husband sat holding each other by the  
hands—thinking what might be hereafter  
—and breathing low and trembling with  
every change of color and every change of  
thought.

At last the husband spoke. 'Well, Jen-  
ny,' said he, 'what do you say now?'

'Just what I said before Charles—I am  
not convinced. We cannot well spare the  
money now—we have hardly enough to  
get along with decently. A part of our  
house, you know is unfurnished; and we  
ought to have something put by—dear  
Charles, don't you think so? and a large  
tear fell upon the hand she was holding to  
her lips—and her husband drew her up to  
his heart, and kissed her with more than  
the warmth of a bridegroom.

'True, dearest—very true. For what-  
ever happens, we must be prepared and  
provided.'

'And then too, dear Charles,' continued  
the wife, sobbing, 'what is the need of  
anybody insuring with your expectations?'

'We cannot hope to die together, my  
love.'

'No, Charles—but happen what may,  
we shall be provided for, and so—and so,  
flustering and hiding her face in her hus-  
band's bosom, and whispering just above  
her breath, 'and so will our dear children,  
if it should please our Heavenly Father to  
grant us children.'

'Perhaps—'

'Perhaps, Charles. Your uncle is rich,  
and so is my father.'

'True. Both are in business, and busi-  
ness men, you know, are always in the  
way of terrible vicissitudes.'

'But you are young and healthy—and  
oh, I cannot but believe, with a long life  
before you.'

'Tears! Nay, my dear girl, think no  
more of this matter. Let us talk no more  
of it—be cheerful and trusting, and, wheth-  
er I live or die, it shall not be my fault if  
to the bitterness of death and the bereave-  
ments of widowhood there should be ad-  
ded the trials and temptations, the sorrow  
and abasement of poverty.'

'What do you mean, Charles?—you'll  
break my heart if you keep talking so.—  
A plague on this life insurance. I say—I  
shall never hear the last of it, I am sure,  
not that uncle Joe has taken it up.'

'Assurance, my love—not insurance.'

'Assurance! Well—it never entered  
my head before, that you wanted assu-  
rance.'

'Not so bad! Kiss me—and then, if  
you have no other engagement and nothing  
better to do, and will promise to behave  
well, you may go to bed with me.'

'Impertinence!'

Five years after this, Charles Hardy  
went into business with his father-in-law,  
and within eight years both failed. Uncle  
Joe married the mistress of a boarding  
house, with a large family, and died, leav-  
ing his whole property to her; and not en-  
ough to his nephew to pay for the china  
he broke on the evening he spent there  
laboring with him to get his life insured.

Charles could neither eat nor sleep; and  
after a long, patient, uncomplaining strug-  
gle with the cares and miseries that beset  
him, a struggle of which his poor wife  
knew nothing till long afterwards, his con-  
stitution gave way all at once, and he fell  
from his chair at the desk of a wealthy  
merchant, who, knowing his worth and  
deceived by the resignation and cheerfulness  
of the poor fellow, believed he was  
preparing him with certainty for a sphere  
of great usefulness, while he was dying by  
inches in his very presence.

The poor wife met the bearer of her  
husband at the door, without a cry or a  
tear. The children gathered about him—  
but even their wailings did not disturb him,  
and for many a long and weary day there  
was no hope—none whatever; but one  
evening, late in the summer, as he lay there  
with his lighted eyes fixed upon the open  
window—gasping for breath and evident-  
ly struggling with some great change at  
work within him—he turned suddenly to-  
ward his wife, and knew her, and pressed  
her hand between both his, and then—  
while her heart was brimming with terror  
and joy, fearing that every breath would  
be his last, and full of thankfulness that  
reason had been vouchsafed to him to know  
his dear children and their mother once  
more—he lifted his thin hand towards the  
Western sky, and whispered 'oh, that we  
might all go together!'

And there was nothing to be heard in  
reply, but the humble breathings of a bro-  
ken hearted wife, repeating the same pray-  
er; and the sobbings of little children  
waiting to take leave of their dying father.

'If I could only be certain, my dear wife,  
he added after a short pause, 'could I only  
be satisfied that you and the children  
were provided for—that you were beyond  
the reach of want, I should die happy.'

'Happy!—oh Charles!'

'As happy, I mean as you could be, af-  
ter we had been separated by death—at  
any rate your loss would not have been  
trebled to you as it must now—but—I de-  
clare I don't know what I was going to say  
—ah—it was this—had I done my duty,

love, when it was very easy to do it—I  
should not only die happy now, but as I  
am a living man, I do believe it would have  
lengthened my own life—restored me to  
health perhaps. Ah!—why leave me at  
a moment like this! Merciful Heaven  
what's the matter with her! Run, chil-  
dren, run!'

The poor wife, who had been sitting by  
the side of her dying husband, with his  
head gathered to her bosom, smoothing his  
damp hair, and sobbing over his thin trans-  
parent hands started up and sprang through  
the half opened door; and after a few mo-  
ments, they heard a draw open and shut  
violently in the next room—the sharp rust-  
ling of papers—hurried footsteps and cries  
—and before they knew which way to turn,  
she came back trembling and weeping to  
the bedside of the poor sufferer, and pres-  
sing her damp lips to his forehead she  
whispered to him to be of good cheer—to  
be comforted—and when he started up and  
gazed into her eyes with speechless terror,  
she told him that God had heard his pray-  
er, and that his little ones and their mother  
were all provided for.

'Provided for!—how!—when!—where!—  
what has happened!' cried the husband,  
trying to lift himself up, and gazing at her  
with a bewildered look, and gasping for  
breath. 'Oh speak to me!—let me be  
sure that I have understood you, and tho'  
I am ready and willing to die, still, as God  
is my judge, I believe it would bring me  
back to life again.'

The poor wife answered not a word; but  
she fell upon her knees with a cry of joy  
and thankfulness, and her three children  
knelt with her, while from her uplifted  
hand fluttered a paper which her husband  
was just able to make out the meaning of.  
It was a life policy for five thousand dol-  
lars, taken out twelve years before in the  
name of the wife, and was now worth, af-  
ter deducting the sums lent to her by the  
office to pay the yearly premiums with,  
and keep her sick husband after the failure,  
over eight thousand dollars. These were  
the savings of a prudent and thrifty house-  
keeper in the season of prosperity, when  
two dollars a week put aside for the pur-  
pose became the seed of a richer harvest  
than her husband had ever hoped for in  
the days of commercial change and over-  
throw. For a while she had forgotten the  
policy believing it could be of no use to  
her or to the children till after the death  
of her husband; but when she discovered  
that, owing to a beneficial provision of the  
charter which entitled her to borrow back  
two-thirds of the whole amount she had  
paid in, together with two-thirds of the  
profits she was entitled to, she bestirred  
herself and prevented the forfeiture, and  
now when there was no other help—no  
other hope under heaven—and the partner  
of her youth was dying of anxiety about  
his wife and his little ones, lo! they were  
provided for, and the husband's life saved,  
the broken hearted healed, and the active  
man of business restored to usefulness;  
and all by the forecast of a young and fash-  
ionable, and up to a certain time, a frivolous  
and thoughtless woman.

P. S. Go thou and do likewise.

*Precedence.—A Kentuckian claiming Pre-  
cedence of a Count.—We were yesterday shown  
a letter from a young gentleman—a native of  
Kentucky, who is now in Rome—the Eternal  
City—to his friends in this State. He gives  
a graphic description of his journey from Paris  
thither, and recites one amusing incident of  
travel, which is worth transcribing. He states  
that in the boat in which he travelled on the  
Rhone, from Lyons to Avignon, he was half  
furnished with cold, and nearly whole starved  
with hunger. He tried a bribe*